

# Sunday Service ~ November 9, 2025

## Service for Swansea & Charlestown Presbyterian Church

### Welcome & Prayer

*"LORD, our Lord, how majestic is your name in all the earth! You have set your glory in the heavens.*

*<sup>2</sup> Through the praise of children and infants you have established a stronghold against your enemies, to silence the foe and the avenger. <sup>3</sup> When I consider your heavens, the work of your fingers, the moon and the stars, which you have set in place, <sup>4</sup> what is mankind that you are mindful of them, human beings that you care for them? <sup>5</sup> You have made them a little lower than the angels and crowned them with glory and honour. <sup>6</sup> You made them rulers over the works of your hands; you put everything under their feet: <sup>7</sup> all flocks and herds, and the animals of the wild, <sup>8</sup> the birds in the sky, and the fish in the sea, all that swim the paths of the seas. <sup>9</sup> LORD, our Lord, how majestic is your name in all the earth!"*

Let's pray. Dear Lord Almighty, how majestic is your name in all the earth. This day we wish the whole world would recognise your name, would recognise your power and grace and justice and mercy. We admit that we don't always remember how great you are. We don't always live in line with your holiness. We don't always rely upon your power. We don't always listen to your Word. So please forgive us. And place your Holy Spirit within us so that today we might worship you with heart, soul mind and body. We might be renewed in our faith. That we might desire to humble ourselves, take up our cross and follow Jesus each day. Be with us today and especially throughout this service, for we need you today more than ever. And we ask these things in Jesus' name Amen.

### Song – Almighty Maker <https://youtu.be/jbytK5BeQU4>

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| <p>1. Who but the Lord set the bound'ries of light<br/>Hung the stars in the night?<br/>Who but the Lord drew the face on the moon<br/>Made the planets to move?<br/>Who but the Lord tells the clouds<br/>When to pour. Thunder to roar?<br/>Amazing are Your works</p> | <p>2. Who but the Lord could have dreamed of the plan<br/>That would save fallen man?<br/>Who but the Lord washes rebels with blood<br/>Making mercy a flood?<br/>Who but the Lord could give life through a cross<br/>Rescuing us?<br/>Amazing are Your ways</p> |
|--|---|

Chorus  
Almighty Maker  
You command heaven and earth  
By the power of Your Word  
Be praised forever  
Almighty Maker  
All creation sings of You  
Glory fills all that You do  
Be praised forever, ever, evermore

Chorus  
  
Bridge  
All things are from You  
All things are through You  
O God, the great I AM  
All things are for You  
All things are to You  
O God, the great I AM

### Bible Reading – Romans 4:1-12 (NIV)

*What then shall we say that Abraham, our forefather according to the flesh, discovered in this matter? 2 If, in fact, Abraham was justified by works, he had something to boast about—but not before God. 3 What does Scripture say? "Abraham believed God, and it was credited to him as righteousness." 4 Now to the one who works, wages are not credited as a gift but as an obligation. 5 However, to the one who does not work but trusts God who justifies the ungodly, their faith is credited as righteousness. 6 David says the same thing when he speaks of the blessedness of the one to whom God credits righteousness apart from*

works: 7 “Blessed are those whose transgressions are forgiven, whose sins are covered. 8 Blessed is the one whose sin the Lord will never count against them.” 9 Is this blessedness only for the circumcised, or also for the uncircumcised? We have been saying that Abraham’s faith was credited to him as righteousness. 10 Under what circumstances was it credited? Was it after he was circumcised, or before? It was not after, but before! 11 And he received circumcision as a sign, a seal of the righteousness that he had by faith while he was still uncircumcised. So then, he is the father of all who believe but have not been circumcised, in order that righteousness might be credited to them. 12 And he is then also the father of the circumcised who not only are circumcised but who also follow in the footsteps of the faith that our father Abraham had before he was circumcised.

