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REMEMBER WHEN THERE WERE E TICKET RIDES?

Romans 4

In my teens and 20’s I don’t think I gave any thought to what my credit score was. Eventually that began to change, especially as we had to get loans to buy a car and later to get a mortgage in order to buy our house. Now our credit score is a big deal. We are all quite concerned about protecting our credit.

A few years ago Laurie was surprised when she received a call from Sharp Hospital. They wanted to know how she was going to pay her bill. The surprising thing about that was she has never been to Sharp except to visit someone. She’s never been a patient there, so how could she have a bill? She explained this to the woman who called her. The woman’s response was stunning. She said, “Yes, you have been a patient here. You just checked out of the hospital after having your baby here.” Laurie was around 50 at this time and had kids who had already graduated from college. She said, “No, I absolutely did not have a baby there.” The woman insisted that she had, and Laurie explained that she was pretty sure she would have known if she’d given birth to a child. She also told the woman how old she was. For the first time the woman seemed unsure of herself. This is when it got disturbing. She rattled off Laurie’s name and social security number. Someone had checked into that hospital using that information and had a baby there.

Laurie had been the victim of identity theft, and someone had a lot of information that they should not have had. We were totally vulnerable, and weren’t sure what to do. That person could wreak havoc with our finances and run up all kinds of bills. We never heard from the hospital again after that call, so I guess they figured out some person had fraudulently used Laurie’s information. We became vigilant about our bank accounts, credit cards and credit score. Fortunately we never had another problem. But that incident reminded us that we are all potential targets and way more vulnerable that we’d like. Our credit situation is important for us.

Imagine that the worst happened to you and someone did hack your identity. You could lose a bunch of money and your credit situation could be impacted for years to come. So today I want to talk to you about getting identity and credit protection with Lifelock. Actually I don’t. But that’s an interesting term. Lifelock. What an image. Lock your life up so it is safe and secure. Wouldn’t that be nice? We need to lock up our lives so they are secure. However, we can do everything possible to secure our identity, credit and finances, and find that while that’s good, there is still a sense of insecurity and being unsettled in a deep way. Today I want to talk about your credit standing, but I don’t mean money. We are going to find out there’s another kind of credit that we can have, and it is something all need. This has to do with our credit account with God, which is a far deeper matter than money. It is deeper because it relates to the core of who we are. It is about our soul, and it has implications that will last far longer than our credit and finances. This has to do with our real identity that can’t be affected by money. We need to lock that up, so to learn about this let’s look at Romans 4.

PAUL MADE HIS POINT USING A BIG GUN

At the end of Romans 3 Paul laid out God’s answer to the problem of the human condition. We are being reminded of the stubbornness and ugliness of the human condition right now by the terrible and tragic events in Ukraine, and on a far more trivial way by the greedy bickering between billionaires and millionaires in baseball. Their squabbling over money is getting uglier and more foolish by the day, and it looks like it is going to lead to inconceivable stupidity. This condition affects all of us, but Paul has given us a solution for it, a solution found in Jesus Christ. The solution was a radical one that seemed like a total departure from anything that had gone before. In fact, the system of thinking that Paul had dedicated his life to appears to be completely tossed on the scrap heap by what Paul said in Romans 3. He was an expert in, and had been totally dedicated to, the ancient Law of Moses. In Romans 3:21 he said, “Now, apart from the law, the righteousness of God has been made known.” The thing we all need, to be declared righteous by God, which was seemingly the goal of the ancient Law, has been made known and it is completely apart from that Law that Paul loved so dearly.

This was mind-boggling. That law had been the focal point of his life. He had believed his entire life that this was God’s truth, that it was eternal and would never fail. And now he says there’s a new way to become right with God, fix ourselves and fix our lives, that has nothing to do with that Law! This would be like me, after being a fan of baseball my entire life, waking up one day and saying, “Baseball? Baseball is over! I’ve had it with all their bickering over their billions of dollars. Who needs baseball? What really matters, what I really care about, is Pickleball. I’ll never watch another baseball game in my life.” Except it would be way deeper than that, because this was not just a pastime for Paul, it was the core of his belief system and his entire life. And he knew that any Jewish person would find it nearly impossible to accept that this could possibly be true.

But Paul made a surprising statement at the end of chapter 3. He said in 3:31, “Do we, then, nullify the law by this faith? Not at all. Rather, we uphold the law.” He claims this new solution that seems to throw the law on the trash heap, actually upholds it and fulfills it. Well it sure doesn’t seem like it, Paul. It sounds like you did nullify the law.

