## **Justification: God's Credit Bureau**

# **Good Morning OIC.**

Let's look at **Romans 4.4-5**. We saw last week in Romans 4.4 to explain *Justification by Faith* Paul applies an example in the business world, similar to the relationship of a employer to his worker. But now, let's look at these verses in the Bible for the analogy or similitude regarding money in a bank account. In real life, the Employer to Worker analogy or similitude still stands. We definitely don't want to make up *our own understanding* that isn't true or probable with the author, the Author really being the Apostle Paul but breathed from Heaven to him by Holy Spirit. But it is true that in real life today as 2,000 years ago, the Employer pays his Worker or Employee with *money*. So when Paul uses the word *credit* we can think of God being the Master Accountant, or Holy Keeper of the Books. The currency is not Man &Yen, or US Dollars & Cents, but our Actions are like money into God's Books, either, **SIN or RIGHTEOUSNESS**.

I like the following comment in Mounce's Greek New Testament Dictionary: "Paul uses the Greek word, *logizomai*, to declare that God "credits" (or counts) faith as righteousness. We can picture faith being set down as a mark on the credit side of a { business accountant's } ledger for righteousness, rather than the debit side. This is the doctrine of justification by faith."

**In** Mounce's Greek Dictionary, it also gives synonyms or other meanings for *logizomai*: think, consider, regard as, reckon.

So, Once God the Master Accountant sees that *faith* is on the credit side in your **righteousness account**, He doesn't bother recording *sins* in the debit side for *the Blood of His Son* has made atonement. The Born-Again Believer's past and future sins are all washed away.

Now, it is timely that I discuss Believers who still sin. I will go in greater depth on this in Romans 7, Lord wiling. But you may ask, Pastor Bruce, if all my past and future sins are already forgiven, not to be counted against my "Books kept by God" what about sinning today, or a current sin? I say DON'T sin now!!! You don't have to sin for God has given you power over your old sinful nature and the devil.

Justified by faith means God's not crediting our sins against us, but in His mercy Holy Spirit inspired the Apostle John to write in (1 John 2.1-3 /NLT): 2 My dear children, I am writing this to you so that you will not sin. But if anyone does sin, we have an advocate who pleads our case before the Father. He is Jesus Christ, the one who is truly righteous. 2 He himself is the sacrifice that atones for our sins—and not only our sins but the sins of all the world. The Greek New Testament (NTGK) clearly is translated in the future perfect tense. That you will not sin literally means: that you may never ever ever sin again.

Furthermore, As we saw last week {quoting from my previous sermon} ""But it is significant to realize that being declared righteous by God (Romans 3.24) allows Him to actually give every Christian His Holy Spirit." It is His Holy Spirit who affects power inside Christians to keep them from sinning, even ever again." see how the Bible tells us in (Romans 3.24) that Holy Spirit is inside us. He has the desire and power for Born-Again Christians to never sin again.

Now, I will try to tie with a Biblical shoelace or rope these two Bible verses. The understanding of this Justification Bank Account is to encourage our safe travel from *depravity before Christ to Glory with Christ in Heaven*. As the Apostle John wrote in (1John 4.18/ CJB) inspired by the same Holy Spirit who inspired Paul: *There is no fear in love. On the contrary, love that has achieved its goal gets rid of fear, because fear has to do with punishment; the person who keeps fearing has not been brought to maturity in regard to love.* 

Although a believer's sin is not put on his Righteousness account, when a Christian sins it hurts God's feelings towards us. God has feelings, my friends. God feels our sins deep in His heart. His patience is our salvation. Desiring a *closer walk with Jesus* is a sign of maturity. Staying close to Jesus prevents many sins in a Christians life.

My fellow Christians, especially you new Believers who are just starting your travels to maturity and Glory: pray to the Holy Spirit to assert His Power to prevent your sinning. He is our *Holy Helper*. You cannot stop your sinning alone now anymore than you could have willed yourself

into being Born-Again. You received forgiveness as you accepted what the Holy Spirit did, melting your hard heart to see Jesus on His Cross for you.

TAKEAWAY#1: Not having our sins counted against us does not make sin acceptable. It takes away our fear of *condemnation*. Loving the God who gave us His Son to die for our sins motivates or moves Christians to not ever sin again. God's perfect love casts out all fear. Holy Spirit power responds to our loving God and His Son with our willingness to not sin. But we must ask for God's help.

