



**We are in Debt to God  
Using Religion to Prove Faith is Required  
God has no Grandkids  
Romans 4:1-12  
Psalm 32**

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Romans 4:1–8

“What then shall we say that Abraham, our forefather according to the flesh, has found? **For if Abraham was justified by works, he has something to boast about; but not before God. For what does the Scripture say? “ABRAHAM BELIEVED GOD, AND IT WAS CREDITED TO HIM AS**



**RIGHTEOUSNESS.**” Now to the one who works, the wages are not credited as a favor, but as what is due. But to the one who does not work, but believes in Him who justifies the ungodly, his faith is credited as righteousness, just as **David also speaks of the blessing of the person to whom God credits righteousness apart from works: “BLESSED ARE THOSE WHOSE LAWLESS DEEDS HAVE BEEN FORGIVEN, AND WHOSE SINS HAVE BEEN COVERED. “BLESSED IS THE MAN WHOSE SIN THE LORD WILL NOT TAKE INTO ACCOUNT.”**” (NASB 2020)

Paul is going to use the Torah to prove the need for faith for salvation, not works. Why is he banking the drum so much? Because, per David Stern, there really was a teaching in the synagogues that had been accepted by many, z.khut-avot, the “merits of the fathers”? (Romans 11:28–29.)

There can be no doubt that in the 1st century the doctrine was widespread that descendants can benefit and even can claim salvation on the ground of their ancestors’ righteousness. Yeshua’s opponents made exactly such a claim at John 8:33, Sha’ul’s own opponents obviously were making use of the idea at 2 Corinthians 11:22, and Yochanan the Immerser rebuked his investigators before they had a chance to say, “Avraham is our father” (Matthew 3:9). (Stern 1996, Ro, 4:1)

The teachers had, in a works-oriented religion, majored on those section of Torah that met their requirements and ignored other sections of the Torah that would cause an issue with what they are teaching. This is no different than what we see false teachers do today. This is called eisegesis and it is not new. Eisegesis is what is done when someone takes the text of scripture, takes it out of context and reads into it. It is not exegesis. That would have been modeled for them by Ezra.

Ezra 7:10

“For Ezra had set his heart to **study the Law of the LORD, and to do it and to teach his statutes and rules in Israel.**” (ESV)

Exegesis is the opposite of “eisegesis.” Exegesis draws the meaning out of a text (that’s good), and eisegesis reads a meaning into a text (that’s bad). In other words, exegesis interprets a text by analyzing what the author intended to communicate. Exegesis is simply careful reading. (Naselli 2016)

Here is the thing, when you sit down to read and study God’s word, a letter or even email, you do the following. Which means you already are doing this.

1. What kind of literature am I reading? Is it a letter, poetry, an email. And if a letter, who is it written to and why?
2. Is there a subject line that helps to get there? Hint, usually there is.
3. Who wrote it? It may be at the top or the bottom of the letter. In an email it is usually at the top but even then you have to be careful because there are imposters out there trying to look like someone else sending you bogus email saying they are one thing when they are another. Yes, that has also happened with the Bible with documents we call non-canonical. Pseudepigraphal books for example are those alleged to be written by one person, but were written by another.
4. Is there a time stamp on the letter or document? Emails have it upfront, and yes that can be faxed too. Do we see something in the context of the document that helps us to know the timeframe it was written in? For example, if you see in an email, I write that somewhere I make the comment, I hope the Marlins win today, you immediately know it is baseball season, you just don’t know which one. But as you read the email I am responding to, you see a reference to the attack on Iran, now you have a smaller window.



5. As you read the text, does it refer to other letters? Paul does in 2 Corinthians 2:3. In fact based on his comments, we believe there are two letters he wrote we do not have copies of.