This is a big deal because at stake is whether we can actually trust God. Is he capricious, prone to suddenly reversing his field? We might base our entire relationship with him on what he says only to find he moved the goalposts and we are left with nothing. It seems like that’s what he did with the ancient Jews. Paul says that is not so, that what seems to be a new system is actually what had been there all along.

We had a clue that was where Paul was going to go earlier in chapter 3. In verse 21 when Paul said the righteousness of God had now been made known apart from the law, he added, “to which the Law and the Prophets testify.” In other words, this seemingly new plan was actually revealed by the Law itself and by the ancient Jewish prophets. It had been there the entire time, people just didn’t see it.

In Romans 4 Paul backs up that claim. He proves from the Law itself that the radical plan he had just explained was the core of God’s plan all along. In order to do that he is going to trot out one of Judaism’s biggest guns. He is going to use the example of Abraham, who was considered the Father of the Hebrew people.

Abraham, initially called Abram before God gave him a new name, was from a culture and family of idolators. The names in his family suggest they might well have worshiped a moon god. It is not uncommon to hear someone refer to George Washington as the father of our nation. That is not literal. We are not all physical descendants of Washington, but he had such a key part in the beginning of this country that it likely would not have happened without him. In a similar way Abraham was viewed by ancient Jews as the Father of the Hebrew people, except they were literally all physical descendants of him. In John 8:33 after Jesus said, “the truth will set you free” in verse 32, his Jewish listeners said, “We are Abraham’s descendants and have never been slaves of anyone.” Being the children of Abraham was a big deal.

Abraham is huge in history. Consider that 2.4 billion Christians, 2.1 billion Muslims and 17 million Jews all see Abraham as playing a key role in the history of their faith. That amounts to about 60% of the world’s population. Abraham is a towering figure in history. He is called a friend of God in the Bible and is held up to us as a prime example of faith. Paul chose Abraham because of this.

In this chapter Paul, using Abraham as his model, presented two very different systems of thinking, two ways of seeking to become right with God and gain his acceptance and approval. These two systems are mutually exclusive. We must seek to live by one or the other. We cannot mix them.

PAUL CONTRASTED TWO WAYS OF APPROACHING GOD

One way is the **wage** **system**. The wage system could also be known as the works system or the law system. It is rooted in performance. You are rewarded for how well you perform. You get what you earn. This was assumed to be the system of the ancient Law that Paul was so invested in and was the basis of the thinking of most of his fellow Jewish people. It is also the way human beings naturally think. It makes sense to us. It boils down to “you get what you deserve,” and that’s how the world works. When we see instances where it doesn’t go that way, when a person doesn’t get what they deserve, whether positive or negative, it bothers us. The wage system feels comfortable to us. It is our default.

You can see it in verse 2 where Paul says, “if Abraham was justified by works, he had something to boast about.” Paul wasn’t saying that Abraham would go around bragging about how good he was. Boasting in the sense he used it was about what a person trusted in, what they relied on. If Abraham was declared righteous and approved by God as a result of his good deeds, then he had reason to have confidence in how good he was as a person. He could feel confident that he was all right with God because of what he did.

All of us having something we boast about. By that I don’t mean we all boast a lot, I mean we all rely on something. We saw this when we learned about how crucial it is to us to be declared righteous. We can’t stop ourselves from seeking to be declared righteous, so we all have some system, some law or standard we measure ourselves by in our effort to be righteous and have a sense of worth. Whatever our system is, that is what we “boast in,” meaning rely on for worth, and we cannot survive without some sense of worth.

In verse 4 Paul said, “Now to the one who works, wages are not credited as a gift but as an obligation.” Laurie and I recently have been watching a show on TV called *The Untold Stories Of The ER*. It reminds us of the kinds of things we hear from Toby relating his experiences as a doctor in the emergency department. Honestly, I can’t believe what he does and what he deals with constantly. He works very hard. He gets paid well. Not once has he called me and said, “Dad, you’re not going to believe this. The hospital just gave me a huge check for thousands of dollars. I can’t believe how kind they are in giving me such a gracious gift.” He more than earns it. Years of hard work and training went into enabling him to do that job. The hospital owes him that money. It is an obligation.

This is Paul’s point. If Abraham was so good that he was justified before God because of it, then he had earned it. God owed it to him to declare him righteous because he had worked for it. When we try to live out of the wage system, we are hoping that God ends up in our debt. He owes it to us to love and accept us because we deserve it.

Is this how it was with Abraham? He did do some great things. Though he grew up in a pagan culture and family, he came to worship the true God. When God called him when he was 75 years old and told him to leave his home, he didn’t hesitate. He left his home, his culture, his family and headed to an unknown destination that God would lead him to. God called and Abraham went. Time and time again he did what God told him to do. So maybe one could make a case that he performed, he’d earned justification.

