

# Your Debt Is Already Paid

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[ 0 : 00 ] If not, get out your Bibles. And we are going to be in Romans once again this morning. And you're going to have to use your Bibles.

We will not have the verses up here behind me. I have no idea what Ron had planned to preach on this morning, but I'm guessing it won't be the exact same thing that I'm preaching on. So get your Bibles out to follow along.

And we are going to be in Romans chapter 4. As we continue our walk through Romans, and we're talking so much about the gospel of Jesus Christ, so we're going to continue in that. Romans chapter 4, and we're going to start in the first verse and read verses 1 through 8 and then drop down to verse 20.

So if you found Romans chapter 4, I'm going to ask, if you're able, if you'd stand as we read God's Word this morning. Romans chapter 4, beginning in the first verse. And this is what God's Word shares.

Romans chapter 5, beginning in the first verse. What shall we say then that Abraham our father, as pertaining to the flesh, has found? For if Abraham were justified by works, he has whereof to glory, but not before God.

[ 1 : 09 ] For what says the Scripture? Abraham believed God, and it was counted to him for righteousness. Now to him that works is the reward not reckoned of grace, but of debt.

But to him that works not, but believes on him that justifies the ungodly, his faith is counted for righteousness. Even as David also describes the blessedness of the man to whom God imputes righteousness without works, saying, Blessed are they whose iniquities are forgiven and whose sins are covered.

And then drop down to verse 20 in this same chapter. And it's talking about Abraham. And it says, He staggered not at the promise of God through unbelief, but was strong in faith, giving glory to God, and being fully persuaded that what he had promised, he was able also to perform.

And therefore, it was imputed to him for righteousness. Now it was not written for his sake alone that it was imputed to him, but for us also, to whom it shall be imputed, if we believe on him that raised up Jesus, our Lord from the dead, who was delivered for our offenses, and was raised again for our justification.

Let's bow our heads as we go to the Lord this morning. Lord God, we just simply come before you, and Lord, I pray that we come with grateful hearts. Lord, your expectation for us is that we always come to you with thanks in our hearts, not with complaints, not with a list of our grievances, but that we come before you with thanks, understanding that you have given us so much that we do not deserve.

[ 2 : 53 ] And Lord, this morning, as we have a chance to look at your word, I pray that you'd remind us that as you've given us your word, we don't deserve that either, but you've given it to us freely. We have this opportunity.

We have freedom in this nation that we live in to come together, to read your word, to study your word, and to strive to understand it and live it out in our lives. And I pray, Lord, that that is accomplished this morning, that we would have ears that are open to your message, that we would not just think, oh, this is for the person beside me, this is for my spouse, this is for my neighbor. But Lord, help us to realize your message is for each and every one of us, that your word is there to teach us, to remind us, to encourage us, to challenge us, so many things.

And I pray, Lord, that it does all that in our hearts, in our minds, in our lives on this day. So thank you again for your presence here and for your word. And it is in the name of Jesus Christ that we pray and all God's family said, Amen.

You can be seated this morning. Now, if you remember from the last couple of weeks, as we have started looking at Romans and gone through the various chapters, each week we are going back to

chapter 1 because there's one verse in particular that I told you that whether you like it or not, I'm going to read it every Sunday.

[ 4 : 12 ] And I'm going to hope along, oh, we do have this one. Thank you, guys. They are ahead of me. They're taking care of things. So thank you, Dan and Chris. If you don't ever thank Dan and Chris up there for all their work on Sunday mornings, give them a thank you.

They come in during the week and they get all these scriptures around and anything else that I come up with and videos and put it all together. So I appreciate their work. So thank them for it. But this is a verse that is kind of a key, hopefully not just to the book of Romans, but to our lives. And this was what Paul had to share. And he certainly didn't just share it, but he lived it. This verse that's right up here behind me. And I hope that it's not just a verse we share, but I hope it's a verse that we live out.

