

A SERIES OF DEVOTIONS BASED ON PAUL'S LETTER TO THE CHURCH IN ROME

CREDITS AND DEBITS

Romans 4:3 "Abraham believed God, and it was credited to him as righteousness."

There is an interesting phrase in this Bible verse. Paul wrote, ". . .it was credited to him. . ." The word "credit" is accountant language. An accountant keeps a ledger which is a book of accounts that records debits (money paid out or owed) and credits (money earned or received). There is also a balance with the goal that there are more credits than debits meaning there is money in the bank.

St. Paul says "it" was "credited" to him as righteousness. We know from previous devotions that righteousness means to be sinless in God's sight. The word "credit" would seem to indicate that righteousness is something that is either earned or purchased. But that is not the case. The beginning of the sentence says, "Abraham believed God . . ." The "it" in the latter part of the verse refers back to "believed," that is, believed God and his faith is what was credited as his righteousness.

Abraham's faith was not something that Abraham sought out or found. When you go back into the Old Testament it says in Genesis 11 that Abraham was a descendant of Noah. Noah and his family were the only ones who survived the flood because they believed God and trusted His promises. Noah taught his family that Yahweh alone is God. Genesis 12 is the account of God seeking out Abraham and calling him to go to a far-off land, the land of Canaan. Abraham trusted God and went with his family and possessions to where God directed him.

In Genesis 22 God made another request of Abraham. Yahweh told him to sacrifice his one and only son he and Sarah had waited for until they were well past child bearing age. Abraham did as God instructed. As he held a knife over Isaac to kill him before sacrificing him to God, God intervened and spared Isaac's life.

These are examples of Abraham believing as Paul states in Romans 4:3. These are the "it" that was credited to Abraham's ledger. Not the act of moving to a new land nor the sacrificing of Isaac but believing and trusting God and following His instructions is the "it" and what was credited to his ledger. Hebrews 11:1 says, "Now faith is confidence in what we hope for and assurance about what we do not see."

The faith you have been given in Jesus is the key to your righteousness. "Whoever believes . . .," Jesus said, will be saved.

Prayer: Holy Spirit, strengthen my faith in Jesus through which I will receive the gift of everlasting life. Amen.

My faith looks up to Thee, Thou Lamb of Calvary,
Savior divine. Now hear me while I pray;
Take all my guilt away; O let me from this day be wholly Thine!

May Thy rich grace impart Strength to my fainting heart;
My zeal inspire! As Thou has died for me.
Oh, may my love to Thee Pure, warm, and changeless be, A living fire!

While life's dark maze I tread And griefs around me spread,
Be Thou my guide; Bid darkness turn to day,
Wipe sorrow's tears away, Nor let me ever stray From Thee aside.

When ends life's transient dream, When death's cold, sullen stream
Shall o'er me roll. Blest Savior, then, in love,
Fear and distrust remove; O bear me safe above, A ransomed soul!
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