

Sunday Service ~ November 2, 2025

Service for Swansea & Charlestown Presbyterian Church

Welcome & Prayer

Come, let us sing for joy to the LORD; let us shout aloud to the Rock of our salvation. ² Let us come before him with thanksgiving and extol him with music and song. ³ For the LORD is the great God, the great King above all gods. ⁴ In his hand are the depths of the earth & the mountain peaks belong to him. ⁵ The sea is his, for he made it & his hands formed the dry land. ⁶ Come, let us bow down in worship, let us kneel before the LORD our Maker; ⁷ for he is our God and we are the people of his pasture, the flock under his care.

Let's Pray. Sovereign Lord, what a great privilege it is to come into your presence this morning. To be able to sing to the rock of our salvation. To be able to come before you in thanksgiving and to praise you with music and song. To be able to humble ourselves in worship, to pray to our maker & to place ourselves under your sovereign care. We admit that we don't come to you often enough, and we don't thank you enough, nor are we humble enough, dependent enough, passionate enough. Please forgive us. Forgive us because for everything we have done wrong, whether we have done or said or acted in the wrong way or failed to do, say or act in the right way, that wrongdoing meant that your son Jesus had to die on the cross to forgive us that sin. So, we thank you for Jesus. May he become more and more real to us today as we sing, listen, pray, reflect and commit this time to you now. And we ask this in Jesus' name. Amen.

Song – Sooner Count the Stars

<https://vimeo.com/248230516>

1. I could sooner count the stars
Than number all Your ways
Though I only know in part
That part exceeds all praise
As sunlight fills the skies
Your goodness fills my life
For all Your precious gifts
Receive my gratefulness

2. I could sooner drink the seas
Than fathom all Your love
Like a never ceasing stream
Are mercies through Your Son
The death of Christ alone
Deserves eternal song
For such a love as His
Receive my gratefulness

CHORUS

No praise is high enough
No thanks is deep enough
No life is long enough
To tell of all You've done
No shout is loud enough
No words are strong enough
No song is sweet enough
To sing Your love

3. I could sooner turn back time
Than turn Your heart away
Though the years go fleeting by
Your mercies never change
Before You made the sun
Your love was set on us
For all Your faithfulness
Receive my gratefulness

Bible Reading – Romans 3:21-31 (NIV)

"But now apart from the law the righteousness of God has been made known, to which the Law and the Prophets testify. ²² This righteousness is given through faith in Jesus Christ to all who believe. There is no difference between Jew and Gentile, ²³ for all have sinned and fall short of the glory of God, ²⁴ and all are justified freely by his grace through the redemption that came by Christ Jesus. ²⁵ God presented Christ as a sacrifice of atonement, through the shedding of his blood—to be received by faith. He did this to demonstrate his righteousness, because in his forbearance he had left the sins committed beforehand unpunished— ²⁶ he did it to demonstrate his righteousness at the present time, so as to be just and the one

who justifies those who have faith in Jesus. ²⁷ Where, then, is boasting? It is excluded. Because of what law? The law that requires works? No, because of the law that requires faith. ²⁸ For we maintain that a person is justified by faith apart from the works of the law. ²⁹ Or is God the God of Jews only? Is he not the God of Gentiles too? Yes, of Gentiles too, ³⁰ since there is only one God, who will justify the circumcised by faith and the uncircumcised through that same faith. ³¹ Do we, then, nullify the law by this faith? Not at all! Rather, we uphold the law."

Announcements

Focus for Month: Service. Lord, help us to serve one another as a humble reflection of your love and as a way to build up the community you created. Teach us to use our unique gifts to help those in need, and to act with genuine compassion and love, just as Christ served us. Grant us the grace to serve with joy, not as if we are serving people, but as if we are serving you, knowing you will honour our efforts

New City Catechism: Question 45. Is baptism with water the washing away of sin itself? No, only the blood of Christ and the renewal of the Holy Spirit can cleanse us from sin. **Bible Passage – Luke 3:16** "John answered them all, saying, "I baptize you with water, but he who is mightier than I is coming, the strap of whose sandals I am not worthy to untie. He will baptize you with the Holy Spirit and fire."

