



Most of you have probably heard what happened to us after the Superbowl. We were coming home from Sparta about 11 PM. We were driving on unfamiliar roads and it was snowing heavily. All of a sudden there was a 90 degree turn to the left but we went straight. We went through a snow bank, through a barbed wire fence and into a cow pasture. I was able to turn the van around only to discover that the fence was still standing and we were stuck inside. It turns out that we went under the fence. As quickly as a bunch of ambulance chasing accident attorneys, a group of cows showed up to investigate. They surrounded our van and a few checked to see if the fence was still intact. Thankfully everyone was OK, but the van, which we had bought used less than three weeks earlier, was in bad shape. Because of the damage done by the barbed wire fence, the van was nearly totaled. Thankfully we had good insurance but we were certain that our premiums would go through the roof.

Then Karen happened to remember something about our insurance policy. Because we had been with the company for more than five years and we never submitted a claim, we qualified for a special benefit—accident forgiveness. Isn't that a sweet sounding phrase?—*accident forgiveness*. The insurance company was going to forgive my accident as if it never happened. The only thing better than this would be if Karen also granted me accident forgiveness! ☺ The factor that makes this particular accident forgiveness so special was the high cost of the repair. If we had used up our accident forgiveness on a small claim, I probably wouldn't appreciate it as much. My degree of appreciation was in direct proportion to the amount forgiven.

Isn't this the way our salvation works? The more we understand how sinful and depraved we were, the more we appreciate just how much we have been forgiven. As Jesus said in Luke 7, "He who has been forgiven little loves little (Luke 7.47). Jesus did not mean that some people are actually forgiven more than others, in the way that the amount of accident forgiveness would vary with my insurance company. Everyone is forgiven the same infinite debt of sin, but what Jesus meant was that some people comprehend that their sin was relatively small and others know that it was enormous. Just like any other gift, our appreciation grows in proportion to the size or effort of the gift.

There are many ways that Scripture helps us to understand these truths and we will start where we left off last week in Genesis 15:6. "Abram believed the Lord, and he credited to him as righteousness." I told you last Sunday that we would spend our time in Romans chapter four where Paul spent the entire chapter explaining what happened to Abraham in Genesis 15:6. *What then shall we say that Abraham, our forefather, 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 the Scripture say? "Abraham believed God, and it was credited to him as righteousness."*

Paul's goal was to explain justification by faith to his readers and one of the most effective ways to do this was to appeal to the patriarch, Abraham. As we said before, Abraham was the gold standard by which every other Biblical character was defined. He was the founder of the Jewish nation and therefore, any Jew worth his salt would listen to teaching about Abraham.

Interestingly, the first time the word "believe" was used in Scripture was in Genesis 15:6. In Greek, the word for *faith* and *believe* are from the same root word, so we can use those interchangeably. Paul's first goal was to carefully define faith. If we are justified by faith, if we are credited with the righteousness of Christ based on faith, then doesn't it seem really, really important that we understand just what faith is all about?

⁴ *Now when a man works, his wages are not credited to him as a gift, but as an obligation.*

⁵ *However, to the man who does not work but trusts God who justifies the wicked, his faith is credited as righteousness.* Verse four is one of the most clear illustrations in Scripture. If you put in your time at work, then you deserve to be paid, correct? Does your employer wrap up your paycheck in a little gift box complete with a fancy bow? Does your boss put your paychecks under a Christmas tree and pretend that he is giving you a gift? A paycheck is not a gift. As Paul said—it is an obligation. If you work for your righteousness, you deserve to have it and God is obligated to give it to you.

Before he became a believer, this is how Martin Luther lived his life. In referring to Paul's teaching about righteousness in Romans, "Luther remarked, 'I hated that word, 'the righteousness of God,' by which I had been taught according to the custom and use of all teachers ... [that] God is righteous and punishes the unrighteous sinner.'"¹ At the very least, Luther had what most people do not—an overwhelming sense of the blazing holiness of God and their own miserable sin. His whole life, Luther was taught to work for his righteousness—to do enough good things that he would become righteous and God would accept him.



