

REMNANT CHURCH SERMON NOTES – ROMANS 4
PREACHED ON JANUARY 11, 2026 BY REV. B.B. ANUM-HIGHER

1 What then shall we say that Abraham, our forefather according to the flesh, discovered in this matter? 2 If, in fact, Abraham was justified by works, he had something to boast about—but not before God. 3 What does Scripture say? “Abraham believed God, and it was credited to him as righteousness.” 4 Now to the one who works, wages are not credited as a gift but as an obligation. 5 However, to the one who does not work but trusts God who justifies the ungodly, their faith is credited as righteousness. 6 David 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. 8 Blessed is the one whose sin the Lord will never count against them.” 9 Is 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. 10 Under what circumstances was it credited? Was it after he was circumcised, or before? It was not after, but before! 11 And 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. 12 And 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. 13 It 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. 14 For if those who depend on the law are heirs, faith means nothing and the promise is worthless, 15 because the law brings wrath. And where there is no law there is no transgression. 16 Therefore, 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. 17 As 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. 18 Against 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.” 19 Without 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. 20 Yet he did not waver through unbelief regarding the promise of God, but was strengthened in his faith and gave glory to God, 21 being fully persuaded that God had power to do what he had promised. 22 This is why “it was credited to him as righteousness.” 23 The words “it was credited to him” were written not for him alone, 24 but also for us, to whom God will credit righteousness—for us who believe in him who raised Jesus our Lord from the dead. 25 He was delivered over to death for our sins and was raised to life for our justification.

➤ INTRODUCTION

- One of the key lessons Paul emphasized in this letter to the Roman Christians was the topic of how God may accept sinners into His presence. How are sinners made right with God? What will be our destiny at the end of our lives on this short and certain earthly life and pilgrimage? How will people be welcomed into the presence of God? How can anyone be justified before a holy God?
- Justification is one of the most important Christian doctrines, if not the most important. When we misunderstand justification, we may misunderstand the rest of Scripture. Martin Luther referred to it as the cardinal doctrine of the Christian faith. Paul had continuously made the point that the source of our justification is in God's grace alone. The ground of justification is in Christ's blood alone, and the means of sinners' justification is by personal faith in Jesus Christ alone.
- He had also told us that, in justification, the sins of the sinner are transferred to Jesus' account, and the righteousness of Christ is credited to the sinner. The sinner is therefore declared righteous before God, and Jesus Christ became the sinner in place of the sinner. Justification, hence, comes in two parts.
- First, the sinner receives forgiveness due to the death of Jesus Christ, whose blood atoned for the sins of the sinner. Jesus paid for the penalty of sins for the sinner, and the sinner is no longer condemned. God looks at the sinner, and He doesn't see any blemish because the dirt of sin is removed, and the sinner is cleansed and forgiven.
- The second part is the declaration of the sinner as righteous. The sinner is declared righteous due to the perfect obedience of Christ to God's Law. Justification does not suddenly transform the sinner into a righteous person; instead, the sinner is declared righteous. God sees the sinner as if he or she had never sinned and as if he or she had done everything right. Justification, therefore, brings not only forgiveness in His death, but righteousness in His Life.
- As an excellent teacher, Paul knew that the best way to teach people is to use illustrations and pictures, for children. In chapter 4, which we are considering today, Paul uses an illustration to make his case for God's justification of sinners. He uses the spiritual father of the Jews, the father of the nation of Israel, the man known as the friend of God, Abraham. By using Abraham as his illustration, Paul teaches the church that God saved Old Testament believers in the same way any sinner in modern times is saved.
- To understand how sinners are made right with God and how God can justify anyone, Paul advises consulting the Old Testament for an answer to this question. The way God justified Abraham is the same way He justifies sinners today. Between Abraham and our generation is a 4,000-year gap, and God justifies sinners today in the same way He justified Abraham.

