

Introduction (Rom 4:1-25)

Two weeks ago, I brought up the PGA Tour FedEx Championship. I said that the winner would take home ten million dollars. Someone corrected me afterwards and said the winner was going to earn fifteen million dollars. I looked it up, and that person was right. The PGA Tour had increased the purse and the winner earned fifteen million dollars. Patrick Cantlay was leading the FedEx points going into the Championship, and he played great and ended up winning the FedEx Championship and earning the fifteen-million-dollar prize. This was not a gift; he earned that prize money. We were studying Romans 3 and how we are not justified by works of the law, but are justified as a gift of grace through faith. Patrick Cantlay earned that prize, but he, nor anyone else, can earn justification; it is a gift of grace through faith.

Paul ended Romans 3 by saying that God justifies both the circumcised and the uncircumcised by faith. That was a perfect transition for discussing Abraham, the father of faith, who was justified by faith while uncircumcised. In our text today, we are going to learn five things about faith from Abraham's example. We will see that faith is the means of justification. Second, faith is the means of receiving God's blessing. Third, faith is the means of entering a covenant with God. Fourth, faith is the means of receiving God's promises for our lives. Fifth, we will see that faith is the means of becoming the spiritual children of Abraham.

The Example of Abraham

1. Means of Justification (Rom 4:1-5)
2. Means of Blessing (Rom 4:6-8)
3. Means of entering a covenant (Rom 4:9-15)
4. Means for receiving promises (Rom 4:16-21)
5. Means of becoming children of Abraham (Rom 4:11-13, 4:23-25)

(Rom 4:1-25) "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." {4} Now to the one who works, his wage is 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, {6} just 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. {8} "BLESSED IS THE MAN WHOSE SIN THE LORD WILL NOT TAKE INTO ACCOUNT." {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; {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. {13} For the promise to Abraham or to his descendants that he would be heir of the world was not through the Law, but through the righteousness of faith. {14} For if those who are of the Law are heirs, faith is made void and the promise is nullified; {15} for the Law brings about wrath, but where there is no law, there also is no violation. {16} For this reason *it 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, but also to those who are of the faith of Abraham, who is the father of us all, {17} (as it is written, "A FATHER OF MANY NATIONS HAVE I 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. {18} 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." {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; {20} yet, with respect to the promise of God, he did not waver in unbelief but grew strong in faith, giving glory to God, {21} and being fully assured that what God had promised, He was able also to perform. {22} Therefore IT WAS ALSO CREDITED TO HIM AS RIGHTEOUSNESS. {23} Now not for his sake only was it written that it was credited to him, {24} but for our sake also, to whom it will be credited, as those who believe in Him who raised Jesus our Lord from the dead, {25} *He* who was delivered over because our transgressions, and was raised because of our justification."

1. Means of Justification (Rom 3:27-28, 4:1-5)

I want to start today by picking up the end of Romans 3. That will help us with the transition and flow of the passage. When Paul wrote this, he did not write it in chapters, and it did not have verse numbers. Those were added fifteen hundred years later. In 1551 Robert Estienne, a French printer created the verse division system that is found in our modern Bibles. So, when Paul wrote this epistle, there was a flow throughout the text. Our passage today flows out of Paul's discussion about how a man is justified. In Romans 3:27, Paul asked, "Where then is boasting? It is excluded." It is excluded because it is not by works that a man is justified. Next, Paul asked, "By what kind of law? Of works? No, but by a law of faith." Paul is leading into this next section where he is going to discuss Abraham's faith. Paul concluded, "For we maintain that a man is justified by faith apart from works of the Law." Our first point about faith is that it is the means of justification.

(Rom 3:27-28) "Where then is boasting? It is excluded. By what kind of law? Of works? No, but by a law of faith. {28} For we maintain that a man is justified by faith apart from works of the Law."

Abraham is regarded as the father of faith. Paul begins by saying, "What then shall we say that Abraham, our forefather according to the flesh, has found?" Notice that Paul mentions according to the flesh. Paul has already said in Romans 2:29 that true Jews are Jews inwardly. Paul is now going to talk about Abraham's faith.

