Praise for
*Future Grace (Revised Edition)*

“Pastor Piper’s purpose in writing is to revitalize a decadent American Christianity that knows only cheap grace and cheap faith. Bible-soaked, God-intoxicated, deeply evangelical, and passionately humane, Piper fills the forgotten dimensions of faith—hope and contentment, stability and sanctity, prizing and praising God—with a master hand. This is a rich and wise book, one to treasure and reread.”

—J.I. Packer

“*Future Grace* is a spiritually rich treasure designed for thirty-one days of meditation and reflection. It drives home the truth that sin is what you do when your heart is not satisfied with God and that ongoing faith in future grace, grounded in the perfect finished work of Christ, is the remedy. What a wonderful prescription for finding eternal satisfaction in our God and King.”

—Daniel L. Akin, president, Southeastern Baptist Theological Seminary

“Few books have sharpened my theological thinking, opened my exegetical eyes, and so consistently fed my soul as this one. Of all of John Piper’s ‘big books,’ *Future Grace* has had the biggest impact on my life and ministry.”

—Kevin DeYoung, pastor and author

“*Future Grace* is one of the fundamental building blocks for John Piper’s distinctive message. Here he emphasizes that saving faith, founded on the work of Christ in the past, is directed toward God’s promises for our future. That is a profoundly moving and motivating message, and I commend it to Christians today. The new edition clarifies some problems and presents the message more fully at various points.”

—John Frame, professor, Reformed Theological Seminary

“*Future Grace* delivers a wealth of life-changing truths. With his characteristic passion and devotion to the Scripture, John Piper strikes at the heart of
short-lived obedience born from ‘the debtor’s ethic’ and lifts up a grace-driven obedience that flows from faith in God’s future promises. The result is a soul-satisfying book that beckons us to marvel at the beauty of King Jesus.”

—TREVIN WAX, author and managing editor of The Gospel Project

“In Future Grace John Piper encourages believers to understand the present struggles of the Christian life in terms of the surpassing grace of God in Christ—a grace that calls us to exult in God’s future work in us, even as we experience God’s present grace and rest in the assurance of God’s grace to us in the past. In this new edition, Piper serves the church by showing us a mind at work as he wrestles with some of the most crucial issues of the Christian life. This book is deeply biblical, passionately practical, and Christ-centered.”

—R. ALBERT MOHLER JR., president, The Southern Baptist Theological Seminary

“Future Grace gave wonderful encouragement to my heart when it first came out in 1995, and now it has done so again in this new edition. I think John Piper is faithful to Scripture when he explains that the Bible does not motivate us to obedience by appealing to our gratitude for salvation, but by calling us to believe that God will empower us, help us, and draw us near to Himself in this present life, if we are obedient to the conditions found in His many promises in Scripture. This book provides a much-needed key that will help every Christian understand just how to live a joy-filled life that is pleasing to God.”

—WAYNE GRUDEN, research professor, Phoenix Seminary

“God used this book to teach me a very important lesson: you can’t overcome temptation with ‘I’m not allowed to.’ Instead, sin is overthrown by believing that the promises of God are better than the fleeting pleasures of sin. This truth has helped me in my own personal struggles against lust and fear. I’m indebted to John Piper and hope many others will read this new edition of Future Grace and benefit from it.”

—JOSHUA HARRIS, pastor and author of Dug Down Deep
“Future Grace is one of John Piper’s most theological works, looking in detail at the nature of saving faith; at the same time it is one of his most practical, serving as a wartime manual for fighting the fight of faith. This combination makes it among his most important books…. I hope readers notice that this is not merely a repackaging of an older book with a new look, but represents a careful recalibration at a few key places as Piper has become more Christocentric and more clear on the role of imputation and the function of bygone grace. Readers will find a sophisticated, nuanced, and hope-filled exploration of what it means to walk in the Spirit as we live by faith in all of God’s promises in Christ.”