So how does one earn their righteousness when they are so painfully aware of their sin? As one historian wrote, "He did not simply engage in prayer, fasts, and ascetic practices (such as going without sleep, enduring bone-chilling cold without a blanket, and flagellating himself), he pursued them earnestly. As he later commented, 'If anyone could have earned heaven by the life of a monk, it was I.'"² This is very similar to what Paul said in Philippians 3:4 when he reflected back on his life as a Pharisee, "If anyone else thinks he has reasons to put confidence in the flesh, I have more." The difference between Paul and Luther is that Paul felt justified by his works but Luther was miserable. Luther was a Roman Catholic priest and it wasn't until he was assigned the task of teaching the Bible instead of teaching philosophy that he began to search the Scriptures for himself.

Was it right for Luther to have felt this way? Luther had a sense of the holiness of God and of his own sin that most people will never have. Even after all of my study and all my "practice" at

sinning, I have not felt the chasm between myself and God that Luther felt. His error was not in the holiness of God or the depravity of man, but of the solution to bridging this infinite gap. The book of Romans showed him the way.

“At last, as I meditated day and night on the relation of the words ‘the righteousness of God is revealed in it, as it is written, the righteous person shall live by faith,’ I began to understand that ‘righteousness of God’ as that by which the righteous person lives by the gift of God; and this sentence, ‘the righteousness of God is revealed,’ to refer to a passive righteousness, by which the merciful God justifies us by faith, as it is written, ‘the righteous person lives by faith.’ This immediately made me feel as though I had been born again, and as though I had entered through open gates into paradise itself. From that moment, I saw the whole face of Scripture in a new light. ... And now, where I had once hated the phrase, ‘the righteousness of God,’ I began to love and extol it as the sweetest of phrases, so that this passage in Paul became the very gate of paradise to me.”³

Like Luther, multitudes of people have been converted by reading and seeking to understand the book of Romans. But Paul was just getting started. Let’s pick up again in verse six. Notice how Paul introduces a quotation from Psalm 32. ⁶ *David says the same thing when he speaks of the blessedness of the man to whom God credits righteousness apart from works:* Paul is claiming that David’s words will support the verse from Genesis about righteousness credited by faith. ⁷ *“Blessed are they whose transgressions are forgiven, whose sins are covered. ⁸ Blessed is the man whose sin the Lord will never count against him.”*⁴

Do David’s words from Psalm 32 speak of a righteousness credited by faith? Not exactly. Let me compare two verses from the ESV to show you what Paul is saying here.

4:3—For what does the Scripture say? “Abraham believed God, and it was **counted** to him as righteousness.”

4:8—blessed is the man against whom the Lord will **not count** his sin.”

Do you see, he used the same word *count* or *counted*. This is the word that the NIV translates as *credited*. Except that these two verses are describing two sides of the same coin. In verse three, righteousness is *counted* to the one who has faith and in verse eight, a man’s sin is *not counted* against him. To use my poor driving skills as another example, verse three is the payment on my claim—they are **counting** or crediting the cost of the car repairs to my name and verse eight is like the accident forgiveness—the insurance company is **not counting** this one accident against me. Of course this analogy breaks down at many levels. First, I only get accident forgiveness once every five years. Aren’t you glad God doesn’t work this way?! Second, I had actually earned the payment for repairs by making payments of insurance premiums.

