

Amen!

Romans 4:1-25

Rev. Jeff Chapman ~ August 23, 2026 ~ Faith Presbyterian Church

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¹What then shall we say that Abraham, our forefather according to the flesh, discovered in this matter? ²If, in fact, Abraham was justified by works, he had something to boast about—but not before God. ³What does Scripture say? “Abraham believed God, and it was credited to him as righteousness.”

⁴Now to the one who works, wages are not credited as a gift but as an obligation. ⁵However, to the one who does not work but trusts God who justifies the ungodly, their faith is credited as righteousness. ⁶David says the same thing when he speaks of the blessedness of the one to whom God credits righteousness apart from works:

⁷“Blessed are those
whose transgressions are forgiven,
whose sins are covered.

⁸Blessed is the one
whose sin the Lord will never count against them.”

⁹Is this blessedness only for the circumcised, or also for the uncircumcised? We have been saying that Abraham’s faith was credited to him as righteousness. ¹⁰Under what circumstances was it credited? Was it after he was circumcised, or before? It was not after, but before! ¹¹And he received circumcision as a sign, a seal of the righteousness that he had by faith while he was still uncircumcised. So then, he is the father of all who believe but have not been circumcised, in order that righteousness might be credited to them. ¹²And he is then also the father of the circumcised who not only are circumcised but who also follow in the footsteps of the faith that our father Abraham had before he was circumcised.

¹³It was not through the law that Abraham and his offspring received the promise that he would be heir of the world, but through the righteousness that comes by faith. ¹⁴For if those who depend on the law are heirs, faith means nothing and the promise is worthless, ¹⁵because the law brings wrath. And where there is no law there is no transgression.

¹⁶Therefore, the promise comes by faith, so that it may be by grace and may be guaranteed to all Abraham’s offspring—not only to those who are of the law but also to those who have the faith of Abraham. He is the father of us all. ¹⁷As it is written: “I have made you a father of many nations.” He is our father in the sight of God, in whom he believed—the God who gives life to the dead and calls into being things that were not.

¹⁸Against 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.”

¹⁹Without 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. ²⁰Yet he did not waver through unbelief regarding the promise of God, but was strengthened in his faith and gave glory to God, ²¹being fully persuaded that God had power to do what he had promised. ²²This is why “it was credited to him as righteousness.” ²³The words “it was credited to him” were written not for him alone, ²⁴but also for us, to whom God will credit righteousness—for us who believe in him who raised Jesus our Lord from the dead. ²⁵He was delivered over to death for our sins and was raised to life for our justification. (Romans 4:1-25, NIV)

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What does it mean to be a real American? Who has a rightful claim to be the “insiders” in this nation? Issues like immigration and birthright citizenship are forcing these questions on us these days, as they are in other nations around the world.

Not long ago my kids bought me one of those DNA tests for my birthday. Spit into a vial, mail it in, and in a few weeks they’ll tell you more than you wanted to know about where you came from. Since I was adopted, I was particularly interested my genetic history. I learned that I have a small percentage of Native American blood in me. Does that make me more of an insider in America than others? I also learned that I can trace my roots directly to the Mayflower. Does having Pilgrim blood in me make me more of an insider? Some would say yes. Others would say no,

that it has nothing to do with DNA, that you can spot true Americans simply by their legal status, or by their shared civic or cultural values, or by whether or not they prefer baseball over soccer. That last metric, I think, is particularly helpful.

I'm not here this morning to that answer that question. Another day perhaps. Instead, I share that simply as an illustration, as a way of helping us understand what Paul is addressing in this part of Romans, and perhaps in all of Romans. You might remember that Paul wrote this letter to the church in Rome, a church (and this is key!) which was made up of both Jewish and non-Jewish, or Gentile, Christians. In those days the Roman Emperor Claudius had at one point expelled all the Jews from Rome, meaning that the church there was suddenly full only of Gentiles. But then a few years later the Jews were allowed to return to Rome. When the Jewish Christians returned they found that the church had now become very non-Jewish in custom and practice. This led to great divisions in the Roman church. The Jewish Christians, for example, were saying things like, "You can't be truly one of God's people unless you are circumcised, unless you follow a kosher diet, unless you observe the Sabbath day." It was basically an argument about who were the true "insiders" and, if you're at all familiar with the early church, it wasn't an argument that was only happening in the Roman church. Paul is therefore writing this letter to address this issue.¹ When it comes to God's people, who's in and who's out?