Fitout of new redevelopment. The COM are so thankful the guidance and support that the congregation gave in answering questions about the priorities they should pursue in the fit out stage of moving back into our redeveloped site. We received 73 replies and pledges for around \$50,000 to do various tasks. This actually means we can now afford to do all the major fit out items we surveyed you about – painting of Church, new flooring, sensitive lighting, new windows frames, change of stage as well as changing the profile of the front stage (as well as a new kids playground, to be done in 2026!) The issue will be timing – with the build to be finished late Nov/early Dec and the desire to move back in by Christmas, there will be a lot of work to be done in December – both by tradies and by us. Please pray for the fit out group as they chase trades and quotes as well as keep Saturdays in December free for painting and moving back in.

Complementarian Discussion. All invited to a seminar as to what complementarianism (men and women are equal in dignity & worth but complementary in roles, skills, wisdom and insight) looks like within our Church. They will be held TODAY at Charlestown school from 11:30am to 12:45pm and again at 3:45-5pm & Wednesday 5th November at Swansea Presbyterian from 9-10:15am. All welcome.

Youth and Young Adults Worker (if room). We hope to able to announce the successful candidate very soon. Keep praying.

Christmas Baubles Making for Women. Want to make some Christmas decorations, having a great time, hear the good news of Jesus and have a space to invite your non -Christians friends. Well, this is the event you are looking for. Saturday 22nd November, 2-4pm at the Charlestown Multi-Purpose Centre. More details to come.

Resource. Hunter Gospel Ministries runs an annual 2 days of bible teaching to help preachers and teachers get to grips with a book in the bible. This year it is Colossians and we have Ian Smith from Christ College leading us in our discussions. It will be held on Wednesday 12th and Thursday 13th November. Registrations close next Sunday. Discount for all those under 25 years of age. See Stephen for more details.

Financial news

Budget Offerings for September	\$37,583
Actual Offerings for September	<u>\$41,682</u>
Surplus for September	\$ 3,901
Surplus for January to September 2025	\$21,267

JOY. Is on this Friday from 10-11am at Belmont 16 footers. Next Swansea Ladies Morning Tea 10th November 10am at Chanel Cafe Swansea. All welcome

Pastoral Prayer

Pray for A Rocha as nine churches in Australia trial its eco-church program, which helps believers care for Creation through Bible teaching, managing church buildings and land, and in engaging local communities. Praise God for new directors and volunteers who have joined A Rocha. Ask the Lord to provide the funds needed to launch ecological research and conservation projects, and theological resources for Kids Church programs in Australia.

Pray for Türkiye (Population 86 million, Christians 257,000) Where pressure is intensifying due to rising religious nationalism and Islamic values. pray for an openness to accepting people of all faiths as true Turks. Pray God draws close to Christian converts who are rejected by their families. Praise God that many believers in Türkiye can worship Jesus openly and without fear.

Pray for our Church as we seek to move into our new facilities by Christmas, yet at the time need to juggle trades and do a lot of the painting, fit out work ourselves. Pray that we might be able to finish the job on time and on budget while sharing the work across as many of us as possible. school & university students.

Pray for the Church. Heavenly Father, we thank You that You rule over every nation and age, even as our modern Australian world drifts further from Your truth. Help Your Church to stand firm with grace and courage — holding out the gospel as light in the darkness and truth in a confused world. Renew our hearts, Lord, that we might love our neighbours, speak with gentleness, and live in such a way that Christ is clearly seen in us.

Song – When I survey <https://www.youtube.com/watch?v=mDkuxElcpdI>

1. When I survey the wondrous cross
On which the Prince of glory died,
My richest gain I count but loss,
And pour contempt on all my pride.
2. Forbid it, Lord, that I should boast,
Save in the death of Christ my God!
All the vain things that charm me most,
I sacrifice them to His blood.
3. See from His head, His hands, His feet,
Sorrow and love flow mingled down!
Did e'er such love and sorrow meet,
Or thorns compose so rich a crown?
4. Were the whole realm of nature mine,
That were a present far too small;
Love so amazing, so divine,
Demands my soul, my life, my all.

Sermon – Jesus: The one, stop, shop! (Stephen)

A uni student wanted to make some money over his long summer holidays. But he didn't want to work too hard and so he came up with an idea, an ingenious idea. He would write to lots of famous people and ask them to reply to just one question & then get their permission to publish their answers. That question? What is the saddest word in the English language?

