

Salvation by Faith Alone

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[0:00] Romans chapter 4.

Find that in your Bibles, Romans chapter 4.! And I'm going to read verses 1 through 8.! That's how far we're going to get tonight.

If God gives us the next 30 or so minutes, trusting that He's giving it to us. Romans chapter 4, verse 1.

What then shall we say that Abraham our father has found according to the flesh? What do we say about that? For if Abraham was justified by works, he has something to boast about.

And he does because he had a lot of good works. But not before God. For what does the Scripture say?

[1:06] Abraham believed God and it was accounted to him for righteousness. Now to him who works, the wages are not counted as grace, but as debt.

But to him who does not work, but believes on him who justifies the ungodly, his faith is accounted for righteousness.

Just as David also describes the blessedness of the man to whom God imputes righteousness apart from works, blessed are those whose lawless deeds are forgiven, and whose sins are covered.

Blessed is the man to whom the Lord shall not impute sin. Alright? Now we'll stop right there and remind you again that our subject here, just as it was in chapter 3 and especially the closing verses of chapter 3, our subject is justification by faith alone.

Or we might use the word salvation. Salvation by faith alone. Remember, salvation is to be understood in three tenses.

[2:21] Past, present, and future. Justification is the great theological word that identifies salvation in the past. That is, a past event in our lives.

And it's through faith. Faith, faith, and I would add another word to that, faith alone. Alone. Now that's important. Because that's the key word in that statement.

Alone. I mean, not that we should minimize the, you know, the great meaning behind the word justification. Or behind the word salvation.

But when I say saved by faith alone, alone is very key. Key in our understanding. Because many claim to believe in salvation by faith.

That's not unique. Many claim that. But not in salvation by faith alone. There's a big difference, isn't there? And the word alone, you know, really is the watershed which divides the Catholics from the Protestants.

[3:28] If we could just lump those two together. That separates the two. The word alone also was the watchword for the Reformation.

And, you know, the solas. Sola Scriptura. The Bible alone. Sola Gratia. Grace alone. Sola Fide. Faith alone. Sola Deo Gloria. For God's glory alone. And so the watchword, you know, for the Reformation. Is that word alone?

Alone. Alone. Catholic theology holds to salvation by faith. But not faith alone. They believe in the value of the blood of Jesus.

But not in the value of that blood alone. You need to understand the difference there. Key word is alone. Catholic theology has a place for Christ as our mediator.

[4:30] The mediator between God and man. But not Christ. Or Christ is not the mediator alone. Because you have to add Mary in there. And the mother of Jesus is also elevated in Catholic theology to mediator.

Or in her case, mediatrix. Female. They also acknowledge the authority of Scripture. But not in the authority of Scripture alone.

Because Scripture shares that authority with the church. And church dogma. And add into that the infallibility of the Pope when he's speaking ex cathedra.

And they have to add in their church tradition. So it's not Scripture or God's word alone. But God's word plus the church and church tradition and so forth. But Romans chapter 4 here.

Not just in chapter 4. But especially here. Paul shows us that salvation is by faith alone. Alone.

[5 : 32] Apart from any work. Any merit of man. Any personal goodness. Or any such thing. And those who are trying to gain or earn salvation.

And their dear people are many who are trying to gain salvation on their own. And their own good works. Those who are doing that. Those who are not counting on faith alone.

Often lean on two crutches. They lean on their own imagined goodness. Some inherent goodness. And they are also leaning on some religious activity. Some good works. Now Paul is going to knock out that first crutch here.

In the opening verses. The verses I've just read. And he's going to address. And he is addressing here in these first eight verses. Addressing those people who are depending on their own righteousness.

[6 : 31] For salvation. See it's not enough to say. Well I am depending on faith. But also this. It's either all by grace and through faith.

Or there's no salvation any other way. And there are people who are depending on some. To some measure. Their own personal goodness. Their own works of righteousness. And so Paul is going to address that.

In these verses. And he's going to do so. By citing. Two illustrations of it. This salvation by faith.

Or we might. Maybe the better word would be examples. Stalwart examples. Of how salvation is by faith alone. And he's going to begin with Abraham.

