

“The Anatomy of Faith” //

Romans 4:1–25 // Romans #9

March Madness...

I you have your Bibles... that should unify us. **Romans 4 (J p. 34)!**

How many have your Journals?

- (Show our production if this was worth the investment?)
- How many have it and are using it, you just forgot it today? You still get a 0 for today)

How many of you enjoyed **high school biology** class?

It seemed like, **when I was growing up**, one of the rites of passage was that day in middle school biology when you got to do your first dissection--so many things in the world looked different to me after that--before it had just been this plain old frog jumping around; after that it was this complex organism with all these interworking parts.

- I heard that if you went to the **expensive private school** you got to do the fetal pig.
- One of our pastors told me he **got to do a cat**, no lie. And he was able to confirm to me that the cat has no soul. No heart. Nothing in there but pure evil.

Well, Romans 4 is Paul’s dissection of ‘faith.’ Throughout the whole book he’s talked a lot about how crucial faith is for salvation:

- **1:16, “...(the gospel) is the power of God to everyone that believes...”**

Works Consulted:

Romans for You, “Romans 4,” Tim Keller

“The Assurance of Salvation—Romans 4:1–5,” Tony Evans

“Hope Against Hope,” Joby Martin

“Believing and Belonging - Romans 4:1–17,” Tony Merida

- **3:22, ...the righteousness of God is through faith in Jesus Christ to all who believe...**

But what is that faith, exactly? Different kinds of Christians will give you different answers.

- If you ask a **Roman Catholic**, a professor at Duke Divinity, and Billy Graham what Paul means when he says “the righteousness of God comes through faith in Jesus Christ to all who believe,” you are likely to get 3 different answers.

Thankfully, Paul tells us exactly what he means by “faith” in Romans 4.

Romans 4 is **Paul’s analysis of what the faith** that saves really is. He **lays it out** on the table **as it were** and dissects it for you.

Honestly, this might be my favorite chapter in the whole Bible. For very personal reasons: **It was through an in-depth study of this chapter** when I was a freshman in college, I finally understood how I could know for sure I was going to heaven.

Some of you have heard me share this before, but for **years I doubted my salvation**.

- I **knew you were “saved by faith,”** but I wasn’t sure what that meant.
- Was it **praying a prayer?** If so, had I prayed it right?
- Was it **feelings of repentance?** How strong did they need to be?
- Was it **being committed** to Jesus? If so, how much commitment was enough?

The end result was that I **prayed the sinner’s prayer over and over**.

- I told you that if there were a *Guinness Book of World Records*... some of you... ain't got no game
- By the time I was 19... I single-handedly made my church's conversion reports look good. "300 POI" -- 260 of them were one guy
- Saved in youth camps / saved in every denomination
- I followed that up with baptism... Calls for baptism: anyone besides J.D. want to get baptized?

So, **what is saving faith**, and how do you **know if you have it**?

Paul is **going to answer that question by looking at** the life of one of the most important figures in the Bible: **ABRAHAM**.

Paul's **choice of Abraham is intentional**, because Jews considered Abraham to be the father of their faith.

- **You know the song... YOGA/worship.**
- **Asked our worship pastors** to do that at the end... they said no but I'm praying they have a change of heart.

So Paul is **going to demonstrate** that **Abraham was justified by faith**, and say that if he, the father of our faith, was justified by faith, we should be also.

(BTW, **a lot of times I get asked the question**, "How did people in the OT get to heaven?")

- People are like, "I don't see any altar calls or people praying the sinner's prayer or getting baptized..."
- So **how did they get saved?** (btw, if you're new to church, saved = Christian shorthand for knowing for sure you'll go to heaven; if you grew up in a country church it usually had 5 syllables).
- **Romans 4 is your answer.**

Paul frames this whole chapter around 3 important questions:

1. **How** was Abraham saved?
2. **When** was Abraham saved?
3. **What** were the elements of Abraham's saving faith?¹

Let's dive in... **Romans 4 (CSB) 4:1** What then will we say that Abraham, our forefather according to the flesh, has found? 2 If Abraham was justified by works, he has something to boast about—but not before God. 3 For what does the Scripture say? (the following is a quote from Gen 15:6) "Abraham believed God, and it was credited to him for righteousness."

So...

