

## **Romans 4:13-25 How's our bank balance?**

Quite a while ago, when we'd only been married a few years, a relative of Jay's passed away. Some time later, to our surprise, Jay found he'd been left an amount of money. Arrangements were made to get the money to us. It was very easy – it was simply credited to our bank account. One day, our bank balance was nil – which wasn't unusual in those early years! – and the next, there was all this money in there, which we did nothing to really warrant. Amazing!

Our reading from Romans this morning talks about a similar transaction between God and Abraham in terms of righteousness. v21 tells us that Abraham was “fully persuaded that God had power to do what he promised” and this was “credited to him as righteousness.”

What's that all about? In order to understand this transaction between God and Abraham, and how it relates to us, we need to understand a little about “righteousness.”

### ***What is it?***

Righteousness was a common demand in the Old Testament. It meant right action and fair dealing between people. It was God's demand of his people. It was particularly important for those who exercised the role of judge, as God himself was the perfectly just judge.

Throughout the Old Testament, we see God as someone who will judge people with the strictest justice, according to their works. Comforting to some – particularly those who were being oppressed! It meant they could confidently say to their oppressors “you'll get yours!”

In a nutshell, righteousness is complete conformity to the law of God – it is perfection. We find this in Jesus's teaching in Matthew 5. He says, “be perfect, as your heavenly Father is perfect.”

### ***Can we attain it?***

However – the Old Testament also makes it clear that our standard of righteousness falls far short of God's standard. Paul tells us the same thing in Romans 3. “All have sinned and fall short of the glory of God”

I wonder if we really believe this?

Before I went into ministry, there was a lay leader in the parish I belonged to who was very involved in many areas of church life. She was also a good friend. Her involvement in church life meant she also knew the rector and his family very well and was a frequent visitor to their home.

One day she dropped by in a state of shock. It seemed the rector was pretty stressed, and something had caused him to lose his temper. He had actually yelled at his wife, and then yelled at my friend and stormed off. She couldn't believe it. She was gobsmacked! Until then, I'm sure she thought he could do no wrong. But rectors are just as human as the rest of us. (remember that...)

It doesn't matter how long we've walked with the Lord – we all sin and fall short of God's perfect standard.

None of us can claim to be "righteous" enough to meet God's standards.

### ***What's the consequence***

Of course, our falling short of God's righteous standard has serious consequences. If he judges us with the strictest justice, according to our works, as I said earlier, we're all in REAL trouble! We are all going to find ourselves standing before God, having to acknowledge our guilt. There's no escaping it.

Again in Romans 6, Paul tells us that "the wages of sin is death!" The death Paul is talking about is not physical death, although that comes with the package – it's spiritual death. It's being eternally cut off from God. In fact that's the state in which all human beings enter the world – cut off from God. Which sounds pretty depressing!

### ***Is there an answer?***

There is indeed. Abraham was in the same boat as we are. He too, wasn't able to meet God's standards by perfectly keeping the law. Our reading this morning tells us,

"It was not through the law that Abraham and his offspring received the promise that he would be heir to the world, but through the righteousness that come through FAITH."

Ah! A reprieve! Abraham did NOT receive God the kingdom God promised him by EARNING it through perfectly obeying the law. There was another way! He received righteousness through FAITH.

Let me back up a bit, and read to you the first few verses of chapter 4.

“If, in fact, Abraham was justified by works, he had something to boast about -but not before God. What does the Scripture say? "Abraham believed God, and it was credited to him as righteousness."

Now when a man works, his wages are not credited to him as a gift, but as an obligation. However, to the man who does not work but trusts God who justifies the wicked, his faith is credited as righteousness.”

In other words, Abraham didn't receive God's approval by obeying the law. He simply believed God – and that belief, or faith, was “credited to him as righteousness.”

Let's explore the bank balance metaphor I started with – it may help us understand this a little better.

God's standard is perfect righteousness – absolute perfection – complete holiness. We need to have this in order to be acceptable to him, and to inherit eternal life. It's as if we have a bank account, labelled PERFECT RIGHTEOUSNESS. And God says to us, “I can accept you into my presence if your ‘PERFECT RIGHTEOUSNESS’ bank balance is in the black. In other words, as you think or act in complete holiness, deposits will be made to your account.”

Trouble is, it's as if this bank account has a ‘minimum deposit’ restriction. Something that is ALMOST perfect, or CLOSE to holy, or NEARLY righteous, will not be accepted as a deposit. So, no matter how hard we try, because our efforts will always be less than perfect, we are never able to get our “perfect righteousness” bank balance beyond zero!

This is getting serious. The time will come, when we will have to make a payment, and there's nothing in the account!

Then one day, you discover a way to put something in that account. Funds can be deposited by someone else, can't they?

Yesterday morning, the parish received a hurried deposit from a couple who had forgottent to finalise the payment for their wedding ceremony yesterday afternoon. I gave them the bank details over the phone - fortunately the same bank as ours - and instantly, the funds were in our account.

When our children leave home, they are often financially dependent on us for a time. When our boys moved to Canberra to study, occasionally their bank balances would be down to a few cents, sometimes even a minus balance! – and we'd get a phone call from one of them.... "Mum, Dad, I have to buy petrol to get home, or, the electricity is due and I haven't got any money!" And so we'd come to his rescue, and deposit some money into his empty account. The money came from us – through love. Our boys believed we could provide it, asked for it, and the money appeared in their account.

Any metaphor has limitations – but in a sense this is what happens between us and God, as we put our trust in Jesus.

This morning's reading goes on to say:

Against all hope, Abraham in hope believed and so became the father of many nations, just as it had been said to him, "So shall your offspring be."

Without weakening in his faith, he faced the fact that his body was as good as dead -since he was about a hundred years old and that Sarah's womb was also dead. Yet he did not waver through unbelief regarding the promise of God, but was strengthened in his faith and gave glory to God, being fully persuaded that God had power to do what he had promised. This is why "it was credited to him as righteousness."

The words "it was credited to him" were written not for him alone, but also for us, to whom God will credit righteousness - for us who believe in him who raised Jesus our Lord from the dead.

Jesus is capable of depositing into our account his perfect righteousness. He is the only one who has satisfied God's standard of perfection, so he is the only one who has it to give.

As we come to God, repenting of our sin and trusting in Jesus, - our faith is credited to us as righteousness - just as Abraham's was. All of a sudden, we find that our "righteousness" account is in the black. It has Christ's righteousness in it. We are accepted into God's kingdom!

Isn't that the most liberating news! That's why the Gospel is called "Good News." We don't have to earn it. It's NOT wages. We don't have to deserve God's favour by being good enough. We simply have to believe.

Of course once we do believe, and our faith is "credited to us as righteousness" – what should our response be?

I think back to the gift we received from Jay's aunt. Unfortunately, she'd passed away when we received this gift, but had she been still with us, we would have wanted to show our gratitude in whatever way we could.

We seek to live lives that are pleasing to God, not IN ORDER to receive his gift of righteousness, but because we **already have**. It has already been credited to us, "the hour we first believed".

We all know the hymn, "Amazing Grace." Listen to the words of the second verse:

" 'Twas grace that taught my heart to fear  
and grace my fears relieved.  
How precious did that grace appear  
the hour I first believed."

Let's pray.