Abraham. And then he's going to give us David. He's going to cite those two examples. Of justification by faith alone. Abraham first. Then David. And why these two characters.

[7 : 27] Because they represent. Kind of two features of. Of this. And that will make sense as we go along here. But first he begins with Abraham. And who is he?

Well Abraham was. I think. Without debate. The greatest of the patriarchs. Abraham. One of the chiefest of the Old Testament saints.

That's Abraham. And why does he use Abraham. Abraham as an illustration here. Well he uses Abraham. To show. That no. Human being. Could ever merit salvation.

Through good works. No one can do that. Through good works. If they could. Then Abraham would have. Because he. Is the example.

Of a man. Who did great works. For God. And he was not saved. By those works. He was saved by faith. And so. Paul uses him. As.

[8 : 24] Our first example. Let me. State it again. He uses Abraham. To show. That no. Human being. Could ever. Merit salvation.

Based upon. Or through. Their own good works. And then. David. He. Cites. As. An example.

On the opposite. End of the spectrum. David. Was the greatest. Of the Old Testament. Kings. Wasn't he? Certainly. Was. And.

Though. He was the greatest. Maybe one of the greatest. Kings. In all. All of the Old Testament. He was also. The chiefest. Of the Old Testament. Centers. Right? And so.

David. Is cited here. Used as an illustration. Of justification. By faith alone. And he is used here. To show. That no human. Will ever. Be excluded. Because of evil works.

[9 : 22] You see. Paul's scheme here. He cites Abraham. Known for his. Great works. And he's saying. That Abraham. As great as his works were. He was not saved.

By those works. And so. No human. Can ever. Gain salvation. Through good works. And then he takes. David. Who. Who plumbed the depths. Of sinfulness. And he uses him.

As great as David was. A great king. Chiefest. But he was chiefest. Of the sinners. He uses him. To show. That no human. Will ever be excluded. From salvation. Because of.

Evil works. That's interesting. That he uses. Those two characters. To show those two extremes. And bring them. Both examples. To the middle.

To show. And to prove. Once and for all. That justification. Is by faith. Alone. And works. Has nothing. Whatsoever. To do with it. At least.

[10 : 18] Not man's works. All right. So let's begin. With Abraham first. Verses. One through five. Is where he. Deals. With Abraham. Cites him. As.

As the example. And. I think. We would agree. Here. That to. The Jewish mind. Anyway. And certainly. I think. We could admit. To others as well. Abraham.

Is the most revered. Man. Who's ever lived. And he really was. Even among the Muslims. Who looked to Abraham. As their father. He was a giant.

Among godly men. A father. Of nations. This Abraham was. And. This is why. Paul chose him. For his illustration.

Of salvation. By faith. Alone. Because you see. If Abraham. Here's. Here's the idea. Here's. Here's his logic. That he wants to convey. If Abraham. Could be saved by works.

[11 : 15] Then. Or. Cannot be saved by works. Then nobody can. That's the idea. And notice what he says here. About Abraham. Verses one and two again. And then.

Shall we say. That Abraham. Our father. Has found. According to the flesh. Or what then. Shall we say. Is found. According to the flesh. For if Abraham. Was justified by works. He has something. To boast about. But not before God. In other words. A person's good works. Might get some. Notice from man. Might get some. Applause. From man.

Here. But not in heaven. Your personal goodness. Our personal goodness. Might. Win.

Some accommodation. From man. Man. But not with God. And why is that? Well. Because God's standards. Are higher.

[12 : 09] And holier. Than anything. Conceived of by man. That's why they won't work.

Imperfection. See. Listen. You take.

All of man's good works. Or any. Individual good work. That a man. Or woman. Might be able to. To do. In this life. And all of.

Man's good works. Are characterized. By imperfection. And we're talking about. Being accepted. By a perfect God.

Imperfection. Characterizes. All of man's works. No matter what kind of works they are. If they're.

Religious works. Or spiritual works. Or moral works. Or physical. And physical kind of works.

Social works. Whatever they may be. Imperfection. Marks them. Just. You know. Just go to the very basic. And compare what God. Has made in creation.

[13 : 08] And compare that. To what man can make. And we understand. There's no comparison. Between the two. And it's even worse. Than that. This. Reality.