1. How was Abraham saved?

Genesis 15:6 tells us it was "by faith"--**Abraham believed God's promise** that he'd bring salvation to the world through one of his sons and that was credited to him for righteousness.

Vv. 4–5 show us the inner logic of faith.

4 Now to the one who works, pay is not credited as a gift, but as something owed.

- This is the **premise behind every job**. You perform a certain job and then you are paid for it.
- **When the boss pays you**, he's not giving me a gift. I don't say, "Oh wow, this is so generous of you! You're so thoughtful. Thanks for thinking of me!"
- Your **wage is what you are owed** for working.

And this is **how many people approach God**, also.

- I **do good things**, and God *pays me* with heaven.

¹ Adapted from Tim Keller's Romans 4 outline in his book, *Romans for You*

- Most religion, I've told you, works off of this **premise: I obey, therefore I am accepted**. God gives me acceptance as a kind of reward for my obedience.

The **problem with that is that good works done to earn salvation** are not really done out of a love for God; they are done out of love for yourself!

- Right? If **my nice to you** is done so that I will go to heaven, it's not actually you I'm thinking about in my actions, **but me**.
- It's like when **you're at one of those coffee shops with a tip jar--tips welcome, thanks a latte--**and you put in your tip at just the moment they turn around. **What do you do?** Put more in? Double tip. Or pull it out and put it back in when they are looking? Then what if they turn around when you are pulling it out?

If you get asked the question, "Why do you think God will let you into heaven?"

- ~~And you say, "Because I've always believed in God, gone to church, been a good person, and even tithed my money," you are working off of **this premise in vs. 4: I work, therefore I will be accepted.**~~

There are **multiple problems with that that Paul has pointed out, like:**

- ~~First, as we noted from chapter 2, good works can't change the heart. **Commanding me to do good** can't make me love good any more than **commanding me to eat pig slop** could make me love the taste of pig slop.~~
- ~~Second, (we also saw this in chapter 2) good works done to earn something from God are inherently selfish. If **my being kind to you** is done so that I will go to heaven, it's not actually you I'm thinking about in my actions, **but me**.~~
- ~~It's like when **you're at one of those coffee shops with a tip jar--tips welcome, thanks a latte--**and you put in your tip at just the moment they turn around. **What do you do?** Put~~

more in? Double tip. Or pull it out and put it back in when they are looking? Then what if they turn around when you are pulling it out?

- ~~**And third, we saw this in chapter 3: Being good in one area doesn't erase the fact that we broke God's laws in another.** If you were on trial for **breaking & entering and assault & battery** and during the trial you said, "Yeah, but Judge, I always use paper, not plastic, and I drive a Prius and have my own compost pile." The judge might say, "That's great, the environment appreciates it, but irrelevant to the issue at hand."~~

~~**Those are 3 problems with thinking good works can earn you heaven.**~~

So, the **gospel works differently:**

The **gospel works off of** a different premise.

Paul continues, **5 But to the one who does not work, but believes on him who declares the ungodly to be righteous, his faith is credited for righteousness.**

Now, what does this mean, "**does not work?**"

- Well, it **can't mean that Christians don't do good works** because a Christian's life is supposed to be filled with good works.
- It means that you **cease working as a means of salvation**.
- When it comes to establishing your rightness with God, instead of working for it, and expecting it as a reward, you **believe on him who declares the ungodly to be righteous.**
- IOW, you believe that **God accomplished what God said he accomplished** when he sent Jesus to die in your place--that he was paying your sin-debt in full.

When you believe that, and accept it as yours, his righteousness is credited to you.

- It's pictured in the Jewish father, I told you, who brings a lamb to sacrifice and lays his hand on the head of the lamb as it is being sacrificed.
- The lamb is symbolically credited with the sin; you are symbolically credited with the lamb's innocence.
- **In the same way, when you believe that Jesus did what he said he did** on the cross and claim it as yours, credit for his life and death gets put on your account.

That word "**credited**" is the most important word in this chapter--in Greek is *logizomai*--it's a banking term. It means that something is put to your account.

- My son has a bank account with \$106 in it. If I were to find out I was going to die and went to the bank and said, "I want you take my entire savings account into his, the banker would **credit (logizomai)** my son's account with my assets and his bank account would go from \$106 to **like \$300**."

Note that **faith here is not just believing** in God or Jesus in general.

