

CCLEB SERMON NOTES



SUNDAY JULY 26, 2026
ROMANS 3:21-31

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“BUT NOW” ...WHAT?



Today we are going to focus on what follows the two words “But now...” in **Romans 3:21**.

Often, we use the two words “but now” for things like:

I bought a treadmill so I’d have no excuse. But now it’s the most expensive clothes rack I own.
I was going to keep this sermon short. But now... well, you’re already here, so settle in. You think I’m kidding...

For Paul, though, “But now” is no throwaway phrase. By this point in the letter the verdict is already in – the whole world stands guilty – so the fate of humanity hangs on whatever follows those two words.

In the Old Testament there is a woman named Ruth. She is a Moabite – a foreigner in Israel – and she is a widow. Her husband has died, she is childless, and she has no money. In that culture a woman could not provide for herself; she depended on a husband or grown sons, and Ruth has neither.

She leaves her home country and follows her husband’s mother, Naomi, back to Naomi’s town of Bethlehem. There she survives by gleaning – walking behind the harvesters to pick up the leftover grain they drop in the corners of the field. Without that, her only options are prostitution or starvation. She has no claim, no standing, and no way to buy back the life that was taken from her.

But there is a wealthy and influential man named Boaz, and he is a relative of Ruth’s dead husband. That mattered, because Israel’s law made a provision for families in exactly Ruth’s situation: a close male relative could step in as what was called the “goel” – the kinsman-redeemer. Look at this definition.

It was costly, and it was never something the person could earn or demand. Redemption was always a gift the redeemer chose to give.

To be a kinsman-redeemer

meant to rescue a relative who could not rescue themselves — to pay a debt they could not pay, to buy back land they had lost, and even to marry a childless widow so the family line would not die out.



So one night Ruth goes to Boaz and lays it all on the line. She does not offer him a bargain. She does not hand him a résumé of what she brings to the table. She simply asks him to be her redeemer: “Spread the corner of your covering over me, for you are my family redeemer” (**Ruth 3:9**). In other words: cover me. Take responsibility for me. Let your name and your protection be my standing, because I have none of my own. That is redemption. Not a wage. A covering. And Boaz does it. To redeem Ruth he buys back her dead husband’s land and takes Ruth as his wife — giving her his name, his protection, and a future she could never have secured on her own. At real cost to himself, he becomes her redeemer.

Now hold that picture, because it is the whole of **Romans 3**. Paul has just spent three and a half chapters showing us that we are Ruth — bankrupt, without standing, unable to buy back the life sin took from us. “There is no one righteous, not even one.” Symbolically we are gleaning in the corners, hoping our good deeds finally add up to enough. They never will.

And then comes the unexpected solution. “But now.” But now a Redeemer has stepped in — the very role Boaz played for Ruth, now filled by Jesus for us. What we could never earn, He freely gives — **Romans 3:24 NASB** we are “justified freely by his grace through the redemption that came by Christ Jesus”.

That word redemption is Boaz at the threshing floor. It is a price paid by One who did not have to pay it, for a people who could never pay it themselves.

So, the question of **Romans 3** is not, “How good must I be before I’m covered?” The question is the one Ruth already answered: Will you stop trying to earn it, and simply ask Him to spread His covering over you?

Romans 3:21. The context for this verse is that God the judge has delivered His verdict for all mankind.

Romans 1: Gentiles – immoral are **guilty**.

Romans 2: Jews, religious, moralists are **guilty**.

Romans 3: Everyone is **guilty**.

And if all are guilty before a holy God, then all are deserving of what Paul describes in **Romans 2:5-6, 8-9, 11** “For a day of anger is coming...”. That certainly does not look good for me, or you, or all of humanity.

Picture this: little guilty me, BIG righteous Holy God, and Paul uses words like “anger, judgement, wrath, trouble, calamity, destroyed”. That doesn’t give me warm fuzzies.

It is akin to a death sentence - being thirty seconds away from facing a firing squad, or the guillotine, or the electric chair, or the noose... The guilty verdict, and then the death sentence, and then death by...

And then comes the “But now...”. Think about the power of two words. “But now...” That whole flow of sin-to-guilty-to-judgment gets interrupted by these two words.