And we first have to be convinced of this in our mind. And I'm going to ask if we can read this verse together this morning. Are you ready? For I am not ashamed of the gospel of Christ, for it is the power of God unto salvation to everyone that believe it, to the Jew first and also to the Greek. What a wonderful verse. Paul's saying, I am not ashamed of this. And that means I'm going to share it because it is the power of God that allows us to be saved.

[ 5 : 27 ] And that, folks, is an important thing. And he's talking about the gospel of Christ. And that really is what the book of Romans is all about. And really it's what the New Testament is all about.

The gospel of Christ that leads to salvation. So as we look at chapter 4, be reminded this is all the gospel of Christ, what we need to know and understand. So back to Romans chapter 4.

This chapter begins by talking about Abraham. What shall we say then that Abraham our father, as pertaining to the flesh, is found?

We have to realize as Paul was writing, in part he was writing to the Jewish people. And for the Jewish people, Abraham was a significant foundation of their belief.

They looked at Abraham as kind of the building block of all God's promises to them. Because way back, Abraham had made promises to God that if you follow me, if you serve me, if you listen to my voice, I will make your descendants as the stars of the sky, is what he told him.

[ 6 : 35 ] God gave Abraham so many promises. And the Israelites looked back and said, well, yeah, we're in that lineage. We're part of what God promised Abraham. So to them that was very important.

But what we need to understand is this is also for us. Because the Bible goes on to explain later that the lineage of Abraham isn't just by blood.

We sometimes get wrapped up in that. We talk about genealogies and tracing your ancestry back. And I know you can get online and you can go to Ancestry.com or I don't know, there's other sites. And you put that in and they will kind of tell you who you descended from and you can do research in libraries and online, all kinds of things to find out what your ancestors did. Have any of you done that?

Some have, some haven't. Somebody in our family did it years ago, at least for the Baker side, and I think we have some for the Sickmiller side too. But it's interesting to read back through that and to see how, at least on the Baker side, they came over from Germany and they hid in the ballast area of a ship and it was searched, all kinds of things.

[ 7 : 44 ] And you think, oh, that's interesting stuff. But it's even more exciting if people trace their genealogy back and they find out, oh, I was a descendant from, you know, somebody that was well-known in history.

And then they get all excited about that. So we look at genealogies and those things sometimes are important to us. But what the Bible says is Abraham's genealogy, those descendants that he had, the lineage, is not about blood.

It's about faith. It doesn't matter if you can say, oh, I can trace my family line back to Abraham. What matters is if we have the faith that Abraham had.

That's what makes us part of the lineage of Abraham, our faith, not our blood. And that is what we have to understand. So this is also for us. And it says, what has he found?

Then look in verse 2. For if Abraham were justified by works, he has whereof to glory. All right, so we can start talking about works.

[ 8 : 50 ] Is it a good thing to do good works? Does everybody agree with that? Okay, should we be doing good works? Like what? Like shoeboxes, packing shoeboxes.

Yeah, good answer. So they can go around the world. A good thing. What other good works should we be doing, Logan? Spreading the gospel. Absolutely. Good works that we should be doing. What else? Helping someone out of the music. Helping someone out who needs it. Good works. Should we be doing those? Absolutely. What else? Looking after our neighbors. Absolutely. Good works that we should be doing. This should be easy. Hopefully we're doing these things. What else? Praying for others. Praying for others. A good work that we should be doing in our lives.

Logan? Praying for our enemies. All right. That's a good work, isn't it? That one's a little harder, huh? Is that all we can think of?

[ 9 : 51 ] Being nice to others. Being kind to others. All kinds of good works that we can do. And actually, we're expected to. We should be doing those things. But look what it says about Abraham and works.

For if Abraham were justified by works, he has whereof to glory. But look at what it says at the end. But not before God.

Why can't he be glorified in his good works before God? Logan? Because we're not justified by our works.

That is true. But why not before God? Why can't we be justified for our works? Because it's of him we can do it.

It's by him we can do it. That's all true. But the real root of it is because we can't do enough works to be justified. You can't do enough good to balance out the scale.

