

## INTRODUCTION

Back in December I read a list of things you will never hear a good ‘ole boy in Texas say like, “I thought Graceland was tacky.” You’ll never hear, “You can’t feed that to the dog,” or “That deer head takes away from the decor of this room.”

People have been e-mailing me a lot of additions to that list. I have quite a collection now. Here are some more things you will never hear a good ‘ole boy say:

- 1) “Has anybody seen my sideburn trimmer?”
- 2) “That TV wrestling is all fake!”
- 3) “I just couldn’t find a thing to buy at Wal-Mart today.”
- 4) “Would you trim the fat off that steak before you bring it to me?”
- 5) “My fiancée, Paula Jo, is registered at Neiman Marcus.
- 6) “Hey, here’s an episode of ‘Hee Haw’ we haven’t seen yet!”

There are two things you will never hear God say. One is, “You are so good you don’t need my grace and forgiveness.” Another thing you will never hear God say, “You are so bad you are beyond the reach of my grace and forgiveness.” One thing we all have in common here on planet Earth is we are sinners by nature and by choice, and we all need a Savior.

In Romans chapters 1, 2 and 3, Paul has been just pounding in the fact we are all sinners. Then starting in chapter 4 he starts talking about how we can be made righteous before God through faith. Now, he’s going to use a word or phrase nine times in chapter 4. It is the word “credited” or “credited for righteousness.” We all know what credit lines are and today I’m going to be talking about a “Credit Line of Righteousness.”

Look in chapter 4 and let’s start at the top of the chapter. I just want to show you several of the times he uses that phrase. His first use is in the last part of verse 3. It says, “Abraham believed God, and it was credited to him as righteousness.” There down in the last part of verse 5, it says, “His faith is credited as righteousness.” In the last part of verse 6, it says, “To whom God credits righteousness apart from works. In other words, nine times in this chapter he uses that phrase, credited as righteousness. If you have a King James Version of the Bible, it says, “*imputed for righteousness.*” Actually, it is a financial word used in accounting meaning “to write something down in the asset side of the ledger.” So, God has credited to everyone who has faith, “righteousness +”

Let’s pick up with verse 16 and go to the end of the chapter as we talk about this credit line of righteousness. “Therefore, the promise, comes by faith, so that it may be by grace and may be guaranteed.” that’s a word we are going to come back to “to all Abraham’s offspring—not only to those who are of the law, but also to those who are of the faith of Abraham. He is the father of us all. As it is written: ‘I have made you a father of many nations.’” That’s what the name Abraham means, “father of many people or nations.” “He is our father in the sight of God, in who he believed,” notice these two statements about God. “the God who gives life to the dead.” that’s the first thing it says about God. “and calls things that are not, as though they were.” Let’s talk about Abraham. “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.’ Without weakening in his faith, he faced the fact that his body was as good as dead— since he was about 100 years old.” now, that’s pretty accurate; actually he was 99. “and that Sarah’s womb was also dead.” now if you don’t know what that is talking about, Sarah and Abraham gave birth to a son, Isaac, when he was 99 and she was 90. “Yet he did not waver through unbelief regarding the promise of God, but was strengthened in his faith and gave glory to God, being fully persuaded that God had power to do what he had promised. This is why” here’s that phrase again. “it was credited to him as righteousness.”

Now, you are saying, “Well, all that is about Abraham. What about me?” Well, this is for you. verse 23, 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.” Then, verse 25 is a super verse about what Jesus did. “He was delivered over to death for our sins and was raised to life for our justification.

I want to talk to you about a credit line today. I think most of you in this room have an idea what a credit line is. If I were to ask you, “How many of you have a credit line with a financial institution right now, probably only some of you would raise your hand because you think a credit line is just some kind of a formal loan. Since I know we have so many financial types in the church, I didn’t want to go wrong so I asked Ronnie Ezell to give me a good definition of what a credit line is and I quote: “A credit line is defined as any relationship for which a future revolving promise to lend is in place. The nature of the future agreement to lend may be under a formal loan agreement, or a revolving note.” and, listen to this. “Any credit card is a line of credit.”