That our works are imperfect. It's even worse than that. All of our works are tainted. By sin. With all of our good works. Even as Christians.

Even as we're empowered. By the Holy Spirit. All of our works. Are still tainted. By a measure of sin. Tainted by.

Self-centeredness. And pride. There's just no way. To escape it totally. In this life. And so.

Imperfection. Is what marks.

Our works. Now. The point here. Is this. Abraham. Is not trusting. In his own merits. His own works.

[14 : 03] Not trusting in those. Those. Those works. That are. That are imperfect. The scripture says. In verse 3 here. And I. Read it a moment ago. That Abraham.

Believed. There's. There's the. Key thought here. He believed God. God. And. It was. Accounted. Unto him. For righteousness.

He believed God. He didn't work. Do good works. And his good works. Were accounted to him. Or put to his account. Righteousness.

No. He believed God. Now the word. Accounted. Which is the word. That appears in the. English text. In the new. New. King James version. Anyway. The word. Accounted.

Or King James says. Counted. Others might have. Reckoned. You might even have the word. Imputed. Which is really.

[14 : 57] A better. The better word. There. Although. Imputed. Is a little bit. Difficult to understand. The word. Imputed. Just. Merely means. To ascribe.

Or charge. To someone. A certain quality. Because of the conduct. Of another. Another. That's an interesting word. And we're talking about.

Paul using that word. That idea here. When it comes to righteousness. Or salvation. Let me. Let me give you that definition again. Imputed means. To ascribe.

Or to charge. To someone. A quality. A certain quality. Because of the conduct. Of another. And that's. That's what's happened.

With us. You see. See. Imperfection. Marks. Salvation. By works. All man's works. Are tainted by sin. But. Imputation.

[15 : 50] Marks. Salvation. By faith. By faith. The perfection. Of Christ's. Works. Have been charged. To our account. Because our works.

Are not good enough. Our works. Could never measure up. Our works. Are tainted by sin. And so. His righteousness. Is imputed to us.

It's ascribed to us. Because. His works are perfect. See. It's a marvelous truth. Let me. Put it in another. In other terms. In God's. System.

Of accounting. Or. Bookkeeping. When. A sinner. Puts. His or her trust. Her faith. In the Lord Jesus Christ.

Alone. For salvation. Then his. Or her. Sin. Is transferred. From. Him. Or her. From his account.

[16 : 46] Or her account. Is transferred. From our account. And. The righteousness. Of. The Lord Jesus Christ. Is transferred. To our account. It's. Quite an exchange.

And we get. A great deal. Don't we. There. But it's all by. Grace. And through faith. And not. According to works. That's what he means. By. Accounted. Or.

Imputed. So. Righteousness. Was imputed. To Abraham. Why? Why? On what basis? Not because of good works. But rather. Because he believed God.

He believed him. Someone will. Ask. Was that belief. In Jesus Christ? Actually. Yes. It was. Not in the name. Jesus. But in Jesus. In the Christ. In God's Christ. He put his faith. Galatians chapter. Two. Chapter three.

[17 : 41] Rather. Verse sixteen. In fact. Let me. Just read. Verse fifteen. Brethren. I speak. In the manner. Of men. Though it is. Only a man's covenant.

Though it is only. A man's covenant. Yet. If it is confirmed. No one. Annuls. Or adds to it. Now. To Abraham. And his. Seed. Seed.

Now. If you're looking at it. In your Bible. You'll see that. Seed. Has a capital S. His. Seed. Capital S. What does that mean? Well.

Certainly not. His son Isaac. Seed. Capitalized. Speaking of a person. Speaking of Christ. Now. To Abraham. And his seed. Were the promises made.

It does not say. To. Seeds. With a small s. As of many. But as of one. And to. And in many quotes. What was said to Abraham.

[18 : 37] And. To your seed. Capital S. Your seed. To. To your seed. Who is. And then Paul says. Who is Christ. Abraham.

Believed in Christ. Now. The name Jesus. Had not been revealed yet. But it was the same person. So Abraham. It was.

Imputed to him. Charged to his account. Righteousness. Because he believed. In Christ. Because of faith. Now.