Basically, that is what exegesis is. But if you eisegete it, then you read your own meaning into what is written. "You might select a word or phrase or sentence from an email that strikes you and then invest it with a meaning totally foreign to what the authors in the thread meant. When people interpret the Bible, even though they may have the best motives in the world, they can still read their ideas into the Bible rather than draw out what the authors originally intended to mean." (Naselli 2016)

How did the Jewish leadership become so confused to the point they thought they were saved because they were Jewish? Eisegesis. I am going to reference the entire text and then point out what they left out, and intentionally. Spoiler alert, the first verse is significant.

Deuteronomy 4:37–40

**"And because he loved your fathers and chose their offspring after them and brought you out of Egypt with his own presence, by his great power,** driving out before you nations greater and mightier than you, to bring you in, to give you their land for an inheritance, as it is this day, know therefore today, and lay it to your heart, that the LORD is God in heaven above and on the earth beneath; there is no other. **Therefore you shall keep his statutes and his commandments, which I command you today, that it may go well with you and with your children after you, and that you may prolong your days in the land that the LORD your God is giving you for all time.**" (ESV)

There is also a prayer that Moses made at Mount Sinai after the Lord told Moses that the nation were busy corrupting themselves with a golden calf. Again, context is ignored in order to prove a point by them as they focus solely on verse 13. But the context is as follows.

Exodus 32:11–14

"But Moses implored the LORD his God and said, "O LORD, why does your wrath burn hot against your people, whom you have brought out of the land of Egypt with great power and with a mighty hand? Why should the Egyptians say, 'With evil intent did he bring them out, to kill them in the mountains and to consume them from the face of the earth'? Turn from your burning anger and relent from this disaster against your people. **Remember Abraham, Isaac, and Israel, your servants, to whom you swore by your own self, and said to them, 'I will multiply your offspring as the stars of heaven, and all this land that I have promised I will give to your offspring, and they shall inherit it forever.'**" And the LORD relented from the disaster that he had spoken of bringing on his people." (ESV)

Can the descendants of Abraham claim salvation for being Jewish? No. And those verses do not teach that as the context includes warning of judgment as well as intercession to prevent judgment.

These Jewish interpreters viewed Genesis 15:6 (Abraham was reckoned righteous) through the lens of Genesis 22 (the sacrifice of Isaac). As a result, Abraham's faith became his obedience to God. It was regarded as a work for which God owed Abraham a reward. Not so Paul, who would have regarded such a reading as legalism. For the apostle, Abraham's righteousness was a gift. (Talbert 2002, 117-118)

In other words, Paul took the view that as a result of Abraham's faith in Genesis 15, his works of Genesis 22 showed his faith which was already in place and had been for some time. We do not do works to get saved, we do works because we are already saved. Abraham was no different.

In specifically attacking that false teaching, Paul will use Abraham and the Torah to teach faith as the only means of salvation and he will also appeal to David as well for the same. Let me back up to Romans 3:31 and let's look again.



Romans 3:31–4:2

“Do we then nullify the Law through faith? Far from it! On the contrary, we establish the Law. What then shall we say that Abraham, our forefather according to the flesh, has found? For if Abraham was justified by works, he has something to boast about; but not before God.” (NASB 2020)

Paul begins the conversation by asking the question, does justification by faith make the Old Testament irrelevant? The answer to that question by the way is no.

No matter what a certain Atlanta GA “pastor” asserts in his ongoing false teaching on this topic, the Old Testament is indeed highly valid and we teach it here.

In his follow up to that question, Paul brings in the life of Abraham. By doing this, Paul, under the inspiration of the Holy Spirit, is making a genius argument.

Abraham is the father of the nation. The nation of Israel was the direct result of a promise made by God to Abraham.

Genesis 12:1–3

“Now the LORD said to Abram, “Go from your country, And from your relatives And from your father’s house, To the land which I will show you; And **I will make you into a great nation, And I will bless you, And make your name great; And you shall be a blessing; And I will bless those who bless you, And the one who curses you I will curse. And in you all the families of the earth will be blessed.**”” (NASB 2020)

That promise as well as the blessings and cursing still are applicable today.