But this isn't just history. What he says here is just as relevant today. Not in terms of determining who the true Americans are, but in helping us think about insiders and outsiders when it comes to God's people. In our context the distinctions aren't so much about circumcision, eating pork, and whether or not you go to the office on Sundays. But we still have our dividing lines. Can you name them? What are the things which we imagine, at least privately to ourselves, make a person an insider, somebody who is favored in God's sight? I'm in worship most every Sunday, and have been for most of my life. I stayed married. I stayed clean. I give generously. I do a lot for the poor. I have the right doctrine. I didn't vote for him...or for her. Maybe you don't articulate these things out loud, but I suspect that distinctions like these are in you. I know they are in me. It's the default position of human heart, the place we keep reverting back to again and again, to believe that there is something in us that makes us insiders with God.

In this fourth chapter of Romans, Paul addresses this with the Jewish Christians of his day, but what he says to them is just as applicable to us in our day. In his argument he goes right back to the beginning, to the very headwaters of God's people, to Abraham himself, because if there ever was an insider, Abraham is the insider among insiders. And so the question Paul is asking his readers is this question: What made Abraham an insider? Or in his words, what made Abraham *justified* before God? He knows how they will answer this question. If I asked people today, even people in the church, what made somebody like Mother Teresa, the humble Albanian nun who gave her life to serve the poorest of the poor in Calcutta, what made her favored before God, I bet that the answer many people would give me would have something to do with the way Mother Teresa lived her life. How could a saintly person like her not be an insider? Paul knows the Jews will answer similarly, that Abraham was an insider because he demonstrated great faith in God, because he was circumcised, because he was a Jew, and not just a Jew but the father of all the Jews!

But let's back up for a moment. Do you know Abraham's story? Paul presumes that his readers do, so let's make sure we all do. His story starts at the end of Genesis 11, at a time when the whole world had turned against God. When we meet Abraham in the Bible we aren't told much about him, other than that he is an old man who has accumulated considerable wealth. We are also told – and this is key – that he is an old man who has no children. He and his wife Sarah had been unable to conceive, a fact that would have reflected shamefully on them in those days because people in the ancient world saw infertility as a curse or punishment from the gods. I say "gods" because Abraham and Sarah would also have been pagans.²

All this is to say that when we meet Abraham there is nothing especially impressive about him. In fact, the Bible never even hints that when God was looking for somebody through whom he could carry out his plans that he scanned the earth and found the most righteous, deserving saint he could find, which was Abraham. No, his credentials are not strong. Basically, he's a nobody. Nonetheless, God shows up to this nobody one day and says to him,

**"Go from your country, your people and your father's household to the land I will show you.
"I will make you into a great nation,
and I will bless you;**

and Nahor, lived beyond the Euphrates River and worshiped other gods." This and all biblical citations are from the New International Version (NIV).

¹ This summary of Romans by *The Bible Project* was very helpful here: https://www.youtube.com/watch?v=ej_6dVdJSIU

² Joshua 24:2 tells us, **"This is what the Lord, the God of Israel, says: Long ago your ancestors, including Terah the father of Abraham**

**I will make your name great,
and you will be a blessing.
I will bless those who bless you,
and whoever curses you I will curse;
and all peoples on earth
will be blessed through you.”³**

This is extraordinary. Abraham is 75 years old. His wife is not much younger. No doubt they have been trying to have kids their whole lives. By now they certainly have given up, made out the will to some favored niece or nephew. On top of that, he’s a pagan. Never been to church. Never read the Bible. Never prayed a prayer to the one, true God. And yet, God chooses him and promises him, “I am going to bless you. I’m going to give you children. Not only that, I’m going to make your family into a great nations, with as many people as there are stars in the sky.”⁴ And then I will use your family to bless *every other family* on earth.”

