## Romans 4:13-25 - What is saving fiath?

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Date: 09 November 2025 Preacher: Steve Palframan

[0:00] Good morning, everyone. The readings are Romans chapter 4, verse 13 to 25, page 1131.

! Faith means nothing and the promise is worthless, because the law brings wrath, and where there is no law, there is no transgression.

Therefore, the promise comes by faith, so that it may be by grace and may be guaranteed to all Abraham's offspring, not only to those who are of the law, but also to those who have the faith of Abraham.

He is the father of us all. As it is written, I have made you a father of many nations. He is our father in the sight of God, in whom he believed, the God who gives life to the dead, and calls into being things that were not.

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.

[1:26] Since he was about 100 years old, and that Sarah's womb was also dead. 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 it was credited to him as righteousness. 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, He was delivered over to death for our sins, and was raised to life for our justification.

May the Lord speak to us through his word. Thank you, Niva. Let's pray together as we come to God's word. Let's pray. Heavenly Father, we are very conscious of our need of your help this morning.

We're aware not only of the distractions from the outside, but also the distractions in our own hearts. We come with minds full of different things going on in our lives, and worries and concerns that we have.

[2:48] And yet our plea this morning is that you might speak to us from your word, through the chaos and the noise. Might we, through your word, by your spirit, hear clearly your voice speaking to us, that we might live for you, trust you, love you, live lives that please and honor you.

Do this work for our good, but for your glory and not ours, we pray. In Jesus' name. Amen. Amen. I think Romans 4 probably carries the clearest Bible definition of two really important words for Christians.

The first is the word justification. And if you were with us last week, we were looking at the opening verses of Romans chapter 4, which carry this really clear definition of the word justification.

Chapter 4, verse 5. To the one who does not work, but who trusts God, who justifies the ungodly, their faith is credited as righteousness.

That is justification. That's what the word justification means. The other really important word to Christians, which is defined by Romans chapter 4, is the word faith.

[4:00] Faith. Faith. And that's defined, really, I think in part, but mostly by verse 18. 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. Now, I think it's really important for us, if you call yourself a Christian this morning, or even if you're not a Christian and you're just thinking about it, it is really important for us to have clear definitions of those words.

Justification and faith. And it's important because I think actually lots of misunderstandings about what it is to be a Christian come from misunderstandings about those words.

So, before we deal with what is saving faith, I want to just talk about a couple of misunderstandings of saving faith. My plan in doing that is not to point the finger at anybody in the room, that that's no good, that's not a way of being a good preacher or a pastor.

I am sure I have been guilty of these misunderstandings myself at various different points. But I want us just to recognize that sometimes our instincts, when it comes to understanding these words, are not quite right.

[5:11] And so we want to be clear on what's being said here. I think the first mistake is that we reduce saving faith down. We make saving faith simply the intellectual understanding of or assent to the truth of the gospel.

Perhaps you know the illustration. I'm sure I have used it with friends. When your non-Christian friend says, oh, it's okay for you because you have faith. I don't have faith. I'm not that kind of person.

And you answer by going, oh, no, you do have faith. We all have faith. You have faith in the chair that you're sitting on right now. Faith that it will hold up your weight. We all live by faith.

Now, in a sense, that is right. But that is not a good definition of what the Bible means by saving faith. Because it has reduced faith down. It's drained the spiritual element of saving faith.

And made it all about information. It's just belief in a set of propositions. Now, what happens if you reduce faith like that is you become robbed of your assurance.

[6:17] Because all of your assurance is based on your intellectual understanding of the gospel. You sort of get lost, don't you, in the algorithm of online apologetics.

And ironically, you end up putting your confidence not in Christ, but in your intellectual ability to perceive him. And actually, the truth is, your intellect cannot save you.

Only Jesus can. I think you also become, or tend to become, a little bit of a bully to your non-Christian friends. Because you assume, don't you, if only I could impart the information that is in my head into your head, then I'll have done a sufficient job and you'll be a Christian.

I think probably young men are particularly tempted to get lost here. But we need to be aware because saving faith is more than just information.