[ 10 : 59 ] And so often we think and the world thinks that's how it works. If I just do enough good things, it'll somehow outweigh the bad things that I do in life. And if the good outweighs the bad, I'll be okay.

Have you talked with someone in your life that maybe has that mentality? Raise your hand if you have. Seriously, keep it up for a minute. Often that is the mentality people around us have and people in the world.

And sometimes even Christians. Doing good works and somehow thinking that will be enough. And those good works can even be sharing the gospel of Christ.

Praying for others. And those aren't just good things. Those are Christian things to be doing. But even that is doing Christian things enough. It is not.

And it says even Abraham in all his good works says if he were justified by those, he could glory.

[ 12 : 00 ] But not before God. Because before God, however many good works we do, it's still not enough to balance out the sin in our lives. It is not enough.

Look back even. Look in Matthew. Turn to Matthew chapter 7. The Gospel of Matthew. I told you we were here in Matthew in our Thursday morning Bible study. Matthew chapter 7 beginning in verse 21.

And this is Jesus Christ himself sharing. You know, we're talking about the Gospel of Christ. And that means Christ, his beliefs, his ministry, our faith and trust in him. And this is what Christ shared. Look at starting in Matthew 7 verse 21.

Not everyone that says to me, Lord, Lord, shall enter into the kingdom of heaven. But he that does the will of my Father which is in heaven.

For many will say to me in that day, Lord, Lord, have we not prophesied in your name? And in your name have we not cast out devils? And in your name done many wonderful, what is that word?

[ 13 : 07 ] Works. And then I will profess to them, I never knew you. Depart from me, you that work iniquity. Those are some pretty good works it mentions there, isn't it?

Wouldn't you agree? I mean, casting out demons? Prophesying in the name of the Lord and doing many wonderful works? And I think he's talking about Christian works there.

Certainly casting out demons and those are good Christian things to do. And we can do so many good Christian things. But it says many will say, look at all that I've done. And what's the response going to be?

Depart from me. I don't know you. Depart from me. So again, the Bible shares, the gospel of Christ shares over and over and over again that it is not about works.

We have to get that through our heads and constantly remember that. And that is part of the gospel that we need to share with people to make sure that they understand that it is not about works.

[ 14 : 11 ] Because again, catch that first word in that verse 22 maybe? Many. Verse 23. Is it 23? I already turned my page. 22.

Thank you, Becky. Many shall say unto me. When you hear the word many, what do you think that means? There will be a lot of people that in that judgment day when they come before Christ and when they're in the presence of God and it's at the judgment, and what are they going to say? Look at all these good things I've done. Look at all the good works I've done. In your name. I went to church every Sunday. I taught. I was involved in this ministry and that ministry. I shared with people. I helped my neighbor. I prayed for my enemies. I did all these good things. Many will say that. I didn't know you.

I didn't know you. And what will Christ's response be? Depart from me because what? I didn't know you. It's not about works.

[ 15 : 25 ] It is about a relationship. Christ said, I never knew you. Knowing someone implies a relationship, doesn't it? It's not works.

It's not about what we do. It's about who we know. And that is what this gospel of Jesus is trying to, what Paul is trying to reinforce in our minds.

And if we look in Romans, again, we have nothing before God. We cannot glory in our good works. Now look on in verse 3 of chapter 4 in Romans.

For what does the Scripture say? Abraham believed God and it was counted to him for righteousness. Now to him that works is the reward not reckoned of grace, but of debt.

That's an important word there at the end. Debt. Debt. We owe a debt. Does anybody like being in debt? I mean, we sometimes go in debt, right?

[ 16 : 31 ] But do you ever like it? I have yet to hear somebody say, I am in so much debt and I love it. I am so glad I want to get me some more of that.

We don't like being in debt. I mean, we may make decisions to put ourselves in debt, but then we look back and we think, I wish I wouldn't have done it. We don't like to be in debt. But here's the thing about the debt God is talking about.

It is a debt that is so vast that we have no chance of repaying it. It is a, you know, we like to say there's no hopeless situation.

