

Father Abraham: Genesis 15:1-6, Romans 4:1-12

Portions adapted from: *God's Accounting System & Good Works and the Gospel* by Pastor Pat Damiani, Thornydale Family Church, Tucson AZ

Two-years ago, believing that you as a congregation were now at a level of Biblical literacy where you could appreciate in depth studies from a single book of the Bible, I stepped away from the lectionary--which jumps all around the Bible--to bring you several series from a single book such as 1st Peter and Genesis. All along I have been looking towards doing a study in the Book of Romans to coincide with the 500th anniversary of the Reformation which this book inspired. However, the problem with preaching straight through Romans is that, it being his ultimate theological manifesto, Paul circles around every theme four or five times to make sure that he has answered all objections. This is good if you are a polished Jewish debate master, for the Rabbis loved intense debate, but such repetition can cause a modern Presbyterian to glaze over--and sadly miss some valuable lessons. This is what I am worrying might be happening with some of you now; you are beginning to feel Romans'ed out. So I urge you to stick with it until Easter after which I promise we will break away and do some action packed studies in the Book of Acts.

But Paul has valid reasons for examining so closely and in such detail these ideas of sin, salvation, and justification by grace through faith, because it is so easy for us to forget these truths and slide back into some attempt to buy our way back to God. As we noted last week, even many who claim to be Christians still fail to grasp the freedom they have been given when they placed their faith in God and received His gift of salvation.

So to briefly recap 13 previous sermons, Paul has very carefully explained just two universal truths:

1. From Romans 1:18 – 3:20 his message was that **everyone—Jew and Gentiles alike—we are all sinners who deserve God's wrath.**
2. Now, in this section, Romans 3:21—chapter five, Paul is explaining how **our justification before God can be His gracious gift to us which can only be received by faith alone and not as a result of anything we try to do**
3. So here he is now carefully unpacking the legal workings behind God's grace which thus allows Him to forgive our sins: the ideas of **justification, redemption, faith**, and today the word: "**reckoning**".

To make sure that we really understand these ideas, Paul will trot out his star witnesses: Father Abraham and King David.

But, since we are NOT Jewish Rabbis, let's first set the stage in order to better understand how it was that both Abraham and David, same as us, needed to be justified before God not by their works but by their faith which was *reckoned to them as righteousness*.

I'm sure all of us adults at least, with some exceptions, are familiar with how our finances operate in this culture. We go to work and we earn wages which we deposit into a bank. The bank credits that amount of money to our account and then when we pay bills, the bank debits our account for that amount of money.

If we've done a good job of budgeting, then at the end of each month, the amount that has been deposited into our account will be equal to or more than the amount that has come out. But if we're living paycheck to paycheck or, if for some reason the amount of our paycheck is decreased or our expenses increase, then there is going to be a whole lot of stress about our finances. There is a wise saying which goes like this: *when your outgo exceeds your income, then your upkeep will be your downfall*.

Unfortunately, that model of deposit and debit is also how many people view their relationship with God. I know that is true because I was one of those people for the first 13 years of my life. I believed I had a spiritual bank account in heaven and that every time I did something "good," a spiritual deposit was made on my behalf. And when I did something "bad", God would debit my account accordingly. I just hoped, that at the end of my life my deposits were greater than my debits, even if only by a little bit, then I would earn my way into heaven (not be spiritually broke).

Apparently, there are many who still view salvation this way. A recent study by the Barna Group found that 72% of the people surveyed, and even nearly half of those who identified themselves as "born again Christians," still believed that it is possible for someone to earn their way into heaven by their good deeds; they obviously haven't been reading Romans.

And now, SURPRIZE! As we'll see this morning, God does indeed have a spiritual accounting system and we do have a heavenly bank account. But fortunately for us, it doesn't work the way that I once thought it did or that a majority of people still think it does.