The other way, though, I think that we can go wrong with this is that we sort of expand faith. The sort of expansion of faith to be something magical that faith sort of accomplishes the end itself.

[7:18] This is, I think, particularly popular in our modern culture. In 2024, the Cambridge Dictionary made manifesting the word of the year. Did you know that? And it defined manifesting as this.

The act of picturing something in your mind and repeating positive phrases to help you imagine achieving something that you want. Here's the key bit. In the belief that doing so will make it more likely to happen.

So perhaps you've tried it. Imagining yourself in a great job. In a big flat. With a big car. With a full head of hair. All those glorious things. In the belief that just somehow thinking like that will make it happen.

That then is an overinflation of faith. It is the expectation that faith itself is what delivers the magic. As if faith is achieving the ends.

Now when Christians import that kind of thinking into saving faith. What they end up doing is they are not so much focused on Christ. But on how they feel about Christ.

[8:27] It's as if almost how I feel about him and not him himself is the thing that achieves the goals of Christianity. Basically it's emotionalism isn't it?

Where church services are designed to hype you up. You know you sing kind of Jesus is my boyfriend type songs. Because it's this sort of weird twisted idea that it is my feeling of faith that means I'm saved.

Of course that's nonsense isn't it? Because emotions and feelings are not unimportant. They are important and significant. We should feel the truth of the gospel. But it is true that you can be saved.

But at times feel lost. It's not ideal but it's possible. Feeling faith is not what saves. Now if that's what faith is not.

What is faith? Well that's what our passage answers this morning. By focusing on the character Abraham. Abraham. Paul if you might remember is using this great Old Testament hero. As an example of what he's been teaching.

[9:26] About justification by faith. From Romans chapter 3. So just walk through the verses with me. Just look down at your Bibles. And we'll walk through the first few verses. We are told in verse 13.

That Abraham was the recipient of the promise. The promise that he would be the heir of the world. And that promise we're told came not by law. But end of verse 13.

By the righteousness or justification. Same word as we've been thinking. That comes by faith. Verse 14 and 15 then explain why it's faith and not law.

Law diagnoses sin. It can't deliver you from sin. Remember if you were with us. That law is like the x-ray machine. That shows the problem. But doesn't solve the problem. And verse 16 then sums it up by saying.

The promise comes by faith. A faith that verse 16 says. That we also can have. A faith which joins us to Abraham's family. Not by becoming Jews. But by becoming children of faith.

[10:23] He is then the father of many nations. Verse 17. And then verse 18. The definition of faith. Against all hope. Abraham in hope believed. And so he became the father of many nations.

Just as it had been said to him. So shall your offspring be. Now we don't have loads of time this morning. So I only want to show you five things. That was a kind of joke. We're going to show you five things about faith from those verses.

So let's try and see them together. The first is faith is supernatural. Faith is supernatural. Look at how verse 18 starts. Against all hope. In hope. Abraham believed. Verse 19 expands on it doesn't it.

He faced the fact. That his body was as good as dead. Since he was about 100 years old. And that Sarah's womb was also dead. In other words. Here's the key to it isn't it.

That Abraham's faith was not a belief. That what appeared to be likely. Was going to happen. In that sense. His faith was not rational. Or natural.

[11:23] Instead Abraham's faith. Was belief in something impossible. Irrational. Unnatural. It was a belief in something. That he could not see. And could not naturally expect.

To happen. That he and Sarah. Would have a child. And thereby become the parents of the nations. Now maybe you're thinking. Hey. I've met people like this Steve. Right.

These are the nutters. Who believe against hope. That they're going to win the lottery. Or marry Brad Pitt. Or fly to the moon. Why is belief in something. That is unlikely. Or impossible.

A good definition of faith. Don't tell me saving faith. Is against hope. Tell me faith is real. Or rational. Well don't worry. Abraham has not lost the plot. Because Abraham believes.

That he and Sarah will have a child. Because God has promised it. That's the whole point here. Isn't it? Abraham believes the promise. Even when it's humanly impossible. Because of who God is.

[12:19] Verse 17b. As we were looking at with the kids. That God who gives life to the dead. And calls into being the things that were not. That's the God who's made the promise. In other words.