## Announcements

**Focus for Month: Service.** Mark 10:45 – “For even the Son of Man did not come to be served, but to serve, and to give his life as a ransom for many.” Christians are called to serve because Jesus himself modelled a life of humble service, even to the point of giving his life for others. Serving reflects the heart of God, who loves and seeks the good of others rather than self-promotion. When we serve both God and people, we show the transforming power of the gospel and point others to the servant King, Jesus.

**New City Catechism: New City Catechism – Question 46** *What is the Lord’s Supper?*

**A:** Christ commanded all Christians to eat bread and to drink from the cup in thankful remembrance of him and his death. The Lord’s Supper is a celebration of the presence of God in our midst; bringing us into communion with God and with one another; feeding and nourishing our souls. It also anticipates the day when we will eat and drink with Christ in his Father’s kingdom. **Bible Reading: 1 Corinthians 11:23–26**

**Fitout of new redevelopment.** The COM are so thankful for those who have pledged to give money toward the fit out of the Church so that it better matches the new redevelopment next door. A total of \$49,000 was pledged, which is fantastic. We are trying to finish all the major projects from our survey (with the exception of the children playground which we hope to do in the first half of 2026) by the time we move in (before Christmas?!?) which means it would be great for those people who pledged money could pay their pledges into the Church bank account (BSB 062 829, A/c 1019 4850) now. If anyone else would like to make a contribution toward the rest of the fit out (some \$38,000) that would be greatly appreciated!

**Help Needed.** If you remember, we didn’t have enough money to accept the full tender document for the redevelopment, which meant some aspects of the build will need to be done by ourselves. There is a small group of people who have worked really hard throughout the build and they have helped to source paint, cables, stainless steel benches, appliances etc. But during December it will be up to the rest of us to be involved in painting, putting things together and moving everything back into its rightful place. So if you can keep Saturday (or Fridays ) clear in December, that would be of great help. More details when we get closer to the time!

**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, while having a great time, hearing the good news of Jesus and enjoying a space to invite your non -Christians friends? Well, this is the event you are looking for. Saturday 22<sup>nd</sup> November, 2-4pm at the Charlestown Multi-Purpose Centre.

**Save the date! Church Camp** 6-8<sup>th</sup> March 2025. Tahlee. Rego open soon.

**Next Swansea Ladies Morning Tea** 10<sup>th</sup> November 10am at Chanel Cafe Swansea. All welcome

## Pastoral Prayer

**Pray for Phoebe (Quizworx).** Pray for the Quiz Worx Christmas season. Praise God for the first week of Christmas shows, and pray that the rest of the season will go well. Pray to for health and safety for Phoebe and the rest of the team during the season. Pray for Phoebe as she makes final plans for moving to Sydney and working full time with Quiz Worx, particularly praying that she will find a good church in Sydney and

that she and her housemate will be able to settle into our new living arrangement.

**Pray for Colombia** (Population ~ 53.43 million, Christians ~ 49.69 million) Guerrilla groups, often linked to drug gangs, often target Christians for attack, especially if they perceive that believers are opposing the 'business' of the cartels or gangs. Church leaders are particularly at risk because they are seen as competing for influence over the young people who make up much of the guerrilla groups' ranks. Praise God for believers who come to faith in indigenous contexts. Pray for protections for Christians living in areas controlled by cartels. Pray for peace between guerrilla groups and the Colombian government.

**Pray for Women's Baubles Event.** That the true meaning of Christmas can be clearly presented. That those who don't know Jesus might be challenged to consider the opportunity of Immanuel (God being with us). That we can be courageous in inviting our non-Christian friends and family along.

**Pray for the current immigration debate.** Sovereign Lord, we thank You for bringing the nations to Australia, and we pray that Your church would welcome immigrants with gospel-shaped hospitality—reflecting Christ's love for the stranger and the outcast. We ask that believers would speak truth and grace into public conversations about immigration, upholding both justice and compassion. Father, use the movement of people across our borders to advance Your kingdom—so that those who come to Australia might not only find safety and provision but also come to know Jesus Christ as Lord and Saviour.