(Rom 4:1) "What then shall we say that Abraham, our forefather according to the flesh, has found?"

(Rom 2:29) "But he is a Jew who is one inwardly; and circumcision is that which is of the heart, by the Spirit, not by the letter; and his praise is not from men, but from God."

Paul said that if Abraham were justified by works, he would have something to boast about, but not before God. Abraham believed God and it was credited to him as righteousness. Paul makes a distinction between wages, what we earn, and faith, which is credited. Abraham believed God, and his faith was credited as righteousness. This is a quote from Genesis 15:6, where Abraham believed God and it was reckoned to him as righteousness. Abraham did not work and earn that righteousness as a wage; his faith, or believing God, was credited to him as righteousness.

(Rom 4:2-5) "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." {4} Now to the one who works, his wage is 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,"

I want to discuss the word credit for a few minutes. The Greek word is *logizomai* (Strong's G3049), which means to reckon, account, or credit. It is used forty-four times and the most common translation is credit, which is used eleven times. The second and third most common translations are considered and regarded. It is used eleven times in our passage today, so that is an indication that this is one of the main points. The dictionary defines credit as "the ability of a customer to obtain goods or services before payment, based on the trust that payment will be made in the future." Abraham was credited with righteousness, even though the payment for that righteousness had not been made. The Lamb of God was going to come and take away the sins of the world. That was a future payment, but the righteousness was credited to Abraham at that time. Abraham had a spiritual credit card. He obtained the goods (righteousness), and he received it on credit. That righteousness would be paid for later, but he obtained it right away.

In 1994 a credit card company approached me about representing them. They wanted to launch a golf credit card, and they wanted me to be the face of the card. I had a great reputation and people trusted me, so I was potentially an attractive representative and spokesperson to them. They promised me an annual six-figure amount of money to represent them, which would have been great to receive. With eight children on the road, that money would have been great to have. However, my core values did not line up with this endorsement. I believe that credit cards should be used as a convenience, not as a loan. Karen and I use credit cards for groceries, car rentals, and many things, but we pay the charges off every month. In fact, we earn one to three percent on all of our purchases, so it is a good thing for us. However, that is not the way that most Americans use credit cards. The average credit card debt in America is \$6,270 according to the most recent data from the Federal Reserve's Survey of Consumer Finances. Credit cards charge anywhere from 9% to 28% on unpaid balances. The average credit card interest rate was 15.91% in 2021, according to Federal Reserve data. I highly recommend that people pay off their credit card debt, and only use the cards when they have the money to pay off the monthly charge. In the book of Nehemiah, he was outraged because some of the Jews were charging their countrymen a hundredth part (1% interest rate). (See Nehemiah 5:1-13.) I did not want to represent a company that was charging people an outrageous interest rate, and my message would have been for people not to use the credit card unless they could pay off the balance every month. So, our core values did not line up. Again, credit is obtaining something with a promise to pay in the future.

(Neh 5:10-11) "And likewise I, my brothers and my servants are lending them money and grain. Please, let us leave off this usury. {11} "Please, give back to them this very day their fields, their vineyards, their olive groves and their houses, also the hundredth *part* of the money and of the grain, the new wine and the oil that you are exacting from them."

When Jesus was on the cross, He proclaimed, "It is finished." It can also be translated as, "It is paid in full." The payment for the righteousness that was credited to Abraham was made at the cross. There is no longer a balance on the account. One of the things that people receive as gifts are pre-paid credit cards. They receive these credit cards and can use them as cash. That is where we are today. Jesus has already paid for the sins of the world. When someone trusts in Christ,

they get a pre-paid Kingdom Credit card as a gift of grace from Jesus for the payment of their sins. This card is available for whomsoever will believe.

(John 19:30) "Therefore when Jesus had received the sour wine, He said, "It is finished!" And He bowed His head and gave up His spirit."

