

26-0419sc - Detailed Summary

26-0419sc - *The Book of Romans, Steve Cain*

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26-0419 - The Book of Romans 4:1-12

Summary of Transcript (0:04 - 46:18), Teacher: Steve Cain

(0:04 - 1:33) Prayer and Introduction to Romans Chapter 4

We're going to be in the fourth chapter of Romans today. Before diving into chapter 4, the teacher, Steve, refreshes the class's memory on the closing section of chapter 3, starting from verse 21, describing it as a really good definition of the gospel that students should mark in their Bibles.

The class then goes to the Heavenly Father in prayer. The prayer thanks God for His love, care, graciousness, and mercy. It acknowledges God's compliment to His creation by giving humans the ability to read and comprehend. The prayer asks for understanding and insight as the class studies Romans, especially chapters 3 and 4. It also requests a ready recollection of the things known about the gospel and blesses the class in these ways. The prayer is offered in Jesus Christ's name. Amen.

(1:38 - 6:12) Review of Romans Chapter 3 Verses 21-31

Steve reads Romans chapter 3, verses 21 through 31 from the New International Version. The passage explains that apart from the law, the righteousness of God has been made known, to which the law and the prophets testify. This righteousness comes through faith in Jesus Christ to all who believe, with no difference between Jew and Gentile, since all have sinned and fall short of God's glory. All are justified freely by His grace through the redemption in Christ Jesus.

God presented Christ as a sacrifice of atonement through the shedding of His blood, received by faith. This demonstrates God's righteousness, as in His forbearance He left previous sins unpunished. It shows He is just while justifying those who have faith in Jesus. Boasting is excluded, not by a law of works but by the law of faith. A person is justified by faith apart from works of the law. God is the God of both Jews and Gentiles, justifying the circumcised by faith and the uncircumcised through the same faith. This faith does not nullify the law but upholds it.

Steve announces that Paul will now use Abraham as an example. He notes that the idea of Abraham being justified by faith escaped him for many years, and only recently did he realize the specific scripture Paul references. Steve likes to begin such lessons by asking a question from Hebrews 11:4 or 11:6: what pleases God? The answer is that God is pleased when we believe that He exists and that He is a rewarder of those who diligently seek Him. Hebrews 11 is identified as the hall of faith, listing those who pleased God by believing in Him and seeking Him diligently by faith.

Steve mentions having given a related sermon recently but plans to modify and edify it for today's lesson.

(6:15 - 14:17) Beginning of Romans Chapter 4 and Faith Credited as Righteousness

Paul begins chapter 4 by asking what Abraham, our forefather according to the flesh, discovered in this matter. If Abraham was justified by works, he would have something to boast about, but not before God. Scripture says Abraham believed God, and it was credited to him as righteousness. Steve points out that this statement appears twice in Genesis, where God credits righteousness to Abraham because of his faith. Paul alludes to one of these instances, and Steve challenges the class to determine which one, noting it makes a big difference.

This connects back to the end of chapter 3, which excluded boasting through the law of faith rather than works, affirmed that a person is justified by faith apart from works of the law, and declared God as God of both Jews and Gentiles who justifies both through the same faith. Faith upholds rather than nullifies the law.

Continuing in Romans 4:4-5, to the one who works, wages are credited as an obligation, not a gift. However, to the one who does not work but trusts God who justifies the ungodly, their faith is credited as righteousness.

David speaks of the blessedness of the one to whom God credits righteousness apart from works. Steve reminds the class of David's guilt and how God forgave him without condemnation, crediting him with righteousness. This is quoted from the Psalms: blessed are those whose transgressions are forgiven and whose sins are covered; blessed is the one whose sin the Lord will never count against them.