—Justin Taylor, managing editor, ESV Study Bible and blogger, Between Two Worlds

“I am pleased to commend this newly revised edition of Future Grace for your thoughtful consideration. Read humbly, for the nourishing of your faith in and obedience to Jesus Christ. And read hopefully. In the here and now, you walk through many dangers, toils, and snares. But in the mercies of Christ, your here and now is decisively altered by the certainty of grace already accomplished, and by the sure hope calling you into a future when you shall see his face. So read happily, for indeed all shall be well.”

—David Powlison, professor, author, and editor of The Journal of Biblical Counseling

“Future Grace might be thought of as an extended elaboration on the glorious truth captured in the famous line of Wesley’s, ‘O, For a Thousand Tongues to Sing,’ where he declares of God’s work in Christ: ‘He breaks the power of canceled sin.’ The believer, indeed, should revel in ‘canceled sin’—of sin forgiven, of punishment met, of God’s just demands against us satisfied, of Christ’s perfect righteousness imputed to us by faith as grounded solely in our sin—fully and once-for-all imputed to Christ. But since the faith that justifies is a living reality, wrought by the Spirit in the believer’s life, that very faith also sanctifies. To miss this is to miss the other half, as it were, of the completeness of Christ’s work for and in his people. The beauty and importance of Future Grace is precisely here: it explains and expounds a multitude of ways in which Spirit-wrought faith moves us
forward in seeing sin’s power broken, Christlike character formed, and good deeds produced.”
—Bruce A. Ware, professor, The Southern Baptist Theological Seminary

“There have been two or three books outside of the Bible that have profoundly shaped how I see and understand my relationship with God. When I first read Future Grace in the summer of 1999, it sent my head spinning and my heart soaring. I couldn’t be more excited about this revision.”
—Matt Chandler, lead pastor, The Village Church

“Over a decade ago, I gave each of my three teenage daughters their own copy of Future Grace. As a father I was committed to providing them with a solid theological foundation and a rich understanding of the grace of God, and Future Grace was a key addition to their fledgling libraries. Now, I am thrilled to give this revised edition with even further ‘Christ-centered clarification’ to my teenage grandson, and I eagerly anticipate the future grace of Future Grace in his heart and life.”
—C.J. Mahaney, president, Sovereign Grace Ministries

“In the long run, we’re all dead. In the even longer run, we’re raised from the dead. That’s the power of Future Grace. It will rocket attention away from the narrow horizon we see in front of us toward the incandescent glory of new creation, gospel power. This book evaporates all the false dichotomies weighing down contemporary Christianity. You don’t have to ping back and forth between the present and the future, the law of God or His grace, obedience or trust. Future Grace changed my life, and it can change yours.”
—Russell D. Moore, dean, The Southern Baptist Theological Seminary
J O H N   P I P E R

F U T U R E   G R A C E

The Purifying Power of the Promises of God
To
Ruth Eulalia Piper
1918–1974
# Table of Contents

Preface to the 2012 Edition .............................................. xi  
Introduction 1: Why and How This Book Was Written ............. 1  
Introduction 2: For Theologians ...................................... 17

## I. A Foe to Faith in Future Grace

1. The Debtor’s Ethic: Should We Try to Pay God Back? ........ 29  
2. When Gratitude Malfunctions ................................. 39

*Applying the Purifying Power*

3. Faith in Future Grace vs. Anxiety ............................... 49

## II. Free and Future Grace

4. The Life That’s Left Is Future Grace ............................ 63  
5. The Freest of All God's Acts ................................. 73

*Applying the Purifying Power*

6. Faith in Future Grace vs. Pride ............................... 83

## III. The Crucial Place of Bygone Grace

8. The Solid Logic of Heaven ................................. 109  
9. Four Pillars of a Precious Promise ............................ 117

*Applying the Purifying Power*

10. Faith in Future Grace vs. Misplaced Shame ................. 127

## IV. Windows on the Works of Faith

11. A Love Affair with God’s Law ............................... 139  

*Applying the Purifying Power*

13. Faith in Future Grace vs. Impatience ....................... 167

## V. The Nature of Faith in Future Grace

14. What Guards the Glory of God’s Sovereign Grace .......... 181  
15. A Taste of Spiritual Beauty ................................. 195
16. Satisfied with All That God Is for Us in Jesus ............ 209