## Bible Reading – Romans 4:13-25 (NIV)

*13 It was not through the law that Abraham and his offspring received the promise that he would be heir of the world, but through the righteousness that comes by faith. 14 For if those who depend on the law are heirs, faith means nothing and the promise is worthless, 15 because the law brings wrath. And where there is no law there is no transgression. 16 Therefore, the promise comes by faith, so that it may be by grace and may be guaranteed to all Abraham's offspring—not only to those who are of the law but also to those who have the faith of Abraham. He is the father of us all. 17 As it is written: "I have made you a father of many nations." He is our father in the sight of God, in whom he believed—the God who gives life to the dead and calls into being things that were not. 18 Against all hope, Abraham in hope believed and so became the father of many nations, just as it had been said to him, "So shall your offspring be." 19 Without weakening in his faith, 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. 20 Yet he did not waver through unbelief regarding the promise of God, but was strengthened in his faith and gave glory to God, 21 being fully persuaded that God had power to do what he had promised. 22 This is why "it was credited to him as righteousness." 23 The words "it was credited to him" were written not for him alone, 24 but also for us, to whom God will credit righteousness—for us who believe in him who raised Jesus our Lord from the dead. 25 He was delivered over to death for our sins and was raised to life for our justification.*

## Song – In Christ Alone

[In Christ Alone \(Official Lyric Video\) - Keith & Kristyn Getty, Alison Krauss - YouTube](#)

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|--|--|
| <p>1. In Christ alone my hope is found<br/>He is my light, my strength, my song<br/>This cornerstone, this solid ground<br/>Firm through the fiercest drought and storm<br/>What heights of love, what depths of peace<br/>When fears are stilled, when strivings cease<br/>My comforter, my all in all<br/>Here in the love of Christ I stand</p> | <p>3. There in the ground His body lay<br/>Light of the world by darkness slain<br/>Then bursting forth in glorious day<br/>Up from the grave He rose again<br/>And as He stands in victory<br/>Sin's curse has lost its grip on me<br/>For I am His and He is mine<br/>Bought with the precious blood of Christ</p> |
| <p>2. In Christ alone who took on flesh<br/>Fullness of God in helpless babe<br/>This gift of love and righteousness<br/>Scorned by the ones He came to save<br/>Till on that cross as Jesus died</p>  | <p>4. No guilt in life, no fear in death<br/>This is the power of Christ in me<br/>From life's first cry to final breath<br/>Jesus commands my destiny<br/>No power of hell, no scheme of man</p>  |

The wrath of God was satisfied  
For every sin on Him was laid  
Here in the death of Christ I live

Can ever pluck me from His hand  
Till He returns or calls me home  
Here in the power of Christ I'll stand

## Sermon – The Gospel bank Account! (Stephen)

<https://www.charlestownpresbyterian.org.au/morningsermons/the-gospel-bank-account/>

Scams have been in the news a lot lately. Hardly a week goes by without some hacker being successful in accessing people's personal data in some multi-national data centre. And that means that scammers can now ring you up or send you an email or a text pretending to be someone that they are not. Promising an incredible deal, or a financial windfall but in reality, you end up with empty promises and more than likely an emptied bank account.

Slide 2

So, I wonder, is the good news about Jesus another scam? Over promising and under delivering. Something that looks too good to be true because it is true good to be true? For last week we saw in Romans 3, that although all have sinned and fallen short of the glory of God yet God has decided that those who come to him in faith will have their sins forgiven and be declared righteous before him because of Jesus' death on their behalf on the cross.

Slide 3

Now that's a big, big promise. But is it true? Yes, it is, says Paul and to prove it to us he takes us to the bank. And show us Abraham's and Davids and our very own gospel bank accounts. Paul wants to talk to us in Romans 4 about deposits, withdrawals, bounced cheques, investments and cashing in, to describe how this good news is truly good news. And worth putting our trust in, our faith in. So, let's turn to our Gospel Bank account, starting with

Slide 4

### 1. A deposit of righteousness (verses 1-8)

*"What then shall we say that Abraham, our forefather according to the flesh, discovered in this matter? 2 If, in fact, Abraham was justified by works, he had something to boast about—but not before God. 3 What does Scripture say? "Abraham believed God, and **it was credited to him as righteousness.**" 4 Now to the one who works, wages are not credited as a gift but as an obligation."*