- Specifically, you are believing he accomplished something for you that he said he accomplished for you--paying your sin debt--and leaning your weight on that.
- I've heard it called a trust transfer. You no longer depend on what you've done--your work--to get you to heaven, but **what he's done**.
- **Like sitting in a chair**. When you are standing, you are trusting.
- When you sit...

It means when you are **asked the infamous question**: If you died tonight, and God asked you, "Why should I let you into heaven?" Your answer is not about what you have done but what he has done.

² Tim Keller, *Romans for You*, 98.

When I ask people that question, particularly in the South, here's what I **usually hear**:

- A. "I tried my best to be a good Christian."
- B. "I believe in God and try to do his will."
- C. "I believe in God with all my heart."

Answer (a) is "salvation by works";

answer (b) is a "salvation by faith plus works";

answer (c) looks right, but usually is "salvation by faith as a work" (because I believe in him that makes me a good person and God will reward me...) you're **expecting to be rewarded**.

In each case, the person is religious but is not someone who has done a trust transfer--not someone who no longer "works" for their salvation.²

The correct answer to the question of why God should let you into heaven is: "Because of what Jesus has done."

- **Someone asked Billy Graham** right before he died, "Why do you think God will let you into heaven?" It was his **last interview**. He said,

*"I won't be in heaven because I've preached to large crowds or because I've tried to live a good life. I'll be in heaven for one reason: Many years ago I put my faith and trust in Jesus Christ, who died on the cross to make our forgiveness possible and rose again from the dead to give us eternal life."*³

5 But to the one who does not work, but believes on him who declares the ungodly to be righteous, his faith is credited for righteousness.

³ <https://billygrahamlibrary.org/billy-grahams-final-answer/>

Then Paul turns to David and quotes him in support: 6 Just as David also speaks of the blessing of the person to whom God credits righteousness apart from works:

7 Blessed are those whose lawless acts are forgiven and whose sins are covered. 8 Blessed is the person the Lord will never charge (this is same Greek word we translate as “credited” in vs 5--logizomai with sin-

- Paul’s **use of David here is strategic as well**, for 2 reasons: **first, because David would have been right behind Abraham** in terms of Jewish heroes.
- Second, David is the **pinnacle of the forgiven sinner** in the OT.
 - **Remember what he had done?** ...
 - And remember the scandal of his forgiveness? I asked you, “If you were Uriah’s mom...”
- **David understood the only way he could be forgiven** is if **someone was charged (logizomai)** with his sin; David **deserved death** and someone else was going to be charged (logizomai) with it so David could be credited (logizomai) with Jesus’s righteousness.
- Paul says, “**Well, just like with David**--our sins, which also deserved death, are going to be **covered by Jesus’s blood** and **we will never be charged** with them because **he was charged** in our place.”

So how was Abraham saved? He was **saved by trusting God would keep his promise** to bring salvation to the world.

2. When was Abraham saved?

10 (When) was it credited—while he was circumcised, or uncircumcised? Won’t go deep here in circumcision; circumcision was the symbol of all the laws that God would one day give with Moses,

It was not while he was circumcised, but uncircumcised. 11 And he received the sign of circumcision as a seal of the righteousness that he had by faith while still uncircumcised. This was to make him the father of all who believe but are not circumcised, so that righteousness may be credited to them also.

- The logic here goes like this: **God declared Abraham righteous** in Genesis 15:6. **Circumcision wasn’t given until Genesis 17.**
- So, Paul is saying “**before any these laws were even given**, Abraham had been declared righteous.”
- Therefore you **can’t say that obeying the law is necessary** for salvation, because Abraham was saved before God even gave the law!
- So, the **law is not given as a means of salvation**--it was given for **another reason.**
- **And that is**, Paul explains in these verses: to teach us more about God and show us how far short of his standard we fall.

So, how was Abraham saved? By faith. When? Before the law.

3. What were the elements of Abraham’s saving faith?

This is where Paul really begins to **dissect faith.**

Let me take a minute and **make sure that you know the story of Abraham.**

- The wickedness of the world had really come to a head with the building a gigantic tower as a declaration of our independence from God, called “The Tower of Babel.”
 - It was a **brazenly defiant act**, so God scattered the nations into language groups.
- God **chose a man named Abram to father a nation**, through whom he promised he would one day bring salvation into the world.