➤ **HOW WAS ABRAHAM JUSTIFIED BEFORE GOD?**

- In this chapter, Paul uses Abraham's history to illustrate four common misconceptions about God's justification. Paul had been teaching that justification is by faith alone in Jesus Christ. It does not mean that your faith saves you; it is God who saves sinners by His grace. Faith is the open hand that receives the gift of God's salvation. The author of the Book of Hebrews writes that faith is the assurance of things not seen. It is believing what God has said, it is trusting in divine revelation, and resting in the truth about Jesus Christ.
- The faith of Abraham, the faith that saves, comprises three essential elements: knowledge, assent, and trust. First, you need to have an understanding of who Jesus Christ is and who He claims to be. He is the savior of the world, the Son of God, and has died to purchase forgiveness for sinners. Secondly, you must agree to these facts about Jesus Christ. You must agree to everything He has said about Himself. Most Christians stop here. Their faith ends at knowledge and assent, but they are not saved because they miss the most essential element of faith, which is trust, the third part of faith. You must actively depend on Christ by trusting Him with all your heart, soul, mind, and body. You must put your eternity in His hands. You must obey Him and live for Him. Live by His standard.
- How did Paul show the mistakes people have about justification? First, Paul indicated that human accomplishments do not attain justification. Secondly, justification does not come from observing religious ceremonies such as the sacraments. Thirdly, justification does not come by keeping the Ten Commandments or the Moral Law. Lastly, justification is not a natural privilege.

➤ **JUSTIFICATION IS BY FAITH, NOT BY WORKS. VERSES 1 - 8.**

- How can anyone get right with God? The immediate response you would get from most people is to do good. As parents, we often tell our children that doing good and being good will be blessed by God. The Jewish teachers taught and believed that Abraham was a godly man, accepted by God due to his holiness.
- Last week, we learned at the end of chapter 3 that the very nature of God does not permit salvation through human achievements, for the very reason that it may lead to pride or boasting, which God hates. Boasting is offensive to God. Paul brings up the same point here in verse 2. He wrote, **“If, in fact, Abraham was justified by works, he had something to boast about—but not before God.”** Abraham would have something to boast about if he had come to God based on his accomplishments in life. In this verse, Paul says that Abraham, like all other people, cannot stand before the holy God and boast about anything he did to be saved. It is absolutely impossible.
- There are so many important people in our communities. You might even be a great person in your community based on your academic excellence and position at your job. You might be tempted to boast about how successful you are, but

God's plan of salvation, His justification does not depend on any of human achievements because He does not want anyone to stand before Him and boast about their works to earn His favor. Paul tells the Jewish believers that even our great spiritual father had nothing to stand on for his justification, except faith in Jesus Christ. Abraham was justified because he looked forward to what Jesus would do for him in His birth, ministry, death, resurrection, ascension, and His second coming. Jesus Himself said in John 8:56 to the Jews, **"Your father Abraham rejoiced at the thought of seeing my day; he saw it and was glad."**

- In verse 3, Paul demonstrates that he did not come up with the concept of justification by faith, not by works, but rather that it has always been the teaching of Scripture. He then quoted from Genesis 15:6. He wrote, **"What does Scripture say? Abraham believed God, and it was credited to him as righteousness."** What mattered to Paul was what the Scriptures had to say about this topic, not what the rabbis taught or what people thought.
- In Genesis 15, we are presented with an aging man and his aging wife, who had passed the age of childbearing. In every way, they were incapable of making a baby. God comes to this man and promises him a miracle baby. What did Abraham do as he heard this promise? He could have brushed it aside because it didn't make sense by human standards. However, we are told he believed. He believed that God could make something of his body that was as good as dead. He believed that God could do something for him that he could never do for himself. He believed that God could bring life from his almost dead body. He believed that God could bring from him a child who would be a blessing to many. So, Abraham became right with God through his faith in God's promises.
- How can sinners attain God's righteousness? Paul says there are two ways by which people can have something, in verses 4 and 5. **"4 Now to the one who works, wages are not credited as a gift but as an obligation. 5 However, to the one who does not work but trusts God who justifies the ungodly, their faith is credited as righteousness."** The first way is presented in verse 4, where Paul states that one can earn something by working for it. No employee may write a thank-you letter to their employer thanking them for their generosity in paying them their weekly wages. The employee works and expects to receive a fair wage at the end of the week. It is the employee's right to be paid because he or she has fulfilled their part of the contract, and the employer is obligated to pay their wages.
- There is, however, a second way by which people can have something, in verse 5. You can get something as a gift. Paul presents a picture of a beggar who comes to God, asking for the opposite of what he or she deserves. That was what Abraham did. He got God's righteousness without working for it. Abraham was considered to be a religious and upright man by the Israelites, yet you will discover some faults in his character. For example, he lied about his wife being his sister, and his wife could have been taken by another person. He was a sinner like any one of us in the eyes of God. He didn't live a perfect life.

