

Like most Americans, I hate taxes. It's not that I resent having to pay them. I get it. The government provides me services. Those services cost money. Jesus tells us to pay taxes. Paul tell us to pay taxes. They have to be paid.

No, what I resent is how complicated they are. Especially for pastors, for whom the tax code is particularly convoluted. To the extent that even though my wife and I are two reasonably intelligent adults with college educations, we still hand over our taxes every year to a professional accountant, who specializes in clergy taxes. Because it's just overwhelming otherwise.

I don't know how complicated taxes were in the time of St Paul. And I don't know exactly how much he knew about accounting. But I suspect Paul knew at least a little bit. Because in our Epistle lesson for today, he uses accounting terminology a lot.

He begins our lesson by bring up a name that every Jew would recognize and probably a fair number of Gentiles too: Abraham. Paul calls him "*our forefather according to the flesh.*" Abraham stands at the beginning of God's people. He is the ancestor of Israel, the one through whom God first formed a nation for himself.

But Paul's point is larger than genealogy. Abraham is not only the forefather of David, whom Paul soon quotes, nor only the forefather of Paul himself as a Jew. Abraham is also the father of all who believe. Including you and me, who are not his biological descendants.

As Paul says later in the chapter, Abraham is "*the father of us all.*" How can that be? Well, because what defines Abraham's family is not bloodline but faith. All who stand before God on the same basis as Abraham, all who trust in God's promises, belong to Abraham's offspring.

And, as I said, to explain this, Paul turns to the language of accounting. Again and again in these verses he uses a financial term, a bookkeeping word meaning "to count," "to credit," or "to reckon." Paul invites us to picture a ledger, an account book, where debts and payments are recorded. And with that image he contrasts two entirely different ways of relating to God: works and faith.

If we think in terms of work, the relationship seems straightforward. A worker earns wages. Payment is owed for labor performed. This is how every workplace operates.

But when we bring that same logic before God, everything collapses. Scripture declares that all have sinned. Our works, far from earning reward, actually accumulate debt. The wages our works earn is not life but death. If God were to settle accounts with us strictly on the basis of performance, the result would be spiritual bankruptcy. That's how Paul describes humanity's condition: weak, ungodly, sinners, enemies of God.

And yet, there's still hope. Because the ungodly are precisely the people whom God declares righteous. God credits righteousness not to the deserving but to those who believe. Abraham believed God, and it was counted to him as righteousness. Nothing was earned. Nothing was achieved. Righteousness was credited to his account through faith alone. Through trust in God's promise.

To reinforce this, Paul looks at another prominent forefather of the Old Testament: King David. He quotes from Psalm 32, where David describes true blessedness. But he says that blessedness is not the reward of succeeding in our works.

Quite the opposite, actually. blessedness is the forgiveness of sin. Grace where we have failed. "*Blessed are those whose lawless deeds are forgiven, and whose sins are covered.*" In accounting terms, the Lord does not count sin against the sinner. The debt is not charged. The entry is erased from the ledger.

And so you can't have a mixture of works and faith. It's either one or the other. Works involve what we do. Striving upward toward God. Attempting to earn our place before him.

Faith, by contrast, is about what we receive. Faith doesn't achieve righteousness. It is given righteousness, as a gift. The believer stands before God not presenting their accomplishments to him but receiving from him a declaration: you are righteous, apart from works.

And so, in the end two things happen simultaneously. First, God credits righteousness to our account through faith. And second, our sins are no longer counted against us. And suddenly our negative balance becomes positive through no work of our own. That is the nature of justification. That is the Gospel.

Having explained righteousness through this accounting imagery, Paul then shifts to another financial picture that's fairly familiar to us: that of an inheritance. I don't know if you've ever received an inheritance. I have. And it's a strange thing. Here you are, mourning someone's death. And yet, in the back of your mind, there's the bittersweet recognition that you were probably in their will. And that money's gonna be real helpful.

