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Introduction

A man who builds a business and works hard to earn his money and eventually becomes a millionaire, does it because of his hard work. We understand that he must put in the work. It's hard work to gain the status of millionaire. And then if someone gets to that status, because of his hard work, he's then able to brag to others about being a millionaire, and he's able to then take on the title, even of millionaire, because of what he has done.

But it's not like that in the Kingdom of God. No born-again believer can call himself a Christian, because of what he has done. No one is justified before God because of his own work. And so, the question then comes, then, how can someone be justified before God? That is, how can someone be made right before God? Or we can simply ask this How then can someone be saved? How can someone be saved? And that's what Paul's message is here in Romans chapter 3 verses 21 through chapter 4.

And so let's pick up here in our study tonight, we're going to break this down into three sections.

1. First, we're going to see the Explanation of Justification, found in chapter 3:21-31. The Explanation of Justification.
2. Second, we'll look at the Example of Justification, found in chapter 4 verses 1-15.
3. And then third, we will look at the Examination of Justification found in chapter 4:16-25.

1. The Explanation of Justification

So, let's dive in here and look at our first point here tonight. The Explanation of Justification. Look at what he says in verse 21.

21 But now apart from the Law the righteousness of God has been manifested, being witnessed by the Law and the Prophets, (Rom 3:21)

We see here in verse 21, there's all of a sudden, this sudden change, there's a sudden change, a shift that takes place in Paul's writing, as he's writing to the Romans. In chapter 3, he explained to us, the depravity of man, and the sinfulness of man, that no one seeks after God, that no one is righteous, no not one. And if he was to stop there in his letter, then we should rightfully scream out and ask, "Then how can someone be made right with God?" Paul knew that we would scream out and ask that question. And so he answers it for us. He answers it here in our passage. And he starts off with these two beautiful words, listen to these beautiful words. **But now.** But now. Those are beautiful words. These words here they mirror two words found in Ephesians 2:4 after Paul tells the Ephesians that they were dead in their trespasses and sins. And in Ephesians 2:4 Paul begins that verse there and he says, but God, but God.

Those are beautiful, beautiful words to us as believers. Why? Because it's those words that give us hope. We are dead in our trespasses and sins, and then you just stop there, then we continue to be dead in our trespasses and sins. But Paul tells us no, no, no... but God, God did something.

And he says this to the Romans here, "but now," but now. Notice, he goes on, and he says, but now **apart from the law**, apart from the law.

Paul just told us back in verse 20, that the purpose of the law was to do what? Condemn sinners. That's the purpose of the law -- to condemn us and show us that we are sinners. But the law was never given to save sinners. Never. That's not the purpose of the law. The law was never given to save anyone. Its whole purpose was to condemn us, show us that we are sinners and then drive us to Christ. That's the purpose of the law.

And so, Paul says, apart from the law, God's righteousness has been manifested -- or God's righteousness has been revealed. That is, it has been made public to us. It's been made known to us how you and I can be made right with God. But before Paul jumps right into that explanation, first he wants to let us know that this is not something new. It's not something new. This is not a new message that he's writing to the Romans here.

In fact, it was given to us in the Old Testament. This is a message that comes from the Old Testament. That's, it's what it means when he says, "being witnessed by the law and the prophets". The law and the prophets, they're referring to the Old Testament, that God revealed there, how someone can be made right with Him. In the Old Testament, the gospel is given to us. The law is given, and the gospel is there, the law that condemns and the good news that says, but if you put your faith in me, you can be saved.

