In many ways Romans 4 gets to the foundation of the biblical doctrine of salvation by faith alone and to the heart of what began the Reformation. Indeed, 500 years ago this week it all began with Luther, and faithful Protestants have never looked back.

By using Abraham—the paragon of holiness and virtue—as an example of a person who needed to be saved by grace without the deeds of the law, Paul was clear. If Abraham’s works and law-keeping didn’t justify him before God, what hope do we have? If it had to be by grace with Abraham, it has to be the same with everyone else—Jews and Gentiles.

In Romans 4 Paul reveals three major stages in the plan of salvation: (1) the promise of divine blessing (the promise of grace), (2) the human response to that promise (the response of faith), and (3) the divine pronouncement of righteousness credited to those who believe (justification). That’s how it worked with Abraham, and that’s how it works with us.

It is crucial to remember that for Paul, salvation is by grace—it’s something that is given to us, however undeserving we are. If we deserved it, then we’d be owed it; and if we’re owed it, it’s a debt and not a gift. And, for beings corrupt and fallen as we are, salvation has to be a gift.

To prove his point about salvation by faith alone, Paul quotes Genesis 15:6: “Abram believed the Lord, and he credited it to him as righteousness” (NIV). Here’s justification by faith in the first book of the Bible.

* Study this week’s lesson to prepare for Sabbath, November 4.
The Law

**Read** Romans 3:31. What’s Paul’s point here? Why is this point important to us as Adventists?

In this passage Paul states emphatically that faith does not make void God’s law. But even those who kept the law, even the entire Old Testament corpus of law, were never saved by it. The religion of the Old Testament, as that of the New, was always one of God’s grace given to sinners by faith.

**Read** Romans 4:1–8. How does this show that, even in the Old Testament, salvation was by faith and not by works of the law?

According to this Old Testament narrative, Abraham was accounted righteous because he “believed God.” Therefore, the Old Testament itself teaches righteousness by faith. Hence, any implication that faith “makes void” (Greek, *katargeo*: “renders useless,” “invalidates”) the law is false; salvation by faith is very much part of the Old Testament. Grace is taught all the way through it. What, for instance, was the entire sanctuary ritual if not a representation of how sinners are saved—not by their own works but by the death of a substitute in their stead?

Also, what else can explain how David was forgiven after the sordid affair with Bathsheba? Certainly it wasn’t law-keeping that saved him, for he violated so many principles of the law that it condemned him on numerous counts. If David were to be saved by the law, then David would not be saved at all.

Paul sets forth David’s restoration to divine favor as an example of justification by faith. Forgiveness was an act of God’s grace. Here, then, is another example from the Old Testament of righteousness by faith. In fact, however legalistic many in ancient Israel became, the Jewish religion was always a religion of grace. Legalism was a perversion of it, not its foundation.

*Dwell for a few minutes on David’s sin and restoration* (*2 Samuel 11; 12; Psalm 51*). What hope can you draw from that sad story for yourself? Is there a lesson here about how we in the church should treat those who have fallen?
Debt or Grace?

The issue Paul is dealing with here is much more than just theology. It gets to the heart and soul of salvation and of our relationship to God. If one believes that he or she must earn acceptance—that he or she must reach a certain standard of holiness before being justified and forgiven—then how natural to turn inward and to look to oneself and one’s deeds. Religion can become exceedingly self-centered, about the last thing anyone needs.

In contrast, if one grasps the great news that justification is a gift from God, totally unmerited and undeserved, how much easier and more natural is it for that person to turn his or her focus on God’s love and mercy instead of on self?

And in the end, who’s more likely to reflect the love and character of God—the one self-absorbed or the one God-absorbed?

Read Romans 4:6–8. How does Paul expand here on the theme of justification by faith?

“The sinner must come in faith to Christ, take hold of His merits, lay his sins upon the Sin Bearer, and receive His pardon. It was for this cause that Christ came into the world. Thus the righteousness of Christ is imputed to the repenting, believing sinner. He becomes a member of the royal family.”—Ellen G. White, Selected Messages, book 1, p. 215.

Paul then continues, explaining that salvation by faith is not only for the Jews but for the Gentiles, as well (Rom. 4:9–12). In fact, if you want to get technical about it, Abraham wasn’t Jewish; he came from a pagan ancestry (Josh. 24:2). The Gentile-Jewish distinction didn’t exist in his time. When Abraham was justified (Gen. 15:6), he was not even circumcised. Thus, Abraham became the father of both the uncircumcised and the circumcised, as well as a great example for Paul to use in order to make his point about the universality of salvation. Christ’s death was for everyone, regardless of race or nationality (Heb. 2:9).