Now what would you say is the saddest word? Pain? Suffering? Divorce? Poverty? Rejection? Death? War? As you can imagine there were all sorts of words that came back. But the lyricist Oscar Hammerstein, sent back a strange word. He said that the saddest word in the English language is the word, **"but"**. You are a nice person **but** I don't love you. I understand your problem **but** there is nothing I can do to help you. I'll try to make it **but** it looks like I have to work. "But" can be terribly sad word.

Yet at the very same time, **but** can also be gloriously happy word as well. "The house was on fire, **but** everyone got out safely." "The team was losing badly, **but** they scored in the last minute to win." "The diagnosis was serious, **but** the treatment worked and you are now completely cured." And so, when we come to Romans chapter 3:21 we see that "but" is this incredibly happy word. All have sinned and fallen short of the glory of God but now a righteousness from God has been made known.

At one time, there was no ray of light, no flicker of hope, no prospect of rescue, **but** now, God reaches down to us. Man is unrighteous **but** God's righteousness will now take centre stage. God's wrath was

resting on sinners **but** now His grace is available to all who believe. Sin is the problem **but** Christ is the solution to that massive problem.

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So, let us turn now, to the biggest but in the Bible. What New Testament commentator, Leon Morris has said, is *“possibly the most important single paragraph ever written.”* But let’s admit it! It’s a complex paragraph, with lots of long words and deep ideas, so to help explain it, I would like to take a slightly different tact. I want to talk about shopping.

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Now I am old enough to still remember when you had to go the butcher, then the baker and then hardware store, but now it’s all in the one place: Westfield Kotara or Charlestown Square. They are like a One Stop Shop. For everything is under the one roof. There is no running around needed. It’s all there. Likewise, Romans 3 tells us that our salvation is like that. In Christ, we find the complete solution to our sin at the cross. There we find fairness, freedom, forgiveness, faith. It’s all in the one spot. With Jesus.

You see salvation is such a big concept that we need more than one picture to illustrate it. So, let’s go shopping and go to four shops all in the one location that will help us better understand all that God has done for us in Christ. Starting firstly with

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1. The Law Court – where we find Fairness (Verses 21-26)

“But now apart from the law the righteousness of God has been made known, to which the Law and the Prophets testify. ²² This righteousness is given through faith in Jesus Christ to all who believe. There is no difference between Jew and Gentile, ²³ for all have sinned and fall short of the glory of God, ²⁴ and all are justified freely by his grace...”

Paul tells us that the answer to our sin problem; where Jew and Gentile, young and old, male and female, free and slave are all under the power of sin, will not be solved by obedience to the law. For the righteousness of God, the way that God will make people righteous, **is apart from the law**. Now that makes good sense. Because last week we heard that *“No-one will be declared righteous in God’s sight by observing the law; rather, through the law we become conscious of sin.”*

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So how will God do it then? Well, he does it by finding a legal solution that allows the guilty to be punished and righteousness to be exonerated. And this is not a new concept, an afterthought from God when all else has failed. For it is actually something which the Law and the prophets testified about. Was really pointing us to. Where this righteousness, this right standing before God **would be given** to those who have faith in Jesus Christ.

Just imagine that when we arrive at the law court we find out that there is a person in front of us in the dock. They are on trial for turning their back on their creator and living the way they wanted to live & not the way God wanted them to live. And the penalty for this crime is death. The prosecution marshals their evidence and the case is strong, very strong. The defence can’t say much indeed. All they can claim is that they are as good as the next person. That they tried their hardest, went to Church each week and then they bring in a few character witnesses, to tell the judge that the one charged is in fact a really good bloke.

The judge goes away to think about the case. He comes back and delivers his verdict. Guilty as charged. The penalty of death is fully deserved. But then someone has offered to take the punishment on behalf of the accused. They are willing to die in his place. And because that person has taken the sentence of the defendant, the guilty one can now walk free.

