

XXIII. Romans in Biblical Perspective  
*The Gospel of God*  
“The Law of Saving Faith Expounded and Illustrated”  
Romans 4:1–8  
Dr. Harry L. Reeder, III  
September 12, 2021 • Sunday Morning Sermon

I will start by reading the previous verses to our text of Scripture for this study on the law of saving faith expounded and illustrated. In Romans 3:27–31 we have the framework for everything that happens in Romans 4. Romans 3:27–31 says [27] *Then what becomes of our boasting? It is excluded. By what kind of law? By a law of works? No, but by the law of faith. [28] For we hold that one is justified by faith apart from works of the law. [29] Or is God the God of Jews only? Is he not the God of Gentiles also? Yes, of Gentiles also, [30] since God is one—who will justify the circumcised by faith and the uncircumcised through faith. [31] Do we then overthrow the law by this faith? By no means! On the contrary, we uphold the law.* The grass withers, the flower fades, the Word of our God abides forever and by His grace and mercy may His Word be preached for you.

I do love God’s Word and there was a time in my life that I did not love God’s Word. During that time, I avoided it, rejected it, was put off by it, bored by and I avoided particularly the preaching of it. Then I was converted and one of the salient evidences of conversion which I know happened at my conversion in particular, was that same Word had not changed one bit but I had. Then I had a hunger, passion and love for that Word for countless reasons. I love God’s Word because it’s God’s Word. It’s not man’s word about God but it’s God’s Word about God to man – male and female – that we may know Him and make Him known. I love God’s Word because it’s inspired for God Himself has given it to us through the Holy Spirit carried along through holy men. I love God’s Word because it’s infallible for nothing can break God’s Word. If you try to break God’s Word, God’s Word breaks you. I love God’s Word because it’s inerrant for I can trust everything it says. I love God’s Word because it’s sufficient for all matters of faith and practice that the man of God may be adequate and equipped/completed for every good work. I love God’s Word because of its simplicity yet I love that the same clear, noncontradictory Word is profoundly unfathomable.

I remember early on in my ministry I preached a sermon on Psalm 1 that ended up being 27 sermons in its entirety. Then I went to Miami, Florida to pastor my first church after being a student pastor when I preached that series on Psalm 1. A mentor of mine was coming to speak at a church in the Miami area and so I managed to be able to go hear him speak on a Sunday night and he announced that he was going to be preaching on Psalm 1, which I had just finished preaching on. At first, I thought ‘I just did 27 sermons so I didn’t really need to be there’ but my wife said ‘why don’t we at least hear what he has to say about it.’ Oh, the depth of Dr. Baird’s sermon that night! I have learned so much going back to Psalm 1 over and over again.

God’s Word is like an artesian well – the deeper you go the more pure, the more vital, the more refreshing is the water. It’s also like a gold mine for the deeper you dig the purer and brighter is the gold and its value to your soul and life. You cannot exhaust the Word of God because the Word of God reveals the God of the Word and you can know God through His Word accurately and intimately but we cannot know Him exhaustively. We will be learning of Him and from Him for all eternity if you know Christ as your Lord and Savior and you are there in the new heavens and the new earth.

This Bible took 1600 years to write it with 40 plus human authors and no contradictions or errors. I think there was an Author behind the authors, that God can't err and thus we have it. We have this singular manifestation of the glory of a Triune God as Creator, Redeemer and Sustainer through the preeminence of Christ and it just shines through all the Scriptures that have been given to us. It is gloriously powerful.

Then I get to books like Romans that stand as the epitome of beauty, majesty and insight. It's not only the content but the construction of the Bible in general and books/epistles like Romans in particular. In the opening chapter of Romans we see the glorious credentials of a sinner saved by the majesty of grace who was a religious terrorist who becomes an Apostle in the church of Jesus Christ. Then Paul brings us to that glorious heartbeat that he has and calls it the Gospel of God – a Triune God with the Father who sends the Savior, the Savior who comes to save, and the Holy Spirit who comes to bring us to the Savior to the glory of the Father. Paul then tells us he is eager and unashamed to preach this Gospel. No matter how the culture may shame him into silence, he won't be silenced. Paul wants to preach it to the lost in evangelism and the believer in discipleship. He wants to preach it to the church so they can be a solid sending church to send him onto Spain later.