2. Means of Blessing (Rom 4:6-8)

The second thing we find out about faith is that it is the means of blessing. Even though Paul's main example is Abraham, he brings David into the discussion. He quotes Psalm 32:1-2, where David said, "Blessed are those whose lawless deeds have been forgiven, and whose sins have been covered. Blessed is the man whose sin the Lord will not take into account." When Abraham was credited with righteousness, his sins were covered and not taken into account. It was by faith that Abraham received the forgiveness of sins and the declaration that he was righteous, and this is a blessing that comes with faith.

(Rom 4:6-8) "just 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. {8} "BLESSED IS THE MAN WHOSE SIN THE LORD WILL NOT TAKE INTO ACCOUNT."

I believe that there are many blessings that come to us by faith. I believe that when we seek first the kingdom of God and His righteousness and receive God's provision, that is another blessing that comes by faith. When we faithfully return to God our tithes, God promises to rebuke the devourer and to pour out His blessings. That protection and that financial blessing are more examples of blessings that come by faith. We have so many blessings that come to us through our faith. The blessing of forgiveness is mentioned because Abraham's sins were covered and not counted against him.

3. Means of entering a covenant (Rom 4:9-15)

The next thing that we discover about faith is that it is the means of entering a covenant. Paul asked the question, "Is this blessing then on the circumcised, or on the uncircumcised also?" He returns to Abraham and tells us that Abraham was credited with righteousness while he was uncircumcised. The circumcision was the sign of the covenant, so it was not by circumcision that he was made righteous. Abraham believed God and through faith entered into a covenant with God where he as made righteous and was blessed.

(Rom 4:9-12) "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; {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."

Paul also introduces the idea that Abraham would become the father of all who believe without being circumcised, that righteousness might be credited to them. The Jews had it backwards.

They thought they were righteous because of the circumcision, but Paul made it clear that Abraham was made righteous while uncircumcised. Faith is the key issue, and circumcision is only a sign of the covenant that Abraham entered into by faith. People today often make the same mistake. People get baptized or become a church member, which are signs of a covenant, but they have not entered into a covenant with God. We must enter into a covenant with God, and then get baptized and join a church.

The promise given to Abraham and his descendants would that they would be heirs not through the Law, but through the righteousness of faith. He added that if we are made heirs by the Law, faith is made void and the promise is nullified. We must have a proper understanding of the law and faith. The Law reveals the righteousness of God or the standard of righteousness. It is by the Law that we recognize that we have all sinned and will receive the wrath of God. The Law is necessary, but it is not the means by which we enter into a covenant with God. We enter into that covenant through faith.

(Rom 4:13-15) "For the promise to Abraham or to his descendants that he would be heir of the world was not through the Law, but through the righteousness of faith. {14} For if those who are of the Law are heirs, faith is made void and the promise is nullified; {15} for the Law brings about wrath, but where there is no law, there also is no violation."

4. Means for receiving promises (Rom 4:16-22)

Next, we see that faith is the means for receiving promises. The promise given to Abraham was received by faith. Paul wrote, "for this reason it is by faith, in order that it may be in accordance with grace, so that the promise will be guaranteed to all the descendant, not only to those who are of the Law, but also to those who are of the faith of Abraham, who is the father of us all. When we place our faith in God, we receive the promise given to Abraham. Faith is the means of receiving God's promise.

(Rom 4:16) "For this reason *it 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, but also to those who are of the faith of Abraham, who is the father of us all,"

What was the promise that Paul was referring to? God promised Abram that He would make him a father of many nations, and changed his name to Abraham, which means a father of many nations. The promise is a big promise for anyone, but it was an impossible promise for Abraham. We read in verse nineteen that Abraham's body was as good as dead since he was about a hundred years old. Sarah was ninety years old, and her womb was dead, well past the age that a woman could bear a child. So, Abraham thought and contemplated about this, but chose to believe God for the impossible.

(Rom 4:17-19) "(as it is written, "A FATHER OF MANY NATIONS HAVE I 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. {18} 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." {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;"

Abraham did not waiver in unbelief but grew strong in faith, giving glory to God, being fully assured that what God has promised, He was able also to perform. This has been a memory verse of mine for many years, and Abraham's example has strengthened my faith many times.