Reading v. 6 - 8 We now see Paul referring to King David, definitely getting the attention of the Jews who were looking forward to the Messiah from his Bloodline. Paul quotes Psalm 32.1 in Romans 4.7-8. Men of *the faith of Abraham*, like King David, experienced the blessedness of Lawless deeds being forgiven and covered, by God's Mercy. This Mercy is referring to God's character shown with the covering at the Mercy Seat in the Holy Temple. Psalm 32.1 here in Romans 3.8, clearly uses Paul's analogy of God not putting sins on such a *Blessed Man's Account*. Reading v.9 Paul, still thinking of the Jew in his imagination as a debate or *diatribe* exposition of God's Word, who had repeated in Romans 4.3 a quote from Genesis 15.6: "FAITH WAS CREDITED TO ABRAHAM AS RIGHTEOUSNESS."

**R.v.10-11** Paul is Reminding the Jews of their own history for the outward sign of circumcision was not commanded by God until many years after the Covenant of Faith when Abram believed God's Promise for a great number of descendants. It may be noted that unlike many of the Prophetic Books in the Bible, these chapters are chronological. **Reading Genesis 15.4-6 and Genesis 17.11-12**:

Genesis 15.4 Then behold, the word of the LORD came to him, saying, "This man will not be your heir; but one who will come from your own body shall be your heir." 5 And He took him outside and said, "Now look toward the heavens and count the stars, if you are able to count them." And He said to him, "So shall your descendants be." 6 Then he believed in the LORD; and He credited it to him as righteousness.

**Genesis 17.5** No longer shall you be named Abram, But your name shall be **Abraham**; For I have made you the father of a multitude of nations.

Genesis 17. 11 And you shall be circumcised in the flesh of your foreskin, and it shall be the sign of the covenant between Me and you. 12 And every male among you who is eight days old shall be circumcised throughout your generations. You are to be circumcised in the flesh of your foreskin; this will be the sign of the covenant between me and you.

It follows logically in R.v12 .... It is awesome, inspiring, and a reverent thought that today every Christian, Jew and Gentile, follows in the steps of the faith of our father Abraham.

**Reading Romans 4.13-15......** Here Paul is essentially saying that the Jewish Nation will not inherit the world. The Church of Jesus Christ, the true Children of father Abraham, will. This is consistent with the New Israel, the Chosen Nation, that is composed only of all Christians on Earth and also in Heaven. If the Law could create children of Abraham, the Promise by God to Abram for descendants as numerous as the stars, would mean nothing.

Reading Romans 4.16.... I prefer the Complete Jewish Bible's (CJB) wording in v.16 "a promise that can be relied on by all the seed, not only those who live within the framework of the Torah" over the New American Standard's "so that the promise will be guaranteed to all the descendants, not only to those who are of the Law" The NASB seems too soft on the previous elimination of any Jews only by the flesh but not by the Spirit, who is only received by Born-Again Christians. The Torah, first five books of the Bible also Pentateuch. "Torah is the most commonly used word in the OT for the revelation that God gave through Moses." (Encyclopedia of the Bible, EBR). Therefore the Torah includes the Law, but also God's relationship with Mankind for many millennium since Creation.

Born-Again Jews are those who have accepted Jesus as the Messiah who became the Lamb of God on His Cross. They may still live "within the framework of the Torah" which includes both the culture of the Jewish Traditions, and God's revelation to Mankind in the Torah, but not under the Law.

**R.v.17 -.18....** Our Creator God called the Universe into being out of *nothing!* He still does such miraculous things ,maybe in more personal ways, to those who have *faith in His Son and for faith for His supernatural actions*.

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." This is a record of how Abraham did not give in to depend on what he saw or possibly felt. He clung to the WORD of God against his own personal sense of reality. Many Christians are led by God into situations that require this hope against

*hope* faith! I think of the Apostle Paul's personal testimony of His life following Jesus when he said in Philippians 3.7 -8:

7 But whatever things were gain to me, these things I have counted as loss because of Christ. 8 More than that, I count all things to be loss in view of the surpassing value of knowing Christ Jesus my Lord, for whom I have suffered the loss of all things, and count them *mere* rubbish, so that I may gain Christ, TAKEAWAY #2 Challenges in our life following Christ may lead us to need faith best described as *hope against hope* as with father Abraham. Looking unto Jesus, the Author and finisher of our faith, we will not fail. But note, it is not likely that Jesus will bring you to glory with the same level of faith you began with. God causes His Plants to Grow and to Change.

Now Reading in **v.19...** We see Abraham had many physical difficulties to have *faith over*: including his 100 year old body, and Sarah's having a *dead womb*!