Applying the Purifying Power

17. Faith in Future Grace vs. Covetousness ................. 219

VI. UNMERITED, CONDITIONAL FUTURE GRACE

18. How to Trust Conditional Promises ...................... 231
19. How Many Conditions Are There? ....................... 239
20. What Faith Alone Can Perform ......................... 251

Applying the Purifying Power


VII. THE SANCTIFYING POWER OF FAITH IN FUTURE GRACE

22. Creating Love in a Desire Factory ....................... 275
23. Loving Ministry More than Life ......................... 287

Applying the Purifying Power

24. Faith in Future Grace vs. Despondency ............... 299

VIII. Battling Against Unbelief in Future Grace

25. The Struggle Is as Easy as Dropping a Nut ........... 311
26. Sin Is Worse Than Satan .............................. 321

Applying the Purifying Power

27. Faith in Future Grace vs. Lust ......................... 329

IX. THE FINALITY OF FUTURE GRACE

28. The Future Grace of Suffering ........................ 341
29. The Future Grace of Dying ............................. 353
30. The Rebirth of Creation ............................... 369

X. LONGING FOR GOD AND LIVING BY FAITH

31. The Debt I Owe to Jonathan Edwards ................. 385

Desiring God—A Note on Resources ..................... 403
Other Books by John Piper ............................. 405
Person and Subject Index .............................. 407
Scripture Index .................................. 417

x
I am deeply thankful that Multnomah Books has been eager to publish a revised edition of *Future Grace*. In my own effort to live the Christian life in a way that magnifies the worth of Christ, the message of this book is central. In the battle against my own sin, this book is my war manual. In the quest to become a more sacrificial, servant-hearted lover of people, this book is my coach and my critic. In the never-ending question of how Christians, who are counted righteous in Christ by faith alone, should nevertheless pursue righteousness, this book is my answer. It is my fullest attempt to explain why the faith that justifies also sanctifies, without mingling or confusing those two glorious works of God.

**Clarification**

Since publishing the first edition of *Future Grace* in 1995, I have walked through extended controversies surrounding the nature, ground, and instrument of justification. These controversies have sharpened my own grasp of what the Bible teaches. Some of that sharpening is captured in *Counted Righteous in Christ: Should We Abandon the Imputation of Christ’s Righteousness?* (Crossway, 2002), *The Future of Justification: A Response to N. T. Wright* (Crossway, 2007), and *Finally Alive: What Happens When We Are Born Again?* (Christian Focus, 2009). Some people have felt tensions between the first edition of *Future Grace* and the message of those books. I hope that this revised edition will remove those tensions.

Justification is the gracious act of God in which, by uniting us to Christ through faith alone, God counts us perfectly righteous solely by imputing to us his own righteousness accomplished by Christ, thus satisfying all the law’s demands for our punishment and perfection through Christ’s own suffering and obedience on our behalf. Sanctification is the gracious act of
God, distinct from justification, and not part of it, by which God progressively frees us from sinning and conforms us to the character of Christ. Historic Protestant faith has always believed that anyone who is truly justified will be truly sanctified. One of the main points of this book is that the reason this is so is that the same faith that unites us to Christ for justification is also the conduit for the power of God’s Spirit for sanctification. And that faith is profoundly and pervasively future-oriented.¹

Also appearing since the first edition of *Future Grace* was my book *God Is the Gospel: Meditations on God’s Love as the Gift of Himself* (Crossway, 2005, 2011). This is relevant for understanding *Future Grace*. What I say in *Future Grace* is now underlined with an entire book, namely, that every time I speak of God’s future grace, I include God himself, known and enjoyed. Future grace is all that God gives us—of his help and of himself—from this moment to eternity. Therefore, faith in future grace is always the belief in God’s promises and the embrace of God’s person. It is a sense of confident security in God’s promised gifts, and a sense of contented satisfaction in God himself.

