

JUSTIFICATION BY FAITH ILLUSTRATED

Series: Righteousness Revealed

Romans 4:1-12

Chadron Berean Church

If you were to boil down all the religions in the world, you would find there are essentially only two ways they teach that you can be justified (declared righteous) before God. The first and most popular way that men teach you can be justified before God is by treating it like an installment plan. Over the course of your life, through your religious works and good works, you make installments (or payments) on that plan (sort of like a loan) so that eventually at the end of your life you will have paid for your own justification. This way treats justification like a *process*. It's something man earns through self-righteous works, and this is what most men believe, and most religious men teach. For example:

- A recent poll by *Pew Research* said that 77% of American believe you must contribute your own efforts for personal salvation; 52% believe good deeds help earn them a spot in heaven.
- Mormonism is a works-based system. The Book of Mormon says, "For we know that it is by grace that we are saved, *after all we can do*" (2 Nephi 25:23).
- Roman Catholicism believes that salvation is secured through faith *plus good works* as channeled through the Roman Catholic Church. Just about every time you see justification mentioned in their catechism, you find "Baptism" with it. They teach it is not enough to believe and that you must be baptized. But it's not once and for all. Beyond that you must perform the sacraments to stay justified. Grace is earned through the various sacraments like communion, reconciliation, indulgences, praying the Rosary, etc.
- Religions like Buddhism and Hinduism are replete with religious ceremonies and practices trying to connect with the divine or divine nature. You save yourself as you live a devoted life, meditate, practice self-control, and do good works.
- Islam teaches that a man must pay for his own sins by following the "Five Pillars of the Faith." If a Muslim is to escape Allah's judgment, they must recite the Shahada, pray prescribed prayers daily, practice almsgiving, fast, and make a pilgrimage to Mecca. Some of the extremists like Isis and Hamas add a sixth pillar known as jihad, killing non-Muslims in holy war for Allah's sake.¹
- Lastly, among what *men teach* about how to be saved, some evangelicals in the name of Christianity insist you must clean up your life before you can be saved. You must be a moral person or good person. You must measure up, keep the 10 commandments, or dedicate your entire life to Him somehow, et cetera. Men invent all sorts of conditions.

The second way teaches that justification is more like a one-time purchase. You do not take out a loan that you slowly pay off; quite the opposite, you receive it as a one-time gift of God. It is a *one-time act of God's grace* and not a process. Thus, the righteousness is not your own but a perfect righteousness to satisfy a perfectly holy and just God. The first way is what men teach. The second way is what Scripture teaches. And I trust you are here this morning—in a Bible church—a Berean

(Acts 17:11) church—because you want to know what the divinely inspired Scriptures have to say about this most important, eternal destiny defining matter. I don't know about you, but I don't want to rest my eternal destiny on *man's* word. I want to dig into the Scriptures myself and see what *God* has to say.

Last time we were in Romans (3:21-31), Paul said that the doctrine of **justification by faith** that he teaches, that is opposed to all the imaginations of religious men, is nothing new. It didn't come out of left field unannounced. He said this was witnessed by **the Law and the Prophets** (3:21)—in other words, by the Old Testament. He proves that today, illustrating justification by faith in the life of Abraham.

I. ABRAHAM JUSTIFIED BY FAITH; NOT WORKS. (4:1-8)

4:1 What then shall we say that Abraham, our forefather according to the flesh, has found? 2 For if Abraham was justified by works, he has something to boast about; but not before God. 3 For what does the Scripture say? "Abraham believed God, and it was credited to him as righteousness."

Why use Abraham? Why go back to Abraham to defend justification by faith? Because Abraham lived 2,000 years before Paul wrote this letter. He lived 600 years before the Law was ever given—which mean he couldn't have been justified by keeping the Law. God chose Him and made the promise with him. He is the first Jew. His descendants became the Jews. So he's arguably the most important individual for the Jewish people. Jews understood whatever Paul says, it must make sense of the Bible as a whole and stand in continuity with God's promise to him. He was also viewed as the prime example of a man who was righteous. One hundred years B.C., a Jewish writing said "For Abraham was perfect in all his deeds with the Lord, and well-pleasing in righteousness all the days of his life." If we were to take the time to study Jewish writings, we would see that they made Abraham out to be almost an infallible individual regarding his personal devotion and righteousness. Abraham is the leading candidate of someone whom the Jews considered worthy of salvation. If anybody deserved heaven, it's God's man Abraham. If righteous, man-of-faith Abraham couldn't be saved by his own efforts, well then, no one else could be either—which is exactly the point that Paul is making.