The debt that we owe spiritually apart from Christ. Here's the thing. It is a hopeless situation apart from Christ.

Sometimes we need help in understanding that. You know, I was thinking on the drive here this morning. Our nation, I don't know how much you follow it, and I don't follow it too close anymore.

[ 17 : 35 ] But we are, and somebody will probably correct me. I think we're somewhere between \$34 and \$35 trillion in debt. What is it? \$37. Well, there you go.

That's a lot of money. Can you imagine \$37 trillion? I mean, I can't even, I don't even know how many zeros that is. That's a lot of zeros. Okay. So, picture this.

What if all of a sudden, everyone in the United States agreed that that debt was no longer the debt of the United States, it was yours.

And you were responsible for that debt. Forrest, you now owe \$37 trillion, and we expect to have it paid. You going to write a check?

How would you feel being \$37 trillion in debt, you personally, not our nation, you? What kind of a payment plan would that look like?

[ 18 : 49 ] Pay a trillion dollars a year. You'll have it paid off in 37 years. Is that a hopeless situation? What hope do you have of paying that back?

I'm not a math guy. You could pay \$1,000 a day, and I don't think you'd have that paid back in your lifetime. What kind of a situation is that?

Hopeless. Hopeless. Hopeless. That hopefully makes us, helps us to understand when the Bible talks about this debt, that's our debt.

That is the debt that our sin puts us in. A debt that we have no hope of repaying. I mean, if you owe \$37 trillion, you're not just going to say, oh, well, I'll get a second job.

That'll fix it. You can't get enough jobs. Not possible. That is this debt, spiritually, that we owe, that we have no hope of repaying.

[ 19 : 55 ] There is no way we can possibly do it. But look on what it says in verse 5. But to him that works, not, but believes on him that justifies the ungodly, his faith is counted for righteousness.

Even as David also describes the blessedness of the man to whom God imputes righteousness without works.

That word imputes. That God imputes righteousness without the works. Do you know what that means? Imputes means transfer or credit.

That's what it means. It means our debt is transferred to someone else. Isn't that nice? Isn't that a good thing? You owe \$37 trillion, it's transferred to someone else.

Who is that debt transferred to? Jesus. He took it on for you. And then look in verse 7 because this is the outcome of that.

[ 21 : 08 ] Saying, blessed are they whose iniquities are forgiven and whose sins are covered. Blessed is the man to whom the Lord will not impute sin.

Folks, that's us. Is that a nice thought? Blessed are they whose iniquities are forgiven. That's us when we put our faith and trust in Christ.

Is that a good thought? Blessed is the man to whom the Lord will not impute sin. In other words, your sin is transferred away and you don't have any.

That debt's gone. Folks, that is the gospel message of Jesus Christ. Paul said, I am not ashamed of the gospel. That meant he was going to share it. So what was the gospel he was sharing?

He was sharing the gospel that you owe a debt that you cannot pay. And the only way you can get out of that debt is put your belief and faith and trust in Jesus Christ. It's not by works. It's not the things that you do.

[ 22 : 08 ] It's the relationship you have with Jesus Christ. And when you have that relationship, that debt is erased. Christ takes that debt on for you. That debt is gone. That sin is gone.

And you get a fresh start. You know, in this world we live in, I know that people get excited when they get out of debt. When they finally have that debt erased. When you get that slip in the mail that says that car is paid off or your house is paid off or the church is paid off or whatever.

That's a good feeling, isn't it? But folks, we should have so much a better feeling when we accept Jesus Christ or when we hear about someone accepting Jesus Christ. Like the young girl at JDC.

To know that their debt was forgiven and it's gone. The sin is gone. And that means they have a home in heaven waiting for them. Folks, that is what we should get excited about. That is the gospel message that we have to share with people.

That is why Paul said it is the power of God unto salvation. Because without that, the situation is hopeless. We don't like to think about any situation being hopeless.

[ 23 : 15 ] Without Christ, it is hopeless. But with Christ, with the gospel of Christ, it is the power of God to salvation.

