

Romans 4:18-25 Against all hope, Abraham in hope believed and so became the father of many nations, just as it had been said to him, "So shall your offspring be." ¹⁹ Without weakening in his faith, he faced the fact that his body was as good as dead—since he was about a hundred years old—and that Sarah's womb was also dead. ²⁰ Yet he did not waver through unbelief regarding the promise of God, but was strengthened in his faith and gave glory to God, ²¹ being fully persuaded that God had power to do what he had promised. ²² This is why "it was credited to him as righteousness." ²³ The words "it was credited to him" were written not for him alone, ²⁴ but also for us, to whom God will credit righteousness—for us who believe in him who raised Jesus our Lord from the dead. ²⁵ He was delivered over to death for our sins and was raised to life for our justification.

Dear Fellow Heirs of Eternal Life:

There aren't many things we can be sure about in life. I guess the "death and taxes" comes pretty close. Often we talk a good ballgame: "*I'm sure I'll reach this goal in life,*" or "*I know we'll win this championship.*" The reality is, everything we plan and hope for on earth can change in a moment, a heartbeat. Last week people said they never thought they'd be taking communion from pastors wearing masks and gloves. So who knows?

Christians are not excluded from life's uncertainties and tragedies. An article in the recent edition of *The Lutheran Witness* magazine said that during a yellow fever outbreak in Philadelphia in 1793, 641 members of a single Lutheran church died. Can you imagine Pastor Helmuth performing 641 funerals? In the Spanish Flu pandemic of 1918, in the Missouri Synod 19 pastors, 3 teachers, and 1 seminary student died. Just like earthly plans, even our lives here are fragile and their length uncertain.

The Lord, however, wants you to be sure of at least one thing: your eternity is secure. While all else is on shaky ground or sinking sand, the most important thing is not. So let's ask: "**Are you saved? Bank on It.**" (1) *Your debt was fully paid by Jesus*, (2) *Your faith in Christ is credited to your account.*

1

The Lord sometimes uses banking terms/pictures to help us understand his gift of salvation. Paul writes, "*[Jesus] was delivered over to death for our sins (our debt of sin) and was raised to life for our justification,*" or a better translation, "***He was raised to life because we had been justified.***" The national debt is 23+ trillion dollars, a staggering amount! The debt on our new church and facility expansion is \$1.38 million. Just think, we are halfway to paying off the mortgage -- and that rate should speed up as more is now paid toward the principle and less on interest!

However, in reality, we are in much deeper debt than that. The debt we owe God because of our uncountable sins is colossal! We humans often think we can pay off our debt of sin by doing more good things. We think if we try hard, we can chip away at our spiritual debt like we chip away at our mortgages each month. But there's a big difference. Our sins just keep adding up each day -- deeper and deeper into debt we go. Each malicious thought, each unkind word, each unloving action, each uncharitable judgment -- all are constantly added on. And that's just our sins of commission. There are also our sins of omission: all the good things God wants us to do, but we neglect to do; each encouraging word left unspoken; each opportunity to love and be kind left undone -- all this is added to our personal debt day after day. What a nightmare!

The truth is, *even one single sin* leaves a debt that we cannot repay. Isaiah wrote, "***All of us have become like one who is unclean, and all our righteous acts (even the good things we try to do) are like filthy rags; we all shrivel up like a leaf, and like the wind our sins sweep us away***" (Isaiah 64:6). How bleak!

But that's why Jesus came! The good news is, "**He was "delivered over to death for our sins** (to pay our debt of sin)." He came and lived on our behalf and in his 33 years on earth incurred no sin-debt of his own. So his precious blood paid the debt of my sin, your sin, and the sin of every single human who ever has or will walk the planet. The sin mortgage has been burned!

Are you saved? Bank on it. You can be sure of it! Why? Not because of who I am or what I've done, but because of Jesus -- who his is and what he has done. Life, not death, is your future.

2

Do you believe that? I hope you do. Abraham did. He lived 4,000 years ago; 2,000 years before Jesus was born. Abraham believed in the Savior to come. You and I believe in the Savior who came. "**Against all hope, Abraham in hope believed.... Without weakening in his faith, he faced the fact that his body was as good as dead -- since he was about a hundred years old -- and that Sarah's womb was also dead. Yet he did not waver through unbelief regarding the promise of God...**" This promise was more than a mere promise of lots of kids and grandkids. Certainly having lots of descendants is all well and good if it works out. But this was much greater promise. This was a promise that through Abraham and his offspring one special Child would be born, the One about whom the Lord had promised, "**Through him all nations will be blessed,**" that is, saved for eternity.

Did you notice how Abraham himself was saved? It says that he was "**fully persuaded that God had power to do what he had promised. This is why 'it was credited to him as righteousness.'**" Here's a banking term again. The fact that Abraham believed his sins would be forgiven by the Child to be born "**was credited to him as righteousness.**" In other words, not only did Jesus' sacrifice of perfect blood take the debt of sin **out**, but our faith in Jesus puts Christ's holiness **in**. That bad is gone from our account, the good is filled up in our account. That's "**righteousness.**" What a deal! Jesus did it all!

The Holy Spirit created faith in us just as he did in Abraham. I hope we always realize that our faith in Jesus is not something we create, but rather is the greatest gift we can ever receive -- and it's worth protecting at all costs. We can lose everything in life and still be OK if we have faith in the Savior.

A sea captain related a harrowing incident. He was sailing with his crew in the Caribbean when suddenly the cry, "**Man overboard!**" was heard. Immediately a rope was thrown over the stern and the man in the water grabbed hold for dear life. When he was pulled in, they found that the man had grabbed the rope so tightly that the strands of the rope had become embedded in the flesh of his hands.

God has let down a rope from heaven to rescue every human drowning in sin. The Spirit prompts us, moves us to grab that rope and hang on for dear life, eternal life. As Paul once wrote, "**Take hold of the eternal life to which you were called**" (1 Tim 6:12). Are you saved? Bank on it. Be sure of it. Your debt of sin was cancelled by Jesus' death 2,000 years ago. And your Spirit-given faith, just like Abraham's faith, has filled up your account with perfection. Grab hold of those two beautiful truths and hang on!

Amen.