If you have a credit card in your pocket or your purse, you have a credit line. That card means you can go to a business and you can swipe that card through a machine for food or material or entertainment or anything. What it is saying is the institution that issued the credit card is saying to those businesses, “We’re good for that amount. We’ll pay that amount.” Of course, then you have to repay them. Somebody said, “The problem with credit today is that those that need credit the most can’t get credit, and those who are qualified for credit usually don’t need it. Well, if you have a credit card you have a credit line.

Let me explain it to you spiritually. God looks at you and he looks at me, and he says, “I’m giving you a status of righteousness, all the righteousness of Jesus Christ is available to you, and I am giving it to you. All you have to do is access it. All you have to do is activate it.” Now, that’s what he is talking about here.

## **I. THE GOD WHO GUARANTEES IT**

Let’s learn three things about your credit line of righteousness. Number one: I want us to notice the God who guarantees it, because your credit line and your credit card are only as strong as the financial institution that guarantees it. Look at verse 16 again, “it may be by grace and it may be guaranteed.” God is the God that calls things that are not, as though they were. That may be confusing to you.

## **1. God "calls" Abraham a father even when he wasn't**

Let me give you two examples of how God "calls things that are not, as if they were." Example number one: God calls Abraham a father even when he wasn't. Did you catch this? Early in his life, God called Abraham and said, "Abraham, I'm going to make you a father of a multitude. In fact," he said, "Abraham, do you see those stars? You count them. As many stars as there are in the sky, that's how many descendants you are going to have. Abraham, do you see the sands on the seashore? As many grains of sand as you see, that's how many descendants you are going to have" The problem is, Abraham spent the vast majority of his life not having that promise fulfilled. Oh, he had a child through Hagar, the handmaiden of his wife, Sarah, but that really didn't count because it was not according to God's plan. He spent his whole life with everybody calling him Abraham, which means "father of a multitude." Like I mentioned last week, can't you imagine when somebody met him and said, "Oh, that's a good name, "father of many"; how many sons do you have?" "None." They say, "It's kind of strange to be named, 'father of a multitude' and not have any children." He kept waiting, and waiting, and waiting. God kept saying, "Abraham, you are a father, you're a father, you're a father. Trust me, Abraham, you're a father." And even though he wasn't, it was true. God called things that were not, as if they were.

## **2. God "calls" a believer righteousness even when we aren't**

That's pretty amazing. Let me tell you something that's more amazing than that. Here's example number two, God calls a believer "righteous," even when we aren't. What I mean by that is we do not have any self-righteousness. The Bible says there is none righteous, no, not one. It says our own self-righteousness is as filthy, dirty rags in the sight of God. But listen to me, if you have exhibited faith, put your faith and trust in Jesus Christ, when God looks at you, he says, "You are the righteousness of Jesus Christ." He has issued you a credit line of the righteousness of Jesus. You need to understand the key there is not you. The key there is God who promises it. As I said last week, "It's not faith that is really valuable; it's the object of your faith."

In Minnesota and all those other northern states, the rivers and the lakes ice over. They have a saying up there that does not apply to us down here in the south where the only ice we have is in our refrigerator. They have a saying in the wintertime, "Many people have put a strong faith in thin ice and they died in their faith, but many other people have put a little faith in thick ice and they were carried over to safety." You see it's not the quality of your faith that matters; it's the thickness of the ice that matters. When it comes to your credit line of righteousness, it's not you and what you do that matters, it is God and his promise. You can have a little faith in a great God, and he declares you "righteous in Jesus Christ."

## **II. THE FAITH THAT ACCESSES IT**

You say, "I like that, but how can I get some of that? How can I access this credit line? That's the second thing I want to talk about. Not only the God who guarantees it, but number two, the faith that accesses it, this credit line. Now, if you have a credit line or a credit card, that money is available to you, but it's not used by you until you access it. How do you do that? Well if it is a line of credit at a bank, they may issue you a checkbook and you write a check on that credit line.

If it's just a credit card, you take your credit card and give it to somebody and that's how you access it. Now, how do you access God's credit line of righteousness? By faith!

I want to give you a little acrostic for faith today to help you understand what saving faith is all about. I want us to go through the words first and then I want to go back and apply it to you and to me as to what it means to trust Jesus Christ.

