

True Humility Romans 4:1-12

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.

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. **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. **5** And to the one who does not work but believes in him who justifies the ungodly, his faith is counted as righteousness, **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.”

9 Is this blessing then only for the circumcised, or also for the uncircumcised? For we say that faith was counted to Abraham as righteousness. **10** How then was it counted to him? Was it before or after he had been circumcised? It was not after, but before he was circumcised.

11 He received the sign of circumcision as a seal of the righteousness that he had by faith while he was still uncircumcised. The purpose was to make him the father of all who believe without being circumcised, so that righteousness would be counted to them as well, **12** and to make him the father of the circumcised who are not merely circumcised but who also walk in the footsteps of the faith that our father Abraham had before he was circumcised.

So, did any of you use your credit Card at Target when over 40 million accounts were hacked? If you did, don't worry about it. You can trust Target to make it all better for you. Credit card companies and banks are about the most trustworthy people on the planet, right? In case you did get hacked and weren't able to finish your Christmas shopping, I decided to be really generous. I am going to read to you my credit card number so you can do some post-Christmas shopping. Are you ready? Get a pen in hand because I am only going to read it once. 1102 3032 8896 0440 expiration is 2/2-15 and the number on the back is 016. There you go. Merry Christmas! If you think I just read you my actual credit card number, then I've got some swampland in Florida I want to talk to you about.

It turns out that the United States in general has some very lax security when it comes to credit card. Listen to this explanation from Foxnews.

“In most countries outside the U.S., people carry cards that use digital chips to hold account information. The chip generates a unique code every time it's used. That makes the cards more difficult for criminals to replicate. So difficult that they generally don't bother.”¹

Several years ago someone got a hold of my online banking password. I am not sure why they would care about my small bank account but as a result they gave me a free password code generator that changes codes every minute in order so that no one can gain access to my account.

Salvation is described in terms just like credit cards and bank accounts. Just like you take a positive balance of money from your checking account and pay off the negative balance—the debt—on your credit card, in the same way salvation is a matter of removing your debt of sin and giving you a positive balance of righteousness. We see this clearly in verse three and verse eight. In verse eight. Paul quoted from King David’s words in Psalm 32.

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 for “count,” or in this case, “does not count” is literally an accounting term. So if the Lord does not count our sin against us it means that he removes the debt of sin. Like the illustration below, each of us has an unpayable debt of sin. As the parable of the unmerciful servant reminds us, our debt is like the man who owed the king 10,000 talents. This debt could not have been repaid in a hundred lifetimes. This is our negative ledger. This sin—our sin—is counted against us. Without Christ, our ledger bleeds red and this debt places us in a position of hopelessness.

**DEBT
OF SIN**

*blessed is the man
against whom the
Lord will not count
his sin.*

But writing three thousand years ago under the inspiration of the Holy Spirit, David wrote, “*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.*” How is it that our sins are not counted against us? Because our sins

are covered? And how are our sins covered? Remember the great exchange from 2 weeks ago? Our sins are not counted against us because they are counted against Christ. Our sins are credited to his account. That is what the Bible calls redemption.

**CREDIT OF
RIGHTEOUSNESS**

*Abraham believed
God, and it was
counted to him as
righteousness.*

But an absence of sin is not sufficient. We also need a positive righteousness. In verse three Paul quoted from Genesis 15:6. “*Abraham believed God, and it was counted to him as righteousness.*” Do you remember what this is called in Scripture? This is justification.

**DEBT
OF SIN**

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Remember, the word count is an accounting term. We do not become righteous but rather righteousness is credited to our account. We are given a positive balance of righteousness.

It is really important that this two-part message of salvation came from Abraham and David. Do you remember Romans 3:21? *But now the righteousness of God has been manifested apart from the law, although the Law and the Prophets bear witness to it.* The Old Testament bore witness to a righteousness of God apart from the law. In other words, the gospel did not start with Jesus or with Paul. The gospel was explained in the Old Testament. This is what Paul meant when he said that *the Law and the Prophets bear witness to it.* Abraham and David were two of the most important Old Testament prophets.

This beautifully brings together the entire message of the Bible. We don't have one message in the OT and a different message in the NT. They are one and the same. Now the message has been progressively revealed. Neither Abraham nor David really understood the gospel in the way that you and I can, but they knew enough. They knew that sins could not be counted against us and that God's righteousness could be counted in our favor.