It’s like the verse from the old hymn, Rock of Ages: “Be of sin the double cure, saved from wrath and made me pure.” We are saved from wrath—our sins are not counted against us, and, we are made pure—the righteousness of Christ is credited to our account. But why is our sin not counted against us? Did God simply say, “That’s OK, you don’t have to pay for your sins. I’ll just pretend they never happened.” If you jump back one chapter to Romans 3:24 we read, “and

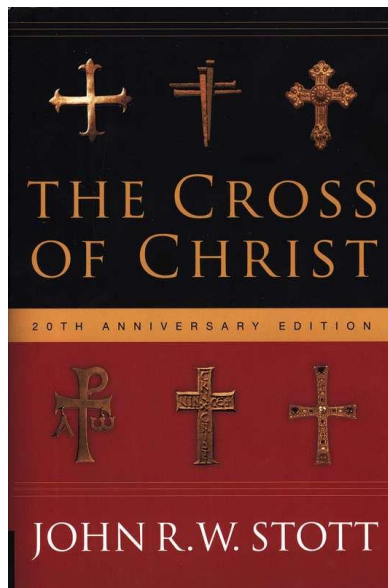
[we] are justified (made righteous) by his grace as a gift, through the redemption that is in Christ Jesus, ²⁵whom God put forward as a propitiation by his blood, to be received by faith.” Propitiation⁵ is the satisfaction of a required payment, in this case, the satisfying of God’s wrath.

Now that may sound strange to many of you. Why would God need to satisfy his wrath? That makes him sound somewhat demanding and angry. Let’s go back two more chapters to the well known section starting at 1:18.

The wrath of God is being revealed from heaven against all the godlessness and wickedness of men who suppress the truth by their wickedness, ¹⁹since what may be known about God is plain to them, because God has made it plain to them. ²⁰For since the creation of the world God’s invisible qualities—his eternal power and divine nature—have been clearly seen, being understood from what has been made, so that men are without excuse.

The wrath of God is revealed, we could say, is reserved for people who suppress the truth by their wickedness. Do such people deserve the wrath of God? Verse twenty says that they “are without excuse.” We all know that a judge who does not punish a crime is an unjust judge. The world is waiting for the trial of KSM—Khalid Sheikh Mohammed—the mastermind of 9/11, to begin. The debate about his trial is where to hold it. Even President Obama finally agreed that it should not be held in New York City. The debate has been about *where* to hold the trial, but everyone was in agreement that he *should* go to trial. Egregious crimes have been committed and he must be tried, and if convicted, punished accordingly. All this is to say that people naturally have an understanding of the need for justice and fair punishment. In Romans one, we are told that God gave people clear truth, they suppressed the truth and so they deserve the wrath of God.

But how is this wrath satisfied—how is it propitiated? Romans 3:25 reads, “God put [Christ] forward as propitiation by his blood.” Jesus was the satisfaction of God’s wrath, which means that the full wrath of God was poured out on him.



The evangelical world is in full agreement that pastor and theologian John Stott’s greatest book is *The Cross of Christ*. Listen to how he writes about the cross and the wrath of God.

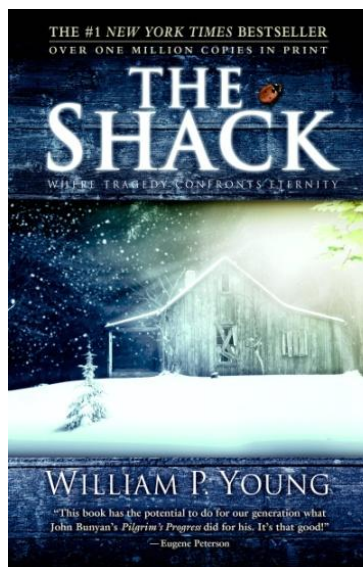
This ordeal he (Jesus) refers to as a “bitter cup” which he ardently prays may, if possible, be taken from him so that he does not have to drink it. What is this cup? Is it physical suffering from which he shrinks, the torture of the scourge and the cross, together perhaps with the mental anguish of betrayal, denial and desertion by his friends, and the mockery and abuse of his enemies? Nothing could ever make me believe that the cup Jesus dreaded was any of these things (grievous as they were) or all of them together. His physical and moral courage throughout his public ministry had been indomitable. To me it is ludicrous to suppose that he was now afraid of pain, insult and death.⁶