The class is reminded that Christians are under a new covenant, established by Jesus. Steve directs attention to Hebrews chapter 8, which quotes Jeremiah 31. The new covenant differs from the old one made with Israel's ancestors when God led them out of Egypt, because they did not remain faithful and God turned away from them. Under the new covenant, God will put His laws in their minds and write them on their hearts. He will be their God, and they will be His people. No longer will they need to teach neighbors to know the Lord, because all will know Him from the least to the greatest. God will forgive their wickedness and remember their sins no more.

By calling this covenant new, the first one is made obsolete and will soon disappear. Returning to Romans 4, the blessings of forgiven transgressions and sins covered apply to anyone who becomes a Christian, as sins are taken away upon becoming a Christian.

A second blessing applies to those walking in the light (non-members or ongoing Christians): blessed is the one whose sins the Lord will not take into account at all. This ongoing forgiveness comes because believers are in Christ, where Jesus intercedes and His blood continually cleanses. When Christians ask God for forgiveness, He grants it.

(14:18 - 14:47) Walking in the Light as Christians

Once a person becomes a Christian, they must continue walking in the light, not just attending church on Sunday. They need to be like the wise virgins who keep their lamps well oiled, constantly working with the lamp to maintain walking in the light.

(14:50 - 15:26) Special Dispensation and Faith Credited as Righteousness

Steve references a curator or editor from New York whose point is well taken. Looking back at Romans chapter 3, special dispensation or crediting of righteousness by faith is mentioned, as with Abraham whose faith was credited as righteousness, and David's sins that were forgiven. Many others were also forgiven in this way before Christ.

(15:27 - 18:18) Righteousness Through Faith in Christ for All

Steve returns to Romans 3:27 and following, emphasizing that boasting is excluded by the law of faith, not works. A person is justified by faith apart from the law. God is God of Jews and Gentiles alike.

Going back further to verse 21, apart from the law the righteousness of God has been made known, testified to by the law and prophets. This righteousness is given through faith in Jesus Christ to all who believe. There is no difference between Jew and Gentile, for all have sinned and fall short of God's glory. All are justified freely by His grace through the redemption in Christ Jesus.

God presented Christ as a sacrifice of atonement by His blood, received by faith. This demonstrates God's righteousness. In His forbearance, God had forgiven sins of people like Abraham and David before Christ, crediting them with righteousness.

Steve stresses that this righteousness is applied to Christians through faith in Jesus Christ. Believers must have faith that Jesus is the Christ, the Son of the living God, through whom God reconciles humanity to Himself. Anyone, whosoever will, can come to God through Jesus.

(18:19 - 19:00) God's Forbearance and Upholding the Law

Before Christ, God is almost being indicted for showing preference by forgiving Abraham and David. The question arises: how could God do this justly? The final verse of the section asks if this faith nullifies the law. No, it upholds the law—the law established back in the Garden of Eden.

(19:01 - 20:28) Law of Sin and Death, God's Plan Through Christ

That law from the Garden continues in effect today. Those who have not come to God through Christ and received forgiveness remain subject to the law of sin and death: they sin and will die spiritually (heaven or hell, separation from God's righteousness).

People indict God, questioning how He could forgive earlier figures. But God is sovereign. Paul alludes in the next chapter to God being able to call things that are not as though they were. What was not yet? Jesus's death on the cross, paying humanity's debt. This was predestined by God, as discussed the previous week in Ephesians chapter 1. Before creating the heavens and the earth, God had this plan in place.

(20:32 - 23:20) Ephesians 1 and God's Predestined Plan

Starting with verse 3 of Ephesians chapter 1, praise be to the God and Father of our Lord Jesus Christ, who has blessed us in the heavenly realms with every spiritual blessing in Christ. For He chose us in Christ before the creation of the world to be holy and blameless in His sight. In love God

predestined us for adoption to sonship through Jesus Christ, in accordance with His pleasure and will, to the praise of His glorious grace, which He has freely given us in the One He loves, that is Jesus.

