

# ***“The Big Words of the Bible: Imputation”***

## ***Romans 4.1-12, 20-25***

Lenten Midweek 3, 2006

The Word of God for our sermon meditation this evening was written down for our faith and instruction in the Epistle to the Romans, the 4<sup>th</sup> chapter, verses 1-12 and 20-25 as read earlier.

It seems that a day does not go by that I do not receive an offer for a new credit card. Whether you love them or hate them, most people have them. Like any tool, they can be useful and good or can be misused and a burden. When you use the card you incur a balance, a debt is charged to your account and your name, a debt that you are required to pay off and pay minimal payments on time lest you be penalized and punishment for a late or no payment. One's goal, of course, is always to pay off the balance though, according to the latest reports; many Americans cannot or do not.

Thus far in our examination of the Big Words of the Bible we have learned what the Bible teaches the words “repentance” and “redemption” mean. Last week we learned that the word “redemption” had financial undertones to it that a ransom, a payment has to be rendered in order for redemption, whether of a coupon or a person's soul, to occur. Tonight's word is no different. The word “imputation” also has financial undertones to it as well, those which coincide with credit and debit, with debt and full payment. So let us sit back for a few minutes tonight as we continue our look at the Big Words of the Bible and learn about the word imputation.

The word imputation simply means to move from a debit column to a credit column. It means to zero out a debt so that the debt no longer exists. It is to have placed on one's account a credit or a debt. According to the Scriptures it is primarily used to declare that the sinner has been credited with a righteousness that is not his or her own. It is to be reckoned debt free, holy and cleansed of all sin, simply because God has imputed or charged our sin to Jesus and at the same time through faith, imputed and credited us with Jesus' holiness.

So teaches St. Paul in our sermon reading for tonight as he relates how the sinner is considered blessed since the Lord shall not impute sin to him. Paul also relates to us how Abraham and

David were credited with righteousness and acceptability before God apart from any works and merits of their own. They, the Apostle states, were imputed with the righteousness of Christ solely on account of God's mercy. Paul emphasizes that Abraham was considered righteous through faith, that he was credited or imputed with Christ's righteousness even before he was circumcised.

In other words, Paul emphasizes the truth that the Lutheran reformers held forth throughout the Reformation against Rome. A person is only considered righteous before God because God has imputed or credited him or her with the righteousness of Jesus. No works of the law, no acts of love, no merits can satisfy the debt of sin that we have with God before the Law.

For each one of us has a debt, a balance which we cannot zero out that reckons us guilty before God and deserving of eternal punishment. Our sins, the Scriptures teach, have left us in spiritual poverty, with a debt that we can never repay. There is no possible way that any of us can draw even before God with our ledger and account balance sheets because we are sinners who can do no good thing. We cannot be holy and restore the balance in the sight of God.

We see this ably reported by our Lord in the Gospel reading for tonight of the Unmerciful Servant. In this Parable we see both the servants have a debt that they cannot repay. The Unmerciful Servant has such debt that it was impossible for him to repay it even if he worked the rest of his life, sold his family and more. Such is our sin, the Lord is teaching us. Our sin, the debt of our iniquities is so mountainous, so large, that there is no amount of work and payment we could give to settle the account before God.

Even the unbeliever and the heathen understand this truth of Scripture. They know that they have to satisfy a debt, that they have to appease one to whom they are responsible. So they devise their own worship systems, they sacrificed people, they engaged in all sorts of rituals and ceremonies all with the hopes of gaining a zero balance before God. But, as you and I know, it doesn't do them any good, any more than our works as Christians do us any good in this plight and effort. We can try to repay and repay all we want, but the Law reminds us that even our works are

like filthy rags and cannot secure the righteousness and holiness demanded by the Righteous and Holy God of heaven and earth.

Such a debt, which we cannot settle, leaves us guilty before God and deserving of eternal punishment. Though the parable in our Gospel reading is teaching about being forgiving to our neighbor whose sin is a mole hill since we have been forgiven the mountain of our sin, notice what the punishment is for the person left with the debt of their sin. It is torment. It is punishment. It is destruction and agony forever.