As soon as Paul makes the reference to Abraham, all of the Jewish people who are reading or hearing his letter being read to them, have their minds jump to Genesis 12:1-3.

He is attacking the false teaching head on.

Paul tells those who are struggling with what he just said, let’s look to the Torah. Let’s examine what you like to refer to and see what it says. And as we look, and see what the scripture says, was he saved by what he did or was he saved by his faith. In God?

If he was saved by his works, then he has something to brag about. This gets to the hear of most religion. Religion, again, is man approaching God on their own terms, not God’s. Religion tries to turn the God of the Universe into a quid pro quo type of God.

If you do this, then I will do this for you. If you do this and keep this and keep the sacraments of the church, then of course you’re in.

But Paul has already said, no you aren’t. Works does not do anything to save and now he is appealing to the Law to prove it.

Paul is turning to the memory of his Jewish listeners and readers and taking them to Genesis 15. It is in Genesis 15 that the non-negotiable and unbreakable covenant is established with Abraham, we call it the Abrahamic Covenant. Dr. Chafer tells us this.

“In its entirety, the Abrahamic covenant (cf. Gen. 12:1–3; 13:14–17; 15:4–21; 17:1–8; 22:17–18) includes various features and **is unconditional in every part of it**, being that alone which Jehovah declares He will do for and through Abraham. **Being unconditional, it cannot be broken by man.** The covenant is



restated to Isaac (Gen. 26:3–5), and to Jacob (Gen. 35:10–12), but is always said to be fulfilled for Abraham's sake. This covenant reaches on to eternity, being everlasting in its duration." (Chafer 1993, 313)

Paul is going to the bedrock, the central focus of Judaism as point one of his argument.

Genesis 15:1–7

"Some time later, the LORD spoke to Abram in a vision and said to him, **"Do not be afraid, Abram, for I will protect you, and your reward will be great."** But Abram replied, "O Sovereign LORD, what good are all your blessings when I don't even have a son? Since you've given me no children, Eliezer of Damascus, a servant in my household, will inherit all my wealth. You have given me no descendants of my own, so one of my servants will be my heir." Then the LORD said to him, "No, your servant will not be your heir, for you will have a son of your own who will be your heir." **Then the LORD took Abram outside and said to him, "Look up into the sky and count the stars if you can. That's how many descendants you will have!" And Abram believed the LORD, and the LORD counted him as righteous because of his faith.** Then the LORD told him, "I am the LORD who brought you out of Ur of the Chaldeans to give you this land as your possession."" (NLT)

Paul asks, is Abraham the forefather of the Jews, in other words, are we all, as Jews, his descendants? Yes, there is no doubt there.

But what else have we discovered about Abraham. If works had saved him, then God would owe him his due. But works did not save him.

Romans 4:3–5

"For what does the Scripture say? **"ABRAHAM BELIEVED GOD, AND IT WAS CREDITED TO HIM AS RIGHTEOUSNESS."** Now to the one who works, the wages are not credited as a favor, but as what is due. But to the one who does not work, but believes in Him who justifies the ungodly, his faith is credited as righteousness," (NASB 2020)

And yes, Paul is fully aware of the apocryphal books that his contemporaries still in the Temple would also be pointing too. And yes, even with those he was still dealing with a leadership that would not take in the totality of the scripture and lean on it alone, but would add in these non-canonical sources, just as certain religious practitioners do today.

I do not want to quote from the bogus sources but if you are inclined to review them, 1 Maccabees 2:51-53, Jubilees 23:10 and Sirach 44:20. But they taught this, We find that the patriarch Abraham kept the entire Torah even before it was revealed, since it says, Since Abraham obeyed my voice and kept my charge, my commandments, my statutes, and my laws (Gen. 26:5)." (Neusner 1988, 499)

Again, that is not what the scriptures say. But you get what Paul is dealing with.