- How did Abraham come before God? Did he come as someone who deserved a fair wage from God because of his perfect obedience to God? Did he come to God based on works? No, he came to God as a beggar to receive the opposite of what he deserved, which was God's judgment. Instead, he obtained mercy. He placed his faith in God, and it was credited to him as righteousness.
- Paul anticipated an objection because the rabbis of the first century taught that Abraham was a very righteous man and was declared righteous by God due to his godly behavior. Paul says I can use the second-greatest person in Jewish history to make the same point about justification. Writing about the genealogy of Jesus Christ and the history of the Israelites, Matthew wrote, **"This is the genealogy of Jesus the Messiah, the son of David, the son of Abraham".** Abraham and David were two great figures in Jewish history. David was seen as the godliest man who ever lived, a great king; he was described as a man after God's own heart, and yet he committed adultery and murder.
- How was David made right with God? This is what he wrote about his own justification in Psalm 32:1-2, which Paul quotes in verses 7 and 8. **"Blessed is the one whose transgressions are forgiven, whose sins are covered. 2 Blessed is the one whose sin the Lord does not count against them and in whose spirit is no deceit."** David was justified the same way Abraham was. God did not count their sins against them. They were right with God, not because of what they did, but because of what God did for them. Salvation is God's gift to sinners.
- This is our only hope in this life, that at the end of our life, when we appear before God in judgment, we will hear the words "Josiah, I do not count your many sins against you." "Jedidiah, I do not credit your many sins to your account." It will be the same for every true believer. God has credited our many sins to Jesus' account. This is the way Abraham, David, and every true believer were saved.

➤ **JUSTIFICATION IS BY FAITH, NOT BY SACRAMENTS. VERSES 9 - 12.**

- Secondly, Paul states that justification is by faith, not by observing religious ceremonies or sacraments. People mistakenly believe that justification is achieved through the sacraments. Throughout the history of the church, many Christians have thought that they could be saved through baptism, either as a child or adult, and by immersion or sprinkling. Others also believed that coming to the communion table would save them. Others rush their children to make professions of faith because they think that saves them.
- The Jewish teachers in the first century taught that circumcision saves; every circumcised will be saved and must be saved. They believed in circumcisional regeneration. One of their teachers taught that 'In the age to come Abraham will sit at the gate of Gehenna, that is hell, and he will not permit a circumcised Israelite to go down there.' They believed that Abraham keeps vigil over the entrance to hell to prevent "real Jews," that is, circumcised Jews, from entering

hell. However, like all sacraments, Paul says that Abraham's circumcision was not what saved him; instead, it was his faith in God's promises that saved him.

- Paul then presents an argument, asking whether Abraham was circumcised before or after his justification, as mentioned in verses 9 and 10. **"9 Is 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. 10 Under what circumstances was it credited? Was it after he was circumcised, or before? It was not after, but before!"** Abraham was credited with righteousness in Genesis 15:6 and was circumcised in Genesis 17. He was declared righteous 14 years before he was circumcised, so Paul is arguing that how could circumcision be the basis of his justification, when he was justified 14 years earlier?
- God circumcised Abraham before he even observed his first religious ceremony. This suggests that Abraham disapproves of and discourages any religious ceremony as a means of attaining salvation. These outward ceremonies are signs and seals of what we have already received by faith, not the source of our faith. In fact, Abraham was a Gentile when he was declared righteous in God's eyes. He was saved as a Gentile. Paul argues that God made Abraham the father of all who believe, regardless of whether they are circumcised or not. God established Abraham as the father of all who believed, whether Gentiles or Jews.
- What matters is not whether we have received the same sacraments as Abraham, but whether we share the same faith as Abraham. Abraham was first the father of all believers before he became the father of the Jews.
- Why do we do baptism and the Lord's Supper? First of all, it is done in obedience to Jesus Christ. It is not that during baptism, the water magically washes away sin. We don't feast on divine human flesh during the communion. The bread and wine don't magically transform into the blood and body of our Lord Jesus Christ. The baptism and the Lord's Supper are the gospel preached in symbolic forms. They remind us of what has happened in our justification and what is happening in our sanctification. Baptism, done in faith, reminds us of our justification before God. The water symbolizes the cleansing that took place during our justification and the new life we now live. All of our sins are cleansed, and we are forgiven because of Christ's death. We do baptism once because justification is a one-time event.
- The communion, a weekly ceremony in the first century, reminds us of God's ongoing work in our sanctification. When we come to the Lord's Table in faith, we are reminded of what Christ has done for us in His death and resurrection. We must eat and drink of it by faith. Both the sacraments of baptism and communion remind us of the gospel that has saved us. They point us to the gospel. They are a sign and seal of what has already happened to the believer. The examples of water baptism in Scripture all demonstrate that baptism occurred after the person was born again or justified, as seen in Acts 8:26 –39.
- There are many people in the church who are baptized and come to the communion table, but have not truly converted, have not genuinely believed, and

therefore have not been saved. Many people in the church have made a profession of faith or undergone confirmation, but have never truly believed, and therefore are not saved, because salvation is not achieved through religious ceremonies.

