**Reformation Sunday – November 3, 2013 – Faith Lutheran, Radcliff, KY**

**Based on Romans 3:19-28 written by Pastor Paul horn**

**God has canceled your debt!**

**I. By grace alone**

**II. By Christ alone**

**III. By faith alone**

*Now we know that whatever the law says,* *it says to those who are under the law,* *so that every mouth may be silenced* *and the whole world held accountable to God.* *20 Therefore no one will be declared righteous in his sight by observing the law;* *rather, through the law we become conscious of sin.* *21 But now a righteousness from God,* *apart from law, has been made known, to which the Law and the Prophets testify.* *22 This righteousness from God* *comes through faith* *in Jesus Christ* *to all who believe.* *There is no difference,* *23 for all have sinned* *and fall short of the glory of God, 24 and are justified* *freely by his grace* *through the redemption* *that came by Christ Jesus. 25 God presented him as a sacrifice of atonement,* *through faith in his blood.* *He did this to demonstrate his justice, because in his forbearance he had left the sins committed beforehand unpunished**-- 26 he did it to demonstrate his justice at the present time, so as to be just and the one who justifies those who have faith in Jesus. 27 Where, then, is boasting?* *It is excluded. On what principle? On that of observing the law? No, but on that of faith. 28 For we maintain that a man is justified by faith apart from observing the law.*

“I’m debt free!” That’s what folks who call into a radio talk show scream when they’ve reached their goal. They’ve listened to Dave Ramsey, a financial guru, who gives advice on getting out of debt. Just the other week a gentleman called who in who was $62,000 in debt. He had canceled his Direct TV, sold his car which he was making payments on, bought a cheaper one with cash, got another job, didn’t go out to eat, didn’t spend money on frivolous things and put all of that money toward his debt, in one and half years he had paid off that $62,000 debt. It’s a nice feeling, to see that all of my hard work did this, got me out of debt!

Some people view their relationship with God that way. If they work hard at what they do, do their best, do more good than bad, try to, at least, in their mind, not to be as bad as some other people, then their works, their efforts, should count for something with God. Do works count for anything?

That was a question that a man by the name of Martin Luther struggled with. Martin Luther lived 500 years ago in Germany. At that time in the 16th century the Roman Catholic Church was the church. They were teaching the people that in order to have a right relationship with God they must use the grace God gives them to work out their own salvation. They must have faith in Jesus and do good works. For the first part of his life Martin Luther tried to do just that – work for his salvation. He tried to be the best human being that he could be. He even went so far as to quit school (he was at the university at the time studying to be a lawyer). He joined a monastery and became a monk. He gave away all of his possessions and lived in poverty. He confessed his sins every day, repented, prayed and read his Bible. He punished his own body through fasting and sleeping on a cold floor. But no matter how hard he tried he could not see how he could do anything that would satisfy God’s wrath over his sins. It frightened him to think, that if he, who did much more for God than the common person, if he could not be sure of his salvation, then who could?

The Bible answers that question. No one. Vs20,23 “**Therefore, no one will be declared righteous in God’s sight by observing law; rather, through law we become conscious of sin. There is no difference, for all have sinned and fall short of the glory of God.”** In our stubborn minds we think, “Surely that doesn’t mean me! I follow the rules. That has to count for something!” Children… your God tells you to obey your parents and teachers, respect them, listen to them, love them always. When you complain to your parents and teachers, argue with them, and just flat out don’t do what they ask you to, have you done what God demands? Employees… when your employer sets your hours and your wage, you are to work according to that agreement in your contract. But when you waste time at the computer while on the clock, cut out earlier than you are required to, are rude to other employees and talk badly about your boss, have you done what God demands? You come to church! You give offerings. You volunteer once in a while. You even attend a Bible study now and then, but as soon as you have an “I suppose I better do this” attitude, and think about how much more you are doing than others and show your frustration at others who don’t do anything, have you done what God demands?

Paul says in vs.19 **we know that whatever the law says it speaks to those who are under the law, so that every mouth may be silenced and the whole world held accountable to God**. I have to shut my mouth because I’ve failed to do what God demands. I have to shut my mouth about my good works because too many times I try to compare them with others. Paul says here I am accountable to God! And if I try further to protest that my good works must count for something, Paul says, “No one will be declared righteous by observing laws. All have sinned, all fall short of God’s laws and commandments.” He means me…and you and you.

We can put this into financial terms to understand our relationship with God. Just for the sake of illustration, God demands that we have $1million in our bank account - that represents the life he demands we live, the perfect life, filled with perfect love for each other, filled with sincerity and genuineness all the time. But we lost that $1million in the bank because we’ve fallen short of God’s requirements. What is worse, we’ve actually put ourselves $1million in debt because we have sinned.

As Martin Luther pondered this idea, he compared it with what the church had been teaching him: faith and good works are necessary to earn salvation. How was that possible when Scripture clearly said, **“No one will be declared right by observing the law”?** And at that time the Catholic Church was selling indulgences. An indulgence was an official piece of paper that proclaimed that the individual’s sins were forgiven. These indulgences were purchased with money. How could anyone buy forgiveness? How could the church sell salvation?