## **F-A-I-T-H**

### **1. Facts**

"F" stands for facts. You always start by facing the facts. Remember it says Abraham faced the fact he was as good as dead. Well, I'm not talking about those kinds of facts, I am talking about the facts of God's word. The fact of the matter was, God said, "Abraham, you're going to be a daddy."

### **2. Agreement**

"A" stands for agreement. You and I must agree with what God has said. It is amazing to me that I still encounter some people who claim to be Christians and we'll be talking about a portion of God's word, and this person who claims to be a Christian will say, "Yes, pastor. I know that's what the Bible says, but I just don't agree with that." Hello! You cannot claim to be a Christian and disagree with any portion of this book. You have to agree with what God says.

### **3. Internalize**

"I" stands for internalize. You must internalize the truth of God before it ever makes any difference in your life. I'll illustrate it in just a moment. In other words, it must be more than print on a page, the word of God, the fact of the word, and you must do more than agree with it mentally, you must make it a part of you.

### **4. Trust**

"T" is for trust. You fully and absolutely trust that what God has said is going to happen.

### **5. Hope**

"H" is, of course, for hope. In other words, "Hope so" doesn't mean "Well, I think it might happen or maybe it'll happen." Biblical hope means "I am sure it will happen."

I want us to continue looking at these five words, and I want us to apply them to the saving faith that Paul is writing about. First of all, Fact: Here are some facts for you to consider if you are going to put faith in Jesus. The fact of the matter is that all of us are going to die physically should the Lord tarry. The fact is we are all mortal. The fact is there is a heaven and there is a hell. The fact is God has said in his word, "Whosoever shall call upon the name of the Lord shall

be saved." I could give you many, many other facts from the word of God that says, "I can help you deal with this sin problem."

Go on to "A." The question you have to ask yourself is, "Do I agree with what God says? When the Bible says there is a heaven and there is a hell, when the Bible says it is appointed unto man once to die, and after that, there's judgment. Do I agree with that? Do I agree with the Bible when it says, "Whosoever shall call upon the name of the Lord shall be saved." Do I agree with all of that? If you can't get beyond the "A" step, you'll never have faith.

Then there is the "I." You must internalize it. It must become a part of you. Let me explain it this way. As Christians we throw that word around: believe, trust, faith. In the Greek language they all come from the same root. *Pisteuo* or *pistis*, it's called in Greek. Also, in Greek, there's another word the word "believe" comes from as well. They're related. In other words, they are first cousins. You may be surprised when I tell you what the word is. It is the word "drink." You say, "Now that's strange because in English the word 'drink' and the word 'believe' are absolutely unrelated." True, but you have to remember the Bible, the New Testament was written in Greek and so when the Bible says, "Believe on the Lord Jesus Christ and you will be saved" it's not talking about the English "believe." When it uses that word it's talking about what it really means. What do you do when you drink something? When you drink something, do you take it and pour it over your head or do you just take it and swirl it around and say, "I really believe that's good for me." No, when you drink it, you put it to your lips, and you, literally, take it into your body, you internalize it. It literally becomes a part of you. It becomes your cells, the fluid in your body. I want you to know that when the New Testament says, "You believe on the Lord Jesus Christ," you internalize Jesus. Why do you think Jesus said in John, 7:37? He said, "Is any man thirsty? Let him come to me and drink." as the scripture says. "Out of his innermost being shall flow rivers of living water." You see, the words in English, "drink" and "believe" have absolutely nothing in common. We think the word "believe" means to give mental assent to a set of principles. Not true.

Some people think all you have to do is to agree with the precepts and principles of a philosophy to be a part of it. For instance, if I just believe in the principles of Buddhism, that makes me a Buddhist. If I believe in the principles and the teachings of Islam, that makes me Islamic. Some people think if I just believe in the principles and the teachings and philosophy of Christianity, that makes me a Christian. That's not true. The sad fact is I think there are multitudes and multitudes that have swallowed a bunch of principles and precepts thinking that they are saved.