So, this is not a new message. The gospel is not a New Testament teaching only. The Gospel is also revealed in the Old Testament. And what is the means by which a person is made right with God? It's by faith, by faith alone. Which is what he says in verse 22,

Even the righteousness of God through faith in Jesus Christ, for all those who believe. (Rom 3:22)

Everyone, both Jew and Gentile, are made right with God, not by works, not by anything that we do, but by faith in Christ alone. Why? Because all have sinned. It's what he tells us... the famous verse that we all know, right? Romans 3:23, you memorized it as a little kid in Sunday school,

"All have sinned and fallen short of the glory of God"

Who is the "all" there? Both Jews and Gentiles, every person, we are sinners, we're all sinners. And because we are sinners, we are therefore not in a right relationship with God. But those who have faith in Christ in verse 24, are justified as a gift by His grace through the redemption, which is in Christ Jesus. Notice this, he says, those who have faith, then in Christ are justified.

They're justified, what is justification? Justification means to declare that a person has been restored to a state of righteousness, through faith in the work of Christ, and not because of one's own work. It's a declaration of righteousness. Not that you have earned righteousness. None of us in here has earned righteousness. None of us in here are good enough to be righteous before God. We haven't made ourselves right with God, but it's a declaration on God's part, that you are now in a right relationship with Him, because of the work that Christ has done on your behalf. Because of what He's done on our behalf. And it's that aspect of salvation, where God declares you righteous. God declares us as being righteous.

Now, notice first of all, that justification is a gift. It's a gift, meaning it's not something that you have earned. You don't earn anything. When someone brings you a gift. They show up to your birthday, and they give you a gift. You didn't earn that you did nothing, except had a birthday, and invited all your friends so you can get as many gifts as you can possibly get, right? That's right. Some of you are Yeah, nodding your head. But it's a gift. You didn't earn that.

He also says that it's by His grace. Justification is by His grace, which means you don't deserve it. Not only did you not earn it, but you also don't even deserve it. The salvation that you have the free gift of salvation that we have as believers, we don't deserve it. We didn't earn it, and we don't deserve it. Some define grace here as God's favor toward the unworthy. That is we are unworthy sinners, but God has chosen to give us his favor. And God gives His grace because of the work of Christ on the cross.

Remember, we talked about the wrath of God back in chapter 1 in verse 18. The wrath of God was there, the wrath of God is revealed against all ungodliness. Well, that should cause us to ask the question, then how can I appease the wrath of God? If God is wrathful towards me, if God is angry towards me, what can I do so that God's wrath is no longer on me, so that God's wrath is no longer against me? So that I can please God so that God can be pleased with me? What can I do? The answer? Nothing. Nothing.

You can do nothing. You can't do anything. But Christ did do something. Christ did it. That's why Paul says in verse 25, Christ is the [propitiation](#) for us. That is, Christ is the appeasement or the satisfaction. And His death satisfies the wrath of God so that those who have faith in Christ no longer have the wrath of God upon them.

Paul continues on in verse 25, [this was to demonstrate His righteousness, because in the forbearance of God, He passed over the sins previously committed](#). Now many people will accuse God of only being an angry and wrathful God who is out to get people, right? A lot of people, that's what they... the accusation they bring against God.

But Paul explains that God is righteous, that God is patient, that God is just, and the God is merciful. Verses 25 and 26. Paul tells us that God was patient, and He passed over the sins previously committed. God passed over those. So what happened then to those sins that God previously passed over? Did God just forgive and forget them? No, He didn't. That's not what God does. The sins of those whom God passed over and the sins of those who placed their faith in Him were paid for at the cross. God dealt with those sins.

Yes, for a period of time He passed over those sins of all those saints in the Old Testament, He passed over them because the blood of bulls and goats could not take away their sins. And so God passed over them at that time, but He dealt with them, there at the cross. Because their sins were paid for. And all of our sins were paid for then as well. If God had just overlooked them, and forgotten about them, then God would be an unjust God. Right? He would be unjust. That is, if a murderer is standing before you and you're the judge, and you say, I know you committed murder, but you know what, today, there's the door, you're free to go. Everyone in that courtroom would look at you and go, you are an unjust judge. That man's sin has to be paid for. It must be dealt with. God did deal with sins. He did it at the cross. He became sin, who knew no sin, so that we might become the righteousness of God.