Paul then gives us two salient, pinnacle features of the Gospel of God as he speaks of it in Romans 1:16–17 which says *[16] For I am not ashamed of the gospel, for it is the power of God for salvation to everyone who believes, to the Jew first and also to the Greek. [17] For in it the righteousness of God is revealed from faith for faith, as it is written, "The righteous shall live by faith."* You get a righteousness by faith, it's not yours but God's that comes by faith and it's for everyone – Jew or Gentile. This is so glorious because it is indiscriminately offered to all.

To get there Paul unfolds for three chapters in Romans the bad news. The Good News is really good news especially when you see just how bad the bad news is. The reason this is so glorious for the Jew and Gentile is because everyone born is lost in their sin. Paul brings all of humanity before the searching, inflexible justice of God and the bar of God's justice. He puts them on trial and the indictment is clear and declared as the indicted are described. The indictment is that all have sinned and come short of the glory of God (Romans 3:23). All are under the wrath of God and headed to a Christless eternity – hell – because we born sinners. The profile of the indicted is that there is none good, no not one, no one seeks Him, no one understands. Paul uses the Old Testament to draw out the indictment (we're condemned) and the profile of the indicted. We find out at the end that we're helpless and hopeless and that's why there is Good News for all, which is the power of God to save the spiritually impotent and dead. The righteousness of God is a sure Hope for the hopeless, whose righteousness is like filthy rags.

With that bad news displayed now the Good News becomes glorious. Now these glorious doctrines of regeneration, justification, glorification and adoption will be unfolded for us but Paul gives us a summation in Romans 3:21–31. When the Reformers read this summation, they came out with the statement – the Gospel of God is salvation by grace alone, through faith alone, in Christ alone as the Scripture alone is our only rule of faith and practice and it's all for the glory of God alone. The Reformers said that the churches mission is to proclaim the Gospel of God and they reclaimed it.

Then Paul gives these four framing questions with direct, short answers before he goes at length to answer each one. The first question is what becomes of our boasting? It's excluded. The second question, is by what law is it to be excluded? It is excluded because we contributed nothing to our salvation. When He saves us God allows us to contribute praise to Him who saved us. God allows us to work for His glory but we don't work for our salvation. We have no

meritorious works to bring to the table. All that we bring to the table is the problem not the solution. If I'm given something I have nothing to boast about except the One who gave it to me. Our boast is in the Lord. The third question he asks is, is God the God of both Jews and Gentiles or just of Jews only? That's simple for there is one God, one race and that one race which was made by God is lost and it's only through Him that any and all can be saved. And He draws His people from every tribe and nation. The fourth question is, if I can't be saved by the law or save myself, doesn't that just overthrow the law? Paul basically says he hasn't dismissed the law, for on the contrary, it is upheld and now you can use the law for what it was designed to do and that is to show you your sin, your need of a Savior and to point you to the Savior. Now, the law can be upheld.

After giving us these four framing questions about salvation, Paul gives us an expounded answer and illustration to each of these questions. This is what Romans 4 becomes as Paul gives us the expounded answer to our boasting, using Abraham as an illustration. Then Paul expounds on the law of faith again using Abraham as an illustration. Paul gives us the three solas in Romans 3:21–31 where we're saved by grace alone through faith alone in Christ alone and now he slips in the sola of Scripture, where the Scripture alone is our only rule of faith and practice, because that's what he uses to expound on his answers and not the law of the land or politics or what is happening in the land.

As Paul does this, he gives us the fifth sola, which is for the glory of God alone. We have no boast in this for we boast in the Lord. So now I want to give you a couple of thoughts around the exposition and illustration he gives us. We covered Romans 4:1–2 in the last study which says [1] *What then shall we say was **gained by Abraham**, our forefather according to the flesh?* [2] *For if Abraham was justified by works, he has something to boast about, but not before God.* You can almost hear the Jewish people saying 'hey Abraham obeyed God, he was circumcised, he went up on the mountain to sacrifice his son, he was saved because we see it in his works.' Paul says if Abraham was saved by his works, he has something to boast about but he wasn't for he wasn't saved until Genesis 15:6 and it was through faith, not works.

Genesis 15:6 says [6] *And he (Abraham) **believed the LORD**, and He counted it to him as righteousness.* Abraham's faith wasn't righteous, his works weren't his righteousness but the Lord provided a righteousness that was received by the instrument of faith. Abraham is not saved by the works of the law but by the works of Christ that he has received through faith and the faith didn't come from Abraham. The faith came from the God who gave him the ability to believe and when he believed in Christ then God gave him through Christ, by the power of God a righteousness of God that makes him justified. What has Abraham gained? Abraham has gained salvation by being justified through faith.