Here is where Paul is headed in his letter. We have just completed the section of Romans where Paul has established the universal need for the gospel. **Romans 1:18 – 3:20**. Jew, Gentile, civilized, uncivilized, free, slave, everyone needs the gospel.

Romans Outline		
1.	Main Argument / Thesis —	Romans 1:16–17
2.	Universal Need for the Gospel —	Romans 1:18–3:20
3.	God’s Saving Action —	Romans 3:21–5:21
4.	Freedom and Life in the Spirit —	Romans 6:1–8:39
5.	Israel in God’s Plan —	Romans 9:1–11:36
6.	Transformed - Unified Communal Life —	Romans 12:1–15:13
7.	Paul’s Mission Appeal —	Romans 15:14–16:27

If you recall the word “gospel” means “good news”. It’s a royal proclamation of a new king and kingdom who brings salvation and deliverance to people trapped in the kingdom of darkness, who are about to face the death penalty for their sins because their verdict according to the law is guilty. The new king has defeated the enemy and now comes offering deliverance and salvation for those who accept it by faith.

Romans 3:21 – 5:21, (# 3 on the slide) is Paul explaining what that good news is, how it works, what it accomplished, and how it is only available by faith.

But here is the wonder of it. God's purpose in His law that finds us guilty was never to leave us standing condemned in the courtroom.

It was always about relationship – His desire for you and me. The verdict is real, and it is “guilty”. But the same God who reads the charges of guilty is the Father in the story of the prodigal son, watching the road, ready to run to the child who simply turns for home – repents.

But why would God do that? If the Law finds us guilty, then how can God the Father who is just, not condemn us? God cannot violate the “justice” part of His character! **Romans 3:21**. There was another way.

Think of it like this. Imagine you are standing in a courtroom, dead guilty. The evidence is airtight, and the judge – a good judge, a just judge – has no choice but to bring down the gavel: “Guilty!”. The fine is more than you could pay in ten lifetimes. Justice has spoken, and it cannot simply be waved away. But then the judge does the unthinkable. He stands, takes off his robe, steps down from the bench, pulls out his own checkbook, and pays your fine himself. The debt is settled in full – justice is completely satisfied – and you walk out the door a free person. The law was not ignored. It was answered by another. “But now”.

God’s law says all mankind is guilty in God’s eyes. But **verse 21** tells us the “Good News”: “There is a way to be made right with God without keeping the requirements of the law.”

And Paul tacks on, that this other way of being made right in God’s eyes was in Old Testament all along. Go figure! Now Paul doesn’t tell us where or what passage he was referring to until **Chapter 4**, so this verse is to whet our appetite, and you’ll just have to come back next week.

But in **verse 22** he tells us what the other way is. I love how clear this is in the NLT. Many people memorize **Romans 3:23** for evangelism, my encouragement to you is to memorize **Romans 3:22** as it answers **Romans 3:23**.

Now, we need to meditate on the phrase “right in God’s sight” – or “righteous” for a moment – and ponder what it means and what it implies.

From the clear simple text in the NLT, we already know that “righteous” means “right in God’s sight”.

It implies though that there may be other perspectives that can define what is right. And if there are multiple perspectives that can define what is right? And their perspectives differ, then which one is right?



Let’s do this- everyone in this room pull out your phone, or look at your watch, or the clock on the wall, and at the count of three call out the time. One says _____. Another is sure it’s _____. Someone in the back insists it’s ____.

Everyone is confident. Everyone feels right. But not one of our opinions actually sets the time.

There is an official atomic clock – the standard – and it doesn't take a vote. My watch isn't "right" because I'm confident, or because most of the room agrees with me. It's only right if it matches that one standard.

That is exactly what "right in God's sight" means. There are not many standards of righteousness competing for the title. There is one – God Himself. My life is not righteous because I feel good about it, or because the culture around me approves of it. It is only right if it matches Him.

Now let's take that analogy further. If I insist my time is right, even though it doesn't match the atomic clock, then that is "self-righteousness". Let me share a little secret. We are all self-righteous!

How to be Self-Righteous

First, we compare.

Second, we keep our own scorecard.

Third, we move the standard.

