

Romans 3:21-4:25  
Genesis 17  
Psalm 32

“I Believe”

November 14, 2021

We have just finished going through the Ten Commandments.

I hope that you have seen that we all break all ten commandments daily!

I hope also that as you have gotten better at seeing your sin for what it is,  
that you are also getting better at repenting.

Because God’s standard is perfect obedience.

The gospel is *not* that “sin is no big deal!”

No, the gospel is that the wages of sin is *death* – but the free gift of God is eternal life  
through Jesus Christ our Lord!

The good news is that God has done in Jesus what we could not do for ourselves!

So we shouldn’t be surprised to hear God say to Abraham,

“I am God Almighty; walk before me and be blameless.”

Abraham’s faith was demonstrated in chapter 12 when he left his father’s house  
and went to the promised Land.

It was on display in chapter 15, when Abraham believed God  
and it was reckoned to him as righteousness.

Faith always and invariably is expressed in obedience.

If Abram had said, “Sure, I believe God – but I’d rather stay in Haran” –  
well, then you never would have heard of Abraham!

That’s why God says “walk before me and be blameless,  
*that I may make my covenant between me and you.*”

God had already *chosen* Abraham.

Abraham had already *believed* God’s promises.

But Abraham only becomes the father of all the faithful –  
by being faithful!

In Romans 4 we will hear Paul say that Abraham and his offspring was the “heir of the world.”

You might wonder – where did God promise that?!

The ESV footnote points us to Genesis 17:4-6 –

“Behold, my covenant is with you,  
and you shall be the father of a multitude of nations.”

But verse 8 plainly says that God is promising the land of *Canaan*  
as an everlasting possession.

How does this become in “the heir of the world”?

Because back in chapter 12, God had promised Abraham that all nations would be blessed through his offspring – through his seed.

And just as the promise of the *seed* expands through Jesus to include the whole of the new humanity, so also it includes the whole of the new creation.

Our Psalm of response is also quoted in Romans 4 – as David speaks of the blessing of the one to whom God counts righteousness apart from works:

Sing Psalm 32B  
Read Romans 3:21-4:25

What do you have to believe in order to be a Christian?  
Have you ever faced that question?

Sometimes it is asked as, “what is the minimum requirement?”  
What is the least that a person can believe and still go to heaven?

Quite frankly, that is like the fellow who asks,  
“how far can I go with my girlfriend without sinning?”

It’s the wrong question.  
The fellow who asks about how far he can go with his girlfriend is really saying,  
“I want to come as close to sinning as I can!”  
Just like asking about the minimum requirement is saying,  
“I want to come as close to error as I can!”

The Heidelberg Catechism wisely avoids getting caught in that trap.  
There is no answer to the question “what is the least I can believe?”  
Rather, the focus of the Catechism is on what *must* I believe?

And to that question the catholic church –  
in all its varied forms from the days of the apostles to the present –  
has maintained one answer in twelve points.

The Apostles’ Creed was probably not written by the apostles,  
but it is an excellent statement of the basic teaching of the apostles.

Some have complained that there is no teaching about justification or regeneration or other points of the doctrine of salvation,  
but the reason why the Creed does not focus on such things  
is because you are not saved by believing in the doctrine of justification by faith alone.  
Satan believes the doctrine of justification by faith alone – and he hates it!

It is not believing a doctrine that saves you.

Rather, you are saved by believing in the Triune God  
and what he has done in history through the work of our Lord Jesus Christ.

That's what the Creed is all about!

As we go through the Apostles' Creed,  
we'll look at the various expansions of the Creed found in the Nicene Creed –  
and for this we'll often use the reflections of the Heidelberg Catechism.

The Creed begins with the word “Credo” (in Latin) – I believe.

What is faith?

Nowadays people talk a lot about faith.

Many studies have shown that “faith” is good for you.

William James was a big fan of “faith” –

he thought that if faith helped you make sense of your world,  
then faith was “true” *for you*.

It didn't make a difference what you believe –  
just believe something!

You sometimes see this in studies of “faith” or “prayer” in the scientific literature.

“Studies show” –

(have you ever thought about what that means?

What does it mean to say “studies show”?

Why do we put so much stock in what *studies show*?

Maybe we have *our faith* in the scientific study of thing.

If “studies show” – then we are likely to do it –

even though we *know* that 20 years ago “studies showed”  
that it was bad for you!)

Studies are useful. Science is good!

But if your *hope* – if your *trust* – if *what you rely on*

are the results of “the latest studies” –

then you do *have faith*,

but your faith is in the wrong place.

After all, where you place your ultimate faith

is going to depend on what you think your biggest problem is!

If your faith is in the latest studies –

then “to escape the wrath and curse of the human condition,

science requires faith in the scientific method,

repentance from all unproven theories,

with the diligent use of all the outward means  
whereby science communicates to us the benefits of our studies.”  
Oh, and by the way, you are still going to die!

Faith in general cannot save you.

What is our biggest problem?

Our biggest problem is that we have sinned against a holy God.  
How do we know that this is a problem?  
Because everyone dies!