There are two things going on here – law and accounting. Paul's instinct is to turn, not to philosophy, politics or the culture but to the Scripture alone. Romans 4:3 says [3] *For what does the Scripture say? "Abraham believed God, and it was counted to him as righteousness."* From the Scripture Paul gets the illustration and the exposition. Abraham gained justification. Have you ever tried to explain justification to a 10 year old boy? I remember in the church I grew up in the Sunday school teacher saying to me 'Ike, justification is just as if I have never sinned.' But that's only half of it. We are in the world of law right now. Justification is a verdict. What is the opposite of justification? It is condemnation and that verdict is given to the guilty. The verdict of justification is given to the innocent.

Paul has just told us in Romans 1 through 3 that we're guilty, guilty, guilty. How can God declare me justified, not simply forgiven and pardoned but innocent? How can I be right

before God when everything is wrong with me before God? This is the same God who says in His Word for judges who declare innocent the guilty are an abomination. Proverbs 17:15 says [15] *He who justifies the wicked and he who condemns the righteous are both alike an abomination to the LORD.* So how can God call me innocent when I'm guilty?

I took a lot of courses in law and history in college and the reason for that is because I would only have to take one course in accounting. I remember my dad telling me two months into my marriage, 'Son, I want you to do in two months what it took me three months and that is to turn all of the financial stuff over to Cindy, your wife.' That is what I did and it's been that way for 52 years so far. I have had to get to know some about accounting theologically. We will read this text again and find out how God can be holy and call me, be a guilty sinner, innocent no condemnation, only justification.

Romans 4:3–4 says [3] *For what does the Scripture say? "Abraham believed God, and it was counted to him as righteousness."* [4] *Now to the one who works, his wages are not counted as a gift but as his due.* If you work for something that is something you earned or merited but when you have been given something you don't have anything to boast about because you didn't merit it. Somebody else merited it and then freely gave it to you – by grace alone through faith alone in Christ alone is how you get this blessing. The text goes on to say in Romans 4:5, [5] *And to the one who does not work but believes in Him who justifies the ungodly, his faith is counted as righteousness.*

If you are living and you are of Jewish decent you don't get any bigger than Abraham so Paul uses him as an illustration. Jesus says in John 8:56, [56] *"Your father Abraham rejoiced that he would see My day. He saw it and was glad."* No way did Abraham know all that we know about the Gospel. Abraham was at the point of the Bible of God revealing Himself and we haven't even had the first author of the Bible yet, as he comes 400 years after Abraham. God is revealing Himself and He progressively reveals Himself. Abraham doesn't know about the Promised One but He does know God and His promises and he believed in Him who would fulfill His promises.

Now for us, we look back on the Promised One in whom the promises are yes and amen. We have greater clarity because we have all the Scripture unfolded for us. Abraham only had the revelation that was given to him but based upon what he had, when the Word came, he believed in God. The same righteousness that saves us today, retroactively that righteousness from God is given to Abraham from Christ. Abraham believes and it's *counted* to him as righteousness. Then Paul gives us another illustration so if you're a little Jewish boy and Abraham doesn't get you excited, King David will get you excited. So let's look at what he says in the rest of the text from Romans 4.

Romans 4:6–8 says [6] *just as David also speaks of the blessing of the one to whom God counts righteousness apart from works:* [7] *"Blessed are those whose lawless deeds are forgiven, and whose sins are covered; [8] blessed is the man against whom the Lord will not count his sin."*

The word count shows up five times in Romans 4:1–8 and from this we get accounting so here is an accounting term for you – imputation. God sends His Son, our account is not counted against us but against Him and He pays the penalty. Here is His account – perfect righteousness. The One who cleansed us from our account by paying for our sins on the cross, now gives us His accounts. So I am not only cleansed of my sin – their guilt and shame – as the power is broken by the Spirit of God (regeneration and justification) but I have a full justification because I'm not just forgiven, not guilty, I'm innocent because I have the perfect righteousness of Christ that is

given to me. As I saw that in the text it was almost like me getting saved all over again, which we know can't happen but the excitement of this was overwhelming.