First, we compare. We quietly pick someone worse than us – the neighbor, the coworker, the guy on the news, our old self – and we measure by him instead of by God. Next to him, my watch looks just fine.

Second, we keep our own scorecard. We assume that as long as the good outweighs the bad, we come out ahead – as if we get to be the judge, set the passing grade, and grade our own test. Third, we move the standard. When our life doesn't match God's clock, we don't reset our watch – we argue the clock is wrong. We say things like, "Times have changed." "God wouldn't mind". "God understands my situation." "That's not really sin for me." We edit the standard to fit our desires.

Anybody convicted?

Self-righteousness is essentially us replacing the name "God" in **Genesis 1:1** with our own name. "In the beginning _____ created the heaven and the earth." Go ahead, put your name in there and read it. It sounds stupid wrong, doesn't it? Self-righteousness is wrong. **Isaiah 64:6**

Replace the name "God"
in Genesis 1:1 with
our own name.

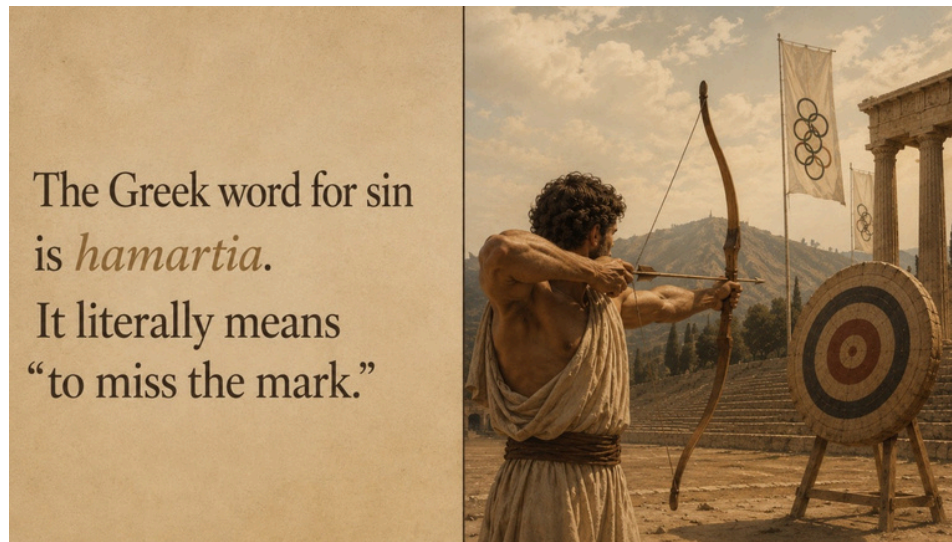
"In the beginning
_____ created
the heaven and the earth."



So, from the one perspective that truly matters, God's perspective, He tells us in **Romans 3:10**. "There is none righteous..."

And that is why Paul then makes the statement he does in **Romans 3:23**. And yes, "all" in Greek means "all".

Last week we learned that "sin" means "missing the mark". Like an archer shooting at a target they can never hit. It doesn't matter how many arrows they launch – they always miss.



Paul says in **verse 23** not only do they "miss the mark" but they miss the mark by "falling short". Let me put it this way. Suppose everyone here tried to throw a stone and hit the moon. The best thrower in the room winds up and hurls it maybe 300 feet. A little child tosses it 10 feet. One is thirty times "better" than the other – and both fall infinitely short of the moon. That is the gap between our best effort and the glory of God. We "miss the mark" and "fall infinitely short" of God's glory.

So why is "God's glory" the standard?

Because the standard for anything is set by the One who made it. **Genesis 1:1**. A watch doesn't get to define the correct time, and we don't get to define what is "right." God does, because He is the creator.

And God's glory isn't an arbitrary rulebook. It's the outshining of His own perfect character – His holiness, goodness, and love. He isn't holding us to a bar outside Himself; He is the bar. To be righteous simply means to match Him – which no one can on their own.

And here is the weight of it: we were created in His image (**Genesis 1:27**) to reflect that glory. So to "fall short of God's glory" is not merely to break a rule – it is to fail to be the very thing we were created to be.

Yet, here is more wonder, **verse 24** check it out.

I'm guilty, I deserve judgement, I certainly don't deserve kindness, yet God declares me righteous.

