

**Anglican Church Noosa**  
**June 21, 2026 - Peregrin**  
**Romans 4:1-25**  
**From Grace to Glory - Example of Faith**  
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What makes a person right with God?

This is the most important question any human being can ask. Every religion, every philosophy, and every human culture tries to answer it.

The world's answer is always the same: performance.

You are what you achieve. You are accepted based on your record, your effort, and your goodness.

But the Gospel of Jesus Christ turns this upside down.

This is the big thing, the key thing, in Romans chapters 1-5. You will have noticed it by now, I'm sure, if you've been coming along each week of this series. We're all talking a lot about Justification by Faith.

This week Paul gives us a great example of this kind of faith. Justification by Faith, and the example comes from the OT.

In Romans chapter 4, the Apostle Paul addresses this exact question - what makes a person right with God.

He doesn't point us to a new philosophy.

He points us backward, deep into the Old Testament scriptures, to the foundational father of the faith: Abraham.

For the Jewish readers of Paul's day, Abraham was the ultimate example of righteousness. If anyone could have been saved by their own goodness, surely it was Abraham.

But Paul shows us that Abraham's story teaches the exact opposite.

Abraham was not saved by his works.

He was justified by faith alone.

Now I want to look at three crucial truths from this passage, all of them about justification:

the definition,

the timing,

and the object of justification.

**So firstly, the Definition: Credited, Not Earned (Romans 4:1-8)**

Paul begins with a pointed, logical argument about how wages work.

*vv.4-5 "Now to the one who works, wages are not credited as a gift but as an obligation. However, to the one who does not work but trusts God who justifies the ungodly, their faith is credited as righteousness." (Romans 4:4-5)*

**This is accounting language of grace.**

Paul uses the Greek word *logizomai*, (low-eez-o-may) an accounting term.

It means "to place to one's account" or "to credit."

Think about your job. When your salary hits your bank account at the end of the month, you don't look at your banking app and say "Wow, what an incredible gift my boss gave me!"

You don't write a thank-you letter to your boss crying tears of gratitude for their immense generosity, do you?

No, you earned that money. It's your wage. It's the company's obligation to you. . If they didn't pay you, it would be theft.

Now if we want to stand before God based on our works, we're actually asking him for our wages.

But the Bible is clear about what our human effort earns us. In fact, in two chapters time, Romans tells us, in 6:23: "*The wages of sin is death.*"

If we ask God for what we are owed based on our performance, we face judgement.

But look at the shocking language Paul uses in v.5.

God justifies *the ungodly*.

This would have sounded scandalous to the ancient listener.

How can a holy God declare an ungodly person righteous?

Well, he does it through a divine credit.

When Abraham believed God's promise, his bank account of human righteousness was completely empty.

But, God credited righteousness to his account.

It was a gift, not a wage.

And do you know, this is the heart of our theology. It is beautifully summarised in the **Thirty-Nine Articles of Religion**, our Anglican formularies - specifically **Article XI**: which is called - **Of the Justification of Man**:

*"We are accounted righteous before God, only for the merit of our Lord and Saviour Jesus Christ by Faith, and not for our own works or deservings."*

You see, our faith does not earn salvation. Faith is simply the empty hand that receives the perfect righteousness of Jesus Christ, credited to our account.

This is the heart of evangelical faith. Salvation is not God looking at you, seeing your potential, and rewarding your effort.

Salvation is God looking at you in your spiritual poverty, your failings, your ungodliness, and declaring you fully accepted, fully forgiven, and fully righteous, purely because you take Him at His word.

**Absolutely amazing!**

But then Paul moves from accounting to history, in vv. 9-12.

He asks a vital question about the timing of Abraham's justification.

Was Abraham declared righteous before or after he was circumcised? - v.10 **CLICK**

*"Under what circumstances was it credited? Was it after he was circumcised, or before? It was not after, but before!"* (Romans 4:10)

If you look back at the chronology of Genesis, Abraham was declared righteous in Genesis 15. He was not circumcised until Genesis 17. There is a gap of roughly fourteen years between his justification and his ritual compliance!

What is Paul's point? Rituals, sacraments, and outward religious actions do not *produce* salvation; they *signify* a salvation that has already happened through faith.

Now why does this matter for us today?

The people of Paul's day thought that the outward ritual of circumcision was what made them pleasing to God.

If anyone had the right to boast, it was Abraham. He is the father of the faithful. He left his homeland at God's command. He built altars. He was willing to offer his son Isaac.