(Rom 4:20-22) "yet, with respect to the promise of God, he did not waver in unbelief but grew strong in faith, giving glory to God, {21} and being fully assured that what God had promised, He was able also to perform. {22} Therefore IT WAS ALSO CREDITED TO HIM AS RIGHTEOUSNESS."

Abraham contemplated his circumstance, but did not dwell on that. He knew his age and Sarah's age, but that was not his focus. First, Abraham focused on God's character and ability. Abraham believed that God would do what He said He would do. Second, Abraham looked at God's ability, and he was convinced that God was able to perform anything. When the One who created the heavens and the earth says that He will do something, you know that He can do anything. I believe that Abraham looked at a third thing, even though it is not mentioned in the text. I believe that Abraham looked at testimonies and experiences. I believe he had lots of first-hand testimonies. Abraham was born in the 1,943th year. Noah died in the 2,006th year, which means that Abraham was sixty-three when Noah died. Abraham got to hear first-hand reports from Noah about the ark and the flood. Noah was born in 1,056 and was alive during Enosh's life. Enosh was Adam's grandson, so Noah was able to hear all about the creation, and he was able to pass on all those testimonies to Abraham. Abraham got to hear from Shem, Noah's son about all the events that took place. Abraham was also alive at the same time as Peleg. In Peleg's day the earth was divided. It is my belief that all the continents were together (known as Pangea), and in the days of Peleg all the platelets moved and the continents divided. I believe there were massive earthquakes and other phenomena associated with this, and Abraham was alive during all of this. So, Abraham was able to hear testimonies about God, and His works from his forefathers. Abraham was also able to experience things himself.

(Gen 10:25) "Two sons were born to Eber; the name of the one *was* Peleg, for in his days the earth was divided; and his brother's name *was* Joktan."

Fourth, Abraham had a relationship with God. The Lord spoke directly to Abraham. I have received some very clear words from the Lord. I was on the balcony at a church when the Holy Spirit came on me and gave me a word. He said that He was going to put me back on the PGA Tour. I had not played much golf in seven years. I would play 5-10 rounds a year and I did not practice any during those years. I weighed 150 pounds at the time, due to extensive fasting. So, like Abraham, the word to me that He was going to put me back on the PGA Tour was nearly impossible. But, six months later I was back on the PGA Tour. I won the local qualifier, finished 6th at the Regional Qualifier, and 13th at the Final Qualifier. I had some trying moments, but I kept my focus on what God had spoken to me, and I did not waiver in unbelief.

James tells us that if we waiver in unbelief we will not receive anything. So, we cannot be double-minded and waiver. We have to believe and put our trust in God's promises for our lives. We have to keep our focus on God, His character, and His ability, and His promise to us.

(James 1:6-8) "But he must ask in faith without any doubting, for the one who doubts is like the surf of the sea, driven and tossed by the wind. {7} For that man ought not to expect that he will receive anything from the Lord, {8} *being* a double-minded man, unstable in all his ways."

I believe there is one more key thing that we must do: we must take a step of faith. I believe that Abraham went into Sarah's tent. He was acting in faith. When God told me He was going to put me back on the PGA Tour, I worked hard and I sent my \$1,000.00 entry fee in to the PGA Tour. When Peter told Peter to get out of the boat, he had to get out of the boat. He would have never walked on water if he had not got out of the boat. You and I must act in faith to receive God's promises.

(Matt 14:28-29) "Peter said to Him, "Lord, if it is You, command me to come to You on the water." {29} And He said, "Come!" And Peter got out of the boat, and walked on the water and came toward Jesus."

5. Means of becoming children of Abraham (Rom 4:11-13, 4:23-25)

In verse eleven, Paul said that Abraham might be the father of all who believe without being circumcised, that righteousness might be credited to them, 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. God's intent was Abraham to be a father of nations; salvation was never meant just for the Jews. God's forgiveness and blessings were never meant just for the Jews. God's promises were never meant just for the Jews. The promise to Abraham or to his descendants that he would be heir of the world was through the righteousness of faith. All of these things were meant for those who would come into a covenant relationship with God through faith.

(Rom 4:11-13) "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. {13} For the promise to Abraham or to his descendants that he would be heir of the world was not through the Law, but through the righteousness of faith."