Paul says *if* Abraham was justified **by works**—by what he did in obedience to God—he has something to **boast** about. If Abraham was saved by works, then logically he really could boast. He could say, "Look what I did! Look how righteous I am!" If we could be saved by works, then we would boast of what we've done for all eternity as well. We wouldn't boast in the cross or in God's grace. We would boast about what we did. We would get the glory for our own salvation and not God. That would make heaven a miserable place, wouldn't it? I don't want to hear a bunch of religious people bragging for eternity about how good they are and how they got to heaven by their works. But as Paul has already mentioned in 3:27, the principle of justification by faith *excludes boasting*. No one can ever be righteous enough before a perfectly righteous God. So he says, "*But not before God.*" Paul nullifies the thought that anyone—even Abraham—could be

declared righteous before God on the basis of works. The entire premise of a works-based, installment-plan-justification is rejected. You can work all your life and never pay off the loan. And since the Jews of Paul's day looked to Abraham as a faith-works salvation type, *joining faith with works* like Roman Catholicism, this would have been extremely controversial. He's turning their view of Abraham and their doctrine of justification on its head.

In verse 3 he asks a question we should all ask: "*What does the Scripture say?*" Don't you love that? Underline that phrase because that phrase puts heresies and imaginations to death. It doesn't matter what men say. It matters what God says in His authoritative Word. My job is to present to you what the Scriptures say. Your job is to filter what I say through them. But you can't do that if you don't know the Scriptures, and so one of my encouragements and challenges to you this morning is to make sure you get to know the Scriptures and develop a working knowledge of them. The sad reality in the church today is that many churches are becoming biblically illiterate. That's a dangerous place to be in a world filled with the religious teachings of men. Biblical illiteracy produces religious men! If you don't know what's true, how are you going to know what's false? You are more open to deception. This is how you end up with ¾ of Americans thinking they'll be justified by works—a teaching contrary to the gospel and what the Bible condemns.

But if Abraham wasn't justified by works, how was he justified? What does the Scripture say? Paul quotes **Genesis 15:6**: "*Abraham believed God and it was credited to him as righteousness.*" He simply believed and, in that moment, when God perceived his faith, he was credited as righteous. Let's break about this verse a bit because it's one of the most significant verses in the Bible. It contains first use of the word **believe** in the Bible. To believe is the *trust in*. It's to say "amen" too. You believe it. Trust it. Have faith in it. You rest in it. What did Abraham believe? He believed what God said was true—the promise God made to him. Let's read the context. Remember in Genesis 12, God chose Abraham and promised him land, seed, and **blessing**. He would possess the land and a great nation would come from him, including blessings for the whole world through the Messiah Jesus. At one point, God comes to Abraham again and reassures him of this and ratifies a covenant with Him. Genesis 15:1-6 says,

*"Do not fear, Abram, I am a shield to you; Your reward shall be very great."*² *But Abram said, "Lord God, what will You give me, since I am childless, and the heir of my house is Eliezer of Damascus?"* ³ *Abram also said, "Since You have given me no son, one who has been born in my house is my heir."* ⁴ *Then behold, the word of the Lord came to him, saying, "This man will not be your heir; but one who will come from your own body shall be your heir."* ⁵ *And He took him outside and said, "Now look toward the heavens and count the stars, if you are able to count them." And He said to him, "So shall your descendants be."* ⁶ *Then he believed in the Lord; and He credited it to him as righteousness.*

So here's Abraham, 84 years old, and he has the promise of God to be a great nation and for the Messiah-Savior to come through him but he has no children. He thinks this will be fulfilled through a household servant named Eliezer. But God takes him on a walk outside and says to look up at the stars. And God says, "*Count the stars, if you are able to count them.*" And we all know, even

with modern technology, the stars are innumerable. He can't count them. So God says, "*So shall your descendants be.*" And Abraham said "amen" in his heart. He **believed** God's Word. He trusted it; considered it wholly reliable. He had faith in it. And God responded to his faith in that moment by **crediting** it to him as **righteousness**.

But notice what God didn't do. God didn't say, "Now Abraham, that's a good start. But if you really want to be justified or don't want to lose this justification/righteousness, you're going to have to get circumcised, baptized, go to synagogue every week, take communion, light some candles, give some money and time, make a pilgrimage, get confirmed," et cetera. No. He just *declared* him righteous—right with God. This was an immediate and lasting act of His grace that justified Abraham. He was reckoned as righteous; credited with righteousness. He deposited or credited righteousness in his account.