I had been thinking my sins were so clear, heinous, ungodly and to know I was forgiven just thrilled my soul but as this was unfolded for me in this text, I realized I wasn't just forgiven but I'm innocent. I'm not just pardoned, I'm accepted. I say this reverently – God can't send me to hell because my account has been paid. There is no double jeopardy. There is now no condemnation for the charges have been cleared in Christ. More than that, God must and gladly receive me into heaven for I'm clothed with the credentials of the righteousness of Christ, not my own. I am accepted in the beloved.

The accounting has gone on for our sins were counted against Him and He paid for them. His perfect righteousness was accounted to us. My sins were imputed to Him and His righteousness was imputed to any and all who come to Christ by faith and you receive the gift of eternal life. Abraham received salvation not by his merited works but by the unmerited love of God which relentlessly sought him to save him and so it is with any and all.

Faith doesn't save anyone, only Christ saves but Christ saves only through faith. It's not faith that saves but faith in Christ that saves who brings the power of God to bring you from death unto life and brings you His righteousness. The God of glory who keeps count of sin does not make any accounting mistakes. The soul that sins shall die. Nahum 1:3a says [3a] *The LORD is slow to anger and great in power, and the LORD will by no means clear the guilty.* God keeps perfect accounts. It's an abomination to declare innocent someone who is guilty. Then how in the world are we who are guilty declared innocent? It is because God has counted every one of our sins in thought, word and deed, and placed them on Jesus.

Isaiah 53:5–6 says [5] *But He was pierced for our transgressions; He was crushed for our iniquities; upon Him was the chastisement that brought us peace, and with His wounds we are healed.* [6] *All we like sheep have gone astray; we have turned—every one—to his own way; and the LORD has laid on Him the iniquity of us all.* There is no wandering sin.

Romans 8:33–34 says [33] *Who shall bring any charge against God's elect? It is God who justifies.* [34] *Who is to condemn? Christ Jesus is the one who died—more than that, who was raised—who is at the right hand of God, who indeed is interceding for us.* Jesus paid the account. All of the hell that was due for all of our sins was poured out upon Him on the cross and He drank that cup of wrath to the bottom. Then He said 'It is finished' (John 19:30), payment made in full! I am forgiven.

Then He gives righteousness. II Corinthians 5:21 says [21] *For our sake He made Him to be sin who knew no sin, so that in Him we might become the righteousness of God.* How can you and I be saved? Here is what the Scriptures say – sinners can only be saved by the power of God in Christ, by the righteousness of God from Christ. How do sinners receive that power and righteousness of God? It is by faith alone in Christ.

Will my faith be alone? No, you will do works but they are not works of merit, they are works of praise. Ephesians 2:8–10 says [8] *For by grace you have been saved through faith. And this is not your own doing; it is the gift of God,* [9] *not a result of works, so that no one may boast.* [10] *For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them.* Therefore, my works are there, not to be saved but to evidence my salvation. They are there for my Savior.

As the hymn, *Rock of Ages* says;  
*Nothing in my hand I bring,*  
*Simply to Thy cross I cling;*

*Naked, come to Thee for dress;  
Helpless, look to Thee for grace;  
Foul, I to the fountain fly;  
Wash me, Savior, or I die.*

And as another hymn, *And Can It Be that I Should Gain*, says;  
*No condemnation now I dread;  
Jesus, and all in Him, is mine!  
Alive in Him, my living Head,  
And clothed in righteousness Divine,  
Bold I approach the eternal throne,  
And claim the crown, through Christ my own.*

*Amazing love! how can it be  
That Thou, my God, shouldst die for me?*

The hymn *It is Well*, says;  
*My sin—oh, the bliss of this glorious thought—  
My sin, not in part, but the whole,  
Is nailed to His Cross, and I bear it no more;  
Praise the Lord, praise the Lord, O my soul!*

My takeaway is a question. What does the Scripture say? You are not saved by your works for you can only be saved through the work of Christ and receive it by faith. What is Abraham going to bring to God to be saved? How about David, the one who writes ‘how blessed is the man whose sin is covered, to whom the Lord does not impute iniquity, whose transgression is eradicated and removed’ (Psalm 32)? When did David say that? It was after a preacher named Nathan came to him and told him this in II Samuel 12.

