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Gen. 15 gives the background. The Lord promised Abraham he'd have heirs as the stars of the heavens. "From your own body will come your son." This was after many years of marriage and no children; now they were both old. Abraham was about 100 years old, Sarah 90 years old and barren. With no guarantee but God's word, **Abraham believed God** and His promise. "It was not the size of Abraham's faith that saved him but the greatness of the gracious Lord in whom he placed his faith." **& it was credited to him as righteousness (Gen. 15:5-6, Gal. 3:6-9, James 2:23)**! Credited is a bookkeeping term; it's used throughout this letter and 11 times in this chapter alone. "I've put your 'faith' down in your account as My righteousness/justice satisfied." It was a one-sided transaction. "The Lord wanted a relationship, not a business arrangement."

:4-5 Now to the one who works, his wage is not credited as a favor, but as what is due. :5 But to the one who does not work, but believes in Him who justifies the ungodly, his faith is credited as righteousness. When people work, their wages are not a gift, but something they've earned. If by works, it's exhausting labor because you never know when you've done enough. But to one who does not work but believes God who justifies the helpless, ungodly, sinners, and enemies (see **5:6-10**), his/her faith is counted/credited as justice/righteousness. After Jesus' finished work on the cross, we look back to what God did in His Son. But, before the cross of Jesus, Abraham believed God and His promise. **Read Gen. 15:5-6.** Abraham had no works to count on; he was ungodly and needed God's forgiveness and justice. How far God's grace and love go beyond justice is seen in that statement: "God justifies the *ungodly*!!"

Righteousness is a gift by God's grace through the redemption which is in Christ Jesus (3:24). Have we trusted the One who provided that gift?

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To live life to the full, we must have the same repentant spirit and faith David had. He couldn't remedy his situation by means of the law or works; he was completely dependent on God's power, kindness, mercy, grace, and work (see **Eph. 2:4-10**). And so are we! If God's justice was based on works, David was condemned, and rightly so. No good works or obedience could ever make up for his sins. Both Abraham and David believed God's words and were credited with God's justice. Again, justification is by faith alone.

In the Old Testament, before Jesus had died on the Cross, how were people like Abraham and David made right/just with God? By putting their faith in God and His promises. The OT people believed God, taking Him at His word and acting on it, and it was credited to them as righteousness/justice. And Abraham becomes *our* spiritual father when we trust what God has done through His Son Jesus. Have you placed your faith in the Lord Jesus alone? Or, are you still attempting to perform well enough to please God, counting on some religious practices/works, hoping those will somehow make you right/just with God? As Paul says in **3:28**, "**For we maintain that a person is justified by faith apart from works of law.**" We are set free from performance. Law and works only enter in as a result of our faith in God. Our only boast is in Jesus and His Cross. May we keep Paul's words on our hearts and in our minds. A person is justified by faith in Jesus apart from the works of the Law!

The religious person then asks, “Well, what about my ‘religious practices’? I was circumcised or baptized or confirmed or I’m a church member. Don’t those count, add something, make God favor me a little more? Has justification by faith in God alone always been His plan? What are the facts of history?” What is faith? Faith is confidence in the Biblical God and His Word, trusting Him with everything. Biblical justice depends on the Object of our faith. In **:9-25**, we’ll learn that Abraham’s faith was apart from circumcision (**:9-12**), apart from the law (**:13-15**), and in God alone (**:16-25**).

Read :9-12. ABRAHAM WAS NOT JUSTIFIED BY RELIGIOUS PRACTICES BUT BY FAITH IN GOD. **:9 Is this blessing then on the circumcised, or on the uncircumcised also? For we say, "FAITH WAS CREDITED TO ABRAHAM AS RIGHTEOUSNESS" (Gen. 15:6).** Is this blessed condition only for the circumcised, or for the uncircumcised as well? The Jews believed God’s blessing was only upon the circumcised. “All Jewish males were to be circumcised. Abraham was circumcised. David was circumcised. They had narrowed God’s blessings to a specific practice. Let’s examine God’s fact of ‘faith alone’, apart from religious practices.