And so Paul says here that God is both just and the justifier. He is a just God. And He's the One who justifies, that is at the cross, the justice of God is displayed through the death of Christ, paying for the sins of those who would believe in Him. But at the cross, all those who have faith in Him are justified, declared righteous, because our sins have been paid for. But we only receive that justification by faith. It's by faith.

Paul then goes on in verse 27. And he asked, [Where then is boasting? \(Rom 3:27\)](#)

Now why would he ask this? Why would he ask this question? Where then is boasting? He asked this because he knows that man loves to boast in himself, right? We love to boast in ourselves. But when we understand who God is, and what God has done to save us, we can't boast. None of us can. Because salvation is a gift. It's not earned.

One commentator says it is absolutely incongruent for a person to have faith and then boast about observing the law as an instrument of salvation. It would be the same as receiving a valuable birthday present, and then insulting the giver by insisting on paying for it yourself. It's an insult against God to think that you could pay for your salvation in any way. It's an insult against Him.

This salvation, this justification is a gift from God, apart from works, that is for everyone who believes both for the Jews and for the Gentiles. And then Paul finishes in verse 31. He says, *do we then nullify the law through faith?* So if you can't work your way to heaven, then what's the purpose of the law? Do we just throw the law out? Was that... does it mean the laws just meaningless? It's useless. Why did God even then give the law?

That's Paul's question, do we then nullify the law through faith? What's his answer? **May it never be.** That is 1000 times No. We have one of those little no buttons at the house where you push it, you know? No, and it says no, in all these different ways, right? No, no, no, that's what Paul is doing there. May it never be! With four boys you have to say no, a lot. No, no, no. The law isn't useless. Paul is saying here that the law isn't useless, because the law was never meant to save anyone. It was never its purpose.

What's the purpose of the law? To drive us to Christ, to show how sinful we really are. And to say I cannot save myself, I need a savior. The purpose of the law is to drive us to Christ and then by faith alone, in Christ alone, we can be saved. How do we know that it's by faith alone? Well, Paul gives us an example.

2. The Example of Justification

Which leads to our second point, point number two, the Example of Justification, the Example of Justification. Look at what he says in chapter 4 verse 1,

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

Paul gives us an example now of someone who has been justified by faith alone, and he gives us the example of Abraham. And for the Jews, Abraham was their beloved father. It was in a greater degree like our George Washington. We look to Washington, and we're grateful for what he did in establishing our democracy, right? But in a greater degree, the Jews look to Abraham, as the father of the Jewish people. He was in their eyes, the model of what a godly man looks like. That's Abraham. Now why would Paul use Abraham as the example?

1. Well, first, Paul knew that the Jews had a great honor for Abraham, they honored and respected him as their father.
2. Second, Abraham lived long before the law was given through Moses. More than 600 years before Moses, Abraham lived.
3. Third, Abraham was a sinful man, just like the rest of us. Did Abraham ever doubt God? Yes, he did. He doubted God. Remember when he was told that he was going to have a son at 100 years old? We always put the blame on Sarah for laughing...you know who laughed first? Abraham.

Abraham was the one who laughed first. "Me, a 100-year-old man, my wife 90, going to have a son? You got to be kidding me God." Did he doubt God? Yes, he doubted God. He also lied at Gerar about Sarah being his sister in Genesis 20. Why did he do that? Because he didn't trust in God's promise. Remember, he was afraid that he was going to die. But God made a promise to him, right? Does God always keep His promises? He does. Did Abraham believe that at that moment? He didn't. He doubted God. Paul knows that. Paul knows that.

