

- B. The second segment of this section comprises the whole of chapter 4, in which Abraham is presented as an example of justification by faith.

In this chapter the concept of imputation is introduced. In fact, LOGIZOMAI -- the word from which we get the concept -- is used 11 times in this chapter.

In some versions it is translated "count" or "reckon", in other versions "impute", and in still other versions "credit".

What does imputation mean?

Negatively, it does not mean to change someone's character or conduct. To impute selfishness to a person is not to make that person selfish. To impute greed to a person is not to make that person greedy. To impute righteousness to a person is not to make that person righteous.

Positively, it means to charge or to credit something to someone. This idea is expressed in verse 5, where Paul says that it is "God who justifies the wicked," and in verse 6, where we read that "God credits righteousness apart from works."

However, here we strike a difficult problem. Four times in the chapter Paul seems to say that Abraham's faith was credited to him righteousness (verses 3, 5, 9, and 22). These statements could very easily be understood to mean that, although Abraham did not have righteousness (i.e., he too was a sinner), yet he did have faith and God accepted his faith in place of, or as equivalent to, or as constituting righteousness. Thus God credited (imputed) faith as though it were righteousness (even though it wasn't).

If we understand these verses in this way and then apply that understanding to our situation today, we get something like the following scenario:

- (1) God sees that we have no righteousness, but that we do have faith.
- (2) God credits our faith as constituting righteousness.
- (3) God credits a right standing to us on the basis of our faith.

Another set of statements in this chapter speaks, not of God's crediting faith, but of God's crediting righteousness (verses 6, 11, 24). But as soon as we read about God's crediting of righteousness, we must ask, "Whose righteousness?" Surely God does not credit us with our own righteousness, for we have none of our own. In fact, all of our own righteousnesses are as filthy rags with which we attempt to cover our moral nakedness and our guilt and corruption! And no matter how strong our faith is, it is always imperfect and inconstant, and a poor substitute for genuine righteousness!

Then with whose righteousness does God credit us, if not our own?