How? **verse 24b**. "He did this...". Paul tells us that through Christ Jesus this was possible. Let's pause and define those two names.

The first name "Christ" is not a personal name; it is a title – "Christ" meaning "Messiah" or "the anointed one". In the Old Testament the Messiah is the one who is going to come and deliver Israel and set up His eternal reign. Key word "deliver".

The Second name is "Jesus" which in Hebrew means: Yahweh (Jehovah) is salvation / deliverance.

“Christ” meaning “Messiah” or “the anointed one”.

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The Second name is **“Jesus”** which in Hebrew means Yahweh (Jehovah) is salvation / deliverance.

So if there is going to be one through whom God declares us righteous, it makes sense that His title indicates deliverance and His name means deliverance/salvation. Christ Jesus.

Which is why the end of **verse 24** says. “He did this through Christ Jesus when he freed us from the penalty of our sins”.

More traditional translations use big christianese words here and they are worthy of exploring as they reappear often in Paul’s writing. **Verse 24 NASB**

Let’s start with justified. Remember the judge who paid my fine with his own money: my debt is settled in full – justice is completely satisfied – and it is “just as if I never broke the law”. I am justified. Just as if it never happened.

Justified
Just as if it never happened.

To understand the words “redemption” and “grace”, let’s go back to the story of Ruth & Boaz. Ruth is at the threshing floor – no claim, no standing, no way to buy back the life that was taken from her. Boaz, the kinsman-redeemer, steps in.

Redemption is Boaz paying the price. He buys back the land she had lost and takes on a debt that was never his – a price Ruth could never pay. Never something she earned; something her redeemer chose to do for her. Redemption – bought back at a price I could never pay.

Redemption
—
bought back at a price
I could never pay.

Grace is that Boaz didn't have to. A nearer relative stood first in line and wanted no part of her. Boaz owed her nothing – and covered her anyway. Not a wage. An undeserved covering. Grace – getting the good I could never earn.



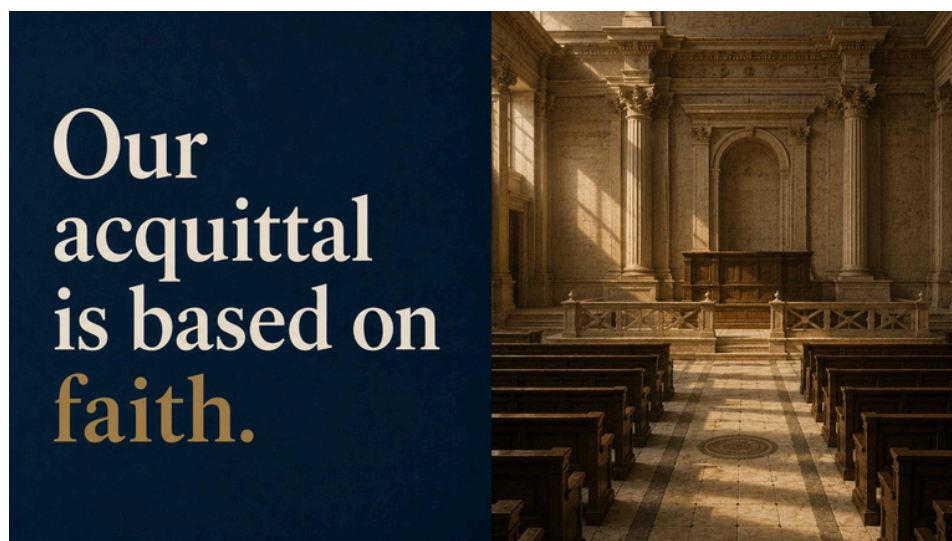
That is **verse 24**. We are Ruth, and Christ is our Boaz – He paid the price we could never pay (redemption) for people who could never earn it (grace). And like the fine paid in full, God declares us justified – just as if we'd never sinned.

Verse 25 tells us the price God paid for our redemption was the blood of His Son Jesus. His life. So the blood of Jesus satisfied the payment for our sins. And people then become right before God when they believe or have faith in Jesus' sacrifice.

