

# What's In Your Account?

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[ 0 : 00 ] as well, where Abraham's faith is counted to him as righteousness. Counted to him, there's this sense of an account that he has that is in credit with God. Faith is counted to him as righteousness.

And then we come into chapter 5 and we read, therefore, since we have been justified by faith, we have peace with God through our Lord Jesus Christ. Through him, we have also obtained access by faith into this grace in which we stand and we rejoice in the hope of the glory of God.

Maybe familiar words to us in the book of Romans, we come across so much wonderful teaching that God gives to us. And these opening words of chapter 5 enter into a section, then it leads us right through into the end of chapter 8, where we're seeing the wonder and the beauty of Christ, who is our Savior. How much do you have in your account this evening? When I ask you that question, you automatically think I'm asking you how much money you have in the bank. And you might say it's none of your business, how much money I have. But some people like to talk about how much money they have.

Some people like to boast about how much money they have. And there's a list of rich people that's produced every year. It's called the Forbes Rich List. And people love to see their names on that list.

And maybe we're not on that list. Maybe we don't want to be on that list. We'll never be on that list. But that's not the account that matters. And that's not the account that I'm asking you about this evening at all. It's not how much money you have in the bank at all. It's an account with God and what we have with Him. And that's what matters. Not our name being on the Forbes Rich List, but our name being on another list, a far more important list. And that is our name being in the Lamb's Book of Life. We might ask the question, how do people get their names on the Forbes Rich List?

[ 2 : 22 ] How do you end up on there? Well, it's often about what you have in your account, what you have in your bank account, through things that you've maybe accomplished and earned in life, or maybe through what you've inherited in your life. You can end up on that list. But we ask ourselves, how do we end up on that other list, that list belonging to God, the Lamb's Book of Life? It's nothing to do with what we do ourselves. We don't earn our way onto that list, but it's by faith in the one who has done everything for us. And it all comes down to realizing that, that it's not about what we have done that makes a difference in saving our souls. It's all about who we know and how we know Him, and to know Him by faith, just like Abraham was justified by faith, and it was counted to him as righteousness. His account was with God, and his security was with God. And as we look at God's

Word tonight, as we've just sang from Psalm 19, we see just how precious God's Word is. It's far more precious than gold, the psalmist says, even much fine gold, the best of gold that could be had in the psalmist's day. It's nothing compared to the value of God's Word to us. And for ourselves tonight, if we know Jesus, if we know Him as our Savior, we could have nothing in our bank account, and yet we have everything through faith in Him. And on the opposite side of that, we could be number one on the Forbes Rich List, and yet without Christ, have nothing and be lost. And so what do you have in your account tonight? Well, as we read these opening verses of chapter 5, we've given this insight into what we have through faith, and what is credited to our account by faith. There's a few things just going through these two verses that I want us to highlight this evening, that we have through faith, and to realize that it's a never-ending source of riches. It's the riches that we have through faith in Christ. We're just going to take some of these words as we go through these verses. And the first thing we see here is in verse 1, we have been justified by faith. The same as Abraham before us. It was not just written for his sake alone, it says at the end of verse 23 of chapter 4, but for ours also. It'll be counted to us who believe in Him who raised from the dead Jesus our Lord, who was delivered up for our trespasses and raised for our justification. And then it comes in, therefore, we have this as well.

Therefore, since we have been justified by faith. So the first thing we see here of this account that we have with God is that our debt is clear. And you may ask, well, what debt are we talking about here? We are justified by faith. What is our debt? What was our debt? Well, you go back to chapter 3, and there it says, are justified by His grace as a gift through the redemption that is in Christ Jesus. What do we have here? Well, we have the righteousness of God through faith? That's what it's speaking about as you go back to verse 22 as well. The righteousness of God through faith in Jesus Christ for all who believe.

Well, there is no distinction for all have sinned and fall short of the glory of God. We are all in debt. All have sinned and fall short of the glory of God. But yet we are justified through faith by this grace as a gift through the redemption that is ours in Christ Jesus. We have this debt. It's highlighted for us again in chapter 6, verse 23, the end of that chapter. For the wages of sin is death, but the free gift of God is eternal life in Christ Jesus our Lord. Again, there's this debt that we have.

[ 7 : 27 ] The wages of sin is death. So we all have this debt. But what does faith do for us? We are justified through faith. Our debt is clear. And how is this possible? Well, it's because of what the Lord Jesus Christ has done for us. How he died on the cross. He paid for all our sins. And so that when we receive him as our savior, our debt is clear. Justification doesn't mean that we are perfect. We still fall short so often, but we are made right with God. Not through our righteousness, but through the righteousness of Christ. And so there's no need for us to try and add to our account. There's no need for us to try and boost our account in any way because there's nothing more we need to add to it. There's nothing more that we can do to make it any better or healthier than it is. We add nothing to it because he has done everything for us. There's a writer, John Flavel, who once said this. He was speaking about our justification. He said, if he has finished the work, this is Christ, what need is there of our additions?