In first-century Judaism, Abraham was viewed as the ultimate example of righteousness.

Many rabbis taught that Abraham kept the law instinctively before it was even written down. They believed Abraham earned God's favour because he was exceptionally devout.

But Paul completely deconstructs this.

Circumcision was a *sign* and a *seal* of the righteousness he already had by faith while he was still uncircumcised.

And we face the exact same temptation today.

We can easily begin to trust in our religious performance, or our heritage, or our church traditions. We might think:

- "I was baptised as a baby."
- "I go to church every Sunday."
- "I take Communion regularly."
- "I'm a decent person who gives to charity."

Now, these are all good things.

It is really good to worship together EVERY week.

Being baptised and receiving communion regularly are beautiful sacraments ordained by Christ, and we are commanded to do them.

But they do not save us.

They are outward signs of an inward reality.

So if you are trusting in your church attendance, or your moral lifestyle to make you right with God, you are making the same mistake as those people who opposed Paul.

Abraham is the father of all who believe without being circumcised.

Salvation is not a reward for religious compliance.

It is a gift received by **faith** alone. And today we see the beautiful example of this in Abraham.

So, what did Abraham actually believe? What was the nature of his faith?

Paul tells us that Abraham's faith was not vague optimism.

It was not "faith in faith."

It was specific faith anchored in the character and power of God.

*Look at v.17 "(Abraham) is our father in the sight of God, in whom he believed—the God who gives life to the dead and calls into being things that are not." (Romans 4:17)*

Look at the situation Abraham and Sarah faced.

Abraham was about one hundred years old.

And Sarah's womb was barren.

Humanly speaking, it was a biological impossibility for them to have a child.

But look at what Paul writes in v.19:

*"Without weakening in his faith, he faced the fact that his body was as good as dead... and that Sarah's womb was also dead." (Romans 4:19)*

True faith does not deny reality. Abraham didn't pretend he was young.

He didn't ignore the problem.

He looked directly at the deadness of his situation, ...

and then he looked at the promise of God.

He knew that God specialises in bringing life out of death.

Against all human hope, Abraham believed in hope.

He was fully convinced that God had the power to do what he had promised.

Do you realise, **that** historical moment points directly to the heart of the Christian Gospel.

Paul brings this chapter home by linking Abraham's faith directly to our faith today:

*vv.23-25 - "The words 'it was credited to him' were written not for him alone, but also for us, to whom God will credit righteousness—for us who believe in him who raised Jesus our Lord from the dead. He was delivered over to death for our sins and was raised to life for our justification." (Romans 4:23–25)*

Our faith is anchored in the ultimate act of resurrection.

Jesus Christ was delivered over to death to pay the full penalty for our sins.

He bore our ungodliness on the cross.

But he did not stay in the grave.

He was raised to life, proving that his sacrifice was accepted, our debt is paid, and our justification is secured.

So how do we apply this today?

If you are trying to earn your way to God, stop running on that treadmill ... it gets you nowhere.

If you are trying to impress yourself, if you are trying to impress God, you will never be good enough, because, put simply and obviously, God's standard is perfection.

The good news of Romans 4 is that the work is already done.

When you place your trust in Jesus Christ—the one who died for your sins and rose again—God performs a miraculous accounting transaction.

He looks at your life, he clears your debt, and credits you with the flawless righteousness of His Son Jesus Christ.

You are not justified because you are strong. You are justified because your Saviour is strong. If you are a believer in Jesus Christ, you are already fully loved, fully accepted, and fully clothed in the righteousness of Christ. You can finally stop working for a wage and start living out of gratitude. We do not do good works *in order to be saved*; we do good works *because we are saved*. Duty transforms into delight.

If you are here this morning and you have never trusted Christ—if you are still sweating over your own spiritual ledger, desperately trying to balance the books—hear the good news of the gospel today. You can stop working. You can lay down your heavy burden at the foot of the cross. Take God at His word, and let Him credit you with a righteousness you could never earn, but which He freely gives.

Let's pray

*Heavenly Father, we thank you for the radical grace found in the gospel of your Son. We confess that we so easily slip back into a lifestyle of striving, earning, and boasting. Forgive us for trying to build our own righteousness. We thank you that our sins are forgiven, that our debt is paid and that Christ's righteousness is credited to our account. Help us to rest in this great truth, to turn away from our own self-righteousness, and to live lives that bear fruit to your glory. In the precious name of Jesus Christ, our Lord and Saviour, Amen.*