- The problem is that **Abraham and his wife are in their 70's** when they receive the promise, and they have no kids, and they continue on this way until they are 90.

Still, **18 He believed, hoping against hope,** (love that phrase, hoping against hope, because, **when you're 90** and you haven't had kids, you give up hope **for obvious reasons. Blue pill or no pill,** it ain't happening.) so that he became the father of many nations according to what had been spoken: So will your descendants be.

Here we see: **A. Faith's object: God's promise (vs. 18)**

Again, **Abraham didn't just believe in God in general**; he believed a specific promise God had made, and adjusted his life around it.⁴

And **from that point on**, Abraham **started walking around with the expectation that he's having kids soon** (he built himself a nursery, started picking out baby names and looking for land for this new nation.

21 because he was fully convinced that what God had promised, he was also able to do. 22 Therefore, it was credited to him for righteousness.

So, **faith's object is the promise of God.** Faith is **believing that God will do** what God said he'd do, and **adjusting your life** to that.

Paul **makes the bridge to us in vs. 23.** For us, God hasn't promised us kids when we are octogenarians. **23: Now 'it was credited to him' was not written for Abraham alone, but also for us.** It will be credited to us who believe in him who raised Jesus our Lord from the dead. **25 He was delivered up for our trespasses and raised for our justification.**

⁴ Tim Keller: "Saving faith is not believing that God is there. Further, it is not believing in a God who saves. It is believing God when he promises a way of salvation by grace" 98, cf. 105.

- Just like Abraham believed God would send a son that would bring salvation into the world like he was promised, we believe that **Jesus was that son.**
- **The resurrection, Paul says in vs. 25, was proof that God had accepted** Jesus as the payment for our sins.
 - So, **when we believe in the resurrection**, we are saying, "I **believe it worked!**"
 - I believe Jesus accomplished what he said he accomplished!
 - I believe that when Jesus said "it is finished," that it was finished."

And when we do that, and **arrange our life around that**, it is credited to us as righteousness.

You see, Paul says, **our faith is the same as Abraham's:** We **both believe that God keeps his promise** to send salvation.

- Abraham believed that God would send it; you and I believe that he has sent it.

Did you get that? People in the OT were saved just like us.

- OT people **looked forward** to the cross; we look backwards at it. The **direction** is different, but the **object is the same.**

Next we have...

B. Faith's foundation focus: God's power (vs. 19)

19 He did not weaken in faith when he considered his own body to be already dead (since he was about a hundred years old) and also the **deadness of Sarah's womb.**

There were **lots of things** Abraham could have thought about as he considered his future; lots of things that **could have discouraged** him: But **he didn't think about those things**. He chose to focus only on God's power.

Depending on God alone like that can be scary, but Abraham did it.

Most of us prefer a faith where we have to depend a little bit on God and a little bit on us.

- If this **promise were made to us**, we'd be saying, 'OK, God, thanks. And we'd **head right toward the doctor** and say, "What kind of pills does she need and what do I need?"
 - And we'd be looking on the internet for home remedies: "How to have kids when you're 90."
 - (For the record, Google returns 0 search results. I tried)
- **We'd want to hedge our bet**. *We're hoping God keeps his promise, but we've got other ways of getting it done if he doesn't.*
 - We have what **Tony Evans** calls "**mutual fund faith**." If you're in the stock market at all, you know a mutual fund is a way of spreading your investment risk. A mutual fund is a really big fund where lots of people have pooled their money and you invest in lots of different companies and not just one. That way your risks are spread out, and if one company fails, the risk is mitigated.⁵
 - That's what we do with God

In what ways do we do hedge our faith today?

- **Refusing to embrace our new identity**
 - **Like I told you a couple of weeks ago**, many of us **walk around with** a dull, vague sense of guilt and disapproval and fear, feeling like we **can't forgive ourselves... still need to prove ourselves**.