Paul goes to the spiritual ledger of Abraham first of all and points out all the credits in his account. And he wonders aloud, how did they all get there? I wonder if they were his wages due to his good works? Because if they have to do with his work for God, then he would have earned his righteousness, & he could boast, couldn't he? Ah, but look here. In Genesis 15:6 it says *"Abraham believed God, and **it was credited to him as righteousness.**"*

Slide 5

It was credited to him is banking language. You can get a credit in your bank account in two ways, you can earn it or you can be given it. You can go to work, put in the hours and the effort and receive as a result of your work, wages. Or someone can give you some money and then your bank account increases because of their generosity, their gift. Well Paul is telling us that Abraham didn't go along to the spiritual ATM machine and put in it his weekly wages. He didn't work hard and then take his spiritual capital and deposit it with the bank of God. All he did was believe in God, have faith in God, and then God Himself **supplied the credit**. God Himself **filled up the bank account**. God was the one who made a huge deposit of righteousness in Abraham's gospel bank account.

Slide 6

And when you think about it something similar happened to David as well, didn't it? Verse 6 says, *"David says the same thing when he speaks of the blessedness of the one **to whom God credits righteousness apart from works**: 7 "Blessed are those whose transgressions are forgiven, whose sins are covered. 8 Blessed is the one whose sin the Lord will never count against them."* Well let's have a closer look then at David's gospel bank account, shall we?

Slide 7

You would expect to see massive debts there, wouldn't you? For didn't he commit adultery with Bethsheba, then lie and cover up the incident, even murdering her husband to cover his tracks. All of those sins, and they are major, major debits to his accounts should be there for all to see. But no, they have been forgiven. These transgressions have been covered up, reversed completely. Due to David's faith.

Slide 8

So, if you put those two bank accounts together, we see that the debits in David's account, his sins have been removed, and the credits in Abraham's account have been put there as a gift of God and both have been received through faith. And the point that Paul is making is that God deals with Abraham, the father of the people of God & King David, God's people's greatest king, in the same way that he deals with all people who have faith in Jesus Christ.

Slide 9

So can you imagine logging into your spiritual bank account and seeing that incredibly all your debts, your sins, your wrongdoings have suddenly disappeared. Because God has decided to deposit into your account the gift of Jesus righteousness, in their place. So, there is no longer an unpayable dept of \$100 billion in there but an account balance of \$100 million instead! How incredible would that be?

But that is the gospel truth for those who have put that faith in Jesus. We don't earn credits in our accounts because we come to Church, or help out with morning tea, or teach Sunday School or give generously toward the cost of the new building. No, they come through the gift of Jesus righteousness, from start to finish. So don't try and earn God's approval, so you can collect more of your wages. Throw yourself onto his mercy and receive his good gift.

Don't count up in your head all the things you have done for God and then feel relieved because they should overshadow all the wrong things you have done in this life. Our gospel accounts don't work like that. Look at Abraham, he believed God and **it was credited to him as righteousness**. He wasn't righteous in himself, but God treated him as righteous. And then look at King David, he made such a mess of his life that God should have locked him up & thrown away the key but instead he is blessed because his sins were forgiven. So, we have

## 2. A deposit of righteousness and then **secondly cheques that bounce. (verses 9-15)**

Now that's all very well Paul, someone might say, but what about circumcision, or today we might add baptism, isn't that a sign of being a part of God's people? And what about the law or good deeds, surely, we can make some deposits in our gospel bank account if we are now are living our lives according to God's rules? Well lets again look at Abraham.

Slide 10

9 *"Is this blessedness only for the circumcised, or also for the uncircumcised? We have been saying that Abraham's faith was credited to him as righteousness. 10 Under what circumstances was it credited? Was it after he was circumcised, or before? Slide 11 It was not after, but before! 11 And he received circumcision as a sign, a seal of the righteousness that he had by faith while he was still uncircumcised. So then, he is the father of all who believe but have not been circumcised, in order **that righteousness might be credited to them.**"*

Can't you see, Paul says, that God credited Abraham's account before he was circumcised, not after. Circumcision is not like a deposit in your bank account that gives you extra credit before God, it is actually a sign that God has already credited your account! And when properly relied upon it is also a seal of all the good things that God has given you making sure that no one can ever take those things away from you. Never, ever!