Considering the universality of the Cross, considering what the Cross tells us about the worth of every human being, why is racial or ethnic or national prejudice such a horrible thing? How can we learn to recognize the existence of prejudice in ourselves and, through God’s grace, purge it from our minds?
The Promise

It was 500 years ago this day that Martin Luther hung his Ninety-Five Theses on the door of the Wittenberg church. How fascinating that the subject for today also gets right to the heart of salvation by faith.

In Romans 4:13, “promise” and “law” are contrasted. Paul is seeking to establish an Old Testament background for his teaching of righteousness by faith. He finds an example in Abraham, whom all the Jews accepted as their ancestor. Acceptance, or justification, had come to Abraham quite apart from law. God made a promise to Abraham that he was to be “heir of the world.” Abraham believed this promise; that is, he accepted the role that it implied. As a result God accepted him and worked through him to save the world. This remains a powerful example of how grace was operating in the Old Testament—which is, no doubt, why Paul used it.

Read Romans 4:14–17. How does Paul here continue showing how salvation by faith was central to the Old Testament? See also Gal. 3:7–9.

As we said in the beginning, it’s important to remember to whom Paul is writing. These Jewish believers were immersed in Old Testament law, and many had come to believe that their salvation rested on how well they kept the law, even though that was not what the Old Testament taught.

In seeking to remedy this misconception, Paul argues that Abraham, even prior to the law at Sinai, received the promises, not by works of the law (which would have been hard, since the law—the whole torah and ceremonial system—was not in place yet) but by faith.

If Paul is referring here to the moral law exclusively, which existed in principle even before Sinai, the point remains the same—perhaps even more so! Seeking to receive God’s promises through the law, he says, makes faith void—even useless. Those are strong words, but his point is that faith saves, and the law condemns. He’s trying to teach about the futility of seeking salvation through the very thing that leads to condemnation. We all, Jew and Gentile, have violated the law, and, hence, we all need the same thing as Abraham did: the saving righteousness of Jesus credited to us by faith—the truth that ultimately led to the Protestant Reformation.
Law and Faith

As we saw yesterday, Paul showed that God’s dealings with Abraham proved that salvation comes through the promise of grace and not through law. Therefore, if the Jews wished to be saved, they would have to abandon trust in their works for salvation and accept the Abrahamic promise now fulfilled in the coming of the Messiah. It’s the same, really, for everyone, Jew or Gentile, who thinks that their “good” deeds are all that it takes to make them right with God.

“The principle that man can save himself by his own works lay at the foundation of every heathen religion. . . . Wherever it is held, men have no barrier against sin.”—Ellen G. White, *The Desire of Ages*, pp. 35, 36. What does this mean? Why does the idea that we can save ourselves through our works leave us so open to sin?

How did Paul explain the relationship between law and faith in Galatians? *Gal. 3:21–23."

If there had been a law that could impart life, it certainly would have been God’s law. And yet, Paul says that no law can give life, not even God’s, because all have violated that law, and so all are condemned by it.

But the promise of faith, more fully revealed through Christ, frees all who believe from being “under the law”; that is, from being condemned and burdened by trying to earn salvation through it. The law becomes a burden when it’s presented without faith, without grace, because without faith, without grace, without the righteousness that comes by faith, being under the law means being under the burden and the condemnation of sin.

How central is righteousness by faith to your walk with God? That is, what can you do to make sure it doesn’t get blurred by other aspects of truth to the point where you lose sight of this crucial teaching? After all, what good are these other teachings without this one?
The Law and Sin

We often hear people say that in the New Covenant the law has been abolished, and then they proceed to quote texts that they believe prove that point. The logic behind that statement, however, isn’t quite sound, nor is the theology.

Read 1 John 2:3–6, 3:4, and Romans 3:20. What do these texts tell us about the relationship between law and sin?

A few hundred years ago, Irish writer Jonathan Swift wrote: “But will any man say that if the words drinking, cheating, lying, stealing, were by Act of Parliament ejected out of the English tongue and dictionaries, we should all awake next morning temperate, honest and just, and lovers of truth? Is this a fair consequence?”—A Modest Proposal and Other Satires (New York: Prometheus Books, 1995), p. 205.

In the same way, if God’s law has been abolished, then why are lying, murder, and stealing still sinful or wrong? If God’s law has been changed, then the definition of sin must be changed too. Or if God’s law was done away with, then sin must be, as well, and who believes that? (See also 1 John 1:7–10; James 1:14, 15.)