Clarifying further, and perhaps even more importantly, future grace not only always includes God himself, but Christ himself, the Son of God, crucified, risen, reigning, present by his Spirit, and coming in his body. Since the 9/11 attack on the World Trade Center and the rise of the prominence of Islam in the world, everything that I have written has a more explicitly Christ-exalting flavor. The prominence of Islam makes mere God-talk inadequate. If biblical faith is not to sink out of sight in the soup of religious pluralism, the Son of God, Jesus Christ, crucified for sinners and risen from the dead, must be conspicuous in all our talk. He is our God. And without him, there is no salvation (1 John 5:12). In the book *Don’t Waste Your Life*, I wrote in 2003,

Since September 11, 2001, I have seen more clearly than ever how essential it is to exult explicitly in the excellence of Christ crucified for sinners and risen from the dead. Christ must be explicit in all our God-talk. It will not do, in this day of pluralism, to talk about the glory of God in vague ways. God without Christ is no

¹. I explain this phrase “profoundly and pervasively future-oriented” in Introduction 1, 5–6.
God. And a no-God cannot save or satisfy the soul. Following a no-God—whatever his name or whatever his religion—will be a wasted life. God-in-Christ is the only true God and the only path to joy.2

Therefore, whenever you read the term “future grace” in this book, keep in mind that God himself in Christ himself is at the heart of the grace God promises. In all his gifts and all his deeds, God offers himself for our enjoyment. And Jesus Christ is the clearest revelation of God—“the radiance of the glory of God and the exact imprint of his nature” (Hebrews 1:3).

Pressing further in on the fullness of future grace, the Christ we see and savor now and forever is the crucified and risen Christ. That is, the Son of God, whose glory will satisfy our admiring hearts for all eternity, will be forever worshiped and enjoyed as the Lamb who was slain. This is part of his great worthiness. The song will forever be: “Worthy are you to take the scroll and to open its seals, for you were slain, and by your blood you ransomed people for God from every tribe and language and people and nation” (Revelation 5:9). Future grace always includes seeing and savoring not only God himself, and Christ himself, but Christ slain for the ransoming of all his elect. This is the capstone of the glory Jesus prayed that we would someday see face to face: “Father, I desire that they also, whom you have given me, may be with me where I am, to see my glory” (John 17:24). This is the apex of future grace.

This Christ-exalting clarification leads to another one. When I speak of past grace, or bygone grace as the foundation of faith in future grace, what I have in mind are the gospel events of the incarnation of Christ, his perfect life, his substitutionary death, the propitiation of God’s wrath, the purchase of our forgiveness, the resurrection of Christ, and the defeat of Satan and death. What makes these events glorious is that they really happened in history. They are not mainly or merely trans-temporal ideas. They are facts. Without them there would be no future grace for sinners like us.

This is why the life of faith in future grace has a lively memory. It knows that all the grace we need this afternoon and forever depends on what happened in history two thousand years ago. This is why I devote three chapters

---

to “The Crucial Place of Bygone Grace.” I call Romans 8:32 the glorious logic of heaven. It is the rhythm of living by faith in future grace: “He who did not spare his own Son but gave him up for us all, how will he not also with him graciously give us all things?” Notice the past grace: “He did not spare his own Son.” And notice the future grace: “Will he not with him give us all things?” And notice the logic: “If he did the past grace, then surely he will do the future grace.” This is why we look back. That event, when God did not spare his Son but gave him up for us all, is the rock-solid guarantee that our faith in future grace is warranted.

But it would be a mistake—and here is the clarification of bygone grace—to think that reminders of the Crucifixion are only in the past. We have said that the Christ we know now, and the Christ we hope to see face to face, is the crucified and risen Christ. Therefore, every thought of Christ now, and every picture of him in the future, is a reminder of the past event of God not sparing his own Son. The Christ we embrace every moment, and the Christ we look to for help in the future (whether ten seconds from now or ten centuries from now), is the crucified and risen Christ.