I want us to look at the end of this chapter. Starting in verse 20. Again, it was talking about Abraham. He staggered not at the promise of God through unbelief, but was strong in faith, giving glory to God, and being fully persuaded that what he had promised, he was able to perform. Abraham had a belief, a faith, and a trust in his God. We are supposed to have a belief, and a trust, and a faith in God. And a faith in God's plan, and that plan was him sending Jesus Christ to this world to die for our sins.

Putting our faith in God means having faith and believing that plan. And verse 22, And therefore it was not imputed or counted to him for righteousness. Or it was imputed to him for righteousness. Now it was not written for his sake alone that it was imputed to him, but for us also, to whom it shall be imputed. Again, it's talking about righteousness being transferred to us if we believe on him that raised up Jesus our Lord from the dead, who was delivered for our offenses, and raised again for our justification.

[ 24 : 43 ] He was delivered for what? Our offenses. He was crucified for what? Our offenses. For our offenses. For our debt. For our sin.

Jesus did all this. The power of God to salvation. So that it wasn't hopeless anymore, there is hope. That debt that is unpayable has been paid because of Jesus Christ.

You can work all you want. You can do all the good works all you want. It won't be enough. It is through our faith and trust and belief in Jesus Christ.

That is the gospel of Jesus Christ that we need to share with the world. First of all, that we need to realize in our own lives and remind ourselves of.

But then we need to share with others around us. I just want to share with you. I just want to share with you. I just want to end with this thought. If I told every one of you this morning, you came in

with debt, you came in owing a bunch of money, and I told you that before you leave, all that would be paid off.

[ 25 : 55 ] You would leave here not owing anything to anybody financially. Would you be excited? I would like that.

That'd mean my truck was paid off. I'd get excited about that. What we have here is so much better than that. We can leave here with our spiritual debt paid off.

A debt we could never repay. Folks, what a wonderful thing that I think we so often, that I so often, take for granted. But it's through our faith and trust in the Lord, not our works.

I pray that we remember that simple but basic message of the gospel. It's about what Christ did, not what we can do. That's the gospel we need to understand and that we need to share.

Let's pray. Lord God, I thank you so very much for this day that you've given us. I thank you for your word. I thank you for the truth of it. And Lord, I just pray this morning that you will remind us that we had a debt that we could never even begin to repay.

[ 27 : 03 ] None of the work that we do is enough. We are not good enough. We are not strong enough. We are not capable of paying off that debt. But through our belief in Jesus Christ, that debt was transferred to Him.

He took on that debt. And our debt was gone. A free gift to us when we put our trust and faith in Him.

I pray, Lord, that each person in here has done that. And if they haven't, I pray they do that this morning. But I pray even more than that, Lord, or just as much as that, that we take that message to the world around us.

Help them to understand that there is only one way and it's not through doing good works. It's not through going to church. It's not through doing good things. Those are things we all should do, but it's only through our faith and trust in Jesus Christ and that alone.

Remind us of that, Lord, and help that to be our message that we share with the world. Help us to never be ashamed of that gospel. In the name of Jesus Christ, we pray. Amen. Amen. This morning as we close the altars open, if you have a need, come and pray.

[ 28 : 13 ] God is a God of grace and mercy and He is ready to meet with you. If you have a need, come and pray this morning. Amen. Do you believe He lives this morning? Absolutely. Do you believe He paid your debt?

Absolutely. All right. Now go share it. Share that with others. The excitement that comes from that. And the need that we have for Him to forgive our debt. Share that with the world around you. Let's bow our heads as we close in prayer.

Thank you again, Lord, for your presence among us this morning. And I thank you so very much for your word. And I pray, Lord, that as we leave this place, again, I just pray that we leave with you in our hearts that we understand the tremendous sacrifice that you made for us, the debt that you took away from us.

Lord, help us to remember that each and every day and to not quickly forget that. And help us to share that with the world around us. It is the message of hope and the message of life.

Help us to share it faithfully. And it's in the name of Jesus Christ we pray. And all God's family said, Amen. God bless you and have a wonderful week.