But how do we get these amazing gifts? How is it that our sin is not counted against us and the righteousness of God is counted for us? If this were an actual financial debt, what would we do? We would tune into the Dave Ramsay show and learn how to get out of debt. Dave would tell us to cut up our credit cards and consolidate the debt into one payment. Dave would chide us for getting into so much debt in the first place. Dave would say that we should get a second job to pay down the awful debt as soon as possible. We would gain inspiration from Dave's listeners who call in and yell, "I'm debt free!"

In other words, the cure for financial debt is to work harder—much harder. But the cure for a sin debt is not hard work or any works at all. We solve our debt of sin in the same way that Abraham and David solved it—by faith. *Abraham believed God, and it was counted to him as righteousness.* Abraham had faith and so God credited him with righteousness. In fact, Paul went to great lengths to make sure that works were definitely not the answer.

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. 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. 5 And to the one who does not work but believes in him who justifies the ungodly, his faith is counted as righteousness,*

When was the last time you said to your boss or HR person, "Hey, listen, don't worry about my paycheck this week. You don't need to pay me. I'm just glad to have something to do with my time." If any of you feel that way, let me know, because the church could "hire" you as our full-time secretary. :-) Come payday, we expect to get our paychecks. Whether it is directly deposited into our bank accounts or handed to us as a paper check, we want—we deserve our paychecks. Last week I dropped into Dairy Queen to pick up Kellyn's paycheck because she wasn't coming into town that day. I asked the owner for Kellyn's check and he said, "Oh sorry, I forgot to cut the checks." It wasn't that big of a deal since Kellyn doesn't have to pay the rent or buy groceries for her family. And the owner did offer to write out a check quickly if Kellyn was desperate for money for Christmas but it's really the principle of the thing. She put in her hours dishing out delicious treats and now she deserves her pay.

But the Bible says again and again that salvation cannot be earned. It must be received by faith. Paul quoted from Genesis 15:6 relating the faith of Abraham. Interestingly, this is the first time that faith/belief is mentioned in Scripture. But faith always excludes works of any kind. *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.*

But here's the problem. Faith is the opposite of a work but we so easily turn faith into a work. Here's a relevant quote from Charles Spurgeon. "...did you ever meet a Christian man who said, 'I came to Christ without the power of the Spirit?' If you ever did meet such a man, you need have no hesitation in saying, 'My dear sir, I quite believe it-and I believe you went away again without the power of the Spirit, and that you know nothing about the matter, and are in the gall of bitterness and the bond of iniquity.'"²

It is unlikely that many people would be so bold as to say they came to Christ without the Spirit but the practical effect is often the same. Some think that faith is a matter of their own strength. I had a good conversation with a guy at the fitness center a few weeks ago. He had grown up as a Mormon but in his teenage years his whole family left the Mormon church. Ever since then he had been searching for something. He had studied the various world religions and had not come to any conclusions and did not think it was possible to believe anything with certainty. Naturally, this was the perfect opportunity to share my faith with him. When I was done he told me that he admired my faith. He might like to have such a faith but that he could never be that certain about any religion or faith.

Do you see his stumbling block? He was looking inward for his faith. He mistakenly thought that faith was about him. He had this wrong idea that in order to share my faith that he had to have more faith. He was looking at faith quantitatively. I had about ten gallons of faith and he only had a quart of faith and a quart simply wasn't enough. Listen to one man's description of this faith dilemma.

"What makes men differ to the synergist³, therefore, is not grace, for, to them, all have grace, so the difference is how one man uses that grace better than another. Grace no longer, therefore, has anything to do with it, for ultimately it depends on a fallen person creating a right thought or affection about Christ thus believing in our ability to believe in Him."⁴

Faith is something that we do. We must express faith in Christ's work on the cross but it is far too easy to make that faith something that we can take credit for. Without even thinking about it, we can silently boast by "believing in our ability to believe in Him." After all, I believed and my neighbor did not.

John Calvin has a helpful description of saving faith. "Faith is something merely passive, bringing nothing of ours to the recovering of God's favor but receiving from Christ that which we lack" (3.13.5).

Another reformer, Martin Luther agreed with Calvin. He wrote that faith "holds out its hands and opens the sack to allow itself to be presented with good things. For as God the Giver by His love

bestows this gift, therefore we are recipients by faith, in which faith does nothing more than receive the gift. For it is not our doing, and it cannot be merited through our work. . . . All you need to do is to open your mouth or rather your heart, hold still, and allow it to be entirely filled.”⁵

Faith is a passive receiving of God’s grace. By expressing faith all that you are doing is recognizing your need and that only Christ can meet your need. We must reject the notion that faith is a work that we do. The New Testament backs this up repeatedly.