But that’s not the whole story. We also have to remember that Abraham took his wife, Sarah, to Egypt at one point. There he got scared because apparently Sarah was a real beauty and he got it in his head that the locals might kill him in order to have her. I suspect that kind of thing was not unheard of back in the days of old. So he lied, and told Sarah to lie, to say she was his sister, not his wife. What do you earn when you are willing to put your wife in a terribly compromised situation to save your own skin because you’re a coward? He was willing to sacrifice her to save himself from something that likely wasn’t even a real threat. I’m thinking you are not earning God’s approval. The cherry on top of that ice cream sundae is that he didn’t learn his lesson.

Let’s also not forget that he slept with one of his wife’s servants and got her pregnant. He’s lucky he didn’t live in our culture. What do you think would happen to him if he pulled that stunt today? He’d certainly end up on the pages of a newspaper and might well find himself in court. He would be despised and shamed. He certainly wouldn’t be viewed as the great example of faith and godliness. That particular act also did not earn him any points in God’s eyes.

Did Abraham earn God declaring him righteous? Do you really think God would say, “Yeah, sacrificing your wife because you’re operating out of fear and trying to save yourself is righteous”? Do you think God would pat Abraham on the back for getting a servant pregnant and say, “That’s my boy, he’s righteous in my eyes”? I’m pretty sure none of those actions would qualify as being righteous.

The other system is the **credit system**, also known as the faith or grace system. Verse 3 says, “What does the Scripture say? ‘Abraham believed God and it was credited to him as righteousness.’” This is a quote from Genesis 15:6. God gave Abraham a vision in which God promised to take care of him. But Abraham was in his mid 80’s. He and his wife, Sarah, have no kids. What he wanted most was a child. Abraham responded by saying, “What can you give me since I am childless?” He was wealthy, successful, and had lots of good in his life, but it all felt hollow to him because he had no kids.

Consider how things might have been for Abraham. Remember that he started out with the name Abram. There’s a little uncertainty about the exact meaning of the name, but you probably are familiar with the Semitic word “Abba,” which meant “Daddy.” The first two letters of his name meant Father. Scholars think now that Abram meant “exalted father.” So Abram, now an old man, has gone through life having conversations where people have said, “Ah, exalted father. So how many kids and grandkids do you have?” “Well, actually, I don’t have any.” “Oh, uh, gee, I’m sorry. So in what sense are you exalted father?” A couple of chapters later God is going to appear to him and tell him he’s going to give him a new name. I suspect he said, “Finally. What’s my new name going to be? Something that actually applies, I hope. How about Abbohu, which means ‘father of nothing’? At least that would apply to me.” Bitter much, Abraham? God tells him the new name is Abraham, which means father of nations or of multitudes. Oh, great, thanks a lot. That’s perfect. Not just exalted father, now it’s going to be father of nations. Wonderful. Excuse me, Lord, but wouldn’t that be naming like an exotic dancer Chastity? Isn’t it kind of like renaming Shaquille O’Neal “Shorty”?

Genesis 15:5 says God, “took him outside and said, ‘Look up at the sky and count the stars, if indeed you can count them.’” Can you imagine what the night sky in ancient Canaan looked like? There were no electric lights. It was seriously dark, and up in that night sky there were more stars than anyone could possibly count. Then he said, ‘So shall your offspring be.’” God promised Abraham not only that he would have a son, but that through that son would literally come countless descendants.

Then comes the crucial statement, the revolutionary truth, in verse 6. “Abraham believed the Lord, and he credited it to him as righteousness.” What did Abraham do? Did he do a bunch of really righteous, super religious things? No, he simply said, “Okay, Lord. I believe you. I’m going to have a son,” That was not a trivial matter. Abraham was in his mid 80’s and Sarah was in her mid 70’s. The Bible says people lived longer back then, but it also indicates that their child-bearing years were fairly similar to what they are today. How many women over the age of 70 do you figure have gotten pregnant and had a child throughout history? I’m pretty sure that number stands at an even 1.

Look at Romans 4:18. “Against all hope, Abraham in hope believed and so became the father of many nations.” That phrase “against all hope” says that what Abraham did when he believed was to hope when there was no hope. There was no reasonable possibility that Abraham and Sarah could have a child at that point. In verse 19 it says Abraham, “Without weakening in his faith, he faced the fact that his body was as good as dead.” Abraham had arrived late at the airport and dashed to his gate, only to find that the plane had already left the gate. The baby making plane had left. There was nothing he could do about it. It was over. And Abraham believed the Lord. He said, “Okay, I believe you. We’re going to have a son.” God credited that act of believing to him as righteousness. He gave him the divine stamp of approval.