"Abraham believed God, and it was **reckoned** to him as righteousness." Now to one who works, wages are not **reckoned** as a gift but as something due. But to one who without works trusts him who justifies the ungodly, such faith is **reckoned** as righteousness. (Romans 4:2-6)

In today's text (Romans 4:1-12) you will find a very specific accounting term mentioned eight times, meaning that it is an important word we should be paying attention to (here are the first three). The word is "**reckon.**" Up until now you may have only used that word—in a Southern way—to mean "I think so." As when Billy-Bob says, *you wanta go downtown for a Moon Pie and RC Cola?* And you reply, *I reckon so.* But the Greek word actually means "**to enter a deposit into a ledger; to credit an account**"

So God does in fact keep a spiritual ledger on us, a heavenly bank account, into which **He apparently enters credits—but get this—not debits.** You heard me right, according to Paul, for those who put their faith in Jesus, God makes a deposit into their account but no withdrawals. And why is this? Because

In God's spiritual accounting system...
**My relationship with God
is dependent on what I receive
not what I achieve**

This may very well be one of the most freeing concepts in the entire Bible. If I don't really believe this, then I am going to live my life from spiritual paycheck to spiritual paycheck; constantly being stressed out, wondering whether I've made enough "good deed" deposits into my account to cover the "bad deed" withdrawals. If I live like that I can never be sure of exactly where I stand with God; that's not a joyful way to live at all.

And just because we earlier came to God by faith alone in Christ alone doesn't mean we are immune from falling back into this way of thinking. I know that for me personally, even as a committed Christian, sometimes I still felt that I needed to impress God with what I could achieve. And that mindset often carried over into other areas of my life. As I look back, I can clearly see times when I was getting my sense of self-worth from the things I achieved in my life rather than seeing my life from God's viewpoint. And if I'm not careful, I can still fall into that trap today even though I'm much older and hopefully a little wiser.

So this morning our goal is twofold, using Abraham and David as examples, we need to

1. have **a clear understanding of how God's spiritual accounting process operates.** What is it that He deposits? And when does He deposit it into our account?

2. Second, we need to firmly understand how that deposit which God has made into our account **frees us forever from the bondage that comes when we try to find our worth in our own achievements.**

But in order to understand what God puts into our account, we first need to verify what our heavenly bank account contains based on our own goodness...**Absolutely Nothing.**

In verse five, Paul again summarizes our complete spiritual bankruptcy before we come to Christ in faith.

But to one who without works
trusts him who **justifies the ungodly**,
such faith is **reckoned** as righteousness.
Romans 4:5

Ungodly. That's me, that's you...enslaved and unable to get back to God because of our sinfulness. No matter how hard we try, we are not even able to make a single good deposit in our heavenly account. Remember this from earlier in Romans?

There is no one who is righteous,
not even one;
there is no one who has understanding,
there is no one who seeks God.
All have turned aside,
together they have become worthless;
Romans 3:11-12

Yes, to begin with we are that spiritually bankrupt. Yet when I place my faith in the redemption price paid for me by Jesus Christ, God can declare me "justified" (Just as if I had never sinned). Notice, we haven't stopped being sinful, just that those sins have already been paid for by Jesus; not that I have **become** a righteous person, but that God now declares me righteous.

How does this happen? God deposits into our account Christ's righteousness.

That is why Scripture says ...

"Abraham believed God, and
it was **reckoned** to him as
righteousness."
(Roman 4:3 & Genesis 15:6)

So the deposit that God makes into my account is Christ's righteousness and the time He credits it to my account is the same time as when I place my trust in Him. And again, nothing is ever said about withdrawing that righteousness; with one deposit my heavenly account of righteousness is now filled and remains full.