This is God’s plan for Abraham’s life. Had Abraham shown that he was deserving of such favor? No. Was Abraham such a remarkable person that he could have accomplished this on his own? No way! Not a chance! *This is grace, pure unmerited grace.* That’s what you call this. We can tend to think of grace as a New Testament thing, a Jesus thing. But this is grace that shows up virtually at the beginning of the Old Testament, and is right at the heart of what turns out to be God’s plan to save the whole world.

Remember why we are looking at this story. There is something in us that defaults to the idea that we are favored by God because there is something in us that merits favor. We are saved because we believe the right things, because we act in the right ways, because we have the right kind of faith. The Jewish Christians in Rome thought this way, and it’s our tendency to think this way as well. But here is Paul saying that not even Abraham, the greatest of all the patriarchs, the headwaters of God’s chosen people, not even he merits God’s favor because of his faith or his obedience. The favor God showed to him was 100% unmerited grace.

So think with me here. If God’s favor and blessing came to Abraham by grace, what then is the role of faith? Was Abraham saved by faith? No! The story makes this crystal clear. Does God bless Abraham before or after Abraham demonstrates faith? Before! Right off the bat God says to Abraham, “I *will* bless you... I *will* make your name and your family great... I *will* bless all people through you...” God does not

lead with, “*Because* you have faith in me, I will do these things.” No, God just does it, makes this covenant *before* Abraham demonstrates any faith that God will keep it. Again, it’s all rooted in unmerited grace.

So let me ask again, what is the role of faith here? You probably know enough to know that faith is essential. So if it’s not the *reason* God shows us favor, how exactly is it essential? Well, we find the answer in verse 3, where Paul asks, “**What does Scripture say?**” Which is, by the way, always a great question to ask. Paul tells us what it says, quoting from Genesis 15:6, “**Abraham believed God, and it was credited to him as righteousness.**” Let’s unpack this. The word ‘believed’ in that verse from Genesis is a translation of the Hebrew word *aman*. The word literally means “to build up” or “to support.” Think of a foundation that is reliable and unshakable.⁵ If you saw a pillar, for instance, which you knew was extremely strong, strong enough to hold up a highway, you might say, “aman!” It’s a way to express faith in something trustworthy. Any guesses what word we use which comes from this word? Amen!, which means “So be it!” or “Truly!”.

So basically what we are being told here is that Abraham meets God, hears God’s promises, and essentially responds by saying, “Amen! So be it! Truly! I have faith that you will do what you say you will do.” Now to be clear, this is not blind faith. Faith, of course, is never the same as certainty. Faith and certainty cannot coexist, because if something can be proved beyond a shadow of a doubt, you don’t need faith. God doesn’t ever call us to certainty, but to faith. But that doesn’t mean that faith therefore is blind, totally disconnected from reasonableness. Faith is not burying our heads in the sand and ignoring the evidence, or making ourselves believe what we know is not true, or whistling in the dark. We may not be able to prove that God can be trusted, but our faith is nonetheless rooted in a *reasonableness* that he can be trusted.

Commentator John Stott says that if we are going to place our faith in God’s promises we need to have some strong evidence of two things: God’s power and God’s faithfulness. In other words, if Abraham was going to trust that the Lord is actually going to do these extraordinary things he has promised to do, and trust him enough to pick up and leave everything for another strange land, essentially bet his life on these promises, than Abraham had to at least have some confidence that the Lord had the power to do these things. Right? A God who makes promises he is unable to keep is not

³ Genesis 12:1-3

⁴ “[God] took [Abraham] outside and said, ‘Look up at the sky and count the stars—if indeed you can count them.’ Then he said to him, ‘So shall your offspring be.’” Genesis 15:5

⁵ <https://biblehub.com/hebrew/539.htm>

worth trusting. But power alone isn't enough. Just because God *has* the power to keep these promises, doesn't necessarily mean that God is one who *wants to keep* his promises. If God is not trustworthy, he may make promises he has no intention of keeping. And so Abraham needs to have some reasonable confidence that God is both powerful *and* faithful.