Abraham's faith is not an assessment of his circumstances. That goes. Oh. What's most likely to happen here. With me and my hundred year old wife. Is that we're going to have lots of children. That's not his assessment. No.

He goes. God who promised it to me. Is the God who can make life from the dead. And so Abraham concludes. That my deadness does not matter to him. It's no barrier to him.

One of my favorite things to watch on YouTube. Is a guy who lives near the Nürburgring in Germany. I don't know whether you know the Nürburgring right. But it's this section of private road in Germany.

Where you're allowed to race. Basically it's like a kind of pay as you go racetrack. You pay your money. They lift the barrier. You can drive as fast as you like around it. Okay. And then as long as you pay for any damage to your own car.

[13:13] Someone else's car or the crash barriers. You're good. Now this guy called Misha. Lives near the circuit. And has driven around it probably thousands of times. And what he does. Is he takes people's fancy sports cars.

That they've driven very gingerly. To the Nürburgring. And he thrashes them around the Nürburgring. With them as the passenger. And he films the expression on their faces. As they're going around. And what happens.

Is that people imagine. As they are coming into a corner. At hundreds of miles an hour. They are. There's no way we're getting around here. And so it's written all over their face. We're going to crash.

We're going to die. He's going to ruin my beautiful sports car. Right. But then every now and again. He films someone who knows him. And they've obviously sat there before with Misha.

Or maybe they've seen the videos. And so they sit in the car with just a face of calm. As they're driving around these corners. Not because they're taking them anymore. Like securely. Or slowly.

But because they know the one who's got the steering wheel. Can drive that fast around that circuit. Now in a sense. That's Abraham here. Not around the Nürburgring. But he knows the one who's in charge.

It's the God who makes life from the dead. It's the one who calls into being the things that are not. So of course my deadness is no barrier to him. And so his faith is supernatural.

Because he believes in a God who goes beyond the natural. And does what cannot be done. Now of course the promises that comes down to us. Is not that you and I will have a miracle baby.

The miracle baby to fulfill Abraham's promise. Has come in the person of the Lord Jesus. God the Son. United to human flesh. Born of a virgin. So faith for us is not so much the call to believe things that are at first physically unlikely.

Rather faith for us in the context of Romans. Is the promise that God the Holy God can take people like you and me. Who are dead in our sin. And make us alive.

[15:13] Faith is persuaded. Christian faith. Saving faith is persuaded. That our personal immorality. And our wickedness. And our deadness in our sin. Is no barrier to God saving us.

Not because it looks at itself and goes. Well actually my wickedness is probably not that bad. So God will be okay with me. No rather it stares the wickedness of the human heart in the face. And goes my God can save people like me.

People who are dead in their sins. Jesus through the cross can justify sinners like me. You know faith is not the natural assessment is it.

That our moral state means that we're probably all right for God. You know that. People like Abraham looking at himself and his elderly wife and thinking. Yeah we can probably make babies. That's probably going to happen.

You know if you naturally think. Do you know what. God's probably okay with me. I'm probably all right with God. If that's what you think. You don't have saving faith. Faith. Because saving faith by definition.

[16:14] Recognizes the impossibility of salvation. And knows that God alone can save. That's what saving faith is. Secondly though. Faith is certain. You might say faith is sure.

Faith knows beyond doubt. This comes over and over. Look down at verse 19. Abraham. Without weakening in his faith. Faced the fact that his body was as good as dead. In other words.

We've been thinking he was not blind to his state. But also his faith never weakened. Even as he got older and older. Verse 20 says very much the same thing. Yet he did not waver through unbelief regarding the promise of God.

Verse 21. If you look down at that. Calls it being fully persuaded. You know. Saving faith is not a gamble. It's not a. Do you know what. On the balance of probabilities. I think it's probably best to trust in God.

That's not saving faith in the Bible. Saving faith is full confidence. Confidence that God is able to save. The writer of the Hebrews. In Hebrews 11 verse 1. Puts it like this.