Let me illustrate it this way. I want everybody in this room please who is not married, whether you are widowed, divorced or maybe you have never been married. Even the youngest child in this room if you are not married, would you raise your hand right now? Wow! We have a lot of folks who aren't married. Ok, that's good. You can put your hands down. Now, let me ask you a question. How many of you who raised your hand as not married, would raise your hand and say, "Pastor, I am not married, but I do believe in the institution of marriage." Let me see your hands. Ok, just about everybody that says, "I'm not married believes in marriage. Well, that's pretty simple. I'm an ordained minister. By the power vested in me by the state of Texas I pronounce all of you are married. You are married. I pronounced it because you believe in the principles of marriage. You say, "That's stupid! It doesn't work that way. To be married you have to do more

than just believe in marriage. You have to have another person. You have to have a mate. You have to have a relationship with that mate, and you have to commit yourself to that mate, and that mate commits themselves to you.”

What a beautiful description of the Christian life! The Christian life is not believing in the precepts and teachings of Jesus Christ. It is entering into a personal relationship with Jesus. It is knowing him personally. It is knowing he’s committed to you and you are committed to him for all eternity. That’s what it means to internalize the truth. It becomes a part of you. I just ask you, “Has that happened to you?”

Well, the “T”, when it comes to your salvation, are you really trusting Jesus? Trust is not a passive experience, it is an active experience. Let me show you what trust is. Here’s trust. I go over to this chair. I’ve determined this chair would hold up my weight. I place my entire body upon it. I trust it. When you walked into this building a few minutes ago, and you sat down on a pew, you were putting trust in that pew. If it had been made out of Kleenex, you probably would not have trusted it. Right? That’s what the word, trust, literally means. It means “to place your entire weight and existence upon.” It means to give up trying to stand on your own and place your trust in the Lord Jesus Christ. Are you saved? Do you have that hope of glory? The Bible says it. “Christ in you, the hope of glory” If I were to ask everybody in this room this question, personally, how would you answer? My friend, have you come to a place in your life that you know for certain that you have eternal life, and that you will go to heaven when you die? How would you answer that?

Some of you would say, “Well, I hope so” “Maybe” “I think so.” No, if you cannot say, “I know for certain if I die I’ll go to heaven,” you do not have the kind of hope that the New Testament talks about. All of that takes FAITH—the facts, agreeing with the facts, internalizing, trusting, and that produces the hope that is FAITH. The only way you access this credit line is by faith.

### **III. THE PAYMENT THAT COVERS IT**

The third thing I want you to see is not only the God who guarantees it, and the faith that accesses it, but number three: the payment that covers this credit line.

Look at verse 25. As I told you, this is one of the greatest theological verses about Jesus in all of the Bible. “He,” that is Jesus “was delivered over “delivered over is a financial phrase meaning payment was given, “was delivered over to death for our sins and was raised to life for our justification.”

#### **1. Jesus’ death paid for my debt**

First of all; it was Jesus’ death that paid for my sins; it was his death that paid for your sins. When I was in the Youth Ministry, we had a little chorus we used to sing. It went like this:

He paid a debt he did not owe  
I owed a debt I could not pay  
Christ Jesus came to wash my sins away

And now I sing a brand new song  
Amazing Grace, the whole day long  
Christ Jesus paid a debt that I could never pay.

That's true. He didn't owe anything. We owed it. He paid our debt. Have you ever heard the expression, "Give credit where credit is due"? God gave credit where credit wasn't due. We didn't deserve this credit line of righteousness. Jesus paid for it.

These credit cards are great, aren't they? They are really wonderful. I'll tell you why they are so wonderful. You can just walk into a store and buy something, and you just have to swipe the card through the machine, and then you can go into another store and do again, and do it again, and do it again, over and over. Then you get a bill from the credit card company. You may owe them \$12,962.00, and they are so nice to you, do you know what they say? "You don't have to pay the full amount. Just pay \$6.00." Next month, you notice the balance is higher. "You don't have to pay the whole amount, just pay \$5.00 this time." That's how they make their money. They're going to charge you an exorbitant rate of interest. Wouldn't it be great, if there was a credit card you could use that was already paid for? Somebody who is wealthy beyond measure said I'll pay your debt!