:10 How then was it credited? While he was circumcised, or uncircumcised? Not while circumcised, but while uncircumcised! For many Jews, to be uncircumcised was to be not right with God. Yet when was Abraham counted righteous, before he was circumcised or after? It was before, 14 years before! God’s justice is unrelated to any religious practice. Abraham’s faith is the death blow to justification by works or practices. Still today, any person is declared and made righteous/just, fully accepted in God’s sight, not by religious practices (such as baptism, confirmation, or church membership), but by faith in the Lord Jesus alone. Have you by faith received Jesus and His work? Abraham was 86 when Ishmael was born (**Gen. 16:16**), and Abraham was 99 when he was circumcised. God declared him righteous before Ishmael had even been conceived (**Gen. 15:6**). When Abraham was circumcised, Ishmael was 13 years old and Abraham was 99 (**Gen. 17:1-12**).

:11-12 And he received the sign of circumcision, a seal of the righteousness of the faith which he had while uncircumcised, so that he might be the father of all who believe without being circumcised, that righteousness might be credited to them, :12 and the father of circumcision to those who not only are of the circumcision, but who also follow in the steps of the faith of our father Abraham which he had while uncircumcised.

A sign and seal that “would be impossible overlook.” A seal, a God-given mark of His covenant, permanent. This covenant with Abraham “was unilateral and unconditional.” Circumcision has never saved a Jew and it can never save a Gentile (**2:25-29, Phil. 3:2-3, Gal. 5:1-3**). In the OT, **Gen. 17:10-14** circumcision was a “God-given mark of His covenant with Abraham and his descendants.” This sign, seal, was given many years after he was said to be righteous. “A sign points to something, whereas a seal guarantees it.”

So, Paul points out, for the Jewish people circumcision was really only a sign,

a seal of the righteousness of the faith which Abraham had had for years. It was only a sign, a daily reminder, of the righteous standing Abraham *already* possessed: kind of like a wedding ring, an outward evidence. The ring doesn’t make you married but it’s a sign that you are. Every time circumcision was performed, God’s people were to be reminded of God’s righteousness that Abraham had, and all other believers have, through faith. Later after **Gen. 12:1-4a, 15:1-6**, God would point out in **Dt. 30:6, Jer. 4:3-4, 9:24-26** that He would circumcise their ‘hearts’!

Abraham is the father of both Jewish believers **4:12** and Gentile believers. **4:16, Gal. 3:29**. We trust that the basis of our acceptance by God is trusting Who Jesus (Lord, Savior, Christ) is and what He has done for us on the cross.

Read :13-15. ABRAHAM WAS NOT JUSTIFIED BY THE LAW BUT BY FAITH IN GOD. Who proves this statement? The same as in **4:1-12**: Abraham! **:13 For the promise to Abraham or to his descendants that he would be heir of the world was not through the Law, but through the righteousness of faith.** It wasn’t through the Law that Abraham and his offspring received God’s promise that he would be heir of the world. Abraham was declared and made right/just with God long before the written Law was even given (**Gal. 3:17-18: 430 years before!**). God promised land, descendants, and blessing to Abraham and his offspring. And Abraham believed God. He took God at His word and acted on it. It is not ‘human’ descent from Abraham but ‘spiritual’ descent from him.

:14-15 For if those who are of the Law are heirs, faith is made void and the promise is nullified; :15 for the Law brings about wrath, but where there is no law, there also is no violation. If those who are trying to live by a law are the heirs of Abraham, faith in God is meaningless and God’s promise has been done away with. The Law brings about wrath, not the promise. Where there is no law, neither is there deliberate violation. In fact, when people deliberately suppress God’s truth (all have some truth from God), they encounter God’s wrath (His anger against sin). “I promise to bless you; believe My promise.”

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Reflecting on Romans 4:1-15: Have you placed your faith in Jesus alone? When? Write your salvation story. Share it with another. When did you realize faith in God alone has always been His plan? **Read Ps. 32:1-7.** How are David’s words helpful for you? **Read Gen. 12:1-4a, 15:1-6.** How is Abraham’s faith an example for you? What are two lessons you learned from **4:1-15**? What are two applications? If writing a letter to someone, what are the facts and applications you would emphasize?

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