[17:14] Now faith is confidence. In what we hope for. And assurance. Or certainty. About what we do not see. That's it here. Full confidence. Total assurance.

Now I don't suppose I can read your mind. But when I hear that. I think. Do you know what. That's not how I always experience being a Christian. I have lots of doubts. I waver.

I struggle. Are you telling me that Abraham was never like that. Did Abraham never waver. Well no. That's. That's not what we're saying. Doubt and struggle are part of the Christian life. You don't have to read much of the Bible to see that.

It seems that even the great heroes of the Bible have their own battles. But Paul's point here. Is that we need to understand that doubt is not a weakness or a problem in faith. It's an attack from the outside on faith.

Faith is by definition solid and certain. Doubt if you like is an unwelcome addition. An assault. Now why is that the case? Why is faith so sure that God gives life to the dead?

[18:15] Why is faith certain that God can call into existence the things that are not? Well this is the key to all this right? It's because that's exactly where faith has come from.

Faith is the expression of this new life. Faith is the result of God making us alive. You know. Faith is not the action of someone who is spiritually dead in order to save themselves.

Spiritually dead people take no action. Instead faith is the cry of a newborn Christian who has received new life from God. Faith knows that God gives life to the dead.

Because faith is by definition a new life that's being given to it by God. Now I wanted to ask her permission before using this illustration.

But I'm going to ask for forgiveness instead. I don't know whether you know that the island of Montserrat exists. Sorry. Do you know the island of Montserrat exists?

[19:18] Or maybe you've seen on a map. But come on really. Are you really. It's such a small island. Are you really sure? There are only. I think actually less than 5,000 people live in Montserrat.

They could all be making it up. Couldn't they? I mean 5,000. You could make a hoax up with 5,000 people for sure. Could just be an elaborate hoax. It's an attempt to con us into thinking that the island of Montserrat is real. It's just a joke.

Yeah. We can't be sure. Our faith. If you. If you want to call it faith. Our faith that Montserrat is real. It's not certain faith. It's not sure faith. It's just based on the probabilities. Isn't it?

We've seen a map. We think it's probably. Probably there. Now. Yvonne's faith. That Montserrat is real. Is very different to that. Why is it different to that?

Because that is where she is from. Right? She knows for certain. That Montserrat is real. You know. Her faith in the reality of Montserrat.

[20:14] May face certain attacks. You know. We might come at it with certain doubts. But fundamentally. That faith comes from the reality of her own existence. You know. If Montserrat is not real.

Yvonne is not real. Right? Because they're from that same place. She is from there. And so it is with saving faith. Saving faith is certain that God raises the dead. Saving faith is certain.

That God can call into being things that are not. Why? Because that is where it's from. Right? Yet faith is the heart cry of the risen.

Yes. Lord I believe. I'm sorry for my sin. Those are the first words of someone who has been given new life by God. It's the I trust you Lord.

Coming from the person who was dead. But is now alive. This is really really important. If you're trusting in Christ this morning. And longing for his salvation. You know that you're doing that.

[21:12] Not because you're better than most people. Right? You believe in Jesus. And you trust in him alone for salvation. Not because you're wiser than most people that you've met. It might well be that you're not.

You might not be the most intelligent person in this room. Or in other rooms that you are in all week. Your faith in Jesus Christ has been given to you. By God. From him.

And it is certain. And solid. You know. Our faith might be weak. And we'll talk about that in a moment. But it is certain. It might be under attack.

But it's not wavering. It might be that your old nature is lured back into trusting other things. But your saving faith is fully sold on Jesus. Because faith.

Saving faith. Is certain. It's from the new life that God gives. Thirdly then. Faith is hearing. Perhaps you want to say faith listens. Specifically listens to God's word.

[ 22:10 ] Take a look at verse 18 again. 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.

Notice here that faith rests in. Or even if you like. Comes from the word of God has been spoken. So shall your offspring be. In other words. Faith is the I believe response to the word that God has spoken.

Now ultimately this so shall your offspring be. Is fulfilled in Jesus Christ isn't it? The one who John's gospel introduces to us as the word of God. The word that was with God in the beginning.