In the same way baptism doesn't make you a Christian, but it is a sign that to be a Christian you need to put your trust in God like a little child and you need to be drowned under the waters of baptism before God brings you up out of death and gives you his gift of new life.

Slide 12

So, circumcision and baptism are outward signs that points to an inward reality. Which means the man or woman of faith will want to be baptised themselves and see other believers baptised because what is going on outside of themselves is a pointer of what God has done inside of them. For baptism is a sign of cleansing but water doesn't cleanse the soul, only Christ does. And the Lords Supper is a sign of communion with God but the bread doesn't unite us to Christ, only faith in Jesus does that.

These signs are special and all Christians should participate in them but they don't save, instead they point to the Saviour. The danger is when people mistake the sign for the substance, the symbol for the reality & think by doing these things they are making deposits in their spiritual bank account. For if you rely on things like circumcision, baptism, keeping the law or good deeds, you will find you are putting your trust in cheques that bounce.

Slide 13

*13 "It was not through the law that Abraham and his offspring received the promise that he would be heir of the world, but through the righteousness that comes by faith. 14 For if those who depend on the law are heirs, faith means nothing and the promise is worthless, 15 because the law brings wrath. And where there is no law there is no transgression."*

You see Abraham was never given the law, it was given to Moses 400 years later but he still has a massive amount of righteousness which has been deposited in his account. Not because he did what the law required but because God graciously promised to deal with him on the basis of grace not works. For the law shows us where we stand before God , it shows us our need for a Saviour, not how we are saved by God.

Slide 14

So, friends don't try and make deposits in your spiritual bank account based on being a member of this church or having been baptised or always being here for the Lords Supper, or being at each and every work day or just because you are a good person. They too are like cheques that will bounce. That's like trying to pay your mortgage with monopoly money. The bank of God will not accept it. Only Christ's righteousness credited by faith will do that which

Slide 15

### **3. Is the Greatest Investment (verses 16-17)**

That's why Paul then goes on to say, *16 "Therefore, the promise comes by faith, so that it may be **by grace** and may be guaranteed to all Abraham's offspring—not only to those who are of the law but also to those who have the faith of Abraham. He is the father of us all. 17 As it is written: "I have made you a father of many nations." He is our father in the sight of God, in whom he believed—the God who gives life to the dead and calls into being things that were not."*

The security of the gospel bank account doesn't rest upon us, but on God's promise given to us. Faith rests not on our feelings or performance but on God's grace. Think again about Abraham's situation, he was told that he was already the father of many nations. And yet he was 100 years old, married to a woman who was 90 years old & had stopped menstruating & together they had no children. Well, how is that true? Outwardly is laughable, impossible.

Slide 16

And practically Abraham and Sarah can do nothing to achieve this sort of an outcome. Except believe in the promise. Trust in God's grace. For they knew that God was able to call things into being that were not, because He had already done this with the creation of the world. And they also knew that this Sovereign God had power over both life and death.

Think of a guaranteed investment backed by the government. It won't crash with the markets, will it? If the government backs it, the money is safe. How much more is God good for His promise? Abraham banked on it and so can we. Which means that the righteousness that has been credited in his bank account as well as in our bank account will never be taken away from us. Nor can it be stolen. Nor is it going to depreciate or rust or fade away.

Which means our assurance doesn't rest on our faithfulness. It doesn't rest on our goodness. Even if we make a hash of our lives in the future, even if we get old and can't do what we once did, even if we get dementia and end up doing things we would never have done in our right mind. Even if we take strong medication and it causes us to act really strangely. Even if we sin gravely and our reputation amongst others is completely ruined.

