

# 26-0412sc - Detailed Summary

## 26-0412sc - *The Book of Romans, Steve Cain*

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## 26-0412 - The Book of Romans 3:1-26, 31

### Summary of Transcript (0:04 - 49:29), Teacher: Steve Cain

#### (0:04 - 8:12) Opening Prayer and Introduction to Romans Chapter 3

Steve begins the class with a heartfelt prayer to the Heavenly Father. He thanks God for His love, grace, and mercy, and for the privilege of fellowship and bringing concerns before Him as Father. He expresses gratitude for God's mercy in overlooking sins and for divine intervention, providence, and preservation in their lives.

The prayer specifically requests understanding and insight as they study Romans, that they might appreciate Paul's message to the Romans and apply it to their own lives and relationships within the congregation and the broader Christian brotherhood. He also prays for those absent that morning, asking that whatever hinders them be alleviated. The prayer closes in Jesus Christ's name.

Following the prayer, Steve transitions into the lesson on Romans chapter 3. He notes that Paul continues discussing their common faith. Reviewing the first two chapters, Paul highlights what all believers share: the need for a relationship with God and reconciliation to Him through Jesus Christ. This applies particularly to the church in Rome, which includes both Jewish-background Christians and Gentile Christians.

Steve explains that Jewish Christians have an advantage due to their background with the Mosaic law and knowledge of God, while Gentiles come from diverse faiths. However, all share that God reaches out to provide the righteousness they need. Paul addresses the Jewish Christians, urging them not to let pride in their background lead to judging others harshly.

Examples include criticizing newcomers' clothing, language, or past struggles like alcoholism. Instead, they should recognize that these are new Christians learning to live as God desires. Steve emphasizes judging oneself first, referencing James that breaking one part of the law breaks the whole law. Even if some lives appear more "rugged," all have broken the law and need God's grace.

#### (8:13 - 9:32) Advantage of the Jews and Psalm 147

Steve explains that in Romans 3, Paul steps back and acknowledges that Jewish Christians do have an edge because God has specially nurtured them. He recalls how God selected the descendants of Jacob at Mount Sinai, offering to be their God if they would be His people, and they agreed. God nurtured only this group, not others.

They knew their identity as descendants of Jacob through circumcision, the mark of the covenant. Steve reads from the New International Version of Romans 3:1-2: "What advantage then is there in being a Jew? Or what value is there in circumcision? Much in every way. First of all, the Jews have been entrusted with the very words of God."

To illustrate this unique entrustment, he directs attention to Psalm 147:19-20, which states that God revealed His word to Jacob and His laws and decrees to Israel, doing this for no other nation—they do not know His laws. Praise the Lord. Steve emphasizes this concept: even today, Israel had a unique relationship with God that no other nation experienced.

### **(9:32 - 11:08) Unfaithful Individuals Within the Nation and American Analogy**

Steve continues reading Romans 3 and addresses the reality that the Jewish nation includes some individuals who have not remained faithful or do not fully know these truths. He draws a parallel to the United States, using national holidays like the 4th of July and Memorial Day as illustrations. Many American citizens do not deeply appreciate these holidays.

The reason, he says, is often that they were born into the system but not properly taught its significance in schools or at home. This mirrors ancient Israel, where parents were commanded to teach their children about Passover and other observances. Without this teaching, appreciation and observance diminish.

### **(11:08 - 13:17) Hebrews 8 Quoting Jeremiah on the New Covenant**

To further develop the idea of teaching and covenant faithfulness, Steve turns to Hebrews chapter 8 (beginning at verse 7), which quotes Jeremiah. The passage explains that if the first covenant had been faultless, there would have been no need for another. God found fault with the people and promised a new covenant with Israel and Judah.

This new covenant would differ from the one made when God led their ancestors out of Egypt, as they did not remain faithful. In the new covenant, God will put His laws in their minds and write them on their hearts. He will be their God, and they will be His people.

A key verse notes that no longer will they need to teach their neighbor or say "Know the Lord," because all will know Him. Steve points out that even within Judaism, some born into it do not know their history and thus fail to appreciate or observe it properly—exactly as happens with American holidays when proper teaching is absent.