In Jesus we have redemption through His blood, the forgiveness of sins, in accordance with the riches of God's grace that He lavished on us. With all wisdom and understanding, He made known to us the mystery of His will according to His good pleasure, which He purposed in Christ to be put into effect when the times reach their fulfillment, to bring unity to all things in heaven and on earth under Christ.

Steve explains that God predestined and created the world because He was going to forgive us and give us the option of becoming His children through adoption. He would accomplish this through Christ, who would fulfill and satisfy the law for whoever comes to Him. Jesus came, died on the cross, and satisfied the law completely.

Even though Christ had not yet come during the Old Testament, God could forgive Abraham, David, and others by foreseeing Jesus' death on the cross. God used Jesus' future death to satisfy the death penalty for their sins. This addresses the question raised in Romans chapter 3 about how God could justly forgive sins before Christ appeared.

(23:20 - 23:46) Upholding the Law Through Faith

The passage asks: Do we then nullify the law by this faith? Not at all. Rather, we uphold the law. The law is being upheld and satisfied through Christ's work. People were indicting God, asking if He was a respecter of persons because He loved David, whom He called a man after His own heart.

(23:48 - 26:28) What Pleases God and Paul's Defense of God's Righteousness

What pleases God? Steve returns to the opening question: God is pleased when we believe that He is and that He is a rewarder of those who diligently seek Him. Paul begins Romans by showing God's anger with the world. In Noah's day God destroyed the wicked with water; at the end of time He will destroy them with fire by casting them into hell.

God's wrath is revealed from heaven against all godlessness and wickedness of people who suppress the truth by their wickedness, meaning they do not want to know Him or believe in Him. What pleases God is the opposite: those who believe He exists and diligently seek Him. Abraham, David, and all those listed in Hebrews chapter 11 pleased God in this way.

In Romans chapter 3, God is being indicted, but Paul justifies God by showing He is righteous. God demonstrates His righteousness by sending Jesus to die on the cross. This is why remembering Romans 3:21 and following is important, as it demonstrates exactly what God did and how He accomplished it. That is the gospel. Steve asks if there are any questions.

(26:30 - 26:45) Jesus Satisfying the Law and Justifying God

A student comments that Jesus, not being on the cross yet but having satisfied the law sinlessly, also in a way justifies God, because God expected man to follow the law.

(26:46 - 26:51) No One Could Fully Keep the Law

Steve agrees that nobody could do it, and God knew that. The sentence for failure was death.

(26:52 - 27:57) Justification, Righteousness, and Christ's Example

Through Christ we get justification for the law. We are able to satisfy the law and are credited as righteous. This shows the world that God was right in postponing His justice on sinners. It demonstrated that somebody could satisfy the law. That is why Jesus came as a man, to show that the law could be followed. People simply did not do it because they lacked the complete faith God requires.

Faith is the most important part. Those who say we are justified by faith are correct, but not always to the degree and in the way they teach it. People need to believe the whole gospel.

(27:58 - 30:16) Grace as Unmerited Favor and the Grandfather Illustration

The whole gospel is that we are being justified through Christ and everything God prepared. That is the definition of grace, which is unmerited favor. In Ephesians chapter 1 we see God preparing for our sins and to redeem us through Christ; that is grace.

Unmerited favor means God preparing and planning for us. Steve illustrates this with a grandfather who owns 5 or 10 acres. He looks at his grandchildren and plans how to bless them. Before they are even born, he plants trees, sets up a playground with swings and a sled, and prepares everything.

When the grandchildren are born, it does not matter if they are a boy or girl, white, black, or anything else. The grandfather has it all prepared for them to enjoy. That is grace. In the same way, God prepared this world and His redeeming plan for us.

(30:16 - 31:34) God's Preparation Independent of Response

The grandparent does not care whether the grandchildren will become Christians; the playground is there for them anyway. God prepared this for us without respect of persons. He sets it up on the basis of belief: believe in Me. That is why Paul refers to Abraham.