- **This is refusing to believe what God has said he has done.**
- **Friend, you are forgiven.** There is nothing you can do to make God love you any more than he does... It's time to embrace that. And just worship God for it.
- Christian, the moment you accepted Christ, you became a chosen son or daughter of God.
- You have been appointed to walk in victory;
- all your needs will be supplied;
- you will reign forever with Christ.
- Nothing can overcome you; no weapon formed against you will prosper, all those who rise against you will fall.
- Nothing can separate you from his life; goodness and mercy will follow you all the days of your life;
- in all these earthly trials he is working in you an eternal weight of glory.
- **Is this how you walk through life?**
- Another way we hedge our bet is by **failing to face tomorrow in the confidence of God's promises**:
 - **Like Abraham**, you think your **past failures define** your future.
 - But faith says **my future is not determined by my past**, but by the promises of God.
 - **People who are considering Christianity** sometimes tell me: "I just don't think I can live this out."
 - But in saying that, **your focus is on you!** The **focus of your faith** should no longer be your power, but his.
 - **The Christian life is not you FOR Jesus, but Jesus in you.** That's what Paul said in **Gal 2:20**: Christ lives "in me." In me.
 - Many people think of the Christian life like a WRESTLING MATCH. You are in there with "the world, the flesh and the devil." You do it **for** Jesus. Then, Jesus **and** you. "Jesus take the wheel."

⁵ Tony Evans, Without a Doubt: The Assurance of Salvation (Part 3) "Assurance and Faith" Romans 4:1-5. July 12, 1988.

- **It's really *Jesus* in you.** He becomes the power in your fight.
 - **I think of it like this: Me with Adon on paddle boats.** "Let's go over there." What you talking about. "Let's go over there?" If it were just your legs, you'd never make it.
- A big place we hedge our faith is in **Refusing to obey fully**
 - It's like we **want to do thing God's way**, but we are not confident enough in him to go all the way.
 - Paul said in 1 Cor, "I've risked everything on the truth of the gospel. The choices I've made, the sacrifices--is God's promises aren't true, I'm a fool." Most of us say, "I hope the gospel is true. But I'm still making choices that I think will bring me happiness if it's not true."
 - **For example,**
 - If you're dating, you won't wait for the choice from God; or follow his plan for sex and marriage.
 - **Couples living together:** ("Do you really think God will punish us for living together?" So, you're scared of the wrath of God but won't submit to the wisdom of God? Make up your mind what you believe!)
 - If you're married, and frustrated and not happy, rather than sticking with your marriage and trusting God with your problems, you might seek divorce or seek romance outside of marriage
 - If you're a teenager or college student, you want to belong to Jesus, but not enough to fully surrender. So, you keep **one hand on the world** and another on Jesus. I told you that you're like the guy trying to stand **on the dock** as the boat pulls away...
 - Some of you this in your career: God has told some of you to go and you are hedging.
 - Some of you do this in relation to the church: I know I **need church** in my life, but I don't want to join and commit. Too messy.

- Many of us hedge our faith when it comes to finances: Back in FIRST, we saw that God told us to give our first and best. But **with no trust, we won't actually trust God enough** to give him that. **We think money is essential** for happiness and security so we **can't give to God** what he asks.

- **Whenever our focus goes from God to us**, we start to hedge our bet.

Now, vv. 20–21, we see...

C. Faith's boast: God's trustworthiness and ability (vs. 20–21)

20 He did not waver in unbelief at God's promise but was strengthened in his faith and gave glory to God, 21 because he was fully convinced that what God had promised, he was also able to do.

A **big theme for Paul in Romans** is what we boast in.

If **we're saved by works**, he says, we can boast about we've accomplished. But **if we're saved by faith**, we can only boast about what God has done.

If **Abraham had had kids in his own strength when he was 90**, he would have said, "I'm **MegaMan!**"

- But as it stands now, when you meet Abraham in heaven, he's not going to be talking about what a rare male specimen he was.
 - 'Yeah, **at 90 years old** I was havin' kids... the ol' boys' still got it.'
- When you meet him in heaven, he'll say, "I was a miserable, dried-up failure at 30. God did it all. He gets the glory.

If **any of your salvation came from your own strength**, when you get to heaven you may **boast about all you've overcome**. But as it is, "when we've been there 10,000 years, bright shining as the sun

(FROM GOD'S GLORY, NOT OURS); we've no less days to sing God's praise, than when we've first begun!"

- **Nobody in heaven** is going to be walking around with stupid narcissistic Nike shirts on saying, "Fear me" "I am a beast" or I. **Am. Awesome.**
- **Rev 22:4** says we will literally will have his name on our foreheads. Our boast will be him, not us.
- Our story is his glory.