In Genesis 15:6, Abraham believed the promises that God made to him. "His faith had objective content as well as being subjective trust in God. Abraham believed the promise, and the Scripture says that 'it was credited to him as righteousness'. Abraham had no righteousness of his own that would guarantee his acceptance by God." (Kruse 2012, 205)

Prior to being called by God, Abraham was an idol worshipping pagan (Joshua 24:2-3) still living in the area around Babel.

When God saved Abraham, He did two things. One is negative and the other is positive. God did for Abraham what Paul then states in his example from David.



#### Romans 4:6–8

“just as David also speaks of the blessing of the person to whom God credits righteousness apart from works: “BLESSED ARE THOSE WHOSE LAWLESS DEEDS HAVE BEEN FORGIVEN, AND WHOSE SINS HAVE BEEN COVERED. BLESSED IS THE MAN WHOSE SIN THE LORD WILL NOT TAKE INTO ACCOUNT.”” (NASB 2020)

Based on Abraham’s faith, God saved him.

God stopped reckoning Abraham’s sin to Abraham. We read in Phillipians 4:3 about the book of life. Look at it this way, like an accountant would. Abraham’s sins were removed from the ledger of his life but they have to go somewhere else. There is no such thing as imaginary when it pertains to God. His deeds were forgiven and transferred to the ledger of the one who would, at the end of His work on the cross state, paid in full. “Jesus took the liability of those transgressions on himself and paid their price by dying for them. Abraham’s sin was not reckoned to Abraham because it was reckoned to Jesus Christ instead.” (Boice 1991-, 435)

At the same time that took place, right there in-between the lines of Genesis 15, God took the righteousness of Jesus Christ and reckoned it to Abraham. Oh, and Abraham did not live under the law. Everyone who has ever been saved has had that transaction take place. A few times back we discussed dispensationalism and that at different times God dealt with man differently than how He deals with us today. Prior the cross, the Law look forward to the work of Jesus Christ, now we look back to that work. Christ’s work on the cross was so certain, even though future at the time, that God could and did point to it as a done deal and we see that reflected in Revelation 13:8.

#### Revelation 13:8

“Everyone living on earth will worship it except those whose names are written in the Book of Life belonging to **the Lamb slaughtered before the world was founded.**” (CJB)

Embedded here in the text dealing with the Beast and the false trinity is a statement of the fact, “the Lamb slaughtered before the world was founded.” That is certainty.

His victory over Satan was to be so decisive that the blow delivered to Satan would be fatal (Genesis 3:15; Colossians 2:15). It was the coming of Christ and His saving work that provided that basis for Abraham’s salvation. Abraham and the other Old Testament believers were saved by the One who was to come. (Arrington 1993, 195)

And for the kids Abraham would have, they to would be eligible for those same benefits through faith in the Christ of prophecy. But it would be up to each person on their own.

Our Lord has kids, but no grandkids. No one can slide in based on anything other than their own personal relationship with Jesus Christ.

David was a recipient of salvation through faith as well. When Paul notes that here he is quoting David from Psalm 32. A psalm that was written when he turned back to the Lord after his great sin with Bathsheba. And David lived under the law, in contrast to Abraham.

David is in celebration here in Psalm 32 over something only God can provide, assurance of His pardon for our sin and restoration. In his forgiven state as a result of repenting over the events in 1 Samuel 11, he is rejoicing in the forgiveness only God can provide.

The goal of the Holy Spirit in inspiring David to write this is a goal the Lord still has for us today. A realization that for all of us, real joy and happiness in this life only exists in Him and He is the only one



who can provide this as He gives us His Holy Spirit when we agree with His assessment, confess our sin and believe in what Christ did for us. True joy and happiness is knowing we are forgiven in Christ.

Let's take a look at this psalm.