That’s why the Shorter Catechism asks:

“What does God require of us that we may escape his wrath and curse due to us for sin?”  
To escape the wrath and curse of God due to us for sin,  
God requires of us faith in Jesus Christ, repentance unto life,  
with the diligent use of all the outward means  
whereby Christ communicates to us the benefits of redemption.

The question is not “what is faith – *in general*?”  
but what is *faith in Jesus Christ*?

Or as the Heidelberg Catechism asks:

**21. What is true faith?** (what is *saving faith*?)

*True faith is a sure knowledge whereby I accept as true  
all that God has revealed to us in his Word.*

*At the same time it is a firm confidence that not only to others, but also to me,  
God has granted forgiveness of sins, everlasting righteousness, and salvation,  
out of mere grace, only for the sake of Christ’s merits.*

*This faith the Holy Spirit works in my heart by the gospel.*

The Heidelberg Catechism suggests that faith is “a sure knowledge”  
and “a firm confidence.”

By faith, I accept as true all that God has revealed in his word.

You see this in Paul’s discussion of Abraham and Sarah.

Faith is rooted in the promises of God.

Abraham believed God’s promises.

He believed God’s word, even in the face of his own withered body,  
and Sarah’s barren womb.

Paul’s argument in Romans 4 is important for us to understand.

In Jewish thought, there is *no one* greater than Abraham.

Abraham is considered almost sinless (it would be scandalous in some Jewish circles  
to claim that Abraham sinned).

So it is interesting to note that after saying in chapter 3 that “all have sinned,” Paul does not follow up in chapter 4 by saying that *Abraham* sinned. Rather, he almost seems to accept the premise of the Jews –  
“What then shall we say was gained by Abraham,  
our forefather according to the flesh?  
For if Abraham was justified by works, he has something to boast about –  
but not before God!”

He doesn't say *that* Abraham was justified by works –  
but *if* Abraham was justified by works...

except every Jew knows that father Abraham was justified by faith!  
“Abraham believed God, and it was counted to him for righteousness.”

If even father Abraham was justified by faith –  
how do you think that *you* can be justified in any other way?!  
Are you greater than Abraham?  
Really?!

Abraham is the father of all the faithful – both the circumcised *and* the uncircumcised –  
since Abraham was declared righteous *by faith* before he was circumcised!

But again what is that faith *in*?  
What is the *content* of saving faith?

There may be times when it is difficult to believe that all that God has said in his word is true.  
You may be tempted to doubt that certain things really happened in the past.  
You may be tempted to doubt that God will really do what he promises in the future.

But true faith is a sure knowledge  
whereby I accept as true all that God has revealed to us in his Word.

But faith does not stop there.  
As I said earlier, there is a sense in which even the Devil accepts the truth of God's word.

But true faith is also “a firm confidence”  
that not only has God done what he has promised,  
he has done it for me.

As Paul says in Romans v23-25,  
*But the words “it was counted to him” were not written for his sake alone,  
but for ours also.  
It will be counted to us who believe in him who raised from the dead Jesus our Lord,  
who was delivered up for our trespasses and raised for our justification.*

Notice Paul's focus on what Jesus did.

Faith looks to Jesus.

Because Jesus "was delivered up for our trespasses."

He suffered under Pontius Pilate, was crucified, dead and buried.

And all this for us and for our salvation.

Jesus was raised for our justification.

The resurrection of Jesus was so that we might be declared righteous.

As he was vindicated through his resurrection from the dead,

so now are we declared righteous in him.

And so, faith

*is a firm confidence that not only to others, but also to me,*

*God has granted forgiveness of sins, everlasting righteousness, and salvation,  
out of mere grace, only for the sake of Christ's merits.*

It is only because Jesus has merited life and righteousness that we receive it in him.

What does "Christ's merits" mean?

At its most basic meaning merit means "praiseworthy,"

or "deserving of reward."

At this level, nobody could possibly deny Christ's merits.

His life and death were praiseworthy

and deserving of reward beyond all measure!

But over time the word merit took on a more precise meaning,

so that "merit" now often refers to a reward due to strict justice.

In the medieval Roman Catholic system, they referred to the "treasury of the saints"

where the church stored up extra "merits"

of those who went above and beyond their duty.

But no one has ever done more than God commanded!

When we have done all that we can do,

we still can only say, "we are unworthy servants." (Lk 17:10)

But if you think about the other ways in which we use the word merit,

it should be clear that "merit" is not the same thing as earning wages.

We speak of "merit-based scholarships."

But if you have two students who did equal work, and only one scholarship to give,

then it is plainly not a matter of one student "earning" it and the other not.

And for that matter, if a person does a mediocre job, he still receives his salary.

He has earned his money, even if his performance was not particularly meritorious.

The "merits" of Christ do not refer to wages that he earned,

or a stockpile of "credits" that he can now dispense to others.

Rather, when we speak of the merits of Christ,

we are referring to how he has justly deserved all that the Father has given him.

In other words, we are contrasting Christ's merits with our demerits.

His work is praiseworthy.

Ours is not so much...

We cannot stand before God and say "I am blameless!"