What more could we add to it? And if not, if he's not finished the work, to what purpose are they? Anything else we can do? Can we finish that which Christ himself could not complete? Did he finish the work? And will he ever divide the glory and praise of it with us? No, he says, no. Christ is no half savior. It is a hard thing to bring proud hearts to rest upon Christ for righteousness, but God humbles the proud by calling sinners holy from their own righteousness to Christ for their justification.

He has finished the work. There is nothing more we add to our account. Our debt is cleared. We are justified by faith. We are made right with God. Isn't that a wonderful thing to have in our account this evening?

To know our debt is cleared. To know we are right with God. We have been justified by faith. So we have this in our account through faith, but there's more. Because he goes on, he says that we are justified by faith. We have peace with God. Peace with God. Bank accounts can cause people great stress and worry so often. If they're running low or if our bank account's in debt, we get worried. We get stressed.

Imagine the relief when a substantial amount is paid into that. It gives us a sense of relief. It's the end of the month just now. It's payday for many people. And maybe your bank balance has been just dropping all month and you're so glad to get to the end of the month when it gets a boost once again. But how long will it last? Once all the direct debits come off, once all the bills are paid, how much is left? It so often just leads us for a moment of peace, but then we start to worry once again. And then we think, even with our bank accounts, supposing they are healthy, what difference does it make at the end of the day? Can we take it with us? No. But here we are speaking about something else. Justification by faith is not just a temporary fix. It's a complete transformation, an everlasting transformation. And so the worry is taken out of it. We have peace with God, a peace that cannot be taken from us. All our debts are paid. There's no more coming off. He has given us this peace. This peace is a wonderful blessing. And it's not just a feeling of this inner peace, but it's an object of peace. The fact of peace. We have peace with God. But there's always a danger with that. And people often feel we have peace with God, but we don't really. It's highlighted for us so often in the Old Testament, the likes of Jeremiah, a prophet who was calling up people to repent when the false prophets were telling them, you have peace. But Jeremiah was saying to them in chapter 6, verse 14, they have healed the wound of my people lightly, saying, peace, peace, when there is no peace.

[ 12 : 29 ] It's a false peace. But through faith and being justified by faith, we have through peace with God. An old Christian who was on his deathbed was visited by a friend who asked him, have

you made peace with God?

And the man replied, no, I haven't. And his friend was troubled. He said, what have you? You must make peace with God, he started saying. And the man on the deathbed was saying, I'm sorry, I cannot do that.

But you must. But you must, he said again, his friend, don't you realize the danger you're in without making peace with God? And the dying man replied, but how can I make peace with God?

And then he turned it around and he said, my Lord made peace with me 2,000 years ago when he died on the cross. And when I came to accept that and to believe in that, I had peace. And I have had peace.

Ever since. We have peace with God, not through what we do, but what has been done for us. And what Christ has done for us at the cross. So we are reconciled to God. We are no longer enemies of God, but friends with him. And we do only to fear his judgment. Our account is healthy with him. We have peace with God. Then it goes on to say, with God, through our Lord Jesus Christ. Through our Lord Jesus Christ. So many people enter financial crisis when their investments have been put in the wrong place. So when there's a market that collapses. So much can be wiped off the market in the blink of an eye, in a day, in a moment. And then there's a panic. How can we go on?

[14:39] We need someone to help us. We need someone to act as a guarantor for us. But for many, they're helpless. They can't do anything. But what about our account with God? How secure is your account this evening?

Our bank balance and accounts, they can be wiped out in a moment. But what about our account with God? Well, here we're told our account is through our Lord Jesus Christ. It is secure.

There is nothing that can take anything away from us because it is secure in Christ. Through our Lord Jesus Christ. There's a commentator called Douglas Moo who wrote a commentary on the book of Romans. And he makes this comment about Romans chapter 5 through to chapter 8. And he says, that all God has for us is to be found in or through Jesus Christ, our Lord. He says this is a constant thread running through chapter 5 to chapter 8. This is the first one of them. We have peace with God through our Lord Jesus Christ. You carry on through the chapters. We rejoice in verse 11. We rejoice in God.

through our Lord Jesus Christ. Then you go further on in chapter 5, verse 21. Grace reigns through righteousness resulting in eternal life through Jesus Christ, our Lord, he says. The gift of God bringing eternal life is in Christ Jesus, our Lord. Chapter 6, verse 23. Thanks for deliverance are due to God through Jesus Christ, our Lord. Chapter 7, verse 23. And then that great chapter, chapter 8. And it says, the love of God from which nothing can ever separate the believer is in Christ Jesus, our Lord. He guarantees our account. He is the security of our account. Everything is in or through Jesus Christ, our Lord.