In the New Testament, both the law and the gospel appear. The law shows what sin is; the gospel points to the remedy for that sin, which is the death and resurrection of Jesus. If there is no law, there is no sin, and so what are we saved from? Only in the context of the law, and its continued validity, does the gospel make sense.

We often hear that the Cross nullified the law. That’s rather ironic, because the Cross shows that the law can’t be abrogated or changed. If God didn’t abrogate or even change the law before Christ died on the cross, why do it after? Why not get rid of the law after humanity sinned and thus spare humanity the legal punishment that violation of the law brings? That way, Jesus never would have had to die. Jesus’ death shows that if the law could have been changed or abrogated, it should have been done before, not after, the Cross. Thus, nothing shows the continued validity of the law more than does the death of Jesus—a death that occurred precisely because the law couldn’t be changed. If the law could have been changed to meet us in our fallen condition, wouldn’t that have been a better solution to the problem of sin than Jesus having to die?

If there were no divine law against adultery, would the act cause any less pain and hurt than it does now to those who are victims of it? How does your answer help you to understand why God’s law is still in effect? What has been your own experience with the consequences of violating God’s law?

“To him that worketh is the reward not reckoned of grace, but of debt (4:4). The Apostle here explains the quoted passage (Gen. 15:4–6) to conclude and prove from it that justification is by faith and not by works. This he does first of all by explaining the meaning of the words ‘it was counted unto him for righteousness.’ These words explain that God receives (sinners) by grace and not because of their works.” —Martin Luther, Commentary on Romans, p. 82.

“If Satan can succeed in leading man to place value upon his own works as works of merit and righteousness, he knows that he can overcome him by his temptations, and make him his victim and prey. . . . Strike the door-posts with the blood of Calvary’s Lamb, and you are safe.”—Ellen G. White, Advent Review and Sabbath Herald, Sept. 3, 1889.

Discussion Questions:

1. Why is it so important to understand salvation by faith alone without the deeds of law? What kind of errors can that knowledge protect us from? What dangers await those who lose sight of this crucial biblical teaching?

2. What other reasons can you give for the continued validity of God’s law, even though we understand that the law and obedience to it are not what save us?

3. The basic issue at the core of the Reformation is how are we saved? What are ways in which we can openly and forthrightly talk about the difference between Protestants and Catholics on this important topic, while not making personal attacks on anyone?

4. As justified sinners, we have been made the recipients of grace and undeserved favor from God, against whom we have sinned. How should this fact impact how we deal with others? How full of grace and favor are we toward those who have wronged us and don’t really deserve our grace and favor?
From Mafia Men to God’s Messengers: Part 1

Although his grandfather was an Imam, and many relatives were Muslims, Igor had a secular upbringing. Excelling in sports, he soon became a leader, respected—and feared—by the other boys on the street.

That leadership, respect, and fear followed Igor into adulthood, where he became highly involved in the mafia. Big guns, big money, and big deals became integral parts of his life. But in spite of the thrills and excitement his fast life was delivering, Igor felt that something was missing. There was a hole that he just couldn’t seem to fill, so he went searching.

First, out of curiosity, he visited the Hare Krishna people. Then he went to the Russian Orthodox Church and then to the mosque, but still Igor didn’t find the elusive “something.”

One day, a friend told Igor that he knew a man who owned a Bible. Intrigued, Igor wanted to know more, so the friend put the two in touch. “Do you know,” the Bible owner asked Igor, “that in the Bible you can read about unclean foods—and how you aren’t allowed to eat pork?” This was new to Igor; he thought only the Quran taught such things.

Over the next few months, Igor called this believer, who always patiently explained things from the Bible, numerous times. Finally, the believer invited Igor to attend church with him.

“I’ll never visit your church,” Igor rudely responded. But the Bible believer didn’t lose heart and continued keeping in contact with this tough mafia man. Six months later, he again invited Igor to visit his church, and this time Igor accepted.

On Sabbath, Igor got into his car (after following his usual routine of checking for any hidden explosive devices) and drove to the church.

The church group met in a small, rented facility that didn’t look like much; nevertheless, Igor felt drawn to the place. Some church members eyed the mafia man with suspicion, but Igor continued attending. As he learned more from the Bible, Igor compared it with the Quran.

“I was fairly well acquainted with history,” Igor recalled, “and I could compare the teachings of the two books. Eventually, it was the truth of the Bible that won me over.”

Before his baptism, Igor studied the Bible with the Seventh-day Adventist pastor, peppering him with questions during each meeting. Then a prominent evangelist came to Kazan, and at the end of those meetings, Igor was baptized—at the age of 35.