And so on October 31st, 1517, Martin Luther walked through the streets of Wittenberg, Germany. It was All Hallow’s Eve. He wasn’t wearing a scary costume. He wasn’t asking the folks of Wittenberg for free *Kinder* chocolates. He held in his hands a parchment of paper, which he nailed to the doors of the Castle Church in Wittenberg. That paper contained 95 theses, or statements for debate. With this paper Luther began a reformation. He challenged the church to reevaluate, to go back to Scripture, to reform their teachings, because they were preaching people to hell. This is why October 31 is so special. God the Holy Spirit opened Luther’s eyes so he could see the truths of Scripture. The Holy Spirit enabled Martin Luther with the courage to point the people back to Scripture to show them that human beings cannot pay back their debt to God. The debt will be paid. God’s justice must be satisfied. But God is a loving God. He would provide payment.

Martin discovered that truth in these verses, **“All have sinned and fall short of the glory God, and all are justified freely by his grace through the redemption that came by Christ Jesus.”** (vs23-24) All have sinned. All have fallen short. But all are justified. God declared all people not guilty of their sins. God declared to all that their debt had been cancelled. God has declared to all that the righteousness God demands has been provided. How could God do that? First, Paul used the word *grace* to describe God’s motive. Grace is God’s love for you that you have not earned nor deserve. It’s like a young gal who misbehaves in school, gets poor grades, fights with her classmates, comes home and screams and yells at her parents, fights with her brothers or sisters, is rude to her friends. She does not deserve to have kindness and love shown to her because of her behavior. However, her parents love her anyway. That does not even come close to the love God has for you and me. You and I, we have done nothing that would motivate God to pay our debt. That is what grace is, undeserved, unearned, unasked-for love.

Grace is his motive - Paul describes God’s method to cancel your debt. **“All are justified freely by his grace through the redemption that came by Christ Jesus. God presented him as a sacrifice of atonement through faith in his blood.”** (vs24) Redemption is God’s method of paying your debt. Redemption was a payment of ransom to set a slave or a prisoner of war free. If you have ever been in debt, it feels that way at times, doesn’t it? You feel enslaved by the money you owe someone else. How much more so the debt of sin, the debt of a righteous life you owe to God? You and I cannot pay God. He ought to throw you and me into prison eternally. By his grace God redeemed you. He made the ransom payment by presenting Jesus **“as a sacrifice of atonement**.” The Bible uses this term to describe the blood shed by animals sacrificed on the altar in the temple. God makes the payment through blood, the blood of his Son Jesus. Jesus’ blood was worth far more than the gold in Fort Knox, more valuable than all of the riches of the world. His blood flowed from a body, mind and soul that kept God’s righteous requirements. His blood was innocent of any sin. His blood was pure and holy. That blood paid the debt of the sins of the world.

Paul wrote, **“All are justified freely by his grace through the redemption that came by Christ Jesus.”** Jesus paid the debt of sin for all people. The world is debt free! But there’s still a problem. You still need the $1million credit to your account to be right with God. You still need the righteous life God demands. Your works are not enough. But Jesus’ works are enough. Jesus provides the righteous life. He obeyed his father and mother, always. He loved them. He respected them always. He showed respect to his teachers at school. He went to church. He gave his offerings gladly and did it willingly and out thanks, never once grumbling. Jesus’ good works are enough. This righteousness comes from God in Christ Jesus alone. God has credited to the world $1million, the righteous life he demands. God has declared to the world, “I have canceled your debt. I have the righteous life you needed.”

Note: Although God has declared to the world that they are, because of Jesus’ life and death, forgiven, not all will enjoy the forgiveness that God so graciously offers them. By nature mankind is sinful and stubborn and refuses God’s gift of grace. By nature human beings will reject God’s gracious invitation to cash the check that is already complete. How do know that my sins are forgiven, that God has credited my account with Jesus’ righteousness?

**“This righteousness from God comes through faith in Jesus Christ to all who believe. For we maintain that a man is justified by faith apart from observing the law.”** (vs22,28) Paul points out that you receive God’s gift through faith. What is faith? The Bible describes faith as the trust and confidence in God’s promise that Jesus paid the debt of the world in full. The Bible describes faith as the hand that receives the redemption payment. Faith receives the righteousness of Christ’s perfect life. Faith believes that God’s grace is for me. Faith believes that my debt is paid, my account is credited with Christ Jesus. Faith believes that my works count for nothing toward my salvation.

Faith, also, is not because of my works. Faith, too, is a gift from my gracious God. Later in this letter Paul writes, **“Faith comes from hearing the message, and the message is heard through the word about Christ.”** (10:17) Whenever the good news of Jesus and his perfect life and his all sufficient death and resurrection are proclaimed, the Holy Spirit is working through that message to work faith in the hearts of sinners. The Holy Spirit uses that proclamation that “you are debt free” to create faith. Faith is a gift. Faith receives. Faith trusts. Faith believes. Faith boasts, “This is not my work. My works count for nothing. Christ and his work alone count for everything.”

Paul’s point in vs27, **“Where, then, is boasting? It is excluded. On what principle? On that of observing the law? No, but on that of faith.**” Getting out of debt can be done. It has been done by many people. It takes a lot of hard work, sacrifice and trust that God will give you the strength to carry it out. When I talk about my relationship with God, I cannot talk about my hard work, my efforts. They do not count. But I will talk about my God and how he canceled my debt, by making Jesus pay it for me. I will walk about my God and how he credited my account with Jesus’ life. I will talk to others about my God, and how gracious he is to the world, so that by hearing the good news of Jesus, they too, will know, “I am debt free.”

Dear people of God, rejoice today! God has canceled your debt, by grace alone, by Christ alone, by faith alone. Amen.