4. Fourth. He uses Abraham as an example because many of the Jews in Paul's day believe that Abraham was made right with God because of his own righteousness. In fact, in one of the Jewish apocryphal books, Abraham is said to have been justified because of his obedience to God. Apocryphal "extra biblical books of Jewish writing" believe that Abraham was justified because of his obedience. And so, Paul uses Abraham as the example, and he starts out by saying in verse 2

For if Abraham was justified by works, he has something to boast about, but not before God. (Rom 4:2)

Then where does Paul turn? Where does Paul turn? He goes to the Old Testament. He goes to Genesis 15 in verse 6,

Abraham believed God and it was credited to him as righteousness. (Gen 15:6)

Now, let me just stop right here and pause for a moment because there are people who are out there that think that as New Testament believers that we don't need the Old Testament anymore, or that the Old Testament doesn't apply to us.

Andy Stanley is leading the charge in this. Don't listen to that, man. If you're listening to Andy Stanley, stop it. He's a heretic. Stop listening to him. And Andy Stanley calls it unhitching, the Old Testament. Listen to what he says. He said, "Peter, James, Paul elected to unhitch the Christian faith from their Jewish Scriptures. And my friends, we must as well."

No, Andy, they didn't. They didn't. Paul never unhitched the Old Testament from the new. In fact, Paul is confirming a teaching here to a New Testament Church by using what? The Old Testament! He's quoting Genesis 15. You cannot unhitch the Old Testament from the new... both testaments are God's inspired Word for us. So Paul uses Genesis 15:6 to explain that in order for someone to be made right with God, it has always been by faith. And what did Abraham do? What did Abraham do? He believed, he believed God.

Paul then goes on and talks about what we call in theology, imputed righteousness, imputed righteousness. Now notice how many times in chapter 4 Paul uses the term credited, I would encourage you go through chapter 4 and circle every time in your Bible, it's okay to mark up your Bible, it's a good thing to mark up your Bible. Underline circle it... "credited" look at how many times he talks about being credited.

The Greek word there is "logizomai". And it means to credit something to someone as something passive, something that is done passively, meaning you receive it from them, but are just the passive receiver of it. This is an accounting term. So, all of you accountants that are here tonight, you should love this word, logizomai. And what gets credited to the believer? Notice in verse 5, his faith is credited as righteousness. Righteousness gets credited to our account.

You see, because of our sin, we don't have righteousness. We don't have righteousness. The only wages that we receive for our sin is what? Death. (Rom 6:23) That's what we deserve. That's all we've earned...is death. But through faith, we have the righteousness of Christ accredited to our account.

And get this, when this happens, it's not as if God just declares you as innocent or not guilty. God doesn't take you from a low standing and put you up here and zero out your account. You know what God does? He credits to you Christ's righteousness, your account doesn't go from down below to zero, it goes all the way up. Because you have now gained the righteousness of Christ, credited to your account. And God declares you as righteous. You have the righteousness of Christ credited to your account.

And that's how then you are able to have a right relationship with God. But if you think that you can earn your salvation, then what you are telling God is that God owes you something for your work. You realize that? Every other religion out there, they are all based upon works and what they are telling God is, God You owe me. And these people stand before the sovereign King of the universe. And they tell God, God You owe me eternal life because of my good works.

God says you cannot be saved by your own good works. Your good works are like filthy rags before me. It's not how it works in God's Kingdom. Just as Abraham could not earn his salvation, neither can you.

Verse 6, Paul even brings in David, another Jewish giant there. And he quotes David in Psalm 32. And then Paul goes on to explain that Abraham was not declared righteous as a circumcised man. But while he was what? Uncircumcised. Male circumcision was assigned for the Jews, that they were chosen by God, they were God's chosen people was the sign of the covenant that God made with Abraham, and with his descendants.

Paul points out that the righteousness credited to Abraham had nothing to do with his circumcision, or with being a Jew, had nothing to do with it. What did it have to do with? Him, believing God. It was his faith in God.

3. The Examination of Justification

Now let's move quickly to our third and final point, point number 3, The Examination of Justification. Paul doesn't want us to be confused about how faith works in justification. And so, he highlights for us that salvation is not because of your faith, but it is because of God's grace.