We'll put all this together. Verses 4 and 5. Back here. In Romans. Chapter 3. Now. To him who works. The wages are not counted as grace.

But as debt. But to him who does not work. But believes on him. Who justifies the ungodly. His faith. Is accounted for righteousness. Now.

[19 : 31] What. What is all that. Meaning there. Well. It's really. Quite simple. I mean. The wording might be a little awkward. In this translation.

Maybe a little better than yours. But here's the idea. In the. Religion of faith. Plus works. Everything depends upon the worker.

It depends upon the sinner. But under faith. Alone. Everything depends upon. Jesus.

Everything depends upon him. See. Now. Let me ask you. Do you want to depend. On your works. See.

That's the. The. The strange thing about it. Isn't it. That so many. Have bought into the idea. That it's. Faith plus works. Or maybe just works. Alone.

[20 : 30] And then. We're going to earn God's merit. And yet. When it really comes down to it. And the whole notion. The whole thought. Of standing before the throne of God. And presenting to him.

Our argument.

For our good works. We. We would. To. To. To shudder at that thought. No. No. You don't want to depend upon. Your good works. Your personal goodness.

Your. Human. Merit. When you stand before God. In judgment. And if you do. Okay. God will give you a fair trial. That's what you want to do.

You want to. Depend upon your works. One day. You'll stand before. The judge. Of the universe.

And he will give you. A fair trial. He really will. He's a righteous judge.

And so. When he offers. As evidence. All your sins. He's a fair judge. Righteous judge. An all-knowing judge.

[21 : 26] And so. All the evidence. That can be brought to bear. And so. When he. Offers as evidence. All your sin. And when you. When he sees. That you have rejected the cross. You've rejected the full payment.

For your sin. Then he would say. Okay. You must pay for your sin. Here it is. Right here. Here's evidence. And he's a fair judge. You must pay the debt. Just like any judge.

Would. And that debt. Can. You know. Obviously. The debt. Our sin debt. Can only be paid. Either by the blood. Of Jesus Christ. Christ. Or. By.

Eternal death. In hell. Okay. And so. Let's say. You've rejected. The blood payment. For your sin.

And so. You must. Pay the debt.

Because the Bible says. In Romans 6. 23. For the wages of sin. Is death. And that's. The direction. A lot of people. Are going. But when you trust.

[22 : 24] In Jesus alone. Then God. Will. In a sense. Not give you. A fair trial. Because there will be. No trial. Because the trial.

Has already taken place. Took place. Back at the cross. And. Jesus paid. And you.

Have been acquitted. And so. Instead of. A trial. A fair trial. You're going to get. A free pardon. Full acquittal.

Because there will be. No trial. Someone else. Served your time. Right. You say. Did Jesus serve. My time. In hell. Yeah.

He did. I don't mean. He went there. Literally. And did it. But as he hung. Upon the cross. He being eternal. Himself. For that.

[23 : 21] Moment in time. An eternal God. Paid. An eternal price. He took all the hell. You'll ever have to experience.

And took it right there. In those few moments. That's when you trust in him. So. Which will it be?

Well. It's. You know. From our. Vantage point.

Just from clear logic. It's a no brainer. Isn't it? Fair trial. Trial. Or a free pardon. Which one do you want? But then. Someone might say.

Well. How can God. Give me a free pardon. Considering all the wicked things. I've done. We kind of touched on this. Last week. But. That is the glorious part. About all of this.

And. You know. I read verse five. Look at that again. It says here. And this is how. The New King James. Translates it. But. To him who does. Not work.

[24 : 18] The idea being. The one who does not trust in works. That's the idea there. But. Believes. On him. On Jesus. Now.

Now look at it. Verse five. But. Believes. On him. Who. Justifies. Justifies who? I mean.

It's right there in the Bible. The ungodly. He justifies the ungodly. He doesn't justify the saints. It's not saints.

He doesn't justify the good people. Because there are no good people. He justifies the ungodly. The ungodly. Romans 5.8.

Remember that passage. God. Commendeth his love. Toward us. And that while we were yet sinners. Christ. Died for us.

[25 : 17] And so you know. If you stand before God. The eternal judge. And you plead. With him at that moment. Not guilty. I'm not guilty. Then your only hope. Is a fair trial. And you'll get it. You'll get a fair trial.