It is not just that he has been forgiven, let off the penalty that he deserved to pay. Nor is it true that their sins are left unpunished. The penalty for sin has been paid, fully. The demands of the law have been met,

completely. The accused now has a right standing in that town, no one can condemn him anymore. He is free from the law's power. But he wasn't declared innocent, no, he was guilty. But now that the punishment has been paid, he is welcomed back into society. The judge has found a way of being just & to justify the sinner

Of course, that person in the dock is me. And you are right next to me; we are both co-accused. One day we will stand before a just judge, our Lord and Creator, our God. Then the evidence will be marshalled before us. We will be declared a sinner & the penalty for sin according to God's law is death. Arguing that we are better than the next person, or that we went to church or that we are basically good is going to hold no sway. We too will be condemned to death.

But at the last moment, Jesus will step in for the Christian, for the one who has given their life to Jesus, for the one who has confessed their sins to Jesus. And Jesus will say, I will take the punishment that you deserved. I will die on the cross for his sins, for her sins. I will go to hell; I will be separated from my father God. I will take all the sufferings that you deserved, so that you can be forgiven. No not just forgiven, but from now on you and I will be in a right standing with God. Be free from sin. Be able to enjoy God's good favour.

Slide 6

That is what the word justified means. It is just as if I never sinned. Not because God turned a blind eye to my sin, but because Jesus took the punishment for my sin. So now I can be declared righteous in God's sight. But to do that it cost Jesus everything and us nothing. It is a gift to us by grace, no strings attached. Aren't you glad you went shopping with me today and ended up at the law court? Its amazing what a gracious gift God is offering us today.

One day a convicted murder heard that a man had come to visit him, the night before he was to be executed. When the prisoner saw the man in a black suit carrying a Bible he shouted at the jailer, "I do not want to see any preachers. Religion never helped me before and it certainly will not do me any good now!" The visitor looked deeply into the prisoner's eyes, turned and walked silently out of the room. The next day as they were about to place the noose around the prisoner's neck the sheriff said, "Do you have any last requests?" The prisoner said, "I stayed up all night wondering who that visitor was? Please, tell me who he was." The sheriff paused and said, "That was the governor of the State who came to give you a pardon! Today you are not going to die just because of your crime, but because you refused to accept the pardon."

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Tell me, if Paul is right and we are dead in our sins, are we going to try and convince the judge of our innocence? Or are we going to accept the pardon that the judge's son Jesus offers us, because he will take our punishment in our place? So, the first place we visit is the law courts. Then we go around the corner to obtain

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2. Freedom from the Cash Converters store (verse 24)

*"For all have sinned and fall short of the glory of God,²⁴ and all are justified freely by his grace through **the redemption** that came by Christ Jesus."* Now why are we going to the cash converters store? Because there we are introduced to the concept of redemption, buying something back. Now at the modern-day Cash Converters store, we might redeem a watch that we pawned, or maybe a TV or a set of golf clubs. But in Paul's time, the local Cash Converters store specialised in slaves.

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So, before you are a whole lot of prisoners from the war that has just been fought. They were part of the opposing army & they have been captured & are for sale at the right price. There are a few others who got themselves into debt and to pay their debt, they have had to sell themselves, or maybe their whole family, into slavery & now you can buy them as well.

But as you watch the goings on, a young prince comes to the Cash Converters store. He sees the oldest, ugliest, most wretched man amongst the group and asks the store owner his price. He is told. He gets out his wallet and it is full of cash and so he sees he has much more than the price demanded. He then puts it back in his cloak and says how about we barter for not just this man's release but for all of the slaves you own. And the price that is agreed upon, is that the manager of the store will release all the men, women and children that he owns, in exchange for the young prince and all that is on his person. The prince then becomes his slave, and the slaves are redeemed from their bondage. They are now free, completely free. Life can start for them again.

But when Paul takes us to the Cash Converter's store, we soon find out that we are one of the slaves, we are slaves to sin. We are imprisoned, we have lost our freedom, we are in the hands of Satan. And yet the Prince of Peace, Jesus, comes and redeems us from our state of sin. He pays for our release & he does that by taking our place in prison. By allowing our sin to rule him. The cost is his own death on the cross and that gives all of us release & freedom.

Slide 10

Friends, we were made by God to be his followers. But we have wandered away from God, like the lost sheep; found ourselves lost, like the lost coin; or wilfully and disobediently left God's presence like the prodigal son. And God buys us back, he redeems us, so we are now his twice. He has a double claim over your life. For we were firstly created to be his & now we justified freely by his grace, through the redemption that came through Christ Jesus.