Psalm 32:title-11

**"A Psalm of David. A Maskil. How blessed is he whose wrongdoing is forgiven, Whose sin is covered! How blessed is a person whose guilt the LORD does not take into account, And in whose spirit there is no deceit! When I kept silent about my sin, my body wasted away Through my groaning all day long. For day and night Your hand was heavy upon me; My vitality failed as with the dry heat of summer. Selah I acknowledged my sin to You, And I did not hide my guilt; I said, "I will confess my wrongdoings to the LORD"; And You forgave the guilt of my sin. Selah Therefore, let everyone who is godly pray to You in a time when You may be found; Certainly in a flood of great waters, they will not reach him. You are my hiding place; You keep me from trouble; You surround me with songs of deliverance. Selah I will instruct you and teach you in the way which you should go; I will advise you with My eye upon you. Do not be like the horse or like the mule, which have no understanding, Whose trappings include bit and bridle to hold them in check, Otherwise they will not come near to you. The sorrows of the wicked are many, But the one who trusts in the LORD, goodness will surround him. Be glad in the LORD and rejoice, you righteous ones; And shout for joy, all you who are upright in heart."** (NASB 2020)

So, what happens when you listen to the Holy Spirit and agree with Him, repent of your sin and believe that Jesus died on the cross for your sin and then rose from the dead? I asked that question just prior to becoming a believer. Will I feel different? Will I know that something has happened? Here in Psalm 32:1, David tells us exactly what happens, which is why Paul quotes it in Romans, and I can attest to that being a reality for me.

He starts off by saying "How blessed is he whose wrongdoing is forgiven." The word translated blessed is אָשֶׁרֶ (asre) and David uses this word 26 times in the Psalms. There is another word too that is used elsewhere, baruch, but David chose asre.

Asre means happy, blessed is he who. (Koehler, et al. 1994-2000, 100)

This is literally a cry of happiness. David is being consistent with how this word is different from baruch which is usually connected with the priestly and other blessings. In Hebrew, "this cry of happiness never refers to God (even in Dt. 33:29 Israel is happy because she has been saved by God). The desire for happiness is different from the blessing in that it demands that the believer do certain things: he must come to Zion (Ps. 65:5[4]; 84:5[4]; as well as Isa. 30:18; cf. v. 19), where refuge (chasah) is to be found (Ps. 2:12; 34:9[8]; cf. 84:13[12]), and where sins are forgiven (32:1, 2). (Cazelles 1977, 446)

When we come to Christ, we are forgiven, and that did indeed cause joy in my life that began that day.

We might want to define this as happy but that is not adequate due to our culture anymore. It is more. "The Hebrew root means "to go straight" or "march forward" and indicates not a condition, but a way of life. In other psalms, this happiness comes from life choices and training, but here we learn that is not the entire formula, for one's "happiness" is also completely dependent on God's forgiving grace. First, the passive voice of v. 1 makes it clear that this is God's action and not human. God forgives and God covers. Second, God restores this one back to a state of grace, so this one is restored to full humanity (v. 2). Forgiven and like pre-Genesis 3. (Jacobson and Tanner 2014, 308)

David is incredibly clear here which is why Paul is referencing this psalm. And for David to rejoice in forgiveness, we are talking about his intentional sin with Bathsheba and the murder of her husband.



David did indeed reap what he sowed, but he was forgiven.

Romans 4:9–12

“Is this blessing then on the circumcised, or on the uncircumcised also? For we say, “FAITH WAS CREDITED TO ABRAHAM AS RIGHTEOUSNESS.” How then was it credited? While he was circumcised, or uncircumcised? Not while circumcised, but while uncircumcised; and he received the sign of circumcision, a seal of the righteousness of the faith which he had while uncircumcised, so that he might be the father of all who believe without being circumcised, that righteousness might be credited to them, and the father of circumcision to those who not only are of the circumcision, but who also follow in the steps of the faith of our father Abraham which he had while uncircumcised.” (NASB 2020)

Salvation is not contingent on anything we do. And circumcision would be a big thing. But what we are learning here, is that Abraham was circumcised 14+ years later after he became a believer. It was done in obedience to what the Lord told him to do. “Circumcision was a constant reminder of God’s grace to that original couple and their posterity. Undergoing circumcision did not bestow salvation; it was a reminder of the supernatural grace of God, in this case directed at a people whom God had chosen in love to give them the revelation of who he was and how to be rightly related to him.” (Heiser 2025, 417)

Abraham was not circumcised to be saved, he was obedient and because he was saved, followed the Lord’s instructions and was circumcised. He was justified by God through faith, and circumcision was a visible sign of what he already possessed in terms of salvation.