You'll get exactly what you deserve. I shouldn't say that cracking a smile. It's a serious thing. That's what people get. Not guilty Lord.

Then the evidence will be brought. And you will be condemned. And you'll get that fair trial. And you'll get all you deserve. For eternity. For eternity. But if you plead.

Right now. In this life. Guilty. Lord. Guilty. Or. You know.

You issue the plea. No contest. I don't know. In legal mumbo jumbo. That's kind of. Sometimes skirts around things. So let's just leave it at.

[26:16] Guilty. Lord. That's what I am. Then your only hope. Then is what? Is mercy. And you shall have that.

Mercy. Let's turn. Now to another case. And it's the case of David. The case of David.

Is different from that of Abraham. Isn't it? I know. You know. We. When we think of David.

Generally. We. We think good things about David. And he was.

You know. A man after God's own heart. He was a great king. Did great things. And we. Know the story about. David and Goliath. And. And other examples of David's great.

Love for the Lord. And faith in the Lord. And that. Is exactly right about David. But Paul is citing. David here for a different reason. Because David had broken.

[27:16] Three. I mean directly. Deliberately. Overtly. Broken. Three. Of the commandments. You know what they are.

First of all. Covetousness. He coveted. Another man's wife. That's bad enough. But of course.

You know the story. It got worse. He. Committed adultery. With that man's wife. And that's bad. But he added to that. By.

Murdering. The man. This woman's. Husband. So that he could have his wife. See. We kind of. Have a tendency.

Because we have such admiration. For the character of David. We have a tendency. To kind of wink at this part. In his life. But this was a major. Major. Major. Point of sin.

[28:14] He reached. He fell. Rather. Down to the very depths. Covetousness. And adultery. And murder. And when's it going to end.

And I don't know. How the outcome would have been. If God. Had not sent Nathan. His prophet to David. And so Paul.

Here in the passage. In this text. In chapter 4. Quotes something David wrote. In fact. He's quoting Psalm 32. And it's the psalm.

That he wrote. After his sins. Had been exposed. And that's what he's quoting here. Now. Let's think about this for a minute. So that we understand.

You know. Where grace comes in here. It's phenomenal. When you see it. According to the Mosaic law. Because of David's sin.

[29:09] David deserved the death penalty. That's what was prescribed. And he deserved the death penalty. On two accounts. According to the theocracy.

Of the day. I mean. For adultery. And murder. Those were capital crimes. Punishable by capital punishment. Death. Stoning.

That's what he deserved. Under the law. And so. In a sense. I think we should understand. That for David. There was no hope. At that point.

No hope for him. And. Though they had the sacrificial system. That was designed. Certainly. For a. Foreshadowing of Christ.

Who. Who. Who would. Complete that. Fulfill that. But in the meantime. They were. They were. Under the sacrificial system. And there were. Things that God prescribed. To take care of sin.

[30:06] But did you know. That under the sacrificial system. There was nothing there. No provision. For. Adultery. Murder. It was punishable.

By death. And so. It was out of this experience. That David learned. And we can learn. Two vital truths. Concerning. Salvation.

That salvation. Is given freely. First. Look at verse six. Just as David. David also describes. The blessedness. Of the man. To whom God.

Imputes righteousness. Apart. From. Works. It's. Free. It's. According to grace. And David learned that.

I mean. What could David. Do. To restore Bathsheba's. Purity. What could he do about that? Not anything. What could David do. To restore the life.

[31:03] Of Bathsheba's husband. Uriah. Not anything. What could David do. For himself. To restore his own. Lost innocence. Nothing.

Nothing. His case. Was. Hopeless. Under the law. But God. Graciously. Stepped in. And according.

To his grace. Not David's works. Because his works. Were sinful. But according. To God's grace. He canceled. David's sin. And counted him.

Righteous. That's. Paul's point here. Both examples. Abraham and David. Both. Are put out here. As men. That were accounted. Or imputed.

Or. Or. God had imputed. His righteousness to. Based upon. Their faith. Their faith. Prophet. Nathan said to David.

[31 : 59] In 2 Samuel 12. 13. The Lord. Also. Has put away. Your sin. Put it away. You shall not die.