### **(13:18 - 18:51) God's Faithfulness Despite Human Unfaithfulness and Abraham's Promises**

Steve returns to Romans 3, reading: "What if some were unfaithful? Will their unfaithfulness nullify God's faithfulness? Not at all! Let God be true, and every human being a liar. As it is written: 'So that you may be proved right when you speak and prevail when you judge.'"

He stresses that God remains loyal and faithful to His promises regardless of human failure. The central promise in view is the one given to Abraham, their forefather. Steve recalls the threefold promise to Abraham: God would bless him, make of him a great nation, give him the land, and provide a seed through whom the world would be blessed.

The land promise was fulfilled under Solomon, who ruled from the River of Egypt to the Euphrates. The nation aspect was realized through David. However, in New Testament times, the focus was on the still-pending seed promise: through Abraham's seed, all the world would be blessed.

Paul's message in the first two chapters clarifies that this blessing came through Jesus Christ, fulfilling God's promise. Humanity must now live by faith, as "the righteous will live by faith." Steve emphasizes that God has not forgotten or failed in His promise—everything done up to that point advanced the fulfillment of blessing the world through Abraham's seed. The Jewish Christians need to keep this in mind rather than judging others from a position of pride.

No questions or comments are recorded at the pauses Steve provides for discussion.

### **(18:53 - 21:11) God's Faithfulness Despite Unfaithfulness**

Steve continues emphasizing that human unfaithfulness does not nullify God's faithfulness. Israel's behavior gives God no excuse to abandon His promise. God will fulfill His promise to bless the world through Abraham's seed regardless of Israel's loyalty. Paul makes this clear in the first chapters of Romans.

Steve then moves to Romans 3:5, addressing a human argument: If our unrighteousness highlights God's righteousness more clearly, is God unjust in bringing wrath on us? Paul rejects this strongly, calling it a human reaction. He asks how God could judge the world if that were true. Another argument follows: If my falsehood enhances God's truthfulness and increases His glory, why am I still condemned as a sinner? Some slanderously claim Christians say, "Let us do evil that good may result." Paul concludes their condemnation is just.

### **(21:12 - 23:35) Purpose of Creation and Ephesians 1**

Steve explains nothing man does will cause God to abandon His promise, because God wants to fulfill His original purpose for creation. He directs the class to Ephesians chapter 1 to refresh their memory. Reading from the New International Version, Steve highlights that God blessed us with every spiritual blessing in Christ. Before the creation of the world, God chose us in Jesus to be holy and blameless in His sight.

In love, God predestined us for adoption to sonship through Jesus Christ according to His pleasure and will, to the praise of His glorious grace, which He freely gave us in the One He loves. In Jesus we have redemption through His blood, the forgiveness of sins, in accordance with the riches of God's grace that He lavished on us with all wisdom and understanding.

### **(23:36 - 25:52) God's Eternal Purpose and Reconciliation**

Steve continues reading Ephesians 1: God made known the mystery of His will according to His good pleasure, purposed in Christ to bring unity to all things in heaven and on earth under Christ when the times reach fulfillment. This is why God remains faithful: He desires to bring humanity back to Himself, to reconcile us, and to restore relationship and fellowship so we can come to Him as Father. Nothing will prevent God from accomplishing this purpose. Steve pauses to ask for questions.

## **(25:53 - 26:58) Repeating the Human Argument Against God's Justice**

Steve repeats the passage from Romans 3 for emphasis: If our unrighteousness brings out God's righteousness, is God unjust in bringing wrath? Using human argument, certainly not. If my falsehood enhances God's truthfulness and increases His glory, why am I still condemned? Some slanderously claim we say "Let us do evil that good may result." Their condemnation is just. Steve asks again for questions or comments.

## **(27:00 - 28:02) No Advantage for Jews or Gentiles Under Sin**

Moving to Romans 3:9, Steve notes Paul addresses the Jewish-background Christians directly: What shall we conclude then? Do we have any advantage? Not at all. Both Jews and Gentiles alike are under the power of sin. Paul supports this by quoting scripture from the Psalms and other Old Testament writers, including voices like David or Elijah who cried out about widespread unrighteousness.