There a true story about Abraham Lincoln. He once went to a slave auction. A young African-American woman was brought out to be sold. She looked with anger and fear at the crowd, knowing what awaited her. Lincoln placed a bid, won, and paid the price. Then he said to her, "You're free." "Free to do what?" she asked. "Free to do anything you want." "Free to go anywhere I want?" "Yes, you're free to go anywhere you want." With tears streaming down her face she replied, "Then I'll choose to ... go with you."

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That's redemption — bought at a price, set free, and choosing to now follow the one who redeemed you. Friends, Christ bought you and me not with silver or gold, but with His own precious blood, and now we are free — free to live with Him and for Him. So don't live as though you're still enslaved to sin. Don't use your freedom as a licence to sin. But joyfully live for the one who purchased you from your sin. So, we have obtained fairness from the law court, freedom from the cash converters store and next there is

Slide 12

3. Forgiveness from the Temple (verse 25)

²⁵ "God presented Christ **as a sacrifice of atonement**, through **the shedding of his blood**—to be received by faith."

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This is a strange picture from our point of view but it is a picture taken straight from a pagan temple. If you went to a temple, you would need to firstly appease the gods from their anger. You have done the wrong thing, the gods are angry at that and so you would come armed with a sacrifice, for example a lamb, a pig, or a dove and this animal would be placed on the altar in your place. Their blood would be spilt on behalf of your blood. They would die so that you might live. And the smell of the burnt flesh would rise up to the heavens and take away God's wrath. So that after the sacrifice, god would no longer be angry with you.

Now surely our God wouldn't think like that as well? Our God wouldn't get angry, would he? Our God wouldn't want constant blood sacrifices every time we let him down, would he? And our God wouldn't turn from his anger because of the aroma of a dead animal, would he? It sounds so strange, so foreign to a modern Australian's ear. Which is why it is good that you have gone shopping with me today.

Because in the OT, the Jews also had a temple and, on that temple, sacrifice after sacrifice was presented

to do just that. The blood showed that sin had to be paid for. The sacrifice of a bull or a sheep without defect, showed how costly that sacrifice needed to be. And there we also see that God is angry with our sin, with our rebellion, with our lawlessness & something needed to appease that anger. But in the OT we also see that the problem was so big, so huge, so massive, that it was bigger than just needing the blood of an innocent bull to achieve that sort of covering of sin and the removal of God's wrath.

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But those constant sacrifices did point to God's solution to our massive problem. He would provide a sufficient sacrifice. He would present Christ as an atoning sacrifice. Jesus would die on the cross so that through the shedding of his blood, forgiveness could come our way and through the aroma of his death both the wrath of God and the stench of death would be taken away. But let's try and find a modern picture that might help us here.

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Imagine you are driving a car and turn your gaze towards your mobile phone for just a second but it is enough for you to suddenly lose control. You're heading straight into a concrete wall at a high speed. It could well be a fatal crash but at the moment of impact your airbag explodes open. Instead of your body taking the full force of the crash, your airbag absorbs it instead. It's broken apart but it has actually saved your life. In a similar way that's what Jesus did on the cross. He didn't turn away God's wrath, he took it upon himself. He was crushed, well and truly broken apart because he absorbs the fury of God against our sin on our behalf. We get to live because of what Christ has done for us.

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The technical word for this is propitiation. For at the cross, God's justice against all sin is satisfied. His son Jesus becomes the substitute that propitiates or absorbs God's righteous anger. Meaning the innocent one is broken and the guilty one is spared. And interestingly enough the airbag was designed, tested and prepared beforehand for just that purpose. Likewise, God's plan for your salvation also is no afterthought but was prepared for us even before the creation of the world.