Not to make little of this, but just think, on February 24th, the Publisher's Clearinghouse Sweepstakes will select one very lucky individual to deposit \$5,000 a week into their checking account for life. As much money as that is, \$260,000 annually, you could still drain that account without working too hard; for example, one year's deposit is just enough buy a BMW 7501 (expensive read car) with just enough left over for a tank of gas. **But to be credited with the righteousness of Jesus Christ, the Son of God, that is inexhaustible wealth.**

Up until now everything that Paul has written in his letter is pretty theoretical. So, in order to drive home his point, he is now going to put flesh and blood on it. Paul's audience, particularly his fellow Jews, would have immediately agreed that **us pagan Gentiles are ungodly** and in need of being justified by God. But they would have never considered themselves to be "ungodly". So Paul uses two of the greatest heroes of the Jewish faith to show the Jews that yes, **they too, are just as "ungodly"** as Gentiles and therefore equally in need of justification. **If even Abraham and David needed to be justified by faith and credited with Christ's righteousness, then this has always and only been God's means for saving any of us.**

Think about this. Abraham lived 400 years **before God gave the law** to the Israelites through Moses. Then some 900 years later, King David grew up all his life **under the provisions of law**. So if Paul can show that both Abraham before the law and David, living under the law, were justified by God apart from keeping the law, then he should be able to convince his audience that this is also true for them.

The Jews of Paul's day looked at Abraham as completely righteous, in spite of the fact that the Scriptures paint an entirely different picture of him. **The rabbis taught that Abraham, even though the law had not yet been given, had kept it perfectly by intuition or anticipation of the law.** So it's no wonder that the Jews assumed that Abraham's righteousness was a result of what he had achieved.

No Jew would dare to call Abraham "unrighteous"!!!! And yet, that is exactly what Paul does, using the Scriptures to prove that **without faith, Abraham, who was called "the friend of God," was just as "ungodly" as the rest of us** (James 2:23). Quoting from Genesis 15:6, he points out that even Abraham needed to have righteousness **reckoned** to Him. God had to deposit righteousness into Abraham's account just like He does for the rest of us.

In a similar way, David was known as a “*man after God’s own heart*” (1 Samuel 13.14). But the Jews were familiar with David’s adultery with Bathsheba that led to the murder of Uriah, her husband. So it would be pretty hard to argue that David was righteous before God as a result of his works.

And it is clear from his own writings that David understood if his life was evaluated by God, based on all that he had done, he would be considered “**ungodly**”. Paul has previously quoted from Psalm 51, which was David’s confession after his sin with Bathsheba. In that Psalm, David admits that his works proved that he is ungodly and that God would be just to punish him for his sin and so he pleads for God’s forgiveness and cleansing:

Have mercy on me, O God ...
according to your abundant mercy
blot out my transgressions.

Wash me thoroughly from my iniquity,
and cleanse me from my sin.
Psalm 51:1-2

Notice that David was depending on God to do all the work of restoring their relationship.

So if both Abraham, the friend of God, and David, the man after God’s own heart, were ungodly men who were not righteous because of what they had achieved, Paul argues, then it must be true of everyone. **Neither the Jews nor the Gentiles could ever hope to become righteous based on their works.** There has to be a different way to be declared righteous. That’s why we need to understand how and why **God justifies us ungodly people by reckoning righteousness to us.**

As was pointed out earlier, when God justifies someone, **He does not make them righteous, He merely declares them to be righteous.** That is why Paul continually uses the verb “*reckon*” here in chapter four. When God justifies us, he essentially makes an accounting entry in our spiritual ledger. That accounting entry doesn’t change who we are, but it does change how God views us. Instead of seeing my sin, God sees Jesus, who became my righteousness by living a sinless life and dying on the cross to pay the penalty for my sin.

As Paul points out in verse four, **what we achieve through our works is what is owed to us.** He compares it to a **wage**. And as Paul will point out a little later, none of us really want what we are owed because “*the wages of sin is death*”. So instead of making deposits into my spiritual account based on what I have done, all along I have

been debiting an already empty account. But, if I place my faith in the redemption purchased for me by Jesus, **God fills up my account** to overflowing with the immeasurable riches of Christ's righteousness. That is so much better than whatever meager deposits I might try to make based on my own achievements.