“When I was baptized, I understood that I could no longer take part in things that happened on the streets. But even though I didn’t do those bad things anymore, I was still a hooligan,” Igor admits.

To be continued in next week’s Inside Story.
The Lesson in Brief

**Key Text:** Romans 3:31

**The Student Will:**

**Know:** Gain a proper sense of the relationship between Paul’s view on justification by faith and its Old Testament background.

**Feel:** Develop a deep, heartfelt appreciation for the unity of both the Old and New Testaments on the issue of justification by faith alone.

**Do:** Seek ways to make the subject an experience that can be shared with others as biblically supported.

**Learning Outline:**

I. **Know:** Paul’s Teaching on Justification Is Nothing New.

A. Paul’s teaching on justification is based on key Old Testament testimonies—including both the law of Moses and the psalms of David. Why is this important?

B. What is the key testimony that Moses and David contribute to the significance of justification?

C. What is the context of Romans 4 in relationship to Romans 3 and 5?

II. **Feel:** Paul’s Teaching on Justification Is Not Some Newfangled Idea.

A. Why is it important to know that both ceremonial and moral accomplishments do not justify sinners?

B. How can we gain a greater sense of saving assurance by knowing clearly what justification by faith involves?

III. **Do:** Grasp the Proper Relationship of Forgiveness to Obedience in Romans 4.

A. Why is the relationship between justification and sanctification so vital for one’s spiritual and moral prosperity?

B. How can clarity on the right relationship of law to grace help our witness to confused Christians and non-Christian seekers?

**Summary:** It is vital to know that justification is based on the entire biblical witness.
Learning Cycle

STEP 1—Motivate

Spotlight on Scripture: Romans 3:31

Key Concept for Spiritual Growth: While justification by faith alone might be just a doctrinal conviction for many, it was a living reality in the spiritual experiences of both Abraham and David. So may it be for all believers.

Just for Teachers: Now that Paul has established the doctrine of justification by faith, he offers examples of saving faith from the Old Testament with the lives of Abraham (in Genesis) and David (in the Psalms). Thus, this teaching is confirmed by two premier figures in the Old Testament.

Opening Discussion: Ask the class if they have ever been confronted by New Testament Christians who claim to be not under the law but under grace. Based on this week’s lesson, what might be an appropriate response?

Questions for Discussion:

1. What would be the implication if we were to say that Old Testament saints were saved by law and works and New Testament believers are saved by faith? Explain.
2. What is the advantage of New Testament believers, if any, over the Old Testament saints?

STEP 2—Explore

Just for Teachers: In the Bible passages for this week’s lesson, we need to explore especially how Paul uses the Old Testament to establish his doctrine of justification. Recall that Paul’s exposition of justification began in earnest in Romans 3:21 and runs all the way to Romans 5:20. So, what are his key biblical arguments in Romans 3 and 4?

Bible Commentary

I. Faith in Christ as It Relates to the Law of Moses and Key Old Testament Figures (Review Romans 3:31 and 4:1–8 with your class.)

With Romans 3:31, Paul cleverly lays out the question of the relationship between law, grace, and faith. Then he promptly launches into his exposition
by putting forth the lives and testimonies of the patriarch Abraham and King David, as recorded in the scriptures. Thus, not only the law (first five Bible books) but also the prophets and the writings (especially the psalms of David) support his thesis. In light of the assumptions of his Judaizing opponents, this approach is an utterly brilliant interpretive move. And Paul then gets specific by quoting from the book of Genesis 15:6 (the Law of Moses): “‘Abraham believed God, and it was accounted to him for righteousness’” (Rom. 4:3, NKJV). He also quotes from Psalm 32:1, in which David (whose story is included in the prophets of the Old Testament) claims, “God imputes righteousness apart from works” (Rom. 4:6, NKJV) of the law.

Consider This: How is the law not voided? The law is actually established when Paul shows that the Old Testament points to justification by faith, not by works of the law, as the basis for human salvation from sin. In fact, if justification had been based on our human obedience, it would easily produce either despair or self-righteousness. And both results have always tended to practical antinomianism (making the law of none effect—voided).

II. Justification by Faith Alone Becomes Especially Powerful in the Case of King David. (Review carefully 2 Samuel 11 and 12 and Psalm 51 with your class.)

Second Samuel 11 is one of the most sordid instances of sin recorded in the Old Testament. Here we find the record of David’s adultery and subsequent acts of deceit. These sins effectively led to David’s murder of Uriah the Hittite and the terrible loss of respect for him and his kingly rule and authority.

Discussion Question: How does the costliness of David’s sins inexorably point to the gracious costliness of God’s forgiveness—the substitutionary and satisfactory death of Christ?