- John Wesley is an example. He was baptized, made a profession of faith, partook of the Lord's supper, and was ordained, but he never believed until much later. The ceremonies did not save him. Over here in Pella, you will hear people share their profession of faith and how long they have been in the church. The motivation behind their statements is that they are right with God because of their profession of faith and several years as members of their church. Paul says that Abraham's justification demonstrates that religious ceremonies do not constitute God's justification, but instead that it is achieved by faith alone in Jesus Christ.

➤ **JUSTIFICATION IS BY FAITH, NOT BY THE LAW. VERSES 13 - 15.**

- The third mistake people make is that sinners are justified by keeping the Law, by knowing Scripture, mostly intellectually. The Jews would have objected to the teaching that a person is not justified by the Law because keeping the Law was believed by the Jews to be a means of salvation. They believed that Abraham kept the Law faithfully.
- The Galatians had a similar argument, and Paul responded, stating in Galatians 3:17-18 that Abraham couldn't have been justified by keeping the Law. Abraham received God's promise and was justified 430 years before the Law was given, so the Law could not have justified Abraham. It could not have been Abraham's obedience to the Law that saved him because there was no law then. Instead, it was his faith in God's promise that saved him.
- It wouldn't be God's nature to give Abraham a promise, and after 430 years, he added a condition: unless you keep the commandments, I will not fulfill the promise I made earlier. Paul says that the promise would be made worthless if it were conditioned on the Law.
- Ironically, any attempt to attain justification by keeping the Law leads to despair. Keeping even half of the Ten Commandments is a problem for many people, even the morally upright. Paul says in verse 15 that any attempt to be justified by keeping the Law leads to condemnation "**because the Law brings wrath. And where there is no law there is no transgression.**"

➤ **JUSTIFICATION IS BY FAITH, NOT BY PRIVILEGES. VERSES 16 - 17.**

- The Jews were not justified because they came from the line of Abraham or the nation of Israel. Being raised in a Christian home does not automatically guarantee anyone's salvation. Attending a Christian school does not make a person justified. Being a citizen of a Christian-dominated nation doesn't bring justification to anyone.

- These verses convey the message that there is only one way for sinners to be saved, and it is by faith in the promises God has made in Jesus Christ. It doesn't matter whether you are a Jew or a Gentile, male or female, educated or uneducated, black or white, rich or poor, child or adult; everyone must have faith in Jesus, His work for sinners, and the promises He had made to be justified.

➤ **MARKS OF THE FAITH THAT SAVES.**

- Saving Faith must be like that of Abraham because he is the father of all believers. He is the standard of men and women with a true saving faith.
- The true saving Faith has three parts. It is first intellectual, knowing who Jesus is, His work, and His promises. Second, you must affirm this knowledge; lastly, you must act on it by trusting that what God has said will be done.
- There are five marks of saving Faith.

1. Saving Faith is God-centered. Verses 17 and 21.

- The object of our Faith must be Jesus Christ. Verse 17. We must trust the God who gives life to spiritually dead people; He is the God who calls into being things that were not, and we must depend on this God. In verse 21, Paul wrote, “**being fully persuaded that God had power to do what He had promised.**” Abraham was fully convinced that God would do what He had promised.
- What has God promised you? He had promised that when we repent and believe in Jesus Christ, He would remove all of our sins and place them on His beloved Son and credit His righteousness to our account. He has promised to sanctify us by making us more and more like Jesus Christ. He has promised to glorify our mortal bodies when He comes back to the earth. He has promised that He is preparing a place for us in heaven where we will be with Him forever.
- The question is, will you be like Abraham and be convinced that God would do everything He had promised? Will you put your confidence only in God, like Abraham?

2. Saving Faith believes in the Supernatural. Verse 18.

- Abraham believed that God would produce a son from two elderly couples who were unable to conceive a child on their own. Abraham knew it was impossible to have a child, yet he believed that God could do a miracle for him. God can do the impossible when He has made a promise.

Saving faith enables you to understand, believe, agree with, and trust in the virgin birth, the miracles of Jesus Christ, His resurrection, ascension, second coming, and the imputation of Jesus' righteousness to the sinner and the crediting of the believer's sins to Jesus Christ's account.

