

Romans 4:18-25
3rd Sunday after Pentecost
July 3rd, 2011
Pastor Joel T. Sauer
Year A

Living on Credit

In the name of the Father, and of the Son † and of the Holy Spirit. Amen.

Dear Fellow sinners and Fellow Redeemed,

Credit. It's very important in our lives today, isn't it? We go to great lengths to make sure we have a good credit rating. The more bills you miss, the worse your credit report is going to be. The more bills you pay on time, the better your credit report will be. It's that simple. How many of you here have gotten a credit report? How many of you would want your credit report shared with everyone here? Stops and make you think – no?

What about your spiritual credit report – that report which speaks about the many times we defaulted on the commands of God? What does your spiritual credit report look like? Would you want to share it with everyone here? In today's lesson, we are going to look at our spiritual credit report and we will see that we are **Living on Credit** – a Credit that goes against all hope, but a credit that gives a certain hope of life. With that in mind, we turn to the 4th chapter of St. Paul's letter to the congregation at Rome, beginning at the 18th verse. We read:

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.

This is God's Word!

If your credit card company called you up this week and said that your credit was being raised to 1,000,000 dollars and that you could spend all of it without having to pay any back, what would you think? After picking up the phone off the floor - I think each

of us would think it's too good to be true! In the lesson before us this morning, God promised the patriarch Abraham something that also seemed too good to be true.

The Lord promised Abraham that He would **"... surely bless (him) and make (his) descendants as numerous as the stars in the sky and as the sand on the seashore."** (Genesis 22:17) Even more incredible was the promise that from his descendants would come the Savior of the world, the Savior promised to Adam and Eve in the Garden of Eden, the Savior who would bridge the gap between God and humankind!

How could this be? It all went against human reason! It seemed too good to be true. It went against what Abraham could see with his own eyes. Here he was, as our lesson tells us, **"faced (with) 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."**

Abraham and Sarah didn't have any children and they were well past child-bearing age! How could Abraham be the father of many nations when he didn't have any children, when there was no one to carry on his name? God's promise just didn't make any sense!

How often doesn't that happen in our lives as well? God's promises just don't make any sense or seem too good to be true. He promises that He will take care of us, will watch over us, and forgive us. But everything we see in our lives just doesn't add up or mesh with God's promises, do they?

We suffer pain – the pain of losing a loved one. We undergo illness – be it a small cold or a diagnosis of cancer. We experience loneliness, depression, despair, financial trouble. Going through these things – we may wonder – "How can God be keeping His promise to watch over us and take care of us? It goes against everything we see!"

Then God also promises us forgiveness. Forgiveness? How can God forgive someone like you and me! The more I look at my life, the more I see how sinful I truly am. God wants me to love my neighbor, but how often haven't I complained or cut down that one person who causes me no end of grief. God wants me to lead a pure and decent life, but how often don't our thoughts reflect anything but decent and pure. God wants me to place Him first in everything in my life, but how often don't you and I just want to focus on ourselves – do what we want to do – we can serve God later, right? How could God promise to forgive someone like you and me, whose sins constantly slap Him in the face, whose sins, He declares, deserve punishment in hell for eternity? It goes against our reason. If someone would act the way we do with our sins toward God, we wouldn't think of forgiveness, but getting even, getting mad, retaliate in some way!

God's promises just don't seem possible. In fact His promises seem downright crazy! It must have seemed that way to Abraham. But Abraham was given a promise from the One who had the **"power to do what he ... promised."** God would keep His promises and Abraham believed God's promise because the Lord had given Him faith to believe it. Abraham was empowered by God to trust in that promise, even though it went against all reason and hope.

You may wonder how Abraham applies to our lives today. The Lord also gives you a promise and then gives you the faith to believe it.

When God's promises seem too great to believe, seem to go against all hope, when you're struggling, look to One who made these promises. God is fully capable, more than powerful enough to fulfill His promises to you. When all seems distraught and to be crashing down upon you, run to His Word, flee to the Sacrament of the Altar,

remember your Baptism. For it is through these means that God strengthens you and assures you of His promise to watch over you, to care for you, to forgive you. That is why it is so important for you and I to be in God's Word! It is there where He lifts us up and strengthens our faith in Jesus, just as He did with Abraham. But there is more. As we see in the next verses, God also promises to bring you to heaven having given you a perfect credit report.

St. Paul continues by saying that Abraham's faith, given to him by God, was then credited to him as righteousness. What is being talked about here?

Let's imagine that you received your monthly bank statement and you see that the balance in your account is \$10,000,000. After picking yourself up off the floor – what would you do? You may be tempted to spend it all at once so as not to lose it. But you go to the bank to see what's up and get things straightened out. At the bank, the manager looks over your account, then looks up at you and says, "No, everything is in order." Someone had purposely put that amount of money in your account. It is yours, no strings attached.

In the same way, God looked at Abraham's spiritual credit report. Abraham was full of sin. He had done nothing to earn God's favor. But because God had given Him faith, God credited to Him the righteousness and holiness he needed.

We may be thinking – "that's great pastor. Abraham was credited God's righteousness. But what does this mean for me today?" St. Paul tells us – **"The words 'it was credited to him' were written not for (Abraham) alone, but also for us, to whom God will credit righteousness."**

You and I need a perfect credit report to enter into heaven. A report of no sin and a perfect life. And what we need, God gives to us. When He looks at our spiritual credit report, what does He see? He sees a person who has lived perfectly. He sees a person who has never sinned. He sees a person who has always kept His commands. He sees a person whom He will let into heaven.

How is this possible? St. Paul tells us – **"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."**

We have a perfect spiritual credit report through faith in Jesus! When God looks at our report, He sees Jesus. Jesus who lived the perfect life in our place. Jesus who died on the cross to take away our sins. Jesus who rose from the dead to guarantee that His life and death is credited to you and me.

You and I are living on credit – a credit that gives the certain hope of life in heaven! You can be sure that death will not be the end – but heaven awaits us. It doesn't seem possible. It goes against all reason that we and our loved ones who have died in Christ have life. How is it possible? How is it possible that our loved ones who have died are not dead but simply asleep and will rise up again?

It is possible and certain because it rests on Jesus! It is possible and certain because God, out of His grace and mercy, has credited to your spiritual bank account Christ's life, death and resurrection!

Again, how does this affect you today? In the following verses of our lesson, St. Paul tells us, **"Therefore, since we have been justified through faith, we have peace with God through our Lord Jesus Christ,² through whom we have gained access by faith into this grace in which we now stand. And we rejoice in the hope of the glory of**

God.³ Not only so, but we also rejoice in our sufferings, because we know that suffering produces perseverance; ⁴perseverance, character; and character, hope. ⁵ And hope does not disappoint us, because God has poured out his love into our hearts by the Holy Spirit, whom he has given us.”

That we have been saved comforts us in the trials and sufferings of this world! That God has credited Jesus' life and death to our spiritual account leads us focus our eyes not on this world, but on the world to come. Pain, suffering, trials, troubles, sorrow and whatever else may befall us here on this earth cannot take away from what God has done for us in Christ! With His strength we can endure whatever may come upon us. We can endure; because this life with all its troubles is not the end. We know what awaits us, guaranteed to us because we are living on credit – the credit of our Savior Jesus Christ! Is that not astonishing? After picking our jaws up off the floor from such incredible news – what can we do? O Give thanks to the Lord!!

In the name of Jesus!
Amen.

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