Slide 17

Christ's righteousness in our bank account remains intact. That's God's gracious promise. Because our gospel bank account has not just one name attached to it but two. Don't you see it is a Joint Account? For there is your name attached to it and Christ's name. That's why the balance is guaranteed because Jesus Christ is completely trustworthy. So, when doubts creep in, take a good look at what Jesus has done for you, is doing in you and promised to do for you. And live a life where you daily cash in God's grace through faith.

Slide 18

#### **4. Faith Cashes In (verses 18-24)**

So, what does this sort of faith look like? Well lets again go back to someone of the stature of Abraham. *18 "Against all hope, Abraham in hope believed and so became the father of many nations, just as it had been said to him, "So shall your offspring be."*

Abraham shows us that faith involves hope, *"Against all hope, Abraham in hope believed."* Humanly speaking Abraham had no reason to hope, he was 100 years old and Sarah was barren. If they were to approach the maternity unit at John Hunter hospital they would have been redirected to the geriatric ward instead! But they trusted in God's word. So, Abraham's hope was not built on probability but on God's promise. They are not saying "I think it will all work out in the end", they are saying "I know that God will keep his word, even if it doesn't look like it at the moment!" Faith involves hope but at the same time it also faces the facts.

Slide 19

*19 "Without weakening in his faith, 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."* Abraham didn't deny the facts — he faced them full on. He acknowledged the impossibility of having a child— but he also knew that impossibility is where God's possibilities begin.

Faith doesn't ignore sickness or loss or weakness. It doesn't pretend that everything is good and great when it isn't. But it is isn't controlled by sickness or loss or weakness. Because faith knows that God is stronger than anything in this world. And so, faith seeks to bring each and every obstacle to God and asks that God Himself will help us to find a way forward.

Slide 20

Which is why Abraham's faith didn't waver. *20 "Yet he did not waver through unbelief regarding the promise of God, but was strengthened in his faith and gave glory to God..."*

Wait a second, I thought Abraham's faith did waver, didn't it? He laughed at God's promises. He failed to protect his wife when Pharaoh came knocking. He didn't treat his slave girl Hagar particularly well and he agreed with Sarah to seek a child through Hagar and when she delivered him one, he promptly sent her away. That to me looks like wavering faith!

But no one is saying that Abraham's faith was perfect. Yes, despite believing in God's promises, he still kept wracking up plenty of debts and debits in his gospel bank account. He was not perfect but he was **persistent in his faith**. He held onto God's word, even as the years passed with silence. You see faith clings, not because it is strong in itself, but because God's promises are unbreakable. Abraham's faith, despite its ups and downs, didn't waver.

Because God kept **strengthening that faith**. *"But (Abraham) was strengthened in his faith and gave glory to God..."* Yes, Abraham's grip on God weakened, but God's grip on him never weakened. And that strengthened him and allowed him to continue to glory in God. It was an anchor to his soul that kept him attached to the solid rock that is Christ. And it enabled him to be fully persuaded no matter what his life threw at him.

Slide 21

Abraham is a great example of faith for us. And it shows us that if we want to grasp God's promises, if we want to enjoy the blessings of God, if we want to continue to live in the light of the riches of God that has been deposited in our joint bank account with God, then we should be people who hope even when there is no hope, who face the facts, who ask God to strengthen our faith so that even when we stumble, we never completely fall because we know that even our faith is not just about us, it too is a gift from God.

Slide 22

For faith cashes in by taking God at his word. In that way, faith is not a work in itself, it is like a bank card, that gives us access to all the good things that God is offering to give us through Jesus Christ. You could say that faith is the Master Card, or maybe even better the Master's Card where we can draw upon the riches of Christ. Where we can live on his credit not on ours. Where every step of every day means that our faith is resting wholly and solely on everything that God has done for us in Jesus Christ.

