

Biblical Accounting 101

2nd Sun. after Pent. – 06/07/26 – Mt. Calvary Luth.

Text: Romans 4:13-25 Pastor Keith Besel

vv. 24b-25, [Literal translation from Greek] Paul says that “^{24b}(Christ’s righteousness) is to be set down in our account; we who are believing upon the One who raised our Lord Jesus from the dead; ²⁵who was handed over on account of our trespasses and was raised up on account of our justification.”

Introduction

✘ Anyone that has ever taken a college level course knows what I mean in the title of this message “Biblical Accounting 101.” A 101 level course means that this is the beginning point for any given topic of study.

→ In this case, our topic is Biblical Accounting. And today, with St. Paul as our “professor”, our goal is to come away with the most basic, yet foundational understanding of how God has set up each one of our spiritual accounts.

✘ Hopefully, all of us already have the basic understanding of our personal bank and credit card accounts well in hand, because this understanding will be important to help us understand God’s Spiritual Accounting. But just to make sure we’re all starting in the same place, let’s hit the most important points.

→ We all have a balance in our account. In our bank account, that’s the amount of money that we have. In our credit card account, that’s the amount of money that we have charged and that we are obligated to pay back.

→ When we buy or pay for something with a debit card, that decreases the balance in our bank account or, if we use a credit card it increases the debt in our credit card account.

→ When we receive a payment and it is deposited, that amount of money is credited to our account and our bank account balance increases. If we apply that money instead to our credit card account, then the amount of our debt is decreased or paid off. Are you all with me so far?

✘ On the most basic level, if our overall expenses are more than our overall income, (assuming we have no savings to draw upon) we then go into debt; we owe that excess amount to someone. And if we can’t pay that amount back, then our debt increases with interest that is compounded on top of what we already owe.

→ If this continues and continues to the point that we are no longer able to pay our debts, we eventually become bankrupt. That’s Personal Accounting 101.

I. Spiritual/Biblical Accounting

✘ So, with that as our starting point, let’s turn to the class notes from Paul’s letter to the Christians in Rome. In chapters two and three, before today’s text, Paul is in the midst of a “lecture” about God’s righteous judgement, and much of the lingo he employs borrows from either the legal arena or the realm of financial accounting.

✘ He’s addressing the way that the new Christians – both Jews and Gentiles, are so quickly and so often pointing at everyone else around them and passing judgment. I know it should be obvious friends, but you and I still do the same thing today, don’t we? As soon as we interact with someone else, we engage in judging – what are they wearing; are they on time or late; are they grumpy, sad, happy, or angry; what do they think about me; are they talking about something I want to hear more about or is it something I could care less about and I now I need to figure out how to end this interaction as soon as possible.

→ Paul says, in Romans 2:1, “In passing judgment on another you condemn yourself, because you...practice the very same things.” In fact, in 2:5, he continues, “...because of your hard and impenitent heart you are storing up wrath for yourself on the day of wrath when God's righteous judgment will be revealed.” You see, only God exercises perfectly “righteous judgment”. So when we think that we are able to judge others at the same level as God, we only “store up wrath” for ourselves.

→ In the realm of spiritual accounting, this means that these sins are charged against our account and we increase our debt load before God. In fact Paul employs some legal lingo when he says in Romans 3:19 that “the whole world...is held accountable to God.” That word “accountable” in the Greek is ὑπόδικος (hypódikos) which describes someone who has lost his case because the evidence is so overwhelming against him.

⊗ This is where the “whole world’s” spiritual account is at with our endless sin and our complete inability to work or pay our way out of this spiritual debt. In Romans 3:23, Paul even says this, “For all have sinned and fall short of the glory of God...”. We are utterly and entirely bankrupt before God, just as Paul quotes David in Romans 3:10-12, who says, “None is righteous, no, not one; no one understands; no one seeks for God. All have turned aside; together they have become worthless; no one does good, not even one.” What hopeless accounts we all have.

⊗ And yet, in spite of this impossible debt load, Paul makes the most amazing declaration in regards to our spiritual bankruptcy in Romans 3:24. Yes, all have sinned and fall short, but, as He says in the Greek, all “are justified (i.e. proclaimed innocent) without cost by [God’s] undeserved love through the redemption that is in Christ Jesus.”

→ So, if our declaration of innocence truly cost us nothing, how does that Biblical Accounting actually work? The term “redemption” actually describes the action of paying the price to buy someone back from slavery. Okay, so who made that payment? That’s the next verse, in Romans 3:25 where Paul says that “God put Jesus forward as a substitutionary sacrifice by His blood, to be received by faith.”