What did Abraham discover? The law was not even in effect when Abraham lived on earth. The law had not been given before Abraham was declared righteous because of his faith. Stop and think about that. This faith is believing that God is and that He is faithful in keeping His promises. God made a promise to Abraham.

(31:35 - 31:53) Believing God's Promises and Covenant

Sometimes this is referred to as a covenant. God made a covenant with Abraham, but Abraham believed it and took God at His word. God says things for us too, and we need to take Him at His word.

(31:57 - 34:09) Faith Defined Through Abraham in Romans 4-6

Romans chapters 7 and 8, but specifically 4, 5, and 6, open up that we are saved by faith. When

asked what faith is, some religious leaders say it is just getting it into your heart. But Paul explains in these chapters what he means by faith, starting with Abraham. We need the faith of Abraham.

Abraham did what God told him to do. The key point in chapter 4 is that Abraham believed God could do what He promised. He believed in God's promise. That is what we need to do. It is not just Abraham's promise; God has a specific promise for us today.

In chapter 5, Adam and Christ come into the picture. It compares sin and death propagated through mankind versus righteousness, which is the gift God gives us when He forgives us, brings us back, and declares us right even though we are not technically right. This belief is that God is able to do what He promised. Chapter 5 tells us faith is propagated through Christ.

(34:10 - 34:30) Transition to Chapter 6 and Class Participation

How does that happen? Chapter 6. Steve jokingly asks if a student wants to teach the class on chapter 6 of Romans. He says it is all right and does not mind at all; it demonstrates the student's knowledge of Romans.

(34:37 - 34:59) Demonstrating Abraham's Faith

What Steve wanted to do today, especially, is to demonstrate the faith that Abraham had, which God expects us to have. Abraham had this faith, and God expects the same from us. So, as we look at it, let's start with verse 1 again.

(34:59 - 36:10) Re-reading Romans 4:1-5 and No Works Required

What then shall we say that Abraham, our forefather according to the flesh, discovered in this matter? If Abraham was justified by works, he had something to boast about, but not before God. What does Scripture say? Abraham believed God, and it was credited to him as righteousness.

Now to the one who works, wages are not credited as a gift but as an obligation. However, to the one who does not work but trusts God who justifies the ungodly, their faith is credited as righteousness.

Consider what Paul has just said. Abraham did not have to swim the deepest ocean, climb the highest mountain, go to the nursing home, or say umpteen Hail Marys in order to merit heaven or righteousness.

(36:11 - 36:49) Believing God at His Word

It is because Abraham believed God was a person of His word that God credited him as righteous. Steve challenges the class: this reference to Abraham being credited as righteousness appears twice in the Old Testament. Do you know which instance Paul is referring to? Steve admits he thought he knew for a long time but only recently realized the answer.

(36:51 - 41:10) Genesis 15 and Abraham's Doubts

Steve directs the class to Genesis chapter 15. This is where it dawned on him what faith Paul is referring to in Romans. God comes to Abraham in a vision and reminds him: I took you out of Ur of

the Chaldeans. You believed Me. I promised you a land promise, a seed promise, and a nation promise, and I am going to keep My word.

But Abraham expresses doubt. Why? God first approached him at age 75 in Ur. Hagar becomes the mother of Ishmael, who is 13 years old before God fulfills the promise with Isaac. Sarah is upset watching Ishmael play roughly with Isaac and wants Hagar and Ishmael sent away. This encounter in Genesis 15 is before that.

God says He is the one who brought Abraham out and will make good on the promises. Abraham responds that he has no child yet and is concerned the servant Eliezer of Damascus will be his heir. God replies that this man will not be the heir, but a son from Abraham's own flesh and blood will be.

This is about 11 years after leaving Ur. Abraham and Sarah have been waiting to become parents with no success. God reaffirms that a son of his own will be the heir.

(41:10 - 43:11) Genesis 15:5-6 and Credited Righteousness

God takes Abraham outside and says: Look up at the sky and count the stars, if indeed you can count them. So shall your offspring be. Then Abraham believed the Lord, and the Lord credited it to him as righteousness.