Yet, our Bible readings tonight teach that this is not our destiny for God in His grace through faith in Christ has imputed us and every one who believes with the righteousness and holiness of Christ our Lord. God, in His love for us, in His mercy for all, has charged the debt of our sin to Jesus and has credited us, imputed to us His righteousness, the righteousness that saves.

By God's grace Christ's righteousness has been imputed and reckoned to Abraham and every believer in Jesus. Our sin has been moved from our account and was charged to Jesus, who though He knew no sin, was made Sin for us. Jesus, in other words, was reckoned to be you and me, every Sinner as our Savior. He is our Sin-Substitute the Bible teaches, taking the place of every sinner, taking every sinner's debt of sin upon His own account and ledger and answering for it for each and every one of us.

We could say, therefore, that our sin was imputed and charged to Christ. Jesus was made to be the Scapegoat for all our sins and wrongs. On Him was placed the iniquity of us all so that we could stand before God righteous and holy in His sight. So in our place and for our salvation, Jesus came and took the debt of every person's sin for all of history. Jesus entered into the world in order to zero out our debit before the Law having been born under the Law for us.

As the Lamb of God, as the Scapegoat of all, Jesus stood before the Father, burdened and laden with our sins and was pronounced guilty in our stead. Jesus was made to suffer the penalty and punishment for our debt of sin, trespasses, and iniquities when He suffered and died on Calvary's cross, bearing the torment and agonies of Hell itself for us all. Jesus came and took every single

sin and transgression and bore the responsibility of its payment before the justice of God.

Laying down His life unto death on the cross, Jesus paid for our sins and satisfied the demands of the law on us all. Through faith in Him we are now accounted and reckoned holy and perfect, as though we had never committed any sin or had any debt of guilt that needed repaid. Forgiven through faith in Jesus means that God now regards us holy since He has imputed, credited as our own, the righteousness and holiness of Jesus to us through faith. So teaches St. Paul in 2<sup>nd</sup> Corinthians 5 saying “God was in Christ reconciling the world to Himself, not imputing their trespasses to them, and has committed to us the word of reconciliation.”

In fact, this is why St. Paul quotes King David in the 32<sup>nd</sup> Psalm in our sermon reading for tonight. For having Christ’s righteousness imputed and credited to us instead of having our sins charged and imputed to us puts us in a totally different relationship before the Father on high. Rather than guilty and condemned and deserving of punishment, we are called blessed because God has not imputed our sins to us but forgiven us for Jesus’ sake. God has taken away our debt of sin and put Jesus’ holiness in the credit column so that we may know through faith our lawless deeds are forgiven us and our sins have been covered.

All this is ours through faith, as Paul says, blessed is the man “to whom God imputes righteousness apart from works.” That is you, me, and every believer through faith. We have received the highest benefits on account of this blessed imputation of righteousness by God’s grace through faith. We stand before God acceptable, with sin zeroed out, and holy. With our debt settled for us before God by Christ, with Christ’s righteousness ours through faith, we can rejoice and will rejoice that on the Day of Judgment we will receive life forever in heaven.

Perhaps you can see why this was also a key issue in the Reformation, for unless righteousness apart from works is imputed to us, credited to us, we would still remain in our sin and face the judgment that the Unmerciful Servant received. Perhaps you can see why it is important for us as God’s people, as Lutherans, to continue to learn and relearn these blessed truths of the Scriptures for through faith in these Gospel words, through faith in

Christ, we have the assurance that we shall stand before God with Abraham and King David by His grace clothed and robed with the imputed righteousness of Christ and be received into His eternal kingdom.

For, as Paul puts it in our sermon reading, “It [i.e., righteousness] shall be imputed to us who believe on Him who raised up Jesus our Lord from the dead, who was delivered up because of our offenses, and was raised because of our justification.” So let us rejoice this night in the imputation of righteousness we have received through faith in Jesus apart from works and be glad that God has reckoned us holy through faith in the Savior of all. Amen.

**+Soli Deo Gloria+**