D. Faith's fortitude ~~feebleness~~ (vs. 20)

- This, at first, that statement in vs 20, "he did not waver in unbelief," is an odd statement. Because most certainly did waver in faith.
- **Not once, but twice** Abraham lied and told some king that Sarah was his sister to protect himself. Once with Pharaoh; another with **Abimelech**.
 - What kind of dirtbag does this? Imagine this **happening today**. **Who is that hot woman?**
- **And then, in Gen 16**, he gets impatient and takes matters into his own hands and sleeps with maidservant Hagar to try and accomplish things.
- **These all sound like wavering to me.** And it's not like Paul didn't know these things. **Yet still, he said, "Abraham did not waver in unbelief."**
- I don't know about you, but I find that **comforting**. It means: You don't have to have unflinching faith to walk with God.
- Scripture is **filled with stories of great saints** who wavered...
 - **Read the book of Job**, whom God called the most righteous man on the face of the earth: **he wavered**
 - **Peter**, the future leader of the church, **wavered** over and over. Once on top of the waves; once at the end of John 6; and then 3 times when he denied Jesus; again in Gal 2 when Paul had to rebuke him for slipping back into ethnocentrism.
- That's **comforting to me!**

- **But why would Paul, despite all the ways Abraham faltered, say, "He did not waver in unbelief"?**
- Because Paul understood that faith is not never falling, but always looking to Jesus after you do.
 - **Abraham is the picture of the guy I tell you about** in Prov 24: The **righteous man falls 7x**. This is Abraham!

The faith itself might be feeble, but it's object is secure.

MUSIC

E. Faith's result: righteousness (vs. 22–25)

22 Therefore, it was credited to him for righteousness. 23 Now 'it was credited to him' was not written for Abraham alone, 24 but also for us. It will be credited to us who believe in him who raised Jesus our Lord from the dead. 25 He was delivered up for our trespasses and raised for our justification.

Faith is merely the hand that lays hold of Jesus.

- It is the admission that you cannot save yourself, but God has kept his promise and done it for you.
- That though you are faithless, he was faithful
- Faith declares though you are unrighteous, God was gracious;
- Though you are powerless, he his powerful;
- that he is faithful and just in all of his ways.

BTW, this faith is what will **propel you outward** into the mission of God.

- One thing I noted as I read **Romans 4 this week over and over** was how Paul seems to **brim with anticipation** about what God will do over and over. He **keeps saying** (in vv 11–12, 16, 17, and 18), "**God promised Abraham** he'd be the father of many nations... that he'd have many descendants; this message is for all people of every nation who believe..."

Paul is confident that the God who raised Jesus from the dead will keep his promise to bring salvation to the ends of the earth.

- You see, his **confidence in God's promise about salvation** didn't stop with own salvation--it **extended to seeing others come to know the good news.**
- And that is going to **give Paul confidence to go and share with people**, because he knows that God has promised to save people from every tribe and tongue and just like God kept his word to bring salvation, he will surely keep his word to extend salvation among every tribe and tongue.

The **whole Christian** life is started, and empowered and sustained by faith in God's promise.

So, again, let's make sure you understand:

Faith is not a general belief in God. It is confidence in what God has promised--that he will remove your sin-debt and turn you into a righteous person--and leaning your weight on that.

Faith is not a flawless life: Like Abraham, there will likely be lots of stumbles. Faith is not never stumbling; it's getting back up and looking to Jesus to keep on keeping his promise when you do! ⁶

Do you have this kind of faith? Have you rested your hopes of salvation on the finished work of Christ?

- This helped me: Only 2 categories--those who believe and rest in it and those who don't. Like a chair.

And beyond that, **have you entrusted all your hopes in life**--not just the destiny of your eternal soul but your day to day decisions--on the character and promises of God?

- It makes **no sense to do the former** and not the latter!

Bowed heads

- Ready to put stop working and believe what God has said?
 - There's **only 2 categories**:
 - Which category are you in--believing or unbelieving?
 - How many ready to say, "I'm ready to be in the believing?"
RAISED HANDS
- And, are you **ready to trust him with your life**? Even if you are a believer--maybe **renew** this? "I'm ready to trust you."

Prayer (CP's lead Communion)

⁶ Keller, 106.