Abraham had faith both in the power and faithfulness of this God who promised to do what he knew he could never do himself. In verse 17 Paul writes that Abraham had faith in **“the God who gives life to the dead and calls into being things that were not.”** That's power. If you can raise the dead and create something out of nothing, then getting an old couple pregnant and eventually making them into a great nation is child's play. In terms of God's faithfulness, the New Testament writer of Hebrews declares, **“And by faith even Sarah, who was past childbearing age, was enabled to bear children because she considered him faithful who had made the promise.”**⁶ Sarah is mentioned instead of Abraham, but Abraham is certainly implied because Sarah wasn't going to have that first baby without Abraham's cooperation. They *both* came to believe that God was not only powerful enough to do what he promised, but would be faithful to keep his promises.

All this makes clear that the most important aspect of faith is not the amount of faith in the person, but the object of that person's faith. You've heard me use the analogy of walking across a frozen lake, an act which requires you to have faith that the ice is thick enough to hold you up. If you have a great deal of faith, even faith so strong that it's verging on certainty, but the ice is thin, your strong faith is worth nothing. By contrast, if you have very little faith, but nonetheless enough faith to get you to step out on the ice, if the ice is thick enough it will hold you and your weak faith. It's why Jesus at one point said that even if you have faith so small it could be compared to tiny mustard seed, but you put that tiny faith in a powerful and faithful God, you will see God do the impossible.⁷ It's not the amount of faith that counts, as long as we have enough faith to step forward, but the object of our faith that really matters.

So Abraham heard the promises of God, considered the God who was making these promises, and then said, “Amen! I have faith that you will keep your word.” And what was the result of his faith? We are told that it was **“credited to him as righteousness.”** The word

“accounted” could also be used, and gets at the heart of what “credited” means. This is the act of counting the worth of something. Think of *Antiques Roadshow*. An expert examines some lady's vases and gives an accounting of their worth. God here is the expert and Abraham's faith, or lack thereof, is what is being examined. God examines it and determines that Abraham's faith is worth enough to make him righteous. Righteousness is ‘credited’ to him. If you think about all this in financial terms, God puts righteousness into Abraham's account.⁸

There are two ways to have your account credited. It can come to you as wages, something you earned, or it can come as a gift, something you didn't earn but were given anyway. Paul is highlighting this distinction in verse 4 when he writes, **“Now to the one who works, wages are not credited as a gift but an obligation. However, to the one who does not work but trusts God who justifies the ungodly [read, “undeserving”], their faith is credited as righteousness.”** If you hire me to do a job and I do the job, when you pay me accordingly it's not a gift. You owe me. Employees don't go to the payroll department every time they get a paycheck and thank them for giving them what they earned. In fact, if the paycheck is late or short the obligated amount, they will go and demand to be paid!

That's not what's going on here. The job the Lord was giving to Abraham was way too big for him to ever do himself. He couldn't even produce one child, much less a nation of children that would bless the whole world! God was not blessing Abraham because he deserved to be blessed. Again, it's all grace. When Abraham said “Amen!”, when he placed his faith in God, righteousness was then given to him as a free and unmerited gift.

Listen carefully, because this is the heart of this message, and the answer to the question about the role of faith in all this. *Faith then is not the reason God blesses us, but the means by which we receive his blessing.* God commits to blessing Abraham. “I will do this...” he says. When Abraham then places his faith in God, he simply receives the blessing already promised. And when you receive a freely given gift which you never could have deserved or merited on your own, you don't ever boast in how amazing you are at receiving gifts! You just receive it with humility and gratitude! You see, faith does not make Abraham righteous; it merely, but crucially, is the means by which Abraham receives righteousness and is made righteous. This is the way *The Message* paraphrases verse 3, **“Abraham entered**

⁶ Hebrews 11:11

⁷ Matthew 17:20 – “Truly I tell you, if you have faith as small as a mustard seed, you can say to this mountain, ‘Move from here to there,’ and it will move. Nothing will be impossible for you.”

⁸ Paul, in fact, uses this same word when he speaks about crediting somebody money when he writes to Onesimus in Philemon 18 and tells him to charge his account if the slave Philemon owe him anything – “If he has done you any wrong or owes you anything, charge it to me.”

into what God was doing for him, and that was the turning point. He trusted God to set him right instead of trying to be right on his own.”