It didn’t say, “So Abraham did something righteous.” It didn’t say Abraham earned something. It said he just believed God, and the Lord credited that to him as righteousness. The term credit or credited is used 8 times in this chapter. It is a big emphasis. Paul used that term on purpose. It wasn’t that Abraham did some righteous thing, it was simply credited it that way by God.

The term “credited” was an accounting term. Imagine that God has a balance sheet for you. It lists liabilities. What Paul has said in chapters 1-3 is that we all have liabilities miles long. Even what we thought were assets are listed as liabilities. For assets there is only “believed God’s promise.” Verses 23-24 say, “The words ‘it was credited to him’ were written not for him alone, but for us who believe in him who raised Jesus our Lord from the dead.” God credits it to us as righteousness when we believe him. When you get to the bottom line, the net result, which you might think would be “Bankrupt,” is “Righteous.”

Verse 10 makes an important point. “Under what circumstances was it credited? Was it after he (Abraham) was circumcised, or before? It was not after, but before.” In other words, Abraham’s faith was credited to him before circumcision or before any of the Law of Moses was ever revealed. Paul’s point is faith was always the way one gains the stamp of approval. That principle was established before the Law, and the Law never changed it. That’s why Paul could say in 3:31 that the gospel of grace through faith does not nullify the Law. It is right in line with what was always there. In Galatians 3:17 Paul said, “The law, introduced 430 years later, does not set aside the covenant previously established by God and thus do away with the promise.” In verse 18 he said, “If the inheritance depends on the law, then it no longer depends on the promise; but God in his grace gave it to Abraham through a promise.”

People usually see a wage system when they look at the Law. Here are the standards you have to measure up to in order to be acceptable to God, to fix yourself and to make life work right. If you do these you will earn all that. What they miss is that at the heart of the Law system were sacrifices. There’s an obvious question one should ask. If one is keeping the laws, why would one need to make sacrifices too? The sacrifices were there to somehow cover the fact that no one keeps those laws as God intends. They were symbols, messages that God, in his grace and mercy, would somehow provide a way of covering our failure to measure up. So the message of the Law is, you don’t keep the laws as required, but in his grace God will make a way for you to be forgiven, accepted and declared righteous. The key then, is, you must believe. If you will believe, God will credit that as righteousness.

THERE ARE REASONS WHY GOD CHOSE THE CREDIT SYSTEM

Faith is the key to being declared righteous by God. It is believing God’s promise in Jesus Christ the Lord. That seems too easy, doesn’t it? That raises the question, why did God make faith, just believing what he says, the key? Why is faith so important? We saw last week that one reason is that it is the one thing we can do. We really can’t do anything else to fix the human condition, but we can believe. We all have faith all the time.

There is another, enormously important reason why faith is a big deal to God. It is because faith is always the crucial point. Go back to Genesis 3. The first humans had something we wish we had. They had tangible evidence that God is real. He interacted with them in ways that were available to their human senses. It took no faith for them to believe he exists. They knew it the same way they knew there were trees in the garden and animals in the field, the same way we know there is an ocean out there to the west. They just used their senses. We think if we had that then we would always do what God told us to do. Yet they ended up rebelling against God. How did that happen? They didn’t believe in his character. They did not trust that God was seeking their best. They did not believe him. Their faith failed, and what resulted from that was catastrophic.

Every time someone disobeys God that choice has been preceded by a failure of faith. If that person believed God, trusted him, they would not disobey him ever. That is why faith is the crucial point. That is why God has set this world up so that we must have faith in him.

David was a man of great faith. But there was a terrible incident in his life when King Saul was doing everything he could to hunt him down and kill him. God had promised David that he would be king of Israel. That meant Saul was going to fail. God would protect David. And he proved that he would do that. But there came a time when it seemed impossible. Saul had people everywhere looking for David. David had no way to protect himself. He needed help, so he lied to a priest named Ahimelek in the town of Nob, saying he was actually on a secret, undercover mission for King Saul. That convinced the priest to help him. The priest had been reticent because helping David meant going against the king. The result of David’s lie was Ahimelek and every member of his family, everyone in his town, was slaughtered by Saul. David lied and put other people in peril, obviously disobeying God. He did it because his faith failed. He quit believing, so he schemed to protect himself, thinking that God couldn’t do it for him. Disobedience to God always begins with a failure of faith. Always, without fail. That’s where it starts.