And the glorious thing is that God never debits my account for my sin

That is the point Paul is making in verses 6-8 when he again quotes David (from Psalm 32.).

*"Blessed are those
whose iniquities are **forgiven**,
and whose sins are **covered**;
blessed is the one
against whom the Lord
will not reckon sin."*
Psalm 32 CEV

Even David is dependent upon God forgiving his sin, covering them with the blood of Jesus, and not "**reckoning**"—there is that word again—his sin against him. In other words, because of what Jesus has done on my behalf, **there are no withdrawals from my spiritual account because of my sin.**

So let's compare these two possible methods of spiritual accounting in God's kingdom:

- The first method is the one by which I first operated and apparently many people still do, thinking that we make deposits and withdrawals into our heavenly ledger based on the supposed "good" and "bad" that we do in our lives.

Now we know that God doesn't work that way, but let's just suppose for a minute that is how His spiritual accounting system works.

- **Is that really the way you want to live?**
- Do you want to go through life never being sure that you really have a positive balance in that account?
- Do you really want to rely upon the fact that hopefully your "good" outweighs your "bad"?

I would again suggest to you--that is a miserable way to live.

- The second method is the one Paul has described here in Romans four, where **God deposits into your account innumerable riches based on what Jesus did for you.** And I guarantee you that amount is exponentially greater than any deposits your good works, or Publisher's Clearing House can do for you. But not only

that, **there is not even one withdrawal charged to that account because the blood of Jesus has completely covered your sin.**

If you live on that basis, you don't need to question your salvation. You don't need to live in fear that somehow you're not good enough for God. You will be freed from the achievement trap that deceives you into thinking that your worth comes from what you achieve rather than from God's love that he demonstrates by giving you all these spiritual riches.

Given the two choices, there is no doubt which one I want to pick and hopefully you have no doubt about that either.

Because

In God's spiritual accounting system...
**My relationship with God
is dependent on what I receive
not what I achieve**

Just like Abraham and David, when we believe God, it is **reckoned** to us--credited to our account--as righteousness.

There's just one final technicality--at least in the Jewish mind--that Paul needed to clear up. It is this...

**[When] was [righteousness]
reckoned to him? ...**
Was it before or after
he had been circumcised?
Romans 4:10

You see Jewish people considered Abraham's obedience in receiving circumcision for himself and his heirs as the start of the Hebrew nation. And if God was crediting that proof of Abraham's faith as "righteous," then we would once again be stuck back in the question of actually earning our salvation

So Paul is very clear in his argument that Abraham's being credited as righteous was while he was still a "Gentile;" before he had ritually become the first Hebrew.

You see, Abraham actually lived 400 years before Israel was ever considered a nation; before God's law was ever given. Tracking his life, you will see that he was born with the name "Abram," and probably grew up worshipping idols as did his father and

family. Only at the age of 75, did he finally follow God's promise to go where God led him. Eleven years later, Abram is now 86 and living in God's promised land. While he has become quite successful, he is still childless and Abram complains to God about this. This is when God takes him out to view the stars and says his descendants will outnumber them. **This is also when, according to the Bible, Abraham believed God and it is counted to him as righteousness.** It was then another 14 years when, at the age of 99, God changed his name to Abraham and his wife's name to Sarah, promising them their own child within a year. Only at this point did God require him and all his tribe thereafter to be circumcised as a sign of the covenant that Abraham and God had made with each other. Why the time delay from the promise to the proof of the promise?

to make him the ancestor of all who believe without being circumcised and who thus **have righteousness reckoned to them,**

and likewise the ancestor of the circumcised ... **who also follow the example of the faith** that our ancestor Abraham had before he was circumcised. Romans 4:11-12

Whether we are Jew or Gentile, wearing the sign of the covenant or not, we all have always needed to come to God the same way: by faith and by having righteousness reckoned—credited—to our account. That is how God can legally declare me and you justified; just as if we'd never sinned.