Let’s go back to the beginning, and to the reason Paul writes all this in the first place. The Jews had come to believe that they were the insiders with God because they were people who had faith in God, and that their faith was demonstrated in things like circumcision. Circumcision, their Jewishness, made them insiders. We do the same thing, though with other distinctions. We imagine that there are certain parts of our lives that merit God’s favor. But Paul is making clear here that God didn’t bless Abraham *because* he was circumcised or even *because* he had faith. In fact, as Paul points out in verse 10, Abraham was circumcised long *after* God blessed him!⁹ Circumcision, he says, was a “sign and seal” of God’s favor, not the reason the favor came in the first place.

The same, by the way, could be said of so much of our lives as Christians. The obvious connection is baptism. We’re not saved because we are baptized. No! Baptism is a sign and seal of what God has done to save us. Any goodness in our lives, in our hearts or in our works, such goodness is not what saves us. God has saved us by grace alone to declare us righteous, and once saved God is now at work by that same grace to actually make us righteous. Paul puts this most succinctly in Ephesians 2:8-9, **“For it is by grace you have been saved, through faith—and this is not from yourselves, it is the gift of God—not by works, so that no one can boast.”**

I trust that most of us don’t make the mistake that is made by so many people in our day who claim that all religions essentially teach the same thing. Nothing could be further from the truth. Of course, I always want to speak respectfully about and to people of other faiths, but I also want to speak truthfully. And as I said last week, there are some crucial aspects of Christianity which are absolutely unique. Paul is addressing here perhaps *the most crucial and unique aspect of our faith*.

In his book, *What’s So Amazing About Grace?*, Philip Yancey tells the story of a time when there was in England a conference on comparative religions where experts from around the world debated which belief, if any, was most unique to the Christian faith. As the story goes, C.S. Lewis, the great atheist scholar turned Christian, happened to enter the room during the discussion. When he was told the topic was Christianity’s unique contribution among world

religions, Lewis responded immediately: “Oh, that’s easy. It’s grace.” It’s true. No other religion places grace at its theological center. Yancey goes on to say that grace is a revolutionary idea and “seems to go against every instinct of humanity.” We like covenants and karma, cause and effect, earning what we receive. Only Christianity makes God’s favor, blessing, and love completely unconditional.¹⁰

One of the implications of all this, and the central point Paul is making here to his audience then and now, is that Abraham is not just the father of the Jews, but the father of us all! He says exactly that in verse 16. Jewish Christians in those days claimed their insider status by connecting themselves to Abraham, pointing to things like race (their Jewishness) and circumcision. But as I hope I have made clear, Abraham was not credited with righteousness because of those things. He was credited with righteousness by the grace of God which became realized for him through faith. What that means is that our connection to Abraham is simply faith, meaning that all who have faith, no matter who they are, Jews and Gentiles alike, are insiders just like Abraham. Ethnicity divides. Circumcision divides. The law divides. Morality divides. Grace and faith unite, opening the door to everybody to receive grace by simply placing their faith in the God who gives it freely!

Granted, that’s not always so easy. It wasn’t for Abraham, and it isn’t for us either. I mean, if you thought the promises God made to Abraham were outrageous, think of the promises God is making to you and me. We summed up those promises earlier in the Apostle’s Creed. God is saying to you, “I am the creator of everything from nothing. I am *your* creator. And though you turned against me, I came to save you. In the person of Jesus I became human just like you, and then I did what you could never do. I lived a perfectly righteous life. And then I died in your place. Three days later, I rose from the dead and in doing so made a way back to heaven for everyone – you included! – back into God’s life. Your sins are forgiven. Death and evil are conquered. I am coming back one day to set all things right by bringing heaven to earth. And none of this is because you deserve it. You don’t deserve it. I’m doing it because I love you.” Giving an old, infertile couple a son is child’s play by comparison! It’s a lot to believe, and, in fact, many, many people don’t believe it.

But this *is* what God has done. Whether we believe it or not does not change the fact that God has done it. In fact, it all was accomplished before we even got here!¹¹

⁹ According to the biblical record, Abraham was circumcised at least 14 years after God made this covenant with him!