In verse 13, Paul says that God promised Abraham and his offspring that they would inherit not just a sum of money, but that he and his offspring would inherit the whole world. Which is quite the inheritance. But how could such an inheritance possibly come about? Is this be obtained through the Law? Is this the result of obedience to the Lord?

Once again, the answer is no. If Abraham's inheritance comes through the Law, then the promise is emptied of its power. Trying to claim God's inheritance through works is like voiding a check. The promise becomes null and worthless. Not because God fails, but because we approach him the wrong way. The Law, when used as a ladder to climb toward God, exposes sin and brings God's wrath.

As I said before, our works don't earn credit with God. They accumulate debt. And so every attempt to justify ourselves by goodness or effort just reveals how far we are away from God's holiness.

No, the more we stay out of this, the better. Because the inheritance check that God writes is perfectly good. And God's promise in his will is completely reliable, precisely because it rests not on human performance but on God's Word.

God told Abraham, *"I have made you the father of many nations."* He says that with absolute certainty, even before it's been fulfilled. Though Sarah's womb was barren and humanly incapable of bearing life, Abraham believed that God gives life to the dead and calls into existence the things that do not exist. Against all visible evidence, Abraham trusted the promise. That is why his faith was counted to him as righteousness.

But Paul is careful to say that these words were not written for Abraham alone. They were written for us. The same accounting takes place for all who believe in the God who raised Jesus from the dead. That is the true guarantee behind God's promise. The foundation that secures our inheritance: Christ crucified and risen.

When Jesus cried out from the cross, "It is finished," the debt of our trespasses was fully paid. Nothing remained outstanding. No balance lingered unpaid. And when God raised him from the dead, that resurrection was God's public declaration that sinners are justified. That righteousness has been credited to those for whom Christ died.

God's promise is certain. It doesn't depend on our consistency, our improvement, or our moral progress. It depends entirely on Christ. And because it depends on Christ, it is guaranteed.

And this promise is for you. When you believe in Christ, righteousness is credited to your account. When you believe in Christ, you will not perish, but have eternal life. Scripture says, *"If you are Christ's, then you are Abraham's offspring, heirs according to promise."* You belong to the family formed by faith. You share in the inheritance secured by grace.

It's a one-sided relationship, from beginning to end. It's all grace, all gift, entirely from God to us. The worker earns wages, but the believer receives a promise. The inheritance doesn't come as payment, but as a gift freely given. And precisely because it's grace, it's certain. If it depended on us, doubt would always remain. But since it depends on God, our hope becomes confidence.

Abraham was convinced that God was able to do what he had promised. That same certainty now belongs to us. The God who brought life from Sarah's barren womb has brought life from the tomb of Jesus Christ. The God who justified Abraham by faith now justifies you through the same promise fulfilled in Jesus.

So when you examine your own account, when you stand in this sanctuary in the silence of confession, as you did a few minutes ago, you'll find lots of entries you wish weren't there. You'll remember your sins. You'll remember the debts that you can't erase. That's the Law at work, telling the harsh truth about the ledger of your sins.

But the Gospel announces something greater: those sins aren't counted against you. Christ has carried those sins to the cross. In their place stands another entry written by God himself: you are righteous. Because Christ is righteous. And you are baptized into Him.

And when you look toward the future, wondering whether God's promises will hold true, you don't rely on wishful thinking or an uncertain inheritance. You look to Christ crucified and risen. The guarantee that God's promise cannot fail. Your inheritance is secure because your Savior lives.

Through faith, we are counted righteous. Through faith, we are made heirs. Not by works. Not by worthiness. But by grace alone, through faith alone, in Christ alone.

And that promise, credited to you this day, will one day be fully revealed when the heirs of Abraham inherit not merely a chunk of land, but the whole world. A new creation. A new heaven and a new earth. The fulfillment of everything God has spoken. Amen.