Paul in Romans chapter 4 alludes to this: Abraham believed even though Sarah could not have a child naturally and he himself was too old. He did not let circumstances interrupt his faith in God. He did not challenge or doubt it. Abraham believed despite everything. That is the belief and faith we need to have in God. God tells us what He will do for us.

Paul also asks when this happened: before Abraham was circumcised or after? In this context he is not circumcised yet. Circumcision comes much later, in Genesis chapter 17.

(43:12 - 46:18) Genesis 17, Circumcision, and Closing Remarks

When Abraham was 99 years old, the Lord appeared to him and said: I am God Almighty. Walk before Me faithfully and be blameless, and then I will make My covenant between Me and you and will greatly increase your numbers. This is when God instructs Abraham to circumcise himself, his family, and all males in his household.

Circumcision was to confirm the covenant and to help identify his heritage and family tree.

Steve adds a sideline about Ishmael. When Sarah has Hagar chased away because Hagar disrespects her after becoming pregnant, God or an angel tells Hagar to return and serve Sarah. God makes a prophecy about Hagar's descendants: they will be a thorn in the flesh of everyone. Descendants of Ishmael include people from Iran, Iraq, and the region; they are associated with Islam and Muhammad. They have been and continue to be thorns in the flesh. It is a religious war.

Steve thanks the class for their attention and says they will come back to chapter 4 next week to try to finish it up.

Verses Steve covered in this lesson:

Steve primarily focused on **Romans chapter 4** but did not cover the entire chapter in this class session. He began the lesson by reviewing the end of **Romans chapter 3** (starting at **verse 21** through the end of the chapter) as essential background for understanding the gospel and justification by faith apart from works.

Key Verses Covered from Romans 4

Steve read and discussed these portions of **Romans 4** in detail:

- **Romans 4:1-8** — He read and explained the opening: Abraham as forefather, justification not by works (no boasting before God), the key quote "Abraham believed God, and it was credited to him as righteousness" (**4:3**), the contrast between wages as obligation versus faith credited as righteousness to the one who trusts God who justifies the ungodly (**4:4-5**), and David's words on the blessedness of forgiven sins (**4:6-8**, quoting Psalm 32).
- **Romans 4:9-12** (implied and referenced) — He touched on the timing of Abraham's righteousness relative to circumcision, noting that faith was credited before circumcision (which occurs in Genesis 17), making Abraham the father of all who believe, whether circumcised or not.

He repeatedly returned to **Romans 4:3** ("Abraham believed God, and it was credited to him as righteousness") and connected it to the broader argument that a person is justified by faith apart from works of the law.

Steve did **not** reach the later sections of Romans 4 in this session (such as verses 13–25 on the promise, Abraham's faith in God's power to fulfill what He promised, or the conclusion about Jesus' death and resurrection in **4:24-25**). He explicitly stated at the end that they would continue with chapter 4 next week to try to finish it.

Related Cross-References Discussed

To support the teaching on Romans 4, Steve also covered or referenced:

- **Hebrews 11** (especially the idea of faith pleasing God and the "hall of faith").
- **Hebrews 8** (the new covenant, quoting Jeremiah 31:31-34 on forgiveness and sins remembered no more).
- **Ephesians 1:3-14** (predestination, adoption, redemption through Christ's blood, and God's plan before creation).
- **Genesis 15:1-6** (the specific moment when Abraham believed God's promise of offspring like the stars, and it was credited to him as righteousness).
- **Genesis 17** (circumcision as a later sign confirming the covenant).
- Brief allusions to **Romans 1:18** (God's wrath) and the overall flow into Romans 5–6.

The core emphasis throughout was on **justification by faith** (not works), using Abraham as the

prime example, and how this upholds rather than nullifies the law, with God's righteousness demonstrated through Christ's future (from the Old Testament perspective) sacrifice.