These promises and Abraham's justification by faith was not just written for his sake; God intended this for you and I. It was written for all of us. God intended to make Abraham an example for all of us to follow and learn from. You and I are credited with righteousness by faith, just as Abraham was. You and I receive God's promises by faith, just as Abraham did. You and I receive forgiveness and God's blessings by faith, just as Abraham did.

(Rom 4:23-25) "Now not for his sake only was it written that it was credited to him, {24} but for our sake also, to whom it will be credited, as those who believe in Him who raised Jesus our Lord from the dead, {25} *He* who was delivered over because of our transgressions, and was raised because of our justification."

Paul makes a jump from Abraham to Jesus. What God asks us to believe is that He raised Jesus our Lord from the dead. Later on, in Romans 10:9, Paul wrote that if we believe in our heart that God raised Jesus from the dead, and confess with our mouths that Jesus is Lord, we will be saved. We are still justified by the same way that Abraham was, by believing and putting our faith in Christ. Jesus was delivered over because of our sins, and He was raised because of our justification.

(Rom 10:9) "that if you confess with your mouth Jesus *as* Lord, and believe in your heart that God raised Him from the dead, you will be saved;"

Conclusion and Applications

We learn a lot about faith from our father, Abraham. He believed God and it was credited to him as righteousness. It is our faith in Christ, His death for our sins, and His resurrection from the dead, that justifies us. It is not by works of the Law, but by faith. It is not by circumcision or outward signs like baptism or church membership; it is by faith. Our faith is the means to forgiveness and receiving the blessings of God. Our faith is the means of receiving His promises. Our faith is how we enter a covenant with God and become the children of Abraham.

There may be someone here today that has been around church or part of a church, but you have never placed your faith in Christ. If you believe that He died for our sins and was raised from the dead, and are willing to confess Him as Lord, I invite you to pray with me.

Jesus, I believe that You came and died for my sins. I believe that You were raised from the dead so that I could be forgiven and declared righteous. I believe that You are Lord over all, and I ask You to come into my life and to be my Lord and Savior. I submit my life to Your rule and reign in my life. I ask this in Jesus' name. Amen.

There may be others today that have received Christ, but the Holy Spirit has spoken to you about receiving God's promises. There are many promises given to us by God. In 2 Corinthians 1:20 Paul wrote that "as many as are the promises of God, in Him they are yes; therefore also through Him is our Amen to the glory of God through us." God wants you and I to receive these promises. He wants us to learn from Abraham and not waiver in unbelief, but to grow strong in our faith. If that is you, I want to encourage you to do several things, and then I want to pray for you. Spend some time reflecting on God's character. He is faithful and will always do what He says He will do. Spend time reflecting on God's abilities and the things that He has done. Spend some time meditating on testimonies, the testimonies recorded in the Scriptures, the testimonies of others, and your own testimonies. Let me encourage you to ask God what He would have you to do to step out in faith.

(2 Cor 1:20) "For as many as are the promises of God, in Him they are yes; therefore also through Him is our Amen to the glory of God through us."

Father God, thank You for the example of Abraham. Thank You for writing these things for our benefit so that we can learn from Abraham. Father, help us to grow strong in our faith. Holy Spirit, I ask You to bring to our remembrance things that You have done in our life so that we can grow stronger in our faith. Father God, I ask You to take the mustard seeds of faith and grow them into trees of faith. Father God, I ask You to increase our faith that we might receive all that You have for us. I ask these things in Jesus' name. Amen.

Introduction (Rom 4:1-25)

1. **Means of Justification** (Rom 3:27-28, 4:1-5, Rom 2:29, Neh 5:10-11, John 19:30)

2. **Means of Blessing** (Rom 4:6-8, Ps 32:1-2)

3. **Means of entering a covenant** (Rom 4:9-15)

4. **Means for receiving promises** (Rom 4:16-21, James 1:6-8, Matt 14:28-29)

5. **Means of becoming children of Abraham** (Rom 4:11-13, 4:23-25, Rom 10:9)

Conclusion and Applications (2 Cor 1:20)