He has now spoken in the arrival of the son. The son who verse 24 and 25 tell us was delivered over to death. And is now risen again. It's a message that we hear every time we open the pages of a Bible.

Now faith as we saw at the beginning is more than having information. But it isn't less than having information. And actually this happens. This faith comes as we hear the message.

[23:12] God brings new life to his people as they hear the word of God. That's how Romans 10 talks about it. In Romans 10 verse 17. We read that faith comes from hearing the message.

It means if you're investigating Christianity this morning. I'm so glad you're here if you are. So thankful. But you don't need to go on a pilgrimage to investigate Christianity.

You don't need to go digging inside your own heart to look for it. Because it's not firstly an emotional experience. Rather what you need to do to investigate Christianity is open a Bible. Read it.

Listen to what it says. Listen to someone who's going to teach it to you. Ask your questions here. Reflect on what's being said. Make sure that you understand. That's how God brings to birth faith.

And if you're a Christian this morning. Opening the Bible is like sort of returning to the place you were born, isn't it? It's like the trip to Montserrat.

[24:10] If you can put it like that way. Oh, this is the street on which I was born. That's where I went to school. This is my family home. It's the ongoing hearing of God's word that affirms your faith.

Let me just rub this in a bit. Look down at verse 20 and see that Abraham grew in strength. Verse 20. Yet he did not waver through unbelief regarding the promise of God. But was strengthened in his faith.

And gave glory to God. Notice there's no contradiction in the Bible between certain faith. And faith that has room to grow. Weak faith is still certain faith.

But it needs to grow in strength and courage. It needs feeding like a child needs feeding. And the food that it needs is the word of God. And that's all of us, isn't it, this morning? You know, our faith is hungry.

So we must eat. Our faith is under attack. Our sinful nature hates it. The world seeks to undermine it. The devil throws all his arrows at it. So we come to God's word. Please, Lord, feed me from your word.

Please speak to me. We want to make the most out of the preaching ministry on a Sunday. We want to make the most out of sharing the Lord's Supper, which essentially are visible words of God, aren't they? You know, if you're a Christian and you haven't been baptized, get baptized, because these are the visible words of the gospel given to you to strengthen your faith in him.

If you're not in the habit of reading your Bible on your own, start that habit. If you're not in the habit of coming to church twice on Sunday, may I give that a thorough recommendation? Do you only eat once a day? Faith is hearing and hearing the word of God.

Fourthly, faith is desiring. Look back at verse 18, which I hope by the end of our sermon, which we're nearly at, will be familiar to us. So verse 18 says, 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.

Now, notice something very pedestrian from those verses. Faith is hope in those verses, right? Hope, not just because it doesn't yet have what it will have one day.

Hope is not just the absence of something, is it? Hope implies the desire for something that is absent. Hope is a longing word. So faith, by definition, does not yet possess all that it will, but it desires all that is promised.

[ 26:32 ] And it is, more than that, it is willing to go without now because of the beauty of what is promised then. That is why this chapter is full of the resurrection. And why, when you get to see that promise to Abraham, it's not fulfilled in his day, but it's fulfilled in eternity when he becomes the father of the nations.

That's, again, the writer of the Hebrews point in Hebrews chapter 11. In Hebrews 11, you don't need to turn to it, but he lists all the heroes, great heroes of Old Testament faith. Well, not all of them, but the ones that he wants to.

And then in verse 39, he says this, These were all commended for their faith, yet, he says, none of them received what had been promised, since God had planned something better for us, so that only together with us would they be made perfect.

And so it is with us. Faith is the desiring longing for what God has promised, but it does not yet have. We are promised life with him, eternity with God, our father and our maker.

And so faith goes without now in the present because it longs for that future. Again, let me try and land that for us really practically. There is a teaching, isn't there, that says something like this, If only you have enough faith, you will always have what you desire.

[ 27:56 ] Right? If only you have enough faith, you will always receive the healing that you want. If only you have enough faith, your family will be safe, no tragedy will be for you. But notice that's the very opposite of how Paul is defining faith here.