But Jesus can.

Therefore, the only way that we can stand before God

is if we stand in the merits of Jesus Christ.

There is nothing you can do to deserve God's favor.

The only way to have peace with God

is if we are justified by faith in our Lord Jesus Christ!

And

*This faith the Holy Spirit works in my heart by the gospel.*

It is by grace you have been saved, through faith, and that not of yourselves,  
it is the gift of God – as Paul says in Ephesians 2:8-9.

And faith comes by hearing, and hearing by the word of God –  
as Paul says in Romans 10!

The Word of God – the gospel – the good news of what Jesus has done –  
is what the Spirit uses to work faith in us.

So if true faith is receiving, resting, and trusting in Christ alone for salvation  
as he is offered to us in the gospel –  
then...

## **22. What, then, must a Christian believe?**

*All that is promised us in the gospel,*

*which the articles of our catholic and undoubted Christian faith teach us in a summary.*

What *is* the gospel?

Paul states this very simply in 1 Corinthians 15 (please turn there).

*Now I would remind you, brothers, of the gospel I preached to you,  
which you received, in which you stand, and by which you are being saved,  
if you hold fast to the word I preached to you – unless you believed in vain.*

Notice how Paul has emphasized receiving, resting, and trusting!

*For I delivered to you as of first importance what I also received:*

(Okay, here Paul is going to remind them what the gospel is!)

*That Christ died for our sins in accordance with the Scriptures,  
that he was buried,  
that he was raised on the third day in accordance with the Scriptures,  
and that he appeared to Cephas, then to the twelve... ”*

The gospel – the good news – is what God has done in Jesus to save us from sin and death.  
Throughout the book of Acts,  
when the apostles preach the gospel what do they do?  
They show how the OT scriptures are fulfilled in the death and resurrection of Jesus.

The gospel – the good news – is the message of what God has done in Jesus.  
It is the proclamation of a historical event.

J. Gresham Machen commented on the strangeness of the apostolic method.  
The philosophers of his day would expound on ethics –  
and there were many who preached a message of how to live a better life!

“The strange thing about Christianity [said Machen],  
was that it adopted an entirely different method.  
It transformed the lives of men not by appealing to the human will, but by telling a story;  
not by exhortation, but by the narration of an event.  
It is no wonder that such a method seemed strange.  
Could anything be more impractical  
than to attempt to influence conduct by rehearsing events  
concerning the death of a religious teacher?  
That is what Paul called “the foolishness of the message.”  
It seemed foolish to the ancient world,  
and it seems foolish to liberal preachers today.  
But the strange thing is that it works.  
The effects of it appear even in this world.  
Where the most eloquent exhortation fails,  
the simple story of an event succeeds;  
the lives of men are transformed by a piece of news.”  
*Christianity and Liberalism, ch 3*

What must a Christian believe?  
The gospel!  
The good news of what God has done in Jesus.

That is why when the Heidelberg Catechism asks, what must a Christian believe, the answer is found in the Apostles' Creed:

**23. What are those articles?**

- I. *1. I believe in God the Father almighty, Creator of heaven and earth.*
- II. *2. I believe in Jesus Christ, his only-begotten Son, our Lord;*  
*3. He was conceived by the Holy Spirit, born of the Virgin Mary;*  
*4. suffered under Pontius Pilate, was crucified, dead, and buried; he descended into hell.*  
*5. On the third day he arose from the dead.*  
*6. He ascended into heaven, and sits at the right hand of God the Father almighty;*  
*7. from there he will come to judge the living and the dead.*
- III. *8. I believe in the Holy Spirit;*  
*9. I believe a holy catholic church, the communion of saints;*  
*10. the forgiveness of sins;*  
*11. the resurrection of the body;*  
*12. and the life everlasting.*

There are three statements starting

“I believe in God the Father...

I believe in Jesus Christ, his only-begotten Son, our Lord...

I believe in the Holy Spirit...

There is also a fourth “credo” – I believe a holy catholic church.

Because the church is the place where the Triune God meets with his people.

The Apostles' Creed has its roots in the second century.

It is unlikely that the apostles' wrote it,

but it is a summary of the apostolic teaching.

In the second century, every church required candidates for baptism to confess their faith using a simple Trinitarian formula.

If you look at these early baptismal creeds,

they all have the same basic pattern,

and they all include the same basic information.

The structure of Father, Son and Holy Spirit is universal,

as is the basic content of the gospel –

that Jesus was born of the Virgin, that he died, rose again,

and ascended to the Father.

There are all sorts of local variations as to wording,

and there are slight differences in details,

but every baptismal creed followed this pattern.

That is why it is properly called the Apostles' Creed,

because it is a faithful summary of what the apostles' taught

were those things necessary for us to believe.

Now I hope that you all believe in the doctrine of justification by faith alone,  
because if you believe that your own works are contributing to your justification,  
that is untrue and unhelpful!

But what saves us is not believing in the doctrine of justification by faith alone.

What saves us is believing in Jesus!

What saves us is believing the gospel –

the good news of what Jesus has done in his death and resurrection.