



CULTURE

MEDIA

POLITICS

DISTRACTIONS

FALSE
TRUTHS

LIES

FEAR

PRIDE

HATE

CONFUSION

SELF

MORE

HUMANITY

SIN

SALVATION

GRACE

FAITH

HOW WE LIVE

THE
WORLD
HAS
LAYERS

BUT
ONE THING
REMAINS

GOD'S
TIMELESS
TRUTHS

A STUDY
ON ROMANS
SEPT - DEC

1MOSAIC.ORG | SUNDAYS 9:00AM & 10:45AM

SAME MISSION. NEW YEAR.

Happy Sweet Sixteen! ♡

REAL PEOPLE.
REAL GOD.
REAL
TRANSFORMATION.



LOVING.
LIVING.
LEADING.

T O G E T H E R

16 YEARS AS A FAITH FAMILY

— ESTABLISHED 10 • 10 • 10 —

 **MOSAIC**

I92
FOOD RELIEF

**CHILI COOK-OFF
FUNDRAISER
LUNCH**

HOPE 4 HAITI

I 9 2 M I N I S T R I E S

NOVEMBER 8TH , 2026

11:45AM - 1:15PM

\$10 SUGGESTED DONATION

1Mosaic.org | Sundays @ 9am & 10:45am | 1002 W. Maple Ave



All proceeds benefit
children of
Lenawee & Haiti

We must understand the **bad news**...

so that, we can appreciate the **good news!**

The “BAD” categories of humanity...

1. The Unrighteous. *(1:18-25)*
2. The Self-Righteous. *(2:1-9)*
3. The Over-Righteous. *(2:17-3:8)*

The Great Exchange:

How Guilty People Become Right with God

ROMANS 4

The Great Transfer:

Faith That Lets Go and Trusts God

Big Idea:

Saving faith is not believing that God exists.

Saving faith is transferring our trust from ourselves to Christ alone for our salvation.

True faith begins where self-reliance ends.

Rom 3:23-24 (NIV)

23 for all have sinned and fall short of the
glory of God,

Rom 3:23-24 (NIV)

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.

[when their trust is transferred]

Rom 4:1-5 (NIV)

1 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**.

KEY WORDS:

- **Justification (2x)** – being declared righteous...God's legal declaration that a sinner is not guilty, is forgiven and made right (in right standing) with Him through faith in Jesus Christ.
- **Righteous(ness) (35x)** – the perfect moral standing before God that belongs to Jesus and is credited to those who place their faith in Him. Righteousness is a relational standing.
- **Sanctification (2x)** – process of becoming Christ-like in our daily living, this side of eternity – which is the ongoing work of the Holy Spirit in our lives and will be finished in our glorification.

Grace and wages cannot coexist.

The moment salvation becomes earned,
grace disappears.

Rom 4:6-8 (NIV)

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."

Rom 4:9-12 (NIV)

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.

KEY WORDS:

- **Justification (2x)** – being declared righteous...God's legal declaration that a sinner is not guilty, is forgiven and made right (in right standing) with Him through faith in Jesus Christ.
- **Righteous(ness) (35x)** – the perfect moral standing before God that belongs to Jesus and is credited to those who place their faith in Him. Righteousness is a relational standing.
- **Sanctification (2x)** – process of becoming Christ-like in our daily living, this side of eternity – which is the ongoing work of the Holy Spirit in our lives and will be finished in our glorification.
- **Credited (11x)** – an accounting and legal term that refers to something being assigned or credited to someone (imputed).

Because the symbol never saves.

Faith saves!

The symbols of faith are significant,
but they are NOT saving.

Rom 4:18-21 (NIV)

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.

Faith sees God's promise more clearly
than present circumstances.

Unbelief magnifies obstacles.

Faith magnifies God.

Whatever grows biggest in your eyes
will shape your faith.

Saving faith is NOT great confidence in faith.

It IS confidence in a great Savior.

Rom 4:23-25 (NIV)

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.

Rom 4:23-25 (NIV)

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.

Have you transferred trust?

Jesus is either your entire hope or He is not your hope at all.

Have you transferred trust?

Jesus is either your entire hope or He is not your hope at all.

Are you still trying to impress God?

The Christian life starts from acceptance, not for acceptance.

Have you transferred trust?

Jesus is either your entire hope or He is not your hope at all.

Are you still trying to impress God?

The Christian life starts from acceptance, not for acceptance.

Can you trust God where circumstances seem impossible?

God often waits until circumstances look impossible before displaying His power.

The difference between heaven and hell
is not whether you've worked hard
enough for God.

The difference is where you've
placed your trust.

Saving faith is letting go of yourself
and resting completely in Jesus.



CULTURE

MEDIA

POLITICS

DISTRACTIONS

FALSE
TRUTHS

LIES

FEAR

PRIDE

HATE

CONFUSION

SELF

MORE

HUMANITY

SIN

SALVATION

GRACE

FAITH

HOW WE LIVE

THE
WORLD
HAS
LAYERS

BUT
ONE THING
REMAINS

GOD'S
TIMELESS
TRUTHS

A STUDY
ON ROMANS
SEPT - DEC

1MOSAIC.ORG | SUNDAYS 9:00AM & 10:45AM