Faith is the absence of what is hopeful. It's the longing. You know, faith sees the mess, the pain, the suffering, the cost of taking up our cross and following Jesus and says, Yes, this is worth it.

Because what I long for is not here and now, but there and there. And I will set my hope and my desire on that. And so let me say to you this morning, especially if your life is particularly difficult, let me say to you, your present suffering is not an indication of a defect in your faith.

Faith is certain in the hope that it has. Your present suffering is an indication that you are not yet in full possession of all that has been promised to you.

But you will be one day. You will be one day. And so we live by faith and not by sight. Final one. Faith is receiving. Now, I need to be careful here that I don't contradict what I've already said.

[29:11] But listen, faith doesn't receive all that it hopes for, but it does receive something. And the something is justification. So notice this as we close.

Verse 13. Righteousness or justification that comes by faith. Verse 22. This is why it, that is faith, was credited to him as righteousness.

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.

Here it is then. This supernatural confidence that God can do what is obviously impossible. This certain desire that he's planted in us by the word of God. That faith receives justification.

It receives the declaration from God that we're in the right with him. That we're holy in Christ. That we're safe. You know, as we were thinking last week, it receives this verdict of judgment day ahead of that day.

[30:18] That's what faith possesses. And it's what faith alone can possess. Let me try and finish with an illustration. Imagine you go to the supermarket. And you buy the biggest, the most succulent joint of beef that they have for sale in the supermarkets.

It's huge, right? And you go and buy it. But you have no bag to carry it. And so, as you go to the checkout, a friend offers you one of those little paper bags that you get your packed lunch in.

He says, here, put it in there. You go, well, no. No, I can't possibly put it in there. Can't you see the size of this joint? It's never going to fit in there. It's huge. It's never going to fit. Can't carry it in that.

And they go, oh, no, I can see a point. And so they hand you their rucksack. But it's got a giant hole in the bottom. I don't want to put it in there. It'll fall out. This is so pressure. I don't want to lose this on the way.

This is a giant, giant joint of beef. I'm going to eat this. I'm going to delight in this. I don't want it to fall on the road on the way home. Have you got anything else? And then they hand you a bag for life, right?

[31:27] It's big. It's solid. And it can hold the joint of beef. So you put it in there and you carry it home. And then you enjoy the feast that is roast beef. In a way, that's what's going on here.

Faith is the only thing that can hold justification. If you don't have faith, you can't have justification. If all you've got is works, you've got a little paper bag that's trying to hold a giant joint of beef.

There's no way your good works can take hold of justification. Can your good works take hold of? Of course they can't. There's no room for them. It won't fit in there. If you're trusting your religion or your morality or your attendance at church to hold justification for you ahead of judgment day, so that you can get to God and say, you know, look, I'm justified.

I'm right in your sight. What will you find? Well, you've lost it along the way somewhere. Fell out. Because your morality and your church attendance can never hold justification.

Faith. Saving faith. Faith that is supernatural and certain, that has heard the word of God, that doesn't yet have all that it longs for, is the only thing that is capable of receiving justification from God.

[ 32:43 ] It's the empty hand that receives this promise of justification that we hold on to now, the verdict of judgment day ahead of that day, and we can only receive it by faith.

Let me pray for us as we claim. We're going to have a few moments just of quiet as we reflect on what God has said to us from his words.

You pray in your own heart. And then I'll close for us. Heavenly Father, how we thank you that we are certain that Jesus was risen from the dead.

We are certain that you are the God who raises the dead and calls into being the things that we're not. We're certain of those things, not just because we've been persuaded by the evidence, but because that is what you've done for us.

You've made us alive when we were dead. You've made us love you, when by our very nature we run from you. You've made us want to live for your glory, when by our very nature we want to live for our own glory.

You've made us sorry for our sin, when by our very nature we delighted in it. Lord, we thank you for what you've done for us in Jesus. We thank you for this faith that is ours, that has come from his great action.

And we pray, please, strengthen our faith. Grow our faith. Grow our joy in our faith. Grow our desire for glory.

That we might live to the praise of your glorious name. In Jesus' name. Amen. Amen. Amen. Amen. Thank you.