Look at what the Bible says in 2 Corinthians, 8:9. It says, "For you know the grace of our Lord Jesus Christ, that though he was rich," meaning he is royalty in heaven "yet for your sakes, he became poor so that you, through his poverty, might become rich." He PAID for my sins and your sins. If one of you walked up to me and said, "Brother David, the Lord just laid it on my heart that I'm going to pay off all your debts." For most of you, I'd just look at you and say, "Well, that's a kind offer, but no, thanks" because I'd know most of you couldn't do it. On the other hand, if Ross Perot came up to me and said, "Now, listen just a moment. I'm going to pay off all your debts right now! Just give me all your debts." You know what I would do? "Here you go, Mr. Perot. Thank you so much." He can cover them. He can cover my debts without even knowing it, hardly. So, the difference is, God, who is rich beyond measure, has said, "I'm going to pay your sin debt if you let me." It was his death that paid the price.

## **2. Jesus' resurrection is God's receipt**

Now, number two, here's the key. It was Jesus' resurrection. Jesus' resurrection is God's receipt. When you pay a bill, you are glad you paid it, but you really need a receipt, either a canceled check or some other kind of receipt so you will have proof the debt has been paid. I want you to know there are a lot of people who died for good causes to save lives. In fact, some of you have been to the movies lately, and you know there are two movies out right now about a huge asteroid hurtling toward the Earth and it is going to kill everybody. Yet, these people are willing to go up into space and give their own lives so they can save the world. So, you say, "Isn't that kind of like what Jesus did?" No, you know why? That's just fiction. But, if it were true, the only thing they were doing is just allowing people to continue to live in misery a few more years and then die. When Jesus died, he died so we could have abundant life now and forever.

The difference between when Jesus died and the death of every martyr or every hero who ever died is this: Those people died and they are still dead. The thing about Jesus Christ is he died, he was buried, and he came back after three days. We wouldn't have Christianity to celebrate if there was not a risen Savior. He would be just a good man who died. We wouldn't be here today. We wouldn't believe this book. We wouldn't tell people how to be saved. It's the fact he's alive today! That was God's stamp: PAID IN FULL. He was delivered over for our sins and was resurrected for our justification.

## DO YOU FULLY BELIEVE?

### 1. Emotional faith: “I want to!”

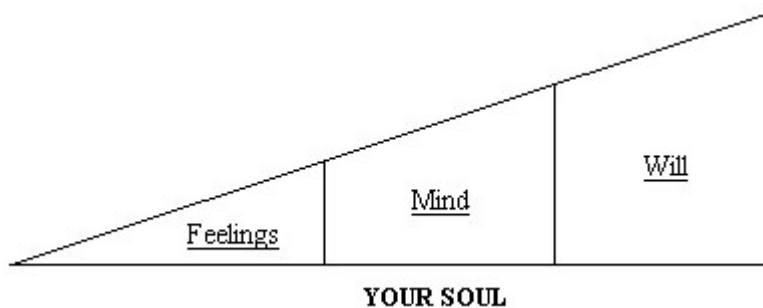
Do you really have faith? Do you fully believe? Let me tell you the different elements of faith. First of all there is emotional faith. That's when somebody says, “Well, I want to do. I want to do what's right. I really want to.

### 2. Intellectual faith: “I know I should/can”

Number two, there's intellectual faith that says, “You know, I know what I ought to do. I know what I should do, and I even know I can do it.”

### 3. Volitional faith: I will! I have!

But, full faith captures number three also, which is volitional faith which says, “I will or I have or I am doing it right now” It's a step of action. Let me illustrate that for you. Have you ever bought a car? You want to get a new car and you get that “new car fever”? You say, “I really want a new car.” Then, you go and you shop a little bit, and you say, “Well, I know that this is a good car, I know that I probably need a car. you can know all those things but, friend, you can *emotionally* want a new car, you can *intellectually* need a car, and you can buy that car, but there is one step that has not been taken. It is not until you tell that salesman, “Okay. We have a deal. I will do it.” You sign your name to that contract. That third step is the act of your will. The problem is there are a lot of people who have never surrendered their will to Jesus Christ.