Nothing can put us back in debt again. Nothing can wipe away our account. It is secure in him. He goes into verse 2 then and says, through him, we have also obtained access by faith into this grace in which we stand.

[17:30] Your name on the Forbes rich list may grant you access to the finest restaurants. It may be no bother to own anything you want in this world. It's yours just the click of your fingers. It seems like there's access to funds unending. But it doesn't give us anyone the access that this speaks of. But we have through faith, through him, we have also obtained access by faith into this grace. We have this wonderful access through Christ. We have ongoing access to this account of the treasures of God's grace, the riches of his grace towards us. Through our Lord Jesus Christ, we can come again and again and again into the presence of God and receive grace and mercy for every need. It's an account that never runs out. He supplies all our needs through Christ. And the word access here. Through him, we have also obtained access by faith into this grace.

The word access here means entering into the presence of the King. Many people earn access to royalty through their riches in this world. But we as believers in the Lord Jesus Christ have access to the King of Kings and Lord of Lords. Any time of the Lord of Lords. Any time of the day or night, we can come and approach him.

Through Jesus, we enter into the presence of God. We come in prayer to him. We come saying, Our Father who art in heaven. We have access to him. And as it goes on here, he speaks of access in which we stand. There's this idea of permanence here. Again, it's this that cannot be removed from us. It's firmly fixed, immovable. We have this access constantly, this security constantly. We are absolutely secure in the Lord Jesus Christ. What access, what wonderful access we have to the

riches of God.

What a blessing that is for us tonight. That is our account with God. The final thing we take from these verses is the end of verse 2. We rejoice in the hope of the glory of God.

Our hope is certain because it's based on the promises of God that never fail. You hear so many people putting things in front of us to invest our money and to get a great return.

[ 20 : 28 ] And we hope in some ways that that will happen. But it's not a certain hope. It's not a secure hope. But here there is a hope that is certain, that is secure. We rejoice in the hope of the glory of God.

So there is this return on our accounts. There is this future hope on our accounts. You know, sometimes people will show a box full of money or a room full of gold.

And you're only given a glance to see what it looks like. What does a million pounds look like? And they'll put it in front of you in a pile and you'll see that's what it looks like. But you can't go near it. You can't touch it.

But here the hope of the Christian is that we will rejoice in the hope of the glory of God. Not just that we will see it, but that we will share in it. We will all be part of it through being justified by faith.

The glory that was lost when sin came into this world. When we see Jesus and when we trust in him, we see it restored, not only in part, but the day will come and we will see it in all its fullness.

[ 21 : 42 ] What Christ has done for us is so amazing, so remarkable that we hope, rejoice in the hope of the glory of God.

And hope is a wonderful thing. Hope for the Christian keeps us going. It keeps us going on. There was a man in America called Eugene Lang.

He had become a self-made millionaire. He'd worked hard and become a millionaire through hard work. And he was often asked to go and speak in different places.

And one day he was invited into a school in East Harlem in New York. A very poor area of New York, where many of the students, they really didn't have much to hope for in life.

And yet he was invited on to address a class that was coming to near the end of their time in school. 59 students he addressed. And he was worrying, what could he say to inspire these students?

[ 22 : 45 ] He knew most of them would eventually drop out of school. Many of them would probably end up in prison because that's the kind of life that they were used to. And so he was thinking, what could he say?

He was thinking, never mind, would they listen to him? Would they even look at him? He was thinking, how can I get them to engage? And so everything that he began to write, he scrapped. He put it in the bin. And instead he decided to speak from the heart. And not just speak words, but give them another kind of hope.

And he said to them, stay in school. Keep on studying. And I'll help pay the college tuition for every one of you.

There was an offer made to them. An offer that they would never have managed by themselves. And immediately those students, their lives were changed.

[ 23 : 46 ] For the first time, they had hope. They had something to look forward to. And many of them went on to go to college.

Of that class, 90% of the class graduated from high school. They were given hope by someone giving to their account.

And for ourselves, here we are as a people, hopeless in life. No hope without God. Perishing without him.

And yet now, in our account, we rejoice in the hope of the glory of God. Because of what he has done for us.

So what do we have in our account this evening? We have more than we ever dreamed of. We have more than we could ever imagine.

[ 24 : 47 ] But we have to realize it. We have to trust it. We have to believe it. Because that is what the word of God says. This wasn't just for Abraham.

It was not written for his sake alone. But for ours also. That our account, our debt is clear.

And in his place, we have peace with God. Through our Lord Jesus Christ. We have access on a daily basis to this unending grace. And we rejoice in the hope of the glory of God.

Our names may never be on the Forbes Rich List. That doesn't matter. If our names are on the Lamb's Book of Life, that means we are richer than anyone else in this world. And that is where we should long to be. And that is where we are. Through faith in our Lord Jesus Christ. Let us pray. Our Father in heaven, we thank you for all.