

Do You Have Credit with God?

- † **Justified by faith** (vv.1-5)
† **Guaranteed by grace** (vv.13-17)

In the Name of Jesus Christ, the promised Seed of Abraham, dear children of this Living Hope:

One of the most exciting things for late teens heading off to college is getting those colorful letters from very important companies that say, “You are approved!” Kids, let me tell you, these letters just keep getting better. When you’re middle aged with a good credit score, “You are approved!” means thousands of big bucks for exciting toys financed by “your friends” from big credit. Some are so generous they give you “\$0 Liability”; if someone steals your credit card, you pay nothing for fraud! Some cards have “No Annual Fee!” Just one catch: *Whatever you borrow, you must repay.* If you can’t as fast as they want their money back, you’ll be charged high interest to dig a deep hole and drown you plus your student loans. And all the while you can miss one of life’s biggest questions: **Do You Have Credit with God?**

† **Justified by faith** (vv.1-5)

If you grew up in a non-religious home, it’s hard to understand why the questions about Abraham are so gut-wrenching. Right before our text Paul asks, “*Where then is boasting?*” And he answers that there’s no room for **boasting** with God because faith excludes it. Paul talks about his own Jewish people because he once felt this way too: *Do everything right, and God will reward you.* But Paul discovered that under God’s perfect law, he could never *do everything right.* Paul constantly said and did things he knew were bad, not to mention all the good things he failed to do and say. Then there was the problem with his thoughts and piles of bad feelings. You mean thoughts and feelings can get us in trouble with God? Religious Jews or non-religious Gentiles, all failed to live righteous lives before God.

Jews knew Abraham as the father of their Hebrew people. Surely he did things right, didn’t he? In today’s First Lesson (Genesis 12:1-8) we heard how the LORD called Abram (his original name) to leave his family and go to an unknown land that God would show him. Abram just obeyed and went with no AAA road maps, no GPS, no credit card! Only God’s promise to take care of him, plus the promise of a son: “*All the families of the earth will be blessed in you.*” (Genesis 12:3 EHV ¹) God told Abram to count the stars if he could, then said, “*So shall your offspring be.*” (Genesis 15:5; Romans 4:18 NIV84) One biological problem with all this, actually two: Abraham was 75, his wife Sarah 65 – both past the age of childbearing. But “*Abraham believed God and it was credited to him as righteousness.*” (4:3 EHV)

That was Abraham’s big discovery. He had **Credit with God** because he was **Justified by faith.** If he tried to work his way into a right relationship with God, no credit. If you work, the boss owes you a wage whether you’re flipping burgers or buying Filipino peacocks for the San Francisco Zoo. Sounds right to us: *Working...wages...* – but not with God. Just the opposite: “*To the person who does not work but believes in the God who justifies the ungodly, his faith is credited to him as righteousness.*” Faith is the hand that receives **Credit with God** who justifies “*the ungodly.*”

To explain let’s all go to the Grand Canyon and pretend we’re not scared to look over the edge. In fact, let’s hike down to the bottom and back – against all advice, in one day. First, you take the wrong trail, South Kaibab – no water, very little shade. In flip-flops, really? It’s a mile deep, 7-8 miles down, and you’re picking up pretty rocks to put in your backpack. Illegal! But you didn’t have any food along

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anyway, so plenty of room. Hiking alone sounded so cool until you noticed cougars following you. They like the lonely. It takes you over five hours to get down, collecting your “pretties.” You didn’t realize it’s twice as long, 8-10 hours back – if you’re out of shape, not eating or drinking enough.²

See why we cannot work our way into a right relationship with God? Read Paul’s description of all of us in the previous chapter. (Cf. Romans 3:1-18; Ephesians 2:1-3; Isaiah 42:19f.) We all take the wrong trails. Our souls are already dead inside because of our rebellion against God. Blind, deaf, too weak to fight off the roaring lion from hell. Picking up sins along the way makes our burdens heavier with guilt. Not by our best efforts, but we can only be **Justified by faith. Credit with God** needs to be...

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Good guides cannot always guarantee a successful adventure. One friend of mine guaranteed we’d catch fish on a sunny day near his bait shop on the Mississippi. Neither of us caught anything. My best bite was when a fish jumped at my line as we were pulling away to a “better spot.” Tiny fish too!

When it comes to our journey from earth to heaven, we really want to avoid the waterless pit where Jesus says, **“There will be weeping and gnashing of teeth.”** (Matthew 8:12; 13:42,50; 22:13; 24:51; 25:30) So we desperately need God to forgive and guide us, but we have no way to pay for His services.

That’s something else father Abraham discovered: **“The promise that he would be the heir of the world was not given to Abraham or his descendants through the law,”** as if he could earn it, **“but through the righteousness that is by faith. To be sure, if people are heirs by the law, faith is empty and the promise is nullified. For law brings wrath. (Where there is no law, there is no transgression.)”** God’s demands make people angry at God (Romans 8:7), and God angry at us for breaking His Law. God’s *wrath* is scheduled to catch lawbreakers on His “day of wrath,” known as Judgment Day.

Here some folks ask, “How could a loving God destroy anyone in hell just for not being perfect?” Remember how workers tore out our old sidewalk with jack hammers? Crumbling concrete is dangerous, but sin destroys eternally if not removed. God chose not to rip out Adam’s heart when he fell into sin, not to start over with the whole human race. Instead God saved us at the cost of His own laid down life and shed blood for all, whether they believe or not. Believing what God has done is trusting His own guarantee based on Christ’s performance as the dear Son of God. **“For this reason, the promise is by faith, so that it may be according to grace and may be guaranteed to all of Abraham’s descendants....”**

After Lenten worship on Wednesday, one of the kids asked, “If everyone’s sins are all forgiven, why isn’t everyone saved?” Good question. Good way to wrap up our thoughts today.

Think of a valley larger than the Grand Canyon and covered with salt water. We’re way down in a hole, below sea level, because this is the Dead Sea between Israel and Jordan. On the west, rising high above us about 1300 feet is the fortress mountain of Masada. Some choose to climb the Snake Path to the top in a couple hours. But what if, as we said before, you’re deaf and blind and unable to walk – as God says we all are by nature? Wouldn’t you be grateful to hear there’s a cable car to take you to the top? If someone paid your way, better yet! If that cable car ride was as smooth as silk, better than a bus ride, good deal! If you found out rockslides were killing the blind climbing in the dark, wouldn’t you be extremely grateful for the cable car? Would you keep holding your heavy bags or put them down? At the top, would you go strutting off like a peacock: “I rode the cable car!” How could you take credit for the summit? All who failed, chose their own way. You can be glad you found out there is no other way.

As the apostles said, **“There is no salvation in anyone else, for there is no other name under heaven given among men by which we must be saved.”** (Acts 4:12) **Credit with God is Guaranteed by grace!** Put all your weight on Jesus. Rest in God’s love. Lay your burdens down. Jesus can carry them and you. Amen.

² https://www.nps.gov/grca/planyourvisit/hiking-faq.htm#CP_JUMP_1900728
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