This is also the first use of the word **credit** in the Bible. Credit could also be translated reckon, count, or impute. It's the Greek word *logizomai*. It's used 11 times by Paul in this chapter (4:3, 4, 5, 6, 8, 9, 10, 11, 22, 23, 24). It's an accounting term used in the New Testament times for keeping records of accounts involving debits and credits. It means "to put on someone's account" in a judicial or financial setting. Thus, when Abraham believed God, his debit account of sin was wiped clean, and God credited his account *His* righteousness.² God paid it off at once and in full. Abraham didn't pay off his sin debt to God over the course of his life through religious works. He just believed and God forgave his debt as a gift in that moment. God viewed his faith as having fulfilled all that God expected of Abraham in order to be right before Him.

In the New Testament, we see this same thing happen. One occasion is Acts 10, it says, "While Peter was still speaking these words, the Holy Spirit fell upon all those who were listening to the message." These uncircumcised Gentiles were saved as they listened to the gospel and believed. The moment they believed, they were baptized by the Spirit and thus, saved. God's Spirit did his adoption work and they were sealed forever by God. *After* that, they are baptized with water. Ephesians 1:13 says, "*In Him, you also, after listening to the message of truth, the gospel of your salvation—having also believed, you were sealed in Him with the Holy Spirit of promise.*" Saved and sealed by the Spirit at the moment you believe. There are no works involved at all. Romans 4:

4 Now to the one who works, the wages are not credited as a favor, but as what is due. 5 But to the one who does not work, but believes in Him who justifies the ungodly, his faith is credited as righteousness,

This is unmistakably clear and concrete. How are we justified? By faith. How are we not justified? By works. If it was by works, then it wouldn't be a gift. You would be earning it. If you have an employer and you put in so many hours per week and he gives you a paycheck, you don't say, "Oh, you're so kind! Thank you! Why are you being so sweet?" If you do, your employer will say, "What kind of drugs are you on?" because you've earned it. He's obligated to pay you based on your contract. But salvation can't be worked for. It must be a gift since you can never pay off the debt you owe. If you could, then Jesus didn't need to come pay the debt for you. Paul says, "But

to the one who *does not work*, but believes in Him who justifies *the ungodly*, his faith is credited as righteousness.” That statement right there will send chills down the religious man’s spine. He **justifies the ungodly**? What’s he saying? He’s saying it’s so totally and completely free that you cannot do anything—even anything “godly”—to justify yourself. You’ll never be godly enough. You don’t have to clean up your life first and then come or do a bunch of religious things to come. You can’t offer your life in exchange for it. You come through faith, freely receiving the gift of justification. From that point, through the enabling power of the Holy Spirit, you then begin the sanctification process, learning to follow Christ and become more like Him.

Now, having proved justification by faith from the “**Law**” section of the OT, Paul now turns to the “**Prophets**” section of the Old Testament. Banking off of the word credit/reckon, He takes us to Psalm 32.

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 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’s words from Psalm 32 confirm the teaching that man can have his **account** of sins **forgiven** by God. King David says our **lawless deeds** (plural) and our various types of **sins** (plural) can be **forgiven** and **covered** by God not taking them into account. This forgiveness of sin debt comes not through works, but through God’s **blessing**. And both Abraham and David, we know, were both sinners. Abraham lied in Egypt and David was an adulterer and murder. But they were forgiven. Their records cleared. The slate was wiped clean.

But Paul takes it further. What about circumcision? Many Jews (like Roman Catholicism) taught justification *plus works*—that grace that justifies comes *through* religious works like circumcision.

II. ABRAHAM JUSTIFIED BY FAITH BEFORE WORKS. (4:9-12)

9 Is this blessing then on the circumcised, or on the uncircumcised also? For we say, “Faith was credited to Abraham as righteousness.” 10 How then was it credited? While he was circumcised, or uncircumcised? Not while circumcised, but while uncircumcised;

After God declared Abraham righteous, God required the circumcision of every male descendant of Abraham (Gen. 17:1-14). This rite would be a constant reminder of God’s covenant with Abraham’s descendants. But as I mentioned in our study in Romans 3, during the intertestamental period this rite had taken on more significance than God ever intended. Because of persecution and the dispersion of the Jews throughout the world, this tangible symbol of the Jewish faith became a work they required for salvation. Some rabbis taught that, “No circumcised man will be lost.” One Jewish commentary said “Abraham will sit at the entrance to Gehenna [hell], and permit no circumcised Israelite to descend therein.”³ So Abraham, the poor guy, is confined to sit at the gate of hell and make sure nobody circumcised gets in there (not really)! You get the point: to be

circumcised, in their teachings, was to be saved/justified. To be uncircumcised was to be unjustified. This is why it was such an issue in the nascent church.