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How amazing is that? In the words of John Stott, *"The love, the idea, the purpose, the action, the initiative & the gift were all Gods."* All we have to do is grasp it by faith. Faith then is our open, dirty, scarred hand that reaches out and takes the gift of God offered to us. Faith is the eye that looks to him and him alone for their help. Faith is the mouth that drinks the living water that is offered unto us. Faith then is the only way to receive what God is offering his world. So, let's go to our last shop, the bank where we will find that this sort of generous gift has been deposited in our bank account & its only by faith, we can withdraw it & enjoy it

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4. Faith – from the bank (verses 27-31)

Remember during the COVID that the federal government started depositing stimulus cheques into everyone's bank accounts? We didn't do anything to earn it; it was a gift. We could only receive it. Well, that's what faith is like — God deposits righteousness in your account, not because you worked for it, but because He gave it to you through Christ. So, if God has deposited in your account fairness, freedom and forgiveness what sort of faith do we need to enjoy God's wonderful grace? Three quick take homes from our passage.

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A. **Firstly, faith shuts our mouths.** ²⁷ *"Where, then, is boasting? It is excluded. Because of what law? The law that requires works? No, because of the law that requires faith. For we maintain that a person is justified by faith apart from the works of the law."* If we are been saved by grace. If this wonderfully generous salvation has been deposited into our bank account there should be no boasting. It's not because of anything we have done. It all because of Jesus. He should get the credit. We should shut our mouths and give him all the glory. That is one way we show our faith in what God has done. We humbly accept the wonderful gift being given to us. So, faith shuts our mouths and secondly

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B. Faith opens the door. ²⁹ *"Or is God the God of Jews only? Is he not the God of Gentiles too? Yes, of Gentiles too, since there is only one God, who will justify the circumcised by faith and the uncircumcised through that same faith."* There is only one way that we receive God's grace. It's not through the law; it's not because you are a certain nationality. It's not through your skills and abilities. It's only through faith in Jesus. Which means the good news is not just for people like me, but it is for all. No matter their background, their colour, their age or their bank account. The gift of grace is available to all and so faith opens the door for all sorts of people to come in. And lastly

Slide 21

C. Faith sets us on the right path. ³¹ *"Do we, then, nullify the law by this faith? Not at all! Rather, we uphold the law."* The law may not save us but it does tell us what a saved life will look like. The law wasn't achievable by us but it was the lifestyle that Jesus chose to demonstrate to the world God's righteousness. The law was not the path to salvation but it is still a path that leads to a godly lifestyle. So, by faith we continue to believe God's word and go down the right path that this word is leading us down.

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So, faith means we put our trust in Jesus Christ and thus receive fairness when we visit the law courts. Faith means we come to Jesus Christ and receive freedom out of our slavery from sin. Faith involves obtaining forgiveness from our sin and a shelter from God's righteous wrath. And faith means we live humbly, welcome others freely and walk joyful in obedience to God's path of life.

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But what it also means is that you truly matter to God. Because you should have been condemned in God's heavenly court but instead God acquitted you and condemned his son Jesus in your place. You should still be a slave to sin but Jesus brought you to be his very own at the cost of his blood. You were heading towards the car crash of death but Jesus acted like a car airbag for you and absorbed the full fury of the implications of your sins.

Slide 24

That's how much you matter to God. Once a sinner, now a saint. Once under judgement, now justified. Once a slave of Satan, now a son or daughter of God. As God continues to shower you with his undeserved grace, open your hand of faith and grasp all that he promised to do for you. Then shut your mouth, open the door & walk down the path that God has laid before all of us this day.

Song – Nothing but the blood of Jesus

<https://www.youtube.com/watch?v=C4Sd5BL4j0A>

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| 1. What can wash away my sin?
Nothing but the blood of Jesus
What can make me whole again?
Nothing but the blood of Jesus | 3. This is all my hope and peace
Nothing but the blood of Jesus
This is all my righteousness
Nothing but the blood of Jesus
Chorus |
| 2. For my pardon this I see
Nothing but the blood of Jesus
For my cleansing this my plea
Nothing but the blood of Jesus | 4. Glory, glory this I see
Nothing but the blood of Jesus
All my praise for this I bring
Nothing but the blood of Jesus |

*Chorus: Oh! Precious is the flow
That makes me white as snow
No other fount I know
Nothing but the blood of Jesus*

Benediction. *"There is no difference between Jew and Gentile, ²³ for all have sinned and fall short of the glory of God, ²⁴ and all are justified freely by his grace through the redemption that came by Christ Jesus."* (Romans 3: 22-24)