Let's look at it another way. Look at the wedge above. If I could picture my soul and your soul over to the left, near the point, you'd write the word “feelings.” (the shallowest part of our personality is our feelings) Next to that, to the right, is the word “mind.” that is our thinking self, our intellectual faith. Then to the right is the word “will.” Have you noticed? I've been here a



little over seven years, and you have never once heard me say something like this, "Just do as you feel led." I never use the words "feel led." You know why? Your feelings can mislead you terribly. You'll never once hear me say, "Anybody who feels like praying, pray." I never say that. It does not depend on how you feel. Instead, you know what I say? I don't say, "If you feel led, do it" I say, "Whatever God tells you to do, do it—whether you feel like it or not."

The Bible says, "Rejoice in the Lord always. Again, I say rejoice!" "I don't feel like rejoicing" Big deal! You know intellectually God said to do it so you step out by an act of your will and say, "I will rejoice in the Lord." You can apply this to anything in the Christian life. Some of you have not followed Jesus in baptism. You say, you're a Christian, but you haven't been baptized. "Well, I don't feel like being baptized." Big deal. You know intellectually, the word of God says to do it. The only thing left to do is by an act of your will say, "I will do it." Some of you have come to this church Sunday after Sunday, and you know you have never truly been "born again." You say, "I'm waiting on a feeling. I'm waiting until I feel like getting saved." Friend, that is wrong. Don't wait until you *feel* like it. Know intellectually that God's word says he loves you, he can save you, and then simply by an act of your will, you step out and say, "I will trust Jesus." Some of you have been coming to this church and you are not a member of this church. You say, "Well, I'm going to wait until I feel like joining." Whoa! That is wrong. Know that God's word says you are to not forsake the assembling of yourselves together with other believers to encourage them, and you know the best way to encourage people is to be a part of a local church. All that's left is for you by an act of your will to say, "I will obey God."

## CONCLUSION

Ms. Bertha Smith was one of the greatest Southern Baptist missionaries. She worked in China and then came back to America to retire. She lived to be 99 years old. I used to hear Ms. Bertha speak. She was a godly woman, but you know what I learned along with everybody else? You never ask Ms. Bertha how she feels. All you have to do is say, "Ms Bertha, How do you feel today?" She'd look at you like you were wrong for even asking that and say, "Well, I don't know. I haven't felt myself lately." She said, "More important than how I feel today is how do I faith today?"

Have you ever noticed we ask people, "How are you feeling?" "Are you feeling okay?" What we ought to do is ask each other, "How are you faithing today?" "Are you faithing good today?" because true faith involves the emotions, the intellect and your will.

## OUTLINE

### I. THE GOD WHO GUARANTEES IT (16-17)

God "calls":

1. Abraham a father even when he wasn't
2. A believer righteousness even when we aren't

### II. THE FAITH THAT ACCESSES IT (18-22)

1. Facts
2. Agreement
3. Internalize
4. Trust
5. Hope

### III. THE PAYMENT THAT COVERS IT (23-25)

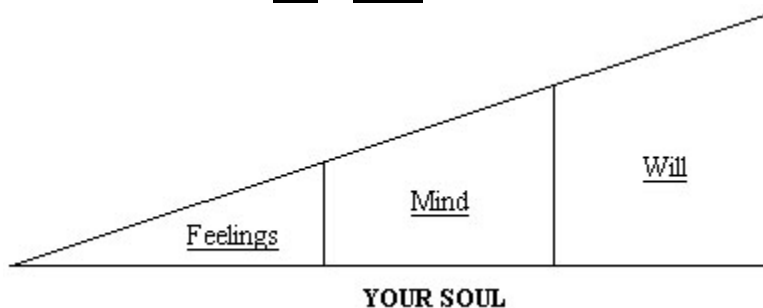
1. Jesus' death paid for my debt

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich. *2 Corinthians 8:9*

2. Jesus' resurrection is God's receipt

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2. Intellectual faith: "I know I should/can"
3. Volitional faith: I will! I have!





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To put it in Texas terms, “You’re mighty welcome to use any and all of my ingredients; just make your own chili!”

For the Joy...  
Pastor David Dykes