Steve illustrates with Elijah feeling he alone remained faithful, only for God to reveal 7,000 who had not bowed to Baal. The writers condemn the world's wickedness, declaring no one is righteous. Today some might claim the same, saying only their small group is righteous compared to the rest of a city like Cleveland, but God rejects such prideful thinking.

## **(28:02 - 30:21) All Under Sin and Warning Against Judging Others**

Steve stresses Paul tells Jewish Christians to stop judging Gentile Christians who lack their background. These new believers have come out of the world and want to be loyal to God, just as the Jewish Christians do. No one is better than another; all need Jesus equally. All have sinned and are a stench to God. Being more religious does not make one superior. Everyone is under the power of sin.

Paul quotes various authors: "There is no one righteous, not even one; there is no one who understands; there is no one who seeks God. All have turned away, they have together become worthless; there is no one who does good, not even one."

## **(30:24 - 30:33) Quotes on Deceit and Poison**

Steve continues the chain of quotes: "Their throats are open graves; their tongues practice deceit."

## **(30:34 - 33:18) Further Quotes on Sin and No Fear of God**

Additional quotes follow: "The poison of vipers is on their lips. Their mouths are full of cursing and bitterness. Their feet are swift to shed blood; ruin and misery mark their ways, and the way of peace they do not know." The final quote: "There is no fear of God before their eyes." This comes from Proverbs and Psalms and applies to agnostics, atheists, and those who reject knowledge of God. The fear of God is the beginning of wisdom. Without it, people live without regard for God, behaving as they please. Steve shares personal experience that some people truly have no fear of God and care nothing for what He thinks.

Steve reminds the class that Paul is still addressing Jewish-background Christians. He reads Romans 3:19-20: The law speaks to those under it so every mouth may be silenced and the whole world held

accountable to God. No one will be declared righteous by the works of the law; rather, through the law we become conscious of sin. The law's purpose was to reveal what sin is. Where sin increased, grace increased all the more. Steve prays constantly for family members—Christians to remain faithful to death, and non-Christians to see their need to become Christians. He asks if there are questions.

### **(33:20 - 34:41) Righteousness Apart from the Law and Importance of Grace**

Steve highlights Romans 3:21-26 as a key paragraph to circle for reference when teaching others about becoming Christians. It explains why we come to God through Jesus and how God's grace reaches us. Grace is unmerited favor—Steve now appreciates this description after once seeking a better phrase. God's grace reaches out to reconcile us to Himself.

### **(34:42 - 35:58) Righteousness Through Faith in Christ**

Paul declares that apart from the law, the righteousness of God has been made known, to which the law and prophets testify. The law aimed to produce righteousness, but human inability to keep it perfectly meant it condemned rather than justified (except for Jesus, whom the law declared righteous). The law was not weak; it was perfect and required 100% obedience. One failure brought condemnation, as Moses taught that keeping the law perfectly brings life and righteousness.

Now, apart from law, God's righteousness comes through faith. This righteousness is given through faith in Jesus Christ to all who believe. There is no difference between Jew and Gentile, for all have sinned and fall short of the glory of God (Romans 3:23, a frequently quoted verse).

### **(36:00 - 37:32) Justification by Grace Through Redemption**

Steve continues: All are justified freely by God's grace through the redemption that came by Jesus Christ. God presented Christ as a sacrifice of atonement, through the shedding of His blood, to be received by faith. This demonstrates God's righteousness. In His forbearance, God had left previous sins unpunished.

### **(37:33 - 39:08) Demonstrating God's Righteousness Against Accusations**

People indicted God, accusing Him of injustice, preferential treatment, or prejudice for forgiving past sinners like David and counting them righteous. God must demonstrate His righteousness. He is not Superman with weaknesses or fallibilities; He is perfect, and what He says will come to pass.

### **(39:09 - 40:17) God's Eternal Plan and Faithfulness**

From Ephesians, we see God's intention was always to redeem humanity through Jesus Christ. In God's mind, He already viewed the future redemption as accomplished. Steve emphasizes God's perfect faithfulness to His purpose of reconciliation.