But isn't this how we usually understand the cross and Jesus' desire to not drink from it? On every Good Friday service you will hear about the physical pain and suffering that Jesus endured. The gory details of flogging will be recounted. We will hear again how the whips used by the Roman soldiers contained sharp pieces of metal which hooked onto Jesus' flesh and ripped it loose with every stroke. We will be reminded how the crucifixion was a painful method of asphyxiation—it was intended to slowly starve its victims of oxygen. Every breath required the sufferer to hoist himself up by the spike driven through his feet just so that he could catch his next, shallow breath. One could imagine that the screams from the nail tearing at your feet would be so vigorous that you wouldn't have times to take a breath. We are told and retold these gruesome details as if they were the greatest price that Jesus had to pay.

In contrast to our usual understanding, listen to John Stott again.

In that case the cup from which he drank was something different. It symbolized neither the physical pain of being flogged and crucified, nor the mental distress of being despised and rejected even by his own people, but rather the spiritual agony of bearing the sins of the world—in other words, of enduring the divine judgment that those sins deserved.⁷

On the following page, Stott concludes, “He (Jesus) must have recognized the cup he was being offered as containing the wine of God’s wrath.”⁸ When it says that “God put [Christ] forward as propitiation by his blood” it means that God put Christ forward as the satisfaction of his divine wrath. We are saved from wrath because Christ bore our justly deserved wrath. Our sins are “not counted against” us because they were *counted against* Christ. In referring to the cross, we usually say that Christ died for us, or instead of us. That much is true, but he did far more than merely die in our place, he bore the wrath and condemnation of His Father in our place.



Unfortunately, this belief is falling on hard times even in the evangelical church. Many of you have probably read the best-selling book, *The Shack*. I want to play two audio clips where the author William Young is being interviewed and denies the doctrine of substitutionary atonement.⁹ [Clip One](#) [Clip Two](#)

I would like to know what William Young would do with Romans 3:25, “God put [Christ] forward as propitiation by his blood.”

How would he explain away Isaiah 53:5?

*But he was pierced for our transgressions,
he was crushed for our iniquities;
the **punishment** that brought us peace was upon him,
and by his wounds we are healed.*

This reminds me of the first time I had trout for dinner. Karen and I were on our honeymoon and trout was on the menu. I love fish but had never eaten trout. It took me half an hour to pick tiny pieces of fish off of the bone. I nearly starved to death trying to get a meal out of that thing. Little did I know that the bones would peel away all at once. This is the way you have to read books like *The Shack*. It may contain some delicious, meaty sections, but if you don't know how to pull away the bones, which in this case are many and very sharp, you could do yourself great harm.

Thankfully, Isaiah 53 is clear—*the punishment that brought us peace was upon him*—and not upon us. God’s wrath was satisfied, as the Father put forward his Son as a punishment to bring us peace. Beautifully, wonderfully and mysteriously, this double cure of sin is ours by faith alone. Paul is painfully clear here: Righteousness is not earned by good works, otherwise, God would be obligated to give us righteousness. If we earned our own way, we could rightly demand the perfect righteousness that belongs to his son, Jesus Christ. That is a key word—obligated.

God is not obligated to credit his righteousness but it is ours by faith. As evangelicals we have been taught this message for most of our lives, but let me point out a potentially enormous problem that we have. Without thinking it through, a great many of you regard faith itself as a work. Let me explain what I mean. If we have faith, then God gives us his righteousness. But it is a simple and deadly step to say that because we have faith, God is obligated to give us righteousness. We view salvations as an exchange—I give God faith and he gives me righteousness. It is almost as if faith were a payment for righteousness, that God is obligated to give us righteousness.

But verse five excludes this possibility. *However, to the man who does not work but trusts God who justifies the wicked, his faith is credited as righteousness.* When God justified me, according to this verse, what was I? I was wicked—“God...justifies the wicked.” Ephesians 2 tells me that before I was saved I was “dead in [my] transgressions and sins” and that I was “by nature [an] object of wrath.”