#### R.v. 20....

Abraham needed faith to overcome the challenges in fulfilling God's Plan of Salvation for Mankind. We struggle for the same goal. We must also fight against the sins of pleasure, listed below in (Galatians 5.19-21) with a Holy Vengeance:

Now the deeds of the flesh are evident, which are: sexual immorality, impurity, indecent behavior, **20** idolatry, witchcraft, hostilities, strife, jealousy, outbursts of anger, selfish ambition,

dissensions, factions, 21 envy, drunkenness, carousing, and things like these, of which I forewarn you, just as I have forewarned you, that those who practice such things will not inherit the kingdom of God.

I chose the 21<sup>st</sup> Century King James Version for the *Fruit of the Spirit*. The NASB has missed the best translation from the Greek. **Reading** (Galatians 5.22But the fruit of the Spirit is love, joy, peace, longsuffering, gentleness, goodness, faith, 23 meekness, temperance: against such there is no law. 24 And those who are Christ's have crucified the flesh with its affections and lusts.

Dear OIC, especially newly Born-Again Christians, before Satan can use the warning in (Galatians 5:19) to take away your confidence in the promise from God that you have been justified by faith not by your performance or control over sin! ....PLEASE NOTE that Paul was inspired by Holy Spirit to include the warning for those who *practice such things*. These are in grave or serious danger. Practice means a continuing occurrence, like practicing to learn things like to play the piano. It involves a choice for, not just a weakness against, a sinful behavior.

Our natural tendency to go back to old sins makes it vital that we *crucify our flesh with its passions and desires*. This is first of all, by prayer, alone with Jesus, and also as you go, as you face Satan's putting temptations in your path. These sins threaten our very relationship with God through Jesus if we take them lightly without serious resistance. Also, ask Holy Spirit for His Fruit....not just one fruit, but all.

From v.20 ...., yet with respect to the promise of God, he did not waver in unbelief but grew strong in faith, giving GLORY TO GOD. This is how Abraham did not give in to depend on what he saw or possibly felt.

Like Abraham's life, our career path is often difficult to walk in ways that we know please God. Abraham held unto the Word of the LORD with *hope against hope* that God not only exists, but rewards those who seek Him.

In v.20 giving Glory to God is not just at worship service on Sunday, it is how you live Monday-Saturday.

## TAKEAWAY # 3

If we are having trouble with big decisions, keep seeking Jesus for God's will. I believe that we need to learn to seek Jesus' Presence daily, just because His Presence is so Awesome, and to let Him know how much we need Him; when big decisions are at the door, He will be easily found.

Walking close to Jesus also includes a relationship committed *to please God* with our life as a whole, His plan for your life. Abraham never wavered on God's plan, and promise. This does not mean we are yet perfected, nor was Abraham. But the following two verses don't take away *justified by faith* but teach about how to live as justified followers of Jesus.

Colossians 1.10 .....so that you will walk in a manner worthy of the Lord, to please Him in all respects, bearing fruit in every good work and increasing in the knowledge of God;

AND

**Hebrews 11.6...** And without faith it is impossible **to please** Him, for the one who comes **to God** must believe that He exists, and that He proves **to be One who rewards those who seek Him.** 

I remember when I first heard some of these verses I realized that the Christian life is very difficult. I am so glad, that my first Bible teacher said: "The Christian life isn't difficult; It is IMPOSSIBLE." YES...He was truthful with us new Christians for we need God to live this life through us. FAITH IS THE VICTORY.....SO...PRAYER IS THE VICTORY.

R.21 Thousands of years later we read how God kept His Promise to Abraham to receive the land of Canaan, the inheritance promised for him and his descendants. Even more so, all Christians are seeds of Abraham's Faith....increasing in number like the stars. Again, it is being assured that what God had promised, He was { still is } able also to perform. Remember to keep your eyes off yourself...keep them on Jesus the One through whom we live for God.

R.22 -25 Keeping our faith, persevering in Believing God and the finished work of Jesus, actually adds to our Credit Bank DAY BY DAY with Jesus. Every victory by faith, puts more on our CREDIT side.
These three verses are a good summation finishing with: Reading V.23-25

## My 3 TAKEAWAYS to review are:

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The Worship Team will sing one old Hymn that was written by Charles Wesley in the 19<sup>th</sup> Century, *Just A Closer With Thee*. Feel free to sing along, if you want to.

((Mayuko-Closer Walk..1<sup>st</sup> after sermon b4 pastoral prayer)).

Let Us Pray......

#### **REFERENCES & NOTES**

{ } Pastor Bruce's paraphrase, or added words of either Quotations from Commentaries or to Scripture for clarity

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EBR – Encyclopedia of the Bible, *The Zondervan Pictorial Encyclopedia of the Bible*, 5 Volume Set MOUNCE - The Mounce Reverse Interlinear<sup>TM</sup> New Testament (MOUNCE)

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