

“Reformation Sunday: The Power of a Hammer”

Mount of Olives | October 25, 2026 | Romans 3:20-24

Pastor John Steward

Prayer of the Day

Heavenly Father, in the same way that You transformed Your church centuries ago, we ask that You awaken us again. Purify our faith in You and enable us to have a newer, deeper relationship with You as the head of our lives. In Jesus' name, Amen.

Scripture Reading

Romans 3:20-24

For "no human being will be justified in his sight" by deeds prescribed by the law, for through the law comes the knowledge of sin. But now, apart from law, the righteousness of God has been disclosed, and is attested by the law and the prophets, the righteousness of God through faith in Jesus Christ for all who believe. For there is no distinction, since all have sinned and fall short of the glory of God; they are now justified by his grace as a gift, through the redemption that is in Christ Jesus

Message Notes

2 Timothy 4:3-4

For the time is coming when people will not put up with sound doctrine, but having itching ears, they will accumulate for themselves teachers to suit their own desires, and will turn away from listening to the truth and wander away to myths.

Romans 3:28

For we hold that a person is justified by faith apart from works prescribed by the law.

Titus 3:5

He saved us, not because of any works of righteousness that we had done, but according to his mercy, through the water of rebirth and renewal by the Holy Spirit.

Study Questions – Read Romans 3:19-26

ICEBREAKER – Getting started:

1. Have you ever worked really hard to accomplish something, only to discover that no matter how hard you tried, you couldn't do it on your own? What happened?
2. Why do you think people sometimes feel they need to earn someone's love, approval, or acceptance? How can that affect their relationship with God?
3. If you could give someone a gift that would change their life, what would you give them, and why? How is receiving a gift different from earning something?

Based on Romans 3:19-26, answer the following questions:

OBSERVATION – What does the text say?

1. As you read Romans 3:19-26, what comes to mind? What stands out? What is interesting to you and why?
2. In one sentence, how would you summarize this text?

3. What lesson or message do you think the author is trying to convey?

INTERPRETATION – What does the text mean?

1. (Verses 19–20) According to Paul, what is the purpose of the law, and why does it leave everyone accountable to God? What does this teach us about our own ability to make ourselves right with God?

2. (Verse 20) Paul says that no one will be justified by observing the works of the law. What does it mean to be justified, and why can't simply following God's rules make us righteous before Him?

3. (Verse 21) Paul introduces a righteousness from God that is apart from the law. What do you think he means by this? How is God's way of making us righteous different from what we might expect?

4. (Verse 21) Paul says the Law and the Prophets testify to this righteousness. How does the Old Testament point forward to God's plan to save us through Jesus?

5. (Verse 22) Paul says that this righteousness comes through faith in Jesus Christ and is available to all who believe. What does this tell us about who can receive God's salvation?

6. (Verse 23) What does Paul mean when he says, "For all have sinned and fall short of the glory of God"? Why is it important to recognize that sin is a universal human problem rather than simply someone else's problem?

7. (Verse 24) Paul says we are justified freely by God's grace through the redemption that came by Christ Jesus. What do the words freely, grace, and redemption teach us about God's gift of salvation?

8. (Verse 24) If salvation is a free gift of God's grace, why do you think people sometimes try to earn God's acceptance through good behavior, religious activity, or trying to be a good person?

9. (Verse 25) Paul describes Jesus as the sacrifice of atonement through the shedding of His blood. What does Jesus' death on the cross reveal about both the seriousness of sin and the depth of God's love for us?

10. (Verse 25) Paul explains that God demonstrated His righteousness through Jesus. Why is it important that God does not simply ignore sin but provides a way for sin to be forgiven?

11. (Verse 26) Paul describes God as both "just and the one who justifies those who have faith in Jesus." How does the cross demonstrate God's justice while also showing His mercy and forgiveness?

12. (Verses 21–26) Looking at this passage as a whole, what is the difference between trying to become acceptable to God through our own efforts and trusting in what Jesus has already done for us?

APPLICATION – How can you apply the text?

1. Recognizing our need for grace: Is there an area of your life where you tend to rely on being a good person, doing the right things, or meeting others' expectations to feel worthy or accepted by God? What would it look like to rest in His grace instead?

2. Receiving God's free gift: Why can it be difficult to accept that God's forgiveness and love are freely given rather than earned? How might your relationship with God change if you truly lived each day knowing you are loved and accepted because of Jesus?

3. Living in freedom from guilt: When you fall short, make a mistake, or struggle with sin, how do you typically respond? How can Romans 3:23–24 help you move from shame and self-condemnation toward repentance, forgiveness, and renewed hope in Christ?

4. Extending grace to others: If every person has sinned and falls short of God's glory, how should that truth influence the way we treat people who disappoint us, disagree

with us, or make choices we don't understand? Where might God be inviting you to show someone grace this week?

5. Putting faith into practice: What is one practical way you can live this week in the freedom of knowing that you do not have to earn God's love? How might that freedom influence your relationships, decisions, or willingness to serve others?