See. That's all. David had. God's grace. And. Was that enough? Yeah. That was enough. David learned something else too.

He also learned. That. In regard to sin. God. banishes our sin. Forever. Isn't that good news? Verse 7.

And there's. Where he's quoting. From Psalm 32. Blessed are those. Whose lawless deeds. Are forgiven. And whose sins. Are covered. Blessed is the man.

To whom the Lord. Shall not. Impute sin. That's a tremendous psalm. You see. David discovered. A way. Or it was revealed to him.

[32 : 57] A way. To have his sins forgiven. And forgotten. By the grace of God. Through his faith. I heard a story about a man.

Who had bought a Rolls Royce. Very wealthy English man. And. Soon after he bought it. He. Had it transported to France.

He. Moving to France. And so he took the Rolls Royce. There to France. And he was driving. There in South France. And the car broke down. Rolls Royce.

Broke down. And so he. Contacted. The Rolls Royce people. In England. And they sent a team. Down there. To France. At great expense. And repaired the car.

And then returned back. Of course. To the factory. In England. And this guy's thinking. You know. I'm going to get this tremendous bill. For this repair. I mean. Just think about it. They travel all the way over here.

[33 : 54] At great expense. And they. Fix my car. And they travel back. I'm just sure. Any day. I'm going to get. In the mail. This huge bill. For this repair job. And.

Yet. None came. And so he. Being a man of integrity. He contacted. Rolls Royce. And he asked them about. Inquired about.

You know. What's the bill. For the repair of my car. On such and such date. And they. Sent back a letter. A very courteous letter. And said. We have no record. Of such repair. On your car.

It seems. That the Rolls Royce company. Refused. To acknowledge. Any imperfection. In their automobile. That's what happened.

To Dave. In regard to his sin. In a spiritual sense. Blessed is the man. To whom the Lord. Will not impute sin.

[34 : 52] Not that the sin. Didn't happen. The sin happened. David coveted. After Bathsheba. He had. He committed adultery.

With her. He had Uriah. Her husband. Murdered. On the battlefield. And yet. That sin. And all of his sin.

God said. I will not impute sin. To the one who believes in me. Create. See. God said. Through the prophet Isaiah. In fact. I want you to look at that.

Isaiah chapter 43. Verse 25. It's a short. One verse. And. I'll wait till you get there. If you want to turn to. It's a tremendous verse.

Or you can jot it down. Look at it some of the time. It's. Isaiah 43. Verse 25. And God is speaking. And he says.

[35 : 47] I. Even I. That's emphatic. I tell you. I. Am. He. Who blots. Out. Your.

Transgressions. For my. Own. Sake. Yeah. May I say that again. Or read that again. I. Even I. Am he. Who blots out. Totally removes. Your. Transgressions. Whose. Your. Or mine. It's not that he looks and says.

Well they're literally not as bad as I thought they were anyway. We can just kind of forget that. And not anybody else's transgressions. They're mine. And he says.

I am the God. I am he. Who blots out. Your transgressions. And why does he do it? For my. For my own sake. And I.

[36 : 45] Will. Not. Remember. Your sins. Will not. That's tremendous. Jesus. And that's what happened to David. Because he was a good guy.

And a great king. And God knew he would be a great king. And maybe it was because he knew that his Messiah would come. Out of the loins. So to speak of David. Out of his. Out of his lineage.

Is it because God. Did that for David. Because of who he was. And how special he was. And what a great. King he was. Not at all. He did that for his own sake. God said.

And. So. There you have. Two illustrations. Abraham. I mean. If there ever was a man. Who should. Should have deserved salvation. It was him.

This great Abraham. Great leader. Great father of nations. But he did not receive salvation. Through his personal goodness. Not at all.

[37 : 44] It was faith alone. And then there's David. And if there ever was a man. Who deserved the judgment of God. Rather than salvation. It was David. A covetous man.

An adulterer. A murderer. And yet. David was saved. In spite of his sinful works. How? By faith alone.

By faith alone. Now all of us. Fit in there somewhere. Between those two. Probably closer to David.

At least I can speak for myself.

We fit in there. And all of us too. Are saved by faith. Alone. Thank you.