MacArthur says it this way. Faith is never the basis or the reason for justification. But only the channel through which God works His redeeming grace. Faith is simply a convicted heart reaching out to receive God's free and unmerited gift of salvation. He goes on and says, Were it not for God's sovereign grace provided providing a way of salvation, even a person's faith could not save him.

Do you see that? All of our salvation is because of God's grace. And it's God's grace, that is the power, then that brings about our justification. See Ephesians 2:8

For by grace, you have been saved through faith, and that not of yourselves, it is the gift of God.

One commentator says, we are saved by God's grace. And grace is appropriated by faith. Salvation is of faith and nothing else. We can only receive salvation by the principle of grace through faith, it is purely because of God's grace. If you were to say, I stand before God because of my faith, that's wrong.

I don't stand before God because of my faith. I stand before God, because of His grace. And He has given me the gift of faith in order to believe in Him. It's not because of anything that I've done. And therefore we cannot declare that faith is a work we declare, we say, faith is not a work, it is a gift that is given to you. So the very fact that you even believe in God was not because of your own doing. But it's because of what God did in you. And He granted you that gift of faith, then to believe in Him.

That's how our salvation works. Here's the key. Our faith alone without God's grace cannot save us. Because even our faith is not perfect faith, right? Did Abraham have perfect faith? Nope. Do we have perfect faith? Nope. Anybody ever doubted God before? Every hand should go up. We don't have perfect faith. Our faith won't be perfect until we reach heaven.

So what is faith, then? Faith is simply this. Believing God, believing God. Paul gives us an example of Abraham and Sarah being 100 and 90 years old. And he says it's physically impossible for them to have a child. That's why it says in verse 18,

in hope against hope, he believed (Rom 4:18)

Against hope that is from a human perspective, from a human viewpoint, we could say all hope was lost. You look at 100 year old and a 90 year old, and you go... I'm supposed to have a child. Where's the son? Well, all hope is lost, right? Let's move on and find somebody else. That's what Paul means there... and hope against hope he believed because he remembered that God promised him a descendant. He remembered that God promised him a son.

And what did Abraham do? **He believed** God. He believed him. And who did the work so that Sarah could have a child? God did. God did all the work, God opened her womb. Because all things are possible with God, right? And Abraham simply believed God through it all. And therefore, verse 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, (Rom 4:22-24)

We look to Abraham, and we see that he was credited righteousness. And what was true of him is also true of us, that all believers are those who believe in Him who raised Jesus our Lord, from the dead. We are those who believe in Him. Those who will also be credited righteousness, it's by faith. But again, that faith is not a work. That faith does not earn you salvation, that faith is a gift from God.

And when God sees His child who has faith that He has enabled that person to receive and possess, then He will count that faith as righteousness on the sinner's behalf, and give that person eternal life. What's the key to all of this? God does all of the work.

That's what we've been studying on Sunday morning and equipping hour, right? With the doctrines of grace. God does it all. He does all of the work.

Then Paul ends with verse 25.

"He who was delivered over because our transgressions and was raised because of our justification."

That is, Christ was delivered over. That is He was sentenced to death because of our sin, because of our transgressions. And He was raised up to provide us justification before God. What is he telling us? God did all the work. God did it all.

Listen...a millionaire may work hard to earn that money and that title of millionaire. But no Christian has ever earned the title Christian... ever. Because our salvation is all because of God's grace, through faith, that He gives to us as a gift. And in the end, as it says of Abraham in verse 20, God gets all the glory, right?

Let's pray. Father, thank You. Thank You for the gospel. Thank You for the righteousness of Christ that is credited to our account. Thank You for the work that You have done to save sinners like us. Left on our own we cannot save ourselves; it is impossible for us to earn our way to heaven. But we thank You that You provided the way, that You have given us the gift of faith, by Your grace, because of Your grace and Your grace alone. Help us to worship You, as we realize and recognize these truths, that we would extol You. And as Abraham said that we would give You all the glory, because You deserve it all. We pray in Christ's name, amen.