III. Paul Then Argues That Salvation Is Not Only for Jews but Also for the Gentiles. (Review Romans 4:9–12 with your class.)

The key point of these verses is that at the time he was declared “just” before God, Abraham was not even technically a Jew. This declaration also came before his experience of circumcision. So, Abraham becomes a key witness to justification by faith (without works of the law) and the universality of salvation—for both Jewish and Gentile believers (Heb. 2:9).

Consider This: Because salvation is available to all humans, as they have been invested with infinite value, how then can any Christian ever dare to engage in racial (ethnic), class, and national prejudice? In fact, the
death of Christ for all humans should deal an effective deathblow to bigotry. What versions of this variety of prejudice may be lurking in our souls?

IV. Luther, the Reformation, and Salvation by Faith (Review Romans 4:13–17 with the class.)

In Romans 4:13, how does Paul go right to the heart of the contrasting themes of “promise” and “law” and how they played out in the case of Abraham? Quite clearly, Paul’s point is that faith saves and law (including the moral law) condemns sin. Thus, Paul is seeking to demonstrate the futility of seeking salvation by means of that (the law) which causes condemnation. Therefore, because all have sinned, all humans need what Abraham found: saving righteousness. This righteousness is credited to all sinners (both Jew and Gentile) by faith alone. Such is the foundational truth that led to the Protestant Reformation.

Consider This: We need to be reminded that it was exactly 500 years ago on October 31, 1517, that Martin Luther nailed his famous Ninety-Five Theses to the door of the castle church in Wittenberg, Germany. Appropriately, the subject for the adult Sabbath School guide for this day gets right at the heart of salvation by faith. This section opened with the question: In Romans 4:13, how does Paul go right to the heart of the contrasting themes of “promise” and “law” and how they played out in the case of Abraham? What is the answer?

V. The Issue of “Faith Alone” Inspired Paul’s Exposition Not Only in Romans But Also in Galatians 3:21–24. (Review Galatians 3:21–24, NKJV, with your class.)

Paul asks: “Is the law then against the promises of God?” and promptly replies with an emphatic “certainly not” (Gal. 3:21, NKJV). In fact, he boldly goes on to suggest that the law keeps believers “under guard,” clearly pointing to, and preserving them for, “the faith which would afterward be revealed” (NKJV). Therefore, in Christ and His righteousness, the law becomes the “tutor” to bring God’s children to Christ—the great Justifier through faith alone (Gal. 3:23, 24).

Consider This: Why are we able to safely conclude that Galatians is most certainly “cut from the same redemptive cloth” as Romans?

VI. Justification by Faith Alone Clarifies the Role of the Law in Salvation. (Review Romans 3:31 with your class.)

Many claim Romans 3:31 teaches that grace does away with the law. But to do away with the law is to deny sin; grace then becomes superfluous. What would be an appropriate response to those who claim that Romans
3:31 does away with the law? With the intent of answering this question, carefully ponder the following: an experienced evangelist once shared the following approach in response to those who say that “grace does away with the law.” To them, he replied, “I have asked them how it is that they can sing ‘Amazing Grace’ with any convincing logic? I then simply say that they really can’t sing the song with any conviction! And how is this so? It is simply because if you do away with the law, you do not have sin, and thus you do not need grace! I have the law as my ‘tutor’ to convict me of sin, and thus I am inspired to sing ‘Amazing Grace’!”

**Consider This:** As the evangelist noted, without the law, how can you truly sing “Amazing Grace” with any conviction? Why is such a theology inimical to the true gospel of grace?

➤**STEP 3—Apply**

**Just for Teachers:** We have reached an important juncture in our study of Romans. While Paul will devote further attention to the implications of justifying grace in Romans 5, the teacher should ask the class the following:

Application Questions:

1. Are you clear on the correct relationship between law, sin, and forgiving or justifying grace? Formulate your own testimony to express your clarity regarding this dynamic between law and grace.
2. How can we distinguish legalism from truly grace-filled obedience?
3. What might be some hallmarks of a genuine experience of God’s imputed righteousness?
4. How might we make the experience of justifying grace more relevant to our presentation of the “great controversy” theme?

➤**STEP 4—Create**

**Just for Teachers:** In the interest of reaching out to non-Adventist Christians, non-Christian religionists, and our more secularized acquaintances, invite your class to ponder the following activities.

Activities:

1. With regards to public health, what varied health ministries might be appropriate to your village or governmental municipality?
2. Reflect on how our Bible-informed concepts of God-given free will could be presented to promote religious liberty activities in the community.
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