Paul's point in the second half of this verse is that in earlier days God did not punish sin as fully as it deserved – not because He ignored it, but because the sacrifice of Jesus would cover it for all time: past, present, and future. At the cross God proved Himself both just – sin really was paid for – and the one who justifies, declaring guilty sinners right with Him when they trust in Jesus.

This is how God can declare any sinner right when they put their faith in Jesus.

Verse 27 (1st question). Essentially Paul is asking, "Is there any part of this we can claim we did ourselves?" Anything we can boast in? Paul answers "No, because our acquittal.... It is based onfaith. Say it with me.



Ephesians 2:8-9 NASB

Paul summarizes this in **verse 28**.

In **verse 29-30** Paul returns to the main issue in the church in Rome, the divided Jew and Gentile Christians.

And he tells them regardless of who you are, Jew or Gentile, there is only one way to become right with God, and that is by faith.

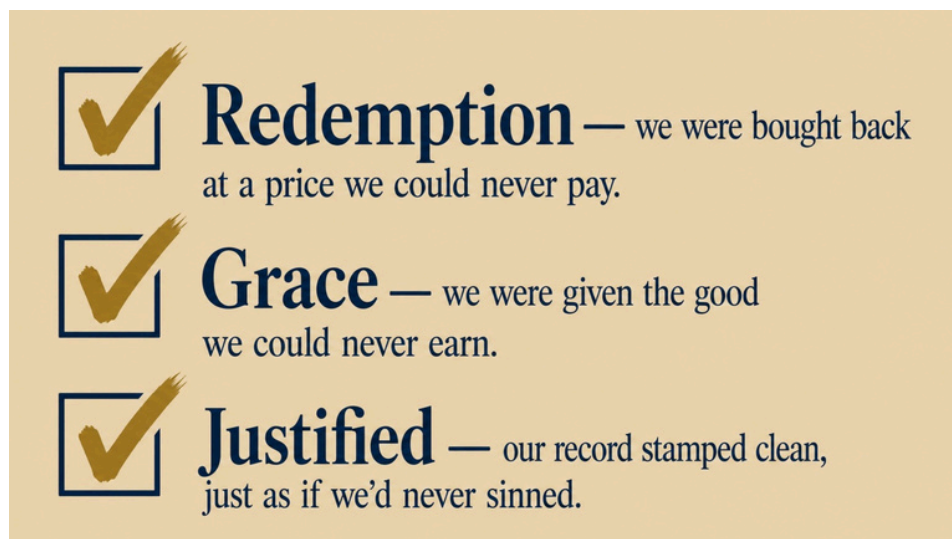
Verse 31 sets up the next chapter. And if you want to know how faith fulfills the law, you'll just have to come back next week.

So let me bring it all the way home. All of our lives we've been checking our own watches; certain we had the time right – while the one clock that actually sets the time has been reading something else.

And today the only one who could tell us what is right, read the verdict out loud: guilty. Every one of us is Ruth – no claim, no standing, gleaning in the corners, hoping our good deeds finally add up. They never will.

Whether we're the strongest arm in the room or a child tossing a stone, we all fall the same infinite distance short of the moon. We all fall short of the glory of God.

"But now". Two words. "But now" a Redeemer has stepped in – and He didn't have to. He owed us nothing. Yet He paid the price we could never pay, stepped down from the judge's bench, and took the fine Himself. And in that one moment, all three words came true for us:



If you already know Jesus by faith, then hear this: He has accomplished all of it – 100%. There is nothing left for you to earn; your part is simply to accept it and rest in it. Because Jesus is your Redeemer – the one who showed you grace, the one who justified you – there is nothing you can do to draw God closer, and nothing you can do to push Him away. His finished work, not yours, sets your position with God, and that position is fixed. Why? Because it rests on what Jesus completed, not on anything you do. You can rest in that.

But if you don't know Jesus, the only question left is the one Ruth answered on the threshing floor. Not "How good do I have to be first?" – but "Will I stop trying to earn my righteousness, and simply ask Jesus to spread His covering over me?"

Your watch will never match on its own. Your record will never clear itself. But the Redeemer is standing here right now, covering in hand. You came in as Ruth – empty-handed, no standing. You can leave covered. So stop trying to earn it. Just say yes.

BONUS

CONTENT:

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