¹⁰ Philip Yancey, *What’s So Amazing About Grace?* (Zondervan, 1997), 45.

¹¹ Revelation 13:8 declares, “**All inhabitants of the earth will worship the beast—all whose names have not been written in the Lamb’s book of life, the Lamb who was slain from the creation of the world.**” Is

The question is now whether or not we, like Abraham, will consider these promises and ask if the God who makes them is not only powerful enough to keep them, but also faithful enough to keep them. Though granted, it's easier for *us* to believe he will than it was for Abraham, because we have the benefit of hindsight. Not only do we have the reliable testimony of scripture that speaks to God's power and faithfulness ever since his call to Abraham, but we have the reliable witness that it all culminated in the death and resurrection of his Son, Christ. As the old hymn from Charles Wesley declares, which we will sing at the end of the service,

*In hope against all human hope,
Self-desperate, I believe—
Faith, mighty faith, the promise sees
And looks to that alone;
Laughs at impossibilities,
And cries—It shall be done!¹²*

You might remember that at one point when Sarah, old Abraham's old wife, heard what God had promised, she laughed. The promise seemed too outrageous. We read in Genesis 18:12, **"So Sarah laughed to herself as she thought, 'After I am worn out and my lord is old, will I now have this pleasure?'"** How was an old woman like her going to be the mother of a great nation? You'd laugh too! We're still laughing. Many people today laugh just as hard when confronted with the outrageous promises God makes us in Christ.

But you might remember that when God took the first step in making Sarah pregnant 25 years later – God's promises aren't always fulfilled on our timetable! – God told Abraham and Sarah to name their child Isaac, a name that means "laughter," so that every time they called their boy for dinner they would remember that even though we all may first laugh at the impossibilities of God's promises, if we nonetheless place our faith in the God of impossibilities, who is also a God of power and faithfulness, if we nonetheless say "Amen!" to whatever wild things God promises us, we shall come to see that in time, "It shall be done!"

Let us never forget, however, that it's all grace. From beginning to end, it's *all* grace. We may be insiders, yes, but not because of anything we have done. It's a pure gift. All we do is receive this gift in faith. That means that the door is now open to anybody else who also is willing to receive that which God has promised, and not just promised, but already accomplished for us all.

All glory, all honor, all praise to Christ, and to Christ alone. Amen.

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The Next Step ***A resource for Life Groups and/or personal application***

1. Read Romans 4:1-25 again. There is a lot here! What stands out to you?
2. Now read Genesis 11:26-12:3, the story of God's choice to bless Abraham (or Abram, he was then called). Why does God choose Abraham? Any clues here as to what made him stand out?
3. In Paul's day Jewish Christians used things like ethnicity, circumcision and adherence to certain laws like kosher food and Sabbath to determine who was "in" and who was "out" as God's people. What sorts of things does the church sometimes try to use today to mark insiders from outsiders?
4. Why do you think Paul uses the example of Abraham to address this issues of insider and outsider?
5. If Paul is right that we are saved by grace alone, what role does faith have? Can a person without faith be saved?
6. Why does it matter that a right relationship with God is a gift to be received rather than a prize to be earned? How does that change the way we think or live?
7. We know what promises God made to Abraham. So what promises does God make to us in Christ? Be as specific as you can be.
8. Do you have faith that God is powerful enough and faithful enough to keep those promises? If so, what evidence is your faith based on? If not, why are you not convinced?

Table to Table: A Question for kids and adults to answer together.



Read the story of Abraham in Genesis 11:26-12:9. Talk about what you notice. Why did God choose Abraham? What did God promise him? Why do you think Abraham trusted God? Where does Jesus fit into all this?

the sacrifice of Christ on the cross something that only is effectual forwards in time? No! Backwards as well. In Christian theology, God applied the future merits of Jesus Christ's death retroactively. Because God exists outside of human time, the cross was "an event in time" for

humans, but in the mind and plan of God, Jesus was the "Lamb slain from the foundation of the world."

¹² From the hymn, *Victorious Faith*.