3. Saving Faith is Realistic. Verse 19.

- Abraham was not a dreamer. He admitted that his body and that of Sarah were as good as dead. He didn't deceive himself about his condition. He looked at his body and admitted that nothing good could come out of it left to himself alone. He considered the barrenness of Sarah and her dead womb and knew that nothing could come out of her either.
- Saving Faith makes you examine yourself again and again, and you will always conclude that you are a sinner who deserves God's wrath and that it is only by God's grace that you could have a relationship with God and make it to heaven.
- Saving Faith makes you realize that you are weak and can fall easily into sin, you know that there is a Devil who is working all day long to destroy you, you know that being a Christian is not easy, you must suffer to enter the kingdom of God, but still believe that God will take you through. Saving Faith makes you see the difficulties, but you look up to God to see you through, never in yourself.

4. Saving Faith is Patient. Verse 20a.

- The promise to have a miracle baby was delayed for several years until Abraham and Sarah were as good as dead before it was fulfilled. Abraham was first promised descendants twenty-five years before Isaac's birth. However, when God provided the name of Isaac and a timeline of one year until his birth, it came true just as He said. Abraham waited year after year, but nothing happened, and it became increasingly obvious that they would not have a baby. Yet, the distraction of about twenty-five years did not make Abraham give up on God or His promise. Abraham believed that the God who promised him would fulfil His promise, no matter how long it took.
- God has also promised to make us perfect, and I know I keep falling into sin, but I am confident that it is God who has spoken, and He will do everything He has said. I have to be patient and look up to Him. He has promised that He will come again, and even though it has been over 2,000 years since He made this promise, we must be patient as He continues His work in our lives and the salvation of the elect.

5. Saving Faith Grows. Verse 20b.

- Saving Faith grows; it is not stagnant. God has given us the means to help our faith grow, such as His Word, Prayer, Fellowship with true believers, and church attendance, among other things. As Abraham exercised faith in God, his faith was strengthened. Likewise, as we patiently wait on God and desire to live a godly life, our faith is strengthened. We begin to see sin for what it is and how it offends God and destroys us. We discipline ourselves to stay away from sin, and we make our relationship with God the greatest goal of our lives.

➤ APPLICATION

- Paul has presented us with a clearer understanding of what it takes to be saved. He has demonstrated that the Old Testament saints were saved in the same manner as we are saved today. They were saved by faith in Jesus Christ, whom they looked forward to. We are saved by faith in the same Jesus Christ, but we look backwards to. Jesus said, Abraham saw my day, and he was glad. Why was Abraham glad? He looked forward in faith to the coming Messiah and His work for a sinner like him. He looked forward to spending eternity with Christ.
- Paul has given us an understanding of what it takes to be made right with God using the life of Abraham as an illustration. Abraham knew that within himself, he had no strength, no future, and no hope; his life was about to end in emptiness. God took the first step and came to this hopeless man to give him a future, a blessing, hope, and so many other blessings when he believed in God. Abraham trusted in God, who made the promise, and it was credited to him as righteousness. His sins were not counted against him, but Christ's righteousness was credited to him.
- The same God comes to us with His promises every Lord's Day as we hear His word preached, and anytime we study His word. He has promised that anyone who repents and believes in Jesus Christ will be saved from the wrath of God now and in the final judgment. Without Christ, you are as hopeless, futureless, hell bound as Abraham before his justification. Like Abraham, you have no strength in yourself to do anything about your condition. He believed in God's promise to give him a son even in an impossible situation, and his faith in God was credited to him as righteousness. Abraham was not credited with righteousness because of his good deeds, partaking of the sacraments, obedience to the law, or his privileges, but by his faith in Jesus Christ.
- That same God is making several promises to you today. What do you do with them? Do you believe His promise to give you eternal life when you repent and believe in Jesus Christ? Do you believe in His promise to provide you with a new immortal body and live with you in eternity? If you believe these promises and trust Him to do everything He has said in the Holy Scriptures, they will be counted to you as righteousness. You will escape His wrath that comes upon those who rejected His promises and had no trust in His words.
- Have you seen Jesus' day as Abraham and the Old Testament saints saw? Are you looking backwards in faith to His birth, ministry, death, resurrection, and ascension? Are you looking forward in faith with the Old Testament saints to His second coming and final judgment? Will He welcome you to heaven because your sins are not counted against you, or will you pay for your own sins with your life and spend eternity in hell because you refused to repent and obey Him and trust His promises? May the Lord give us the grace to act wisely.