There is another aspect to why faith is so important. It has to do with the effects of the two systems. The wage system and the credit system produce significantly different results in us. What does the wage system produce in us? It forces us to look only on the outside, to think only in terms of outward actions, because there are things in our thoughts and hearts that are far from God’s goodness. That is true of all of us.

Recently I took our car to get it washed. I was in a bit of a hurry to get it done because I had a number of errands to do. As I was turning into the car wash area a car pulled in just ahead of me and as we neared the entrance to the car wash the driver just stopped. He didn’t pull all the way into the car wash, just came to a halt blocking my access to it. And he just sat there. I waited, assuming he would move on fairly soon, but he just stayed right there. Finally I decided I had enough room to pull around him. I figured I’d just go ahead and let him sit there as long as he wanted. He could stay there all day for all I cared, as long as he wasn’t in my way. I barely started to edge to the left when he pulled up and a bit to the left, blocking my way again, then he stopped again. At that point I threw my hands up and said, “Oh, come on, idiot, what are you doing?” It just popped out of my mouth. I didn’t choose to think that guy must be a clueless nimrod. It was just there. It came out unbidden.

What does that tell you about the state of my heart? Do you know what Jesus said about that kind of thing? In Matthew 5:22 in the Sermon on the Mount he said, “Anyone who says, ‘You fool’ will be in danger of the fire of hell.” Uh oh. Nimrod and fool are pretty much the same thing, wouldn’t you say? Jesus said God’s standard is we would be so good, so loving from the very core of our being, that our response to every person, no matter how annoying or awful, to every situation no matter how irritating, would be kindness, patience, gentleness and love. That’s because we are so good, that’s all that’s in our hearts. There is no disdain, no anger, just love, grace and goodness. And that is true of exactly zero of us. This is why the Pharisees, who lived in the wage system and were some of the best who have ever lived at it, could think of themselves as faultless, while in their hearts there was hypocrisy, greed, envy, jealousy, anger and even murder. So, like the Pharisees, we have to only think about what we do outwardly, because on the inside we fail badly.

When we think we are keeping the rules it makes us proud. We can look down on others who don’t do as well as we do. And worse, we become proud before God. We will never have peace, because we will be on stage every moment of every day. We have to keep performing, keep up the image, and we’ll never be sure if we have done enough. It is an exhausting way to live. It is likely at some point it will produce distance from God, because we know he sees the ugly truth about us. We want to hide from him, and may even grow to resent him.

What does the credit system produce in us? It produces humility, first of all. We know we have not earned any good thing before God. The fact that in his grace he has given us the best thing possible when we don’t deserve it will make us deeply humble. It will make us humble before God, and humble in regard to other people because we know we are no better than they. It produces gratitude, because God has given us an incredible gift that we have not earned. With that comes great love for him and even more trust in him. Seeing how good and loving he is we know we can trust him with everything. It produces peace, because now we are right with him. This is what we will see in the next chapter.

Which of those outcomes do you think God wants?

CONCLUSION

How was Abraham declared righteous and become a friend of God? He believed what God said, what he promised. That’s it. The late Ray Stedman said this new covenant could be summed up as “Everything coming from God, nothing coming from me.” What did Abraham contribute? Nothing. It required a miraculous work of God, and Abe’s role was to believe it

To rescue us, for us to be declared righteous by God and receive all that comes with that, requires a miracle orders of magnitude greater than the miracle that God promised Abraham. Just as there was nothing Abraham could do to make the miracle of a son happen for him, there is nothing we can do to make the miracle of being declared righteous by God happen for us. Just as all Abraham could do was believe God’s promise, so all we can do is believe God’s promise. Remember, it’s everything coming from God, nothing coming from me. It’s all the work of the Giver, and we are just the receiver. Our job is to trust God. Period.

Everyone in our family loves Disneyland. Laurie and I haven’t been there in the past 3 years, but we still love it and have many fond memories of it. Some of you will remember, because you’re old enough, the days when you bought a ticket book to go there. The ticket book included admission, then tickets ranging from A to E tickets. A tickets were for rides like the bus that goes up and down main street. E tickets were the valuable ones, the ones for the Matterhorn, the submarine ride and the monorail. But these days you don’t need them. You pay one price, which is now up to your first grandchild. But once you’re in you don’t have to bother with tickets for the rides. The admission price covers all of them. You just get on the rides, the only price you pay is standing in a line that is a few inches shorter than the Great Wall of China. Many of us, fret over something that is no longer an issue for us in Christ. We are like a person in Disneyland fretting because they are out of E tickets but they really want to go on Thunder Mountain. Hey, it’s all covered in Christ. There is nothing left to fret over, for you believe in Jesus, and God credits that to you as righteousness. That was God’s plan all along.