Paul goes further here to also show that the timing means not only is Abraham the father of those Jews who are faithfully following the Lord, but he is also the father of those who are not circumcised yet are faithful followers of the Lord being justified through faith as he was.

Thus he is the father of all believers, irrespective of whether they are circumcised or uncircumcised. In fact circumcision, which was of supreme importance to the Jews, must not be allowed to undermine or disrupt the unity of believers in Christ. Although according to the Jews Abraham was ‘the great dividing point in the history of mankind’, according to Paul Abraham through his faith became ‘the great rallying point for all who believe, whether circumcised or uncircumcised’. For where circumcision divides, faith unites. (Stott 2001, 129-130)

Abraham was saved by faith, not by the law. The reality, all Old Testament saints were saved by faith and not by the law. When Saul was anointed by Samuel, he exhibited many of the signs we see in the New Testament connected with salvation. The only difference is that when he grieved the Holy Spirit, and he did, the Spirit left him. The Holy Spirit will not leave us.

1 Samuel 10:9–10

“Then it happened, when he turned his back to leave Samuel, that God changed his heart; and all those signs came about on that day. When they came there to the hill, behold, a group of prophets met him; and the Spirit of God rushed upon him, so that he prophesied among them.” (NASB 2020)

Not all who were circumcised were saved, in fact, most were not as we continually read of the remnant (Zephaniah 3:13), and then there is Elijah being told that there were 7,000 in the northern kingdom (1 Kings 19:18) who were still faithful out of the 1 million plus who were Jewish and lived there.

I am so thankful that for the New Testament church, we are asked to show our faithfulness to the Lord, as a result of our salvation, in baptism and by celebrating communion. Neither one of those things save by the way.



Every part of Abraham's story and our story is a grace-gift from God. He is sovereign and loving, and the result is Abraham's righteousness as well as ours. Many people today are just like the Jewish people of Paul's day, happy to be living their lives the way they like, certain they are okay with God on the basis of what they see as their basic goodness. This could not be more wrong. (Osborne 2017, 119)

Romans 3:21–26

"But now apart from the Law the righteousness of God has been revealed, being witnessed by the Law and the Prophets, but it is the righteousness of God through faith in Jesus Christ for all those who believe; **for there is no distinction, for all have sinned and fall short of the glory of God, being justified as a gift by His grace through the redemption which is in Christ Jesus**, whom God displayed publicly as a propitiation in His blood through faith. This was to demonstrate His righteousness, because in God's merciful restraint He let the sins previously committed go unpunished; for the demonstration, that is, of His righteousness at the present time, so that He would be just and the justifier of the one who has faith in Jesus." (NASB 2020)

Romans 10:9–13

"If you openly declare that Jesus is Lord and believe in your heart that God raised him from the dead, you will be saved. For it is by believing in your heart that you are made right with God, and it is by openly declaring your faith that you are saved. As the Scriptures tell us, "Anyone who trusts in him will never be disgraced." Jew and Gentile are the same in this respect. They have the same Lord, who gives generously to all who call on him. For "Everyone who calls on the name of the LORD will be saved."" (NLT)

### ABC's of Salvation

- A. Acknowledge that you are a sinner, tell Him that.
- B. Believe that Jesus died on the cross for our sin and that He rose from the dead.
- C. Confess that Jesus is Lord. Tell someone about what you have done.

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