II Samuel 12:1–7a says [1] *And the LORD sent Nathan to David. He came to him and said to him, “There were two men in a certain city, the one rich and the other poor. [2] The rich man had very many flocks and herds, [3] but the poor man had nothing but one little ewe lamb, which he had bought. And he brought it up, and it grew up with him and with his children. It used to eat of his morsel and drink from his cup and lie in his arms, and it was like a daughter to him. [4] Now there came a traveler to the rich man, and he was unwilling to take one of his own flock or herd to prepare for the guest who had come to him, but he took the poor man's lamb and prepared it for the man who had come to him.” [5] Then David's anger was greatly kindled against the man, and he said to Nathan, “As the LORD lives, the man who has done this deserves to die, [6] and he shall restore the lamb fourfold, because he did this thing, and because he had no pity.” [7a] Nathan said to David, “You are the man!”* David was a murderer, a thief, adulterer, so what does David bring?

They have nothing to bring and we have nothing to bring. We only bring the problem but God has the solution in His Son Jesus and you receive it through the instrument of faith. I confess my sins and put my trust in Christ alone – that Christ alone is my hope, my one true and only hope for upon Him, You have laid my sins. My sins are covered.

When David heard that story Nathan told him David wrote a Psalm of faith and repentance and it is called Psalm 51. Psalm 51:1–2, and 10 says [1] *Have mercy on me, O God, according to Your steadfast love; according to Your abundant mercy blot out my transgressions. [2] Wash me thoroughly from my iniquity, and cleanse me from my sin! [10] Create in me a clean heart, O God, and renew a right spirit within me.*

Do you know what David wrote after Psalm 51, it wasn't Psalm 52 but Paul quotes it in our text for this study. Psalm 32:1–2a says [1] *Blessed is the one whose transgression is forgiven, whose sin is covered. [2a] Blessed is the man against whom the LORD counts no iniquity.* (Romans 4:7–8) Now the righteousness of Christ covers you. It's not just faith professed. It's a faith whereby you are possessed and that is a faith in Christ and a surrender to Christ.

You might be saying you believe Jesus and even get emotional, but believing that there is a Jesus and a God and being emotional qualifies us to be demons. The demons believe and tremble (James 2:19). But to come confessing our sins, surrender and believe in Christ alone, our only hope, our only dress, His blood and His righteousness, so what says the Scripture? We are helpless and hopeless but there is a sure salvation that is found by God's grace through faith in Christ alone. The world has all these religions that say you can buy it, give it and play mental gymnastics for there is no such thing as evil or sin and we're all pretty good people in which all we need is a little more money, education and to light a few lamps in my neighborhood and everything will be alright.

Hear the Word of God for man is sinful and he suppresses the truth in unrighteousness for there is a God who loves to save sinners. He gave His Son and upon Him our iniquity fell. If you come to Him and put your trust in Him you have eternal life. The real question today is what do you say? Jesus, I believe, help my unbelief, I am Yours, You are mine. Saving faith is not the act of a moment, it is the acquisition of a life in Christ alone. Please come to Him today for He will surely save you. *Amazing love, how can it be that You my King should die for me* (and you). Don't listen to the world. What says the Scripture? Come to Christ. Let's pray.

Prayer:

Father, thank You for the time we could be together in Your Word. Holy Spirit speak to all that are reading this today. For those who know You as Savior, fill them with such joy to know of their full salvation that is found in Christ alone, a sure Hope, a living Hope, an everlasting Hope and Father fill them with the joy of their salvation, the joy of the Lord that they may know that grace is greater than all our sin in Christ. Thank You for the gift of faith whereby we lay hold of Christ. Today if you want to make that commitment to Christ or maybe you just want to pray with someone, please call us at Briarwood at (205) 776-5200 and we'd be happy to talk and pray with you confidentially and personally for it would be our privilege. Oh God our God thank You that when there was no way for the helpless and hopeless You made a way and that way is Your Son Jesus and the Scripture says it. God, please don't let us take our clues from media, the academic world, the entertainment world or the political world, but what says the Scripture which brings us by grace alone through faith alone to Christ alone for the glory and boast of God alone, Amen.

Power Point

THE FOUR FRAMING QUESTIONS

1. So, what becomes of our Boasting? (4:1–3)
2. By what Law (principle) is Boasting excluded? (4:3–8)
3. Is God the God of Jews and Gentiles or Jews only? (4:9–12)
4. Is the Law of God overthrown by salvation by grace alone, through faith alone, in Christ alone? (4:13–25)

## THE LAW OF SAVING FAITH EXPOUNDED AND ILLUSTRATED

### LIFE TAKEAWAY

*What says the Scripture?*

*What says the World?*

*What say...?*

*Saving Faith is not the Act of a moment, but the Acquisition of Life in Christ.*