### **(40:17 - 40:40) Forgiveness Based on Future Atonement**

Steve explains that God forgave David and other Old Testament figures based on the fact that He already saw Jesus on the cross. Although the crucifixion had not yet occurred in time, God viewed it as accomplished. He forgave their sins in advance because He knew Jesus would die for them.

## **(40:41 - 45:38) Atonement Through Christ's Blood and Upholding the Law**

Steve repeats key verses from Romans 3:23-25 for emphasis: all have sinned and fall short of the glory of God, and all are justified freely by His grace through the redemption that came by Jesus Christ. God presented Christ as a sacrifice of atonement through the shedding of His blood, to be received by faith.

This shows God meeting the law's demand that sin brings death. In the final verse of the chapter, Paul asks if this faith nullifies the law. Not at all; rather, it upholds the law. A death must occur for sin. God sent Jesus as the propitiation to die in our place and pay the debt we could not pay.

Steve references the song lyric: "He paid a debt He did not owe; I owed a debt I could not pay." Jesus satisfied the law perfectly for us and for Old Testament saints whose sins God overlooked because He foresaw the cross. Paul will expand on this in chapter 4.

We must believe that Jesus' death accomplishes forgiveness of sins. This will be developed further in chapter 6. God did this to demonstrate His righteousness because He was being challenged and indicted for forgiving past sinners while seeming to overlook justice. By offering atonement to whosoever will through faith in Christ's blood, God shows He is both just and the one who justifies those who have faith in Jesus.

He honors the law's penalty by having Jesus pay it, reconciling us without us experiencing death ourselves. This applies to all Christians after Jesus' death, including today. Steve asks if there are any questions.

A class member comments that God is plainly no respecter of persons.

## **(45:39 - 46:26) God as Respector of Persons in Mercy and Judgment**

Steve addresses the comment about God telling Moses, "I will be merciful to whom I will be merciful." He agrees God is a respector of persons in one sense. On Judgment Day, God will honor those who come to Him through Jesus and reject those who do not.

However, when offering salvation, God is not a respector of persons. He invites all equally.

## **(46:27 - 46:47) Invitation Open to All Through Jesus**

Steve stresses that anyone who wants to be redeemed on Judgment Day must come to God through Jesus. God will not show favoritism by arbitrarily saving some and rejecting others. Whosoever will may come. God declares He is not a respector of persons in extending the offer of salvation.

## **(46:47 - 49:15) No Respector of Persons in Offering Salvation**

Steve illustrates with extreme examples: God would not reject someone like Jeffrey Dahmer while accepting someone like Kirk if both come through Jesus. God says He will take both. All must repent, be baptized for the remission of sins, and put on Christ in baptism.

Currently, God is not a respector of persons—anyone can be saved who comes under His terms. On Judgment Day, however, God becomes a respector of persons based on obedience and faithfulness. Jesus will identify His followers, and God will welcome the faithful as good and faithful servants.

Salvation is not based on personal likability, social status, or background ("seed" versus "mite"). It depends on whether one was faithful and obedient to God. Right now, anyone who comes to God on His terms can be saved. Those who do not will be rejected at judgment.

This demonstrates God's righteousness at the present time, so He is both just and the justifier of those who have faith in Jesus.

### **(49:16 - 49:29) Conclusion and Time Expiration**

Steve notes that the class has gone well past the scheduled time. He apologizes and says they will pick up with the balance of the chapter next time, mentioning that he loves the balance in the passage. He begins to reference verse 27 as the session ends.

# Verses covered in this class

Here is a clear, complete list of the Bible verses Steve covered in the Romans Chapter 3 class on April 12, 2026:

