"Do you take credit card?" That question is rare these days. Thankfully too. Less and less are the moments when I realize the place I'm shopping in probably only takes cash. I don't have to pull out my wallet to know it has zero dollars in cash. I can just walk right out. It wouldn't matter what I wanted to buy, without cash in a place that only takes cash I wouldn't be making any purchases.

This is much the same way people treat God. They walk through this world racking up huge bills. They want to do whatever they want to do and worry about any cost later. They may not even know that they owe God anything. Then suddenly they're called to pay up. The payment is costly, one righteous life. Only then do they realize their wallet is empty. They might try and bargain, beg God to take another payment in place of the righteous life. But nothing will work. None will pay off God.

Reading through Paul's letter to the Romans he spends a lot of time talking about righteousness. Not always the word specifically, but sometimes just the concept or the way it's achieved. It's a Word of Romans and the one we study today.

Righteous against all hope Believe in God's promises Only in Christ's righteousness

Abraham is the poster child for righteousness and a name we need to familiarize ourselves with today. He was an Old Testament believer who one day was told by God to get up and move his family. He didn't need to see, he didn't need to even know what country, he had God's command. And he did. Later in life Abraham was told by God to sacrifice his own son. God commanded him with no explanation as to why. And Abraham followed through with it until God stopped him. He was a man of God who trusted in God in a big way.

God gave Abraham some incredible promises. One is hinted at in Paul's letter, "Just as it had been said to him so shall your offspring be." To hear where that promise originated you'd have to look into the book of Genesis chapter fifteen. There Abraham was told "Look up at the heavens and count the stars—if indeed you can count them. So shall your offspring be." Abraham would have many descendants. Problem was at the time he didn't have any. Not one. Not even the hint of one. Abraham was beginning to face the fact that he and his wife wouldn't have children. "He faced the fact that his body was as good as dead—since he was about a hundred years old—and that Sarah's womb was also dead." Paul talks about Abraham being almost one hundred and still without children. He received the first promise from God at seventy five. Almost twenty five years with a promise from God but no fulfillment. He was now well past child bearing years. Abraham's circumstances were not good. God made an amazing promise, but everything Abraham saw and knew said it was impossible.

Humanly speaking it was impossible. Obstacle after obstacle stood in his way. Everything screamed at him that this crazy promise couldn't happen. "Against all hope, Abraham in hope believed...Without weakening in his faith...Yet he did not waver through unbelief regarding the promise of God..." Abraham wasn't some simpleton who went through life with pie in the sky optimism. He didn't carry a horseshoe, knock on wood, or cross his fingers. He wasn't into learning his future from the stars with a horoscope. Abraham believed in the promises of God. God promised Abraham and Sarah a son. In Abraham's mind that was as good as done. God promised from those many descendants one would be the great Promised Savior. In Abraham's mind that was as good as done. Abraham believed the promises of God against all earthly hope.

Righteousness puts a mental strain on life. It's a demand of perfection we just can't match. Yesterday we weren't perfect. We fell into problem sins and discovered a bunch of new sins too. We may have battled hard trying to overcome our sins, but we failed. The Bible keeps the bar at righteousness, we must be perfect. The results of our lives tell us we've missed that mark. We might be dealing with rage or anger. We might be feeling bitterness or perpetually lying. We might be a lousy husband, wife, or child. The reality of our lives is anything but the righteousness God demands. And if we've convinced ourselves we're actually alright, either by comparing ourselves to others or thinking we've made it somehow we're fooling ourselves. Even if we achieved a fraction of the righteousness God demands we've still fallen short of complete perfection. We're not righteous.

Abraham wasn't righteous either. He was an adulterer, having slept with his wife's servant. He had a child out of wedlock. His marriage was rocky at best. God never threw those things back at Abraham and he never overlooked them. Instead God focused on what he had done, he focused on his promises to Abraham. God isn't overlooking your sins. Those sins of rage, bitterness, lying, or being lousy are the obstacles in your life that stand between you and eternal life. They have to be overcome for you to be saved. In Christ they are. Christ removes your sins. Your dead body isn't destined for hell. God deals with dead things and gives them life. "IChrist] was delivered over to death for our sins and was raised to life for our justification." God doesn't overlook reality. He gives promises of forgiveness in the crucified and risen Savior Jesus. Those are promises you can believe.

So many people carry credit cards instead of cash. I use credit cards almost exclusively. We know how they work. When it comes time to pay in the checkout line I swipe the little plastic card. Then I walk out with my goods. I haven't given them any money. But someone paid. Visa or MasterCard paid. God deals with credit too. Abraham was anything but righteous before God. God didn't overlook Abraham's sins as if they didn't matter. Abraham believed God's promises and God counted that, credited that, as righteousness on Abraham's account. That happened only in Christ's righteousness.

Would we say that believing is what Abraham gave to God as payment? It would be more understandable and reasonable. Someone has to pay. Abraham's believing was absolutely not his payment to God. That payment would've been worthless. Abraham was sinful and couldn't offer anything God would accept. Instead every time God made a promise and kept other promises it solidified in Abraham that God was someone to be trusted and believed in. Abraham was "fully persuaded that God had power to do what he had promised. This is why it was credited to him as righteousness." God's power and God's promises were interconnected. The impossible became possible. What was dead was made alive again. Abraham went from sinful to saved, from unrighteous to righteous. Although Abraham wasn't righteous God counted him as if he was.

You have no payment to offer God. You can't earn forgiveness. You can't bask in some righteousness you already have. There is no small spark inside of you of goodness or righteousness that God fans into flame. You're completely sinful and lost on your own. The message for Abraham is for you too. "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."

Christ earned righteousness for himself by living a perfect life. Jesus took that righteousness and because of our sinfulness went to his death. He hung on the cross to pay. He used his righteous life to pay for our sins. Having fully paid he died, but death couldn't hold Jesus. He rose again, and we benefit. He paid and because his payment of righteousness was perfect he was raised back to life. His resurrection didn't finish off and clear our record of sins, he was raised because our record was already clear. His death paid the complete price. He came back from death. Sins were gone. Christ's righteousness was ours.

God freely credits this righteousness to our accounts. Believe it as Abraham did. Receive the incredible blessings of grace and forgiveness from Christ. As convicted sinners we know where we were without Christ and we appreciate the righteousness God credits to us for the sake of his Son. It changes how we live our lives. We want to show that righteousness that is ours. We continue to believe and grow in our faith in the one who gave us his righteousness, Christ Jesus.

When the Visa or MasterCard bill comes that's when we finally pay. God will never send a bill for Christ's righteousness which he credits to us. We believe in God's promises. Christ's righteousness is full and free and counts for us. It sounds too good to be true. Something could never be that free. But it is. We're righteous against all hope.