Philippians 1:29-30—*For it has been **granted** to you that for the sake of Christ you should not only believe in him but also suffer for his sake.*

2 Tim. 2:25-26—*God may perhaps **grant** them repentance leading to a knowledge of the truth, 26 and they may come to their senses and escape from the snare of the devil, after being captured by him to do his will.*

John 6:65—*And he said, “This is why I told you that no one can come to me unless it is **granted** him by the Father.”*

Ephesians 2:8-9—*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.*

Belief and repentance are granted to us as pure gifts. Jesus said that no one can come to him unless it is granted by the Father. Let me tell you two stories to illustrate the way that faith is expressed.

Just like most people in the U.S., 18-year-old Alexander Torres woke up on Christmas morning to spend the day with his family. They all exchanged Christmas gifts and took turns opening them. But after all of the beautifully wrapped packages were opened, Alexander realized that he did not get the gift he had been expecting—a new iPhone. He didn’t mope around the house the rest of the day like most teenagers might do. Instead, he pulled out a knife and threatened his dad.⁶

Alexander expected something that he did not get. He had certain demands that went unfulfilled. Some people view God in this way. They have their own list of rules and expectations from God. If God lets them down in some way, then they turn away from God. Maybe they miss out on a relationship; have a health issue; lose a loved one; miss a promotion; have a financial problem. If God does not deliver on something that they think they deserve, then they “lose their faith.” Lists like these don’t come from the Bible. They are created in the imagination of the person who holds such a list. This is a faith with an expectation attached to it. This is a faith that is work based. If you think God owes you something, then surely you think you deserve salvation.

The other story comes from Gary Thompson. If you remember, last year Gary told us how the hospital forgave a \$30,000 debt of his. Gary was shocked and surprised by this news. His debt, while not astronomic, would have been nearly impossible to pay off. Do you remember if Gary was grateful? He was beside himself with gratitude for this gift. He realized that he did not

deserve it. He did not earn it. All he did was to receive the gift placed into his arms. We received a similar letter from the hospital but they only forgave \$400 off of my bill. I was very appreciative of this but my level of gratitude was nowhere near that of Gary's.

Paul says in Romans and Ephesians that there is no boasting in our faith. The absence of boasting leads to utter humility. Humility is perhaps the most lacking attribute in our society and in our churches.

The next morning the embarrassed woman went to see Mr. Washington in his office at the Institute and apologized profusely. "It's perfectly all right, Madam," he replied. "Occasionally I enjoy a little manual labor. Besides, it's always a delight to do something for a friend."⁷

C.S. Lewis said that "True humility is not thinking less of yourself; it is thinking of yourself less." The difference between the gift given to Gary Thompson and the lack of gift to the violent teenager is that Gary was looking at the gift giver and the teenager was looking at himself. The only way to think of yourself less often is to think of something better. Gary was caught up in the gift itself. When he received the gift, the gift did not make him think he was something special, as if he deserved the gift. Instead, it was humbling as he realized that he had no claim whatsoever on the gift.

We have no claim on God's gift of salvation. It is pure grace. Even the faith you express is not really your own. Why did you believe but your neighbor did not? You can't say you are smarter or more humble. Your faith was not some great accomplishment that you fed and nurtured until it came to full bloom. Why did you have faith in Christ? You just did. It was there and you believed.

How does that affect our level of humility? Almost every relationship problem we have is due to the fact that we either think too much of ourselves or else we think of ourselves too much. Let me slightly alter Lewis' definition of humility. True humility is not thinking of yourself less but it is thinking of God more. When you become enamored with the gift of salvation, when we are caught up in the glory of grace, it's not just that you think of yourself less often. You don't want to think of yourself. Your mind is centered on God. As he increases, by virtue of his growing large in our hearts, we naturally decrease.

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¹ <http://www.foxnews.com/tech/2013/12/23/weak-us-card-security-made-target-juicy-target/>

² http://www.monergism.com/thethreshold/articles/onsite/spurgeon_prayerfreewill.html

³ A synergist is a person who 'cooperates' with God. God does his part in salvation and then man has to do his part. Most synergists do not believe in works but mistakenly think that faith is something that arises for within themselves.

⁴ http://www.reformationtheology.com/2006/03/is_faith_a_work.php

⁵ Complete Sermons of Martin Luther, Vol. 2.1, pp. 352, 356-62.

⁶ <http://www.breitbart.com/InstaBlog/2013/12/26/Teen-Arrested-For-Pulling-Knife-on-Dad-After-Not-Getting-iPhone-for-Xmas>

⁷ Source: Our Daily Bread, unknown date.