## Primary Text: Romans Chapter 3

- **Romans 3:1-2** – Advantage of being a Jew and the value of circumcision; Jews entrusted with the very words of God.
- **Romans 3:3-4** – “What if some were unfaithful? Will their unfaithfulness nullify God’s faithfulness?” → “Let God be true, and every human being a liar.”
- **Romans 3:5-8** – The human argument about unrighteousness highlighting God’s righteousness; the slanderous claim “Let us do evil that good may result”; “Their condemnation is just.”
- **Romans 3:9** – “Do we have any advantage?” → No, because Jews and Gentiles alike are all under the power of sin.
- **Romans 3:10-18** – Long chain of Old Testament quotes showing universal sinfulness:
  - “There is no one righteous, not even one...”
  - “Their throats are open graves...”
  - “The poison of vipers is on their lips...”
  - “Their mouths are full of cursing and bitterness...”
  - “Their feet are swift to shed blood...”
  - “There is no fear of God before their eyes.”
- **Romans 3:19-20** – The law speaks to those under it so every mouth may be silenced; no one will be declared righteous by works of the law; the law makes us conscious of sin.
- **Romans 3:21-26** – The key righteousness-apart-from-the-law section (Steve told the class to circle this whole paragraph):
  - Righteousness of God through faith in Jesus Christ to all who believe.
  - **Romans 3:23** – “For all have sinned and fall short of the glory of God.”
  - **Romans 3:24-25** – Justified freely by grace through redemption in Christ; God presented Christ as a sacrifice of atonement through His blood.
  - God’s forbearance with past sins and demonstration of His righteousness so He is both just and the justifier of those who have faith in Jesus.
- **Romans 3:31** – “Do we then nullify the law by this faith? Not at all! Rather, we uphold the law.”

## Supporting Verses from Other Books

- **Psalms 147:19-20** – God revealed His word and laws to Israel; He has done this for no other nation.
- **Hebrews 8:7-11** (quoting Jeremiah) – The promise of a new covenant; laws written on hearts; no longer will they teach “Know the Lord.”

- **Ephesians 1:3-10** – God’s eternal purpose: choosing us in Christ before creation, adoption, redemption through His blood, the mystery of His will to unite all things under Christ.

Steve focused heavily on Romans 3:1–26 (especially verses 9–26), with a brief mention that they would continue into verse 27 next time. He also referenced the broader context of Romans chapters 1–2 and pointed forward to Romans 4 and 6.

Would you like me to organize this as a clean verse-by-verse outline with the main points Steve made on each one?

# Outline for the class

Here is a clean **verse-by-verse outline** of the Bible passages Steve covered in the Romans Chapter 3 class (April 12, 2026). It follows the order he taught them, with the main points he emphasized for each verse or group of verses.

## Romans 3:1-2

- **Verse text (NIV):** “What advantage, then, is there in being a Jew? Or what value is there in circumcision? Much in every way! First of all, the Jews have been entrusted with the very words of God.”
- **Steve’s main points:**
  - Jewish-background Christians have a real advantage because God specially selected and nurtured the descendants of Jacob (Israel).
  - God gave them the Mosaic law and revealed His words to them in a unique way.
  - They knew their identity through circumcision.
  - This does not mean they should be proud or judgmental toward Gentile Christians.

## Psalm 147:19-20 (supporting verse)

- **Verse text (NIV):** “He has revealed his word to Jacob, his laws and decrees to Israel. He has done this for no other nation; they do not know his laws. Praise the Lord.”
- **Steve’s main points:**
  - Israel had a unique relationship with God that no other nation ever experienced.
  - God entrusted them alone with His laws and decrees.

## Romans 3:3-4

- **Verse text (NIV):** “What if some were unfaithful? Will their unfaithfulness nullify God’s faithfulness? Not at all! Let God be true, and every human being a liar. As it is written: ‘So that you may be proved right when you speak and prevail when you judge.’”
- **Steve’s main points:**
  - Human unfaithfulness (even within Israel) does not cancel God’s faithfulness.
  - God will keep His promises to Abraham no matter what people do.
  - God remains true even if every person is a liar.

## Romans 3:5-8

- **Verse text (NIV):** Discusses the human argument: “If our unrighteousness brings out God’s righteousness more clearly, what shall we say? That God is unjust in bringing his wrath on us?” ... “Why not say—‘Let us do evil that good may result?’”

- **Steve's main points:**

- This is a faulty human argument (Paul calls it slanderous).
- God is not unjust in judging the world.
- Their condemnation for such thinking is just.
- Nothing humans do gives God an excuse to abandon His promises.