Slide 23

For that is why Paul says *"This is why "it was credited to him as righteousness." 23 The words "it was credited to him" were written not for him alone, 24 but also **for us**, to whom God will credit righteousness—**for us** who believe in him who raised Jesus our Lord from the dead.*

Slide 24

Faith, real faith, saving faith believes in him who raised Jesus our Lord from the dead. Here Paul makes the bridge to us — Abraham's faith pointed forward; ours looks backward to the same God who raises the dead. We believe in the **resurrection power** of the same God Abraham trusted. The God who gave life to Sarah's womb has given eternal life through Christ's resurrection. Faith, you see is not a feeling to chase but a person, Jesus to trust.

Slide 25

5. Which leads to Paul's one line **summary** of our own **Gospel Bank Account** (verses 25)  
 25 *"He was delivered over to death for our sins and was raised to life for our justification."* You see this verse acts like a summary of the whole chapter. You see Jesus' death, erases all the debts that were piling up in our spiritual bank accounts as well as all potential debts we would incur in the future. The price is paid. Paid in full. The cross pays for each and every sin. Each and every cheque that has bounced now finds its payment in Jesus' blood. There is nothing more to do than to rest in his finished work.

Slide 26

Which climaxed in his resurrection. Which means we now move from the debit side of our account to the credit side. Because we have a joint account with Jesus, we get to share all the goodies that come from his resurrection – peace with God, 24/7 access to God, his Holy Spirit, his hope, his character, his joy, his love. And we will look at many of these things next week. But they are all ours, right here, right now when by faith we swipe our master's card.

Slide 27

So, what does that look like in practise? Here are just a few thoughts. When we pray, we are to pray in Jesus' name. We can ask the Father for the things that we want because the account is in Jesus' name, not

our name. We can boldly pray, knowing that God looks at us and sees Christ's righteousness. We are no longer constrained by our sin; there is nothing stopping us from being a child of God and talking to our heavenly Father at any time.

It also means we don't wallow in failure when we do sin. We are no longer in bankruptcy. Those sins have been forgiven, past, present and future. It is not our obedience that tops up our gospel bank accounts and it's not our sins that drain them. So, by faith, present heaven with your master's Card and resolve to no longer live the way you used to live.

It means we can face trials, sickness, danger, even death knowing our future is secured by Christ's resources not by our own performance. Yes, there will be bumps in the road but he will get you to the end of the road. So, look up and look forward and keep walking by faith.

And lastly invite others around you to open up the same account with the Bank of God. It really is the best one going around. For we all have access to that same account, whether we are Jew or Gentile, young or old, rich or poor, good or bad. The door of grace is open to all. The account is available to be accessed right now. The credit in my account is no different to the credit any other Christians account. So, park your pride at the side and encourage others to use the credit available offered to them by our master's card.

Romans 4 has told us today all about the gospel bank account. The deposits of righteousness there, were credited to you as a gift. The cheques of law and your own good deeds bounced when you tried to deposit them but in their place is God's promise of a guaranteed investment, so cash that in by faith using the Master's Card of righteousness. Friends, amazingly this account has already been opened in your name, so use it.

Slide 28

Friends, you can't outspend this account. Every sin you confess, every failure you bring, every weakness you expose — Christ already covered it. The cross cleared the debt. The resurrection opened the account. And now, when God looks at your ledger, He sees one word stamped across it in the blood of His Son: **"Righteous."** So, what's left to do? Worship. Thank Him that you'll never get an *insufficient funds* notice from heaven. Live out of the abundance of grace that never runs dry. "Because of Jesus, the account is full, the promise is sure, and faith is the key that keeps it open forever."

## Song – Jesus paid it all [\(1\) Newsboys - Jesus Paid It All \(Lyrics\) - YouTube](#)

1. I hear the Savior say                      Thy strength indeed is small  
Child of weakness watch and pray      Find in me thine all in all

Chorus: Jesus paid it all              All to him I owe      Sin had left a crimson stain      He washed it white as snow

2. Lord, now indeed I find                      Thy power and thine alone  
Came and changed the lepers spots      And it melt the heart of stone

3. And when before the throne                      I stand in him complete  
Jesus died my soul to save                      My lips shall still repeat

**Benediction.** "However, to the one who does not work but trusts God who justifies the ungodly, their faith is credited as righteousness." (Romans 4:5)