Here is the key question that we must all answer: If I was dead in my transgressions and sins AND if God justified me while I was still wicked, how was I able to express my faith? Where did this faith come from? Furthermore, why would I choose to believe while most people will never choose to believe? Why does most of the world “suppress the truth by their wickedness” but in my state of wickedness God justified me? Was I smarter than those who didn’t believe? Maybe I was more desperate than others so I jumped at the chance to save myself. Was I more righteous than others? Was my moral discernment greater than most? Was my wickedness slightly less? What factors or combination of factors brought me to a point of belief in Christ when so many never exercise belief? In other words, what is the origin of saving faith?¹⁰

One commentator drew the following conclusion. “It becomes clear again that faith for Paul is something qualitatively distinct from any human-originated endeavor. *We* believe, but we can take no credit for it.”¹¹ This is fully consistent with what Paul said in Ephesians two. *But because of his great love for us, God, who is rich in mercy, made us alive with Christ even when we were dead in transgressions—it is by grace you have been saved.* Salvation by grace, then, is equivalent to being made alive even while we were dead in sins.

God, who is rich in mercy, made us alive with Christ even when we were dead in transgressions } = *it is by grace you have been saved*

So then, what is the origin of faith? My faith must come from God because when I was saved and justified, I was still dead and wicked. Therefore, God does not save us because we have faith, rather we have faith because God saves us. This is precisely what Paul wrote a few verses later in Ephesians. *For it is by grace you have been saved, through faith—and this not from yourselves, it is the gift of God—⁹ not by works, so that no one can boast.*

Grace, faith, salvation, forgiveness, justification—all of these are free gifts from a merciful, loving God and leave absolutely no room for boasting of any kind.

So what is the application to all of this? We will focus much more on this next week when we see that the double cure of sin results in the double cure of the Christian life. But in the end, everything we do as believers is a response to the cross. As Jesus said, he who has been forgiven little, loves little. He who perceives this gift as a small thing will love in a small way. Do you have difficulty loving others? Your husband or your wife? Your children, people at work, your enemies? If you have trouble loving little it is because you are not perceiving the infinite gift as it was intended to be perceived. As we sang earlier: Love so amazing, so divine, demands my life, my soul my all.

Rich Maurer
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¹ *Christian History Magazine-Issue 34: Martin Luther: The Reformer's Early Years*. Carol Stream, IL : Christianity Today, 1992

² Ibid.

³ Ibid.

⁴ Psalm 32:1,2

⁵ The NIV translates a single Greek word as “sacrifice of atonement.” The ESV, NASB and KJV all translate it as “propitiation.” I think this is definitely the preferable and more accurate term.

⁶ Stott, John, *The Cross of Christ*, IVP Books, Downers Grove, IL, ©1986, p. 76.

⁷ Ibid, p. 78.

⁸ Ibid, p. 79.

⁹ For further info refer to: [The Shack—The Missing Art of Evangelical Discernment](#) AND [A Reader's Review of the Shack](#).

¹⁰ Douglas Moo is very helpful here: “nor is he (Paul) arguing that grace is the necessary consequence of...faith.” (NICNT, p. 264) In other words, grace is not given by necessity or by obligation from God based on our faith, for God can never be obligated to anyone. Rather, as Moo further writes, “Grace is not the end point but the beginning of his logic.”

¹¹ Moo, Douglas, *The Epistle to the Romans*, NICNT, Eerdmans, Grand Rapids, ©1996, p. 264. Just prior to this, Moo writes, “What is highlighted by the phrase (“The one who justifies the wicked”) is the nature of God—loving, freely giving, and incapable of being put under obligation to any human being. It is the person who believes in *this* God, and who thereby in his belief renounces any claim on God that his good works might exert, whose “faith is reckoned for righteousness.” (emphasis original)