## **Ephesians 1:3-10 (supporting passage)**

- **Key verses (NIV):** Praise be to the God and Father of our Lord Jesus Christ... He chose us in him before the creation of the world... In love he predestined us for adoption to sonship through Jesus Christ... In him we have redemption through his blood, the forgiveness of sins... He made known to us the mystery of his will... to bring unity to all things in heaven and on earth under Christ.

- **Steve's main points:**

- God's eternal purpose for creation is to redeem us and bring us into fellowship with Him as sons through Jesus.
- This is why God remains faithful — He wants to reconcile humanity to Himself.
- In God's mind, the redemption through Christ was already accomplished before it happened in time.

## **Romans 3:9**

- **Verse text (NIV):** "What shall we conclude then? Do we have any advantage? Not at all! For we have already made the charge that Jews and Gentiles alike are all under the power of sin."

- **Steve's main points:**

- Jewish Christians have no ultimate advantage when it comes to sin — both Jews and Gentiles are under sin's power.
- Stop judging Gentile Christians who lack your background; everyone needs Jesus equally.

## **Romans 3:10-18 (chain of Old Testament quotes)**

- **Key statements:**

- "There is no one righteous, not even one..."
- "Their throats are open graves; their tongues practice deceit..."
- "The poison of vipers is on their lips..."
- "Their mouths are full of cursing and bitterness..."
- "Their feet are swift to shed blood..."
- "There is no fear of God before their eyes."

- **Steve's main points:**

- Universal human sinfulness — no one is righteous by their own efforts.
- Even righteous people in the Old Testament (like David or Elijah) acknowledged this.
- People without the fear of God live as they please.
- Jewish Christians should not feel superior; all have sinned.

## Romans 3:19-20

- **Verse text (NIV):** “Now we know that whatever the law says, it says to those who are under the law, so that every mouth may be silenced and the whole world held accountable to God. Therefore no one will be declared righteous in God’s sight by the works of the law; rather, through the law we become conscious of sin.”
- **Steve’s main points:**
  - The law silences every excuse and holds the whole world accountable.
  - No one is justified by keeping the law.
  - The law’s purpose is to make us aware of sin (not to save us).
  - Where sin increased, grace increased all the more.

## Romans 3:21-26 (Steve told the class to circle this whole paragraph)

- **Key verses (NIV):**
  - 21-22: “But now apart from the law the righteousness of God has been made known... This righteousness is given through faith in Jesus Christ to all who believe. There is no difference between Jew and Gentile...”
  - 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.” -\*25-26: “God presented Christ as a sacrifice of atonement, through the shedding of his blood—to be received by faith. He did this to demonstrate his righteousness... so as to be just and the one who justifies those who have faith in Jesus.”
- **Steve’s main points:**
  - Righteousness now comes apart from the law, through faith in Jesus — available to everyone (Jew and Gentile alike).
  - All have sinned (v. 23 is quoted often).
  - We are justified freely by grace through Christ’s redemption.
  - Jesus is the propitiation (sacrifice of atonement) whose blood pays the debt we owe.
  - God did this to demonstrate He is both just (upholding the law’s penalty of death) and the justifier of believers.
  - Past sins (e.g., David’s) were forgiven in advance because God saw Christ’s future sacrifice.
  - Grace is unmerited favor — God’s reaching out to reconcile us.

## Romans 3:31

- **Verse text (NIV):** “Do we, then, nullify the law by this faith? Not at all! Rather, we uphold the law.”
- **Steve’s main points:**
  - Faith does not cancel the law; it upholds it.
  - The law’s demand (“sin brings death”) is satisfied by Jesus’ death in our place.

## Additional Brief Mentions

- Steve referenced the broader context of **Romans chapters 1–2** (all need reconciliation through Jesus) and pointed forward to **Romans 4** (Abraham’s faith) and **Romans 6** (baptism and new life).
- He also touched on the idea that God is **not a respecter of persons** in offering salvation (whosoever will may come), but will respect obedience/faithfulness on Judgment Day.

This outline captures everything Steve taught verse by verse without adding or omitting key points from the transcript. Let me know if you’d like me to expand any section with more explanation or combine it with the full class summary!