→ Did you follow that? God made the deposit of His own Son’s blood into your spiritual account and mine, in order to cover over the entire debt-load of our sin and to free us forever from our slavery to sin, death and the devil!

II. Abraham’s Account and Ours

⊗ But how is this amazing gift actually applied to your spiritually account and mine? That’s what Paul addresses in Romans, chapter four which includes our text today.

→ He puts forth our spiritual father, Abraham, as the prime example. And as he does, Paul employs the same banking/accounting term 11 times in 24 verses; that’s almost once every other verse. The Greek word is λογίζομαι (logízōmai) which means to set down a payment to one’s account.

⊗ Paul takes us all the way back to the time when Abraham, who was 100-yrs.-old, and Sarah, who was 90; when they were childless and Yahweh took Abraham outside and said, “Look toward heaven, and number the stars, if you are able to number them. ...So shall your offspring be” (Gen. 15:5).

→ And as verse 18 says, even when all of that biological evidence said that it was “impossible” for the two of them to conceive even one child, “In hope [Abraham] believed against hope, that he should become the father of many nations, as he had been told.” In fact, verse 19 explains that “[Abraham] did not weaken in faith when...his own body...was as good as dead” and Sarah was far beyond the age to bear children.

- ✘ And because of Abraham's unwavering faith in God we're told that "it was set down in his account (λογίζομαι) as righteousness" instead of what he had been before – a bankrupt sinner!
 - ➔ What was it specifically, then, that Abraham believed about God? There are two items that Paul tells about: 1st) in verse 17 Abraham believed that God "gives life to the dead" and 2nd) that God "calls into existence the things that do not exist." Abraham knew that both his and Sarah's bodies, and their ability to reproduce was "as good as dead" (v.19) which meant that the "offspring" God had promised to him could not logically ever "exist". And yet, according to verse 21, Abraham was "fully convinced that God was able to do what He had promised."
 - ➔ After all, his God and ours, Yahweh is "the Creator of the ends of the earth" (Isa.40:28); the one who created all that exists out of nothing! So, if God promises that a 100-yr.-old man and a 90-yr.-old woman are going to conceive and bear a son named Isaac so that Abraham will become "the father of many nations" (v.17), then who are we to say or think that He can't or won't do it.
 - ➔ This is the kind of faith that God, the Holy Spirit, gifts to all true believers through the power of God's Word and the life-transforming power of that Word in, with and through the waters of Holy Baptism. It's the faith described in verse 20 that says, "No distrust made [Abraham] waver concerning the promise of God, but he grew strong in his faith as he gave glory to God."
- ✘ Isn't this the same faith that God has set down into your spiritual account? There are plenty of equally "impossible" things from a biological or logical perspective that God has declared and promised to you in your life; that apply directly to your indebtedness or lack thereof today, aren't there?
 - ➔ I mean, even secular historians like Tacitus (AD 116) and Pliny the Younger (AD 112), as well as the Jewish historian, Josephus (93 AD) have verified that Jesus did live, suffered and was crucified. Some of these even reported that Jesus' followers believed He had been raised from the dead. But, do you, now 2000 years later, believe that "God gives life to the dead" regardless of what this world wants you to believe is true? Do you? ... Christ is risen! He is risen indeed. Alleluia!
 - ➔ And do you believe that the same gracious, compassionate and merciful God, has set down in your personal, spiritual account – which was so deeply indebted with sin that you had literally dug a hole for yourself all the way into hell; do you believe that He has set down into your account the holy precious blood and the innocent suffering and death of His Son, Jesus Christ to pay entirely the price required to buy you back out of slavery and to cover you with His own righteousness in your baptism? Do you? Praise the Lord!
 - ➔ That means then, that you believe God has "called" you out of the family of your natural father, Satan, and into His family of believers – descended from Abraham, who now exist still today as the one Holy and Apostolic Christian Church on earth and forevermore, in heaven. Do you believe as such that He has taken you from your sin-darkened and sin-deadened self before faith and now converted you into a vibrant, living, joy-filled, beacon of Jesus, who is the Light of the World? Do you believe that all of this now makes it possible for you to now look at those you meet and interact with, guided by His love instead of judgement, and moved by His desire that all people everywhere might likewise have their accounts paid off by Jesus, too? Do you?
- ✘ Then, by the free grace of Jesus, may you, me and all people everywhere, be gifted with the blessing of His spiritual/biblical accounting today and forever. Amen.