Thankfully, God has given us a clear, chronological, historical illustration of justification in Abraham's life. Abraham was justified by faith while he was *uncircumcised*—*while he was still a Gentile!* He was saved for 14 years before he was circed! Verses 11-12 drive this point home:

11 and he received the sign of circumcision, a seal of the righteousness of the faith which he had while uncircumcised, so that he might be the father of all who believe without being circumcised, that righteousness might be credited to them, 12 and the father of circumcision to those who not only are of the circumcision, but who also follow in the steps of the faith of our father Abraham which he had while uncircumcised.

Instead of circumcision being a work unto salvation, Paul says it is a “**sign**” and a “**seal**.” It’s a “*seal of the righteousness of the faith which he had while uncircumcised.*” In other words, it was the outward evidence of the righteousness of faith, but not the cause or basis of it.⁴

Circumcision as a **sign**: a sign points to something more important than itself, right? When you’ve been on a long journey and you finally see that sign that says, “Chadron City Limits,” you don’t get out and hug the sign and say, “I’m home!” The sign points to a greater reality of the city. The wedding ring is another sign. It lets everyone know you are married. Just because you take your ring off for work or to have it cleaned doesn’t mean you’re not married anymore. You don’t become unmarried. You’re not married because you wear a ring. You wear a ring because of the reality that you are married. Likewise, with or without circumcision (like Abraham), a person can be a believer and be saved. Paul hammers on that in Galatians.

Circumcision is also said to be a **seal**. In Paul’s day, a seal functioned similar to the way they do today. They carry a sense of authority, belonging, and security; confirming something to be true (1 Cor. 9:2). You might seal a document with wax and a signet ring, communicating this document comes with authority and authenticity behind it. Your passport, for example, has the seal of the United States government stamped on it. But Paul also grew up in Tarsus, known for its timber and wool, and seals were used on products. Livestock were “sealed” by being branded, given clear and permanent markings as to who the owner was. So it is with circumcision.

And what we could say about circumcision, we could say about baptism. Baptism is a tangible way that Christians are marked as the people of God. It’s a *sign* that you have believed. Yet what some people have done is they’ve fallen in love with the sign and have forgotten the greater reality that the sign points to. Sadly, many people trust in the sign and not the Savior, thus making Christ of no benefit to them (Gal. 5:2). They think that because they have been baptized as a baby or even as an adult, they are going to heaven. They obey the teachings and commandments of men, but their hearts are far from God (Matthew 15:8-9)—they have embraced works and not faith. Paul says that it doesn’t matter if you’re circumcised or not and that Christ didn’t send him to baptize because they aren’t what saves you. What matters is a new creation—being born again by the work

of the Holy Spirit through faith in Jesus Christ. We are not saved by works. **Ephesians 2:8-10** says, “*For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; not as a result of works, so that no one may boast.*” Where do works come into play? *After* salvation in verse 10: “*For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand so that we would walk in them.*”

Abraham is a paradigm for everyone ever saved by faith.

Salvation has always been and must be by faith—apart from any works—so as to remain *unlimited*. It can universally apply to all. And Abraham can be the **father of all**—both his physical and spiritual seed/descendants. His story unites all believers from all times who are saved by faith. I like to think that like an old cattle trail, he blazed the trail of faith, and we **follow in his steps**. He is a paradigm for how anybody gets saved throughout history and that wouldn’t be true if he had to get circumcised or baptized in order for that faith to be effective.

Are you following in Abraham’s steps?

So I leave us with this question and a decision to make. Are you going to trust the words of men who teach justification is a process through religious works? That it’s something you earn through your efforts and performance? Are you going to try to pay off your sin debt yourself? Or are you going to trust the Word of God that teaches that it is a one-time act of His grace through the redemption which is in Christ Jesus? That Jesus paid it all for you and your faith is in Him?

¹ Walter Martin, *The Kingdom of the Cults* (Minneapolis, MN: Bethany House Publishers, 2003), 447.

² Rene A. Lopez, *Romans Unlocked* (Springfield, MO: 21st Century Press, 2005), 88.

³ Fruchtenbaum, *Ariel’s Bible Commentary: The Book of Romans* (San Antonio, TX: Ariel Ministries, 2022), 77

⁴ *Ibid.*, 99.