This means that the gospel events of history have an ever-present impact on the believer. Romans 5:8 says it best with its verb tenses. “God shows [present tense] his love for us in that while we were still sinners, Christ died [past tense] for us.” This means that the past gospel events mediate the present experience of the love of God. We feel loved now by God because of the effect of those past gospel events. This profound sense of being loved by God now is the way that past grace becomes the foundation for our faith in future grace—that God will fulfill every promise for our good.

With these clarifications, I hope that stumbling blocks are removed and the Bible’s teaching about living by faith in future grace can shine through.

Dedication

I have dedicated this book to my mother, who was killed in a bus accident in Israel in 1974. I was twenty-eight years old when she died. For the last ten years of her life, she wrote to me about once a week, first in Illinois during college, then in California during seminary, then in Germany during graduate school, then in Minnesota as I began my ministry of teaching. She was
relentless in her love. Scarcely a letter would be without a quote from the Scriptures. She had saturated me as a boy. She would go on saturating me as a man. Of all the texts that she quoted, one predominated. I think it must have been her favorite. At least it was the one she believed I needed most often, Proverbs 3:5–6 (in her King James Version):

Trust in the LORD with all thine heart;
and lean not unto thine own understanding.
In all thy ways acknowledge him,
and he shall direct thy paths.

Over the years, I have come to see that this passage is a call to live by faith in future grace. The call to live by faith is in the words, “Trust in the LORD with all thine heart.” The reference to future grace is in the words, “He shall direct thy paths.” Month after month, my mother counseled me to live by faith in future grace. She called me to trust the Lord, and she showed me that the focus of my trust is what God promised to do for me in the future: “Son, the Lord will direct your paths; trust him, trust him.” This book is a tribute to the legacy of my mother’s exhortation.

She taught me to live my life between two lines of “Amazing Grace.” The first line: “‘Tis grace has brought me safe thus far.” The second line: “And grace will lead me home.” Before I could explain it, I learned that believing the first line fortifies faith in the second line; and believing the second line empowers radical obedience to Jesus. That’s what this book is about.

Appreciation

The book is also an evidence of grace poured out on me through the staff and elders and congregation of Bethlehem Baptist Church in the Twin Cities of Minnesota. As my time as pastor at Bethlehem soon comes to an end, I know that I have been loved and cared for and chastened and inspired in this fellowship for over thirty-two years. They have not begrudged me the seasons of solitude to think and pray and write. I love them and cherish the pleasures of living together by faith in future grace.

When the first edition of this book was written, Jon Bloom, who is now
president of the ministry called Desiring God, was my assistant and the administrator of our fledgling resource ministry. Today my assistant is David Mathis. So let me say clearly, the first edition of this book would not have happened without Jon, and the revised edition would not have happened without David. Both have lifted countless burdens from me, and in these recent days, David’s rigorous reading and evaluating have guided me to where the revisions were most needed. But best of all is that the three of us share a passion for the truth we serve together—that God is most glorified in us when we are most satisfied in him.

Even though Daniel Fuller and I see some things differently, I consider it a great tribute to him that almost all my views have been forged in the crucible of our discussions, especially in the early days. If I have taken some different turns, it is no diminishment of my indebtedness. Though the phraseology of “living by faith in future grace” is my own, the conceptuality was learned in the shared exegetical labors with Dr. Fuller. And most of all, the insights I have gained from the Bible are owing, under God, to the skills of observation and analysis that I learned from his captivating guidance.

Tom Schreiner, professor of New Testament at Southern Seminary, Louisville, Kentucky, was my comrade in ministry at Bethlehem when the first edition of this book was written. Not only did he help me teach the material in those days, but he read it all and made crucial suggestions. If I didn’t say things better in that first edition, it’s probably because I did not pay close enough attention.

Even though we have not partnered on a writing project for a long time, I want to thank Steve Halliday again because Desiring God, The Pleasures of God, and Future Grace are owing to his early advocacy and encouragement and editorial vision. Those ten years of partnership from the mid-1980s to the mid-1990s were seminal in so many ways.

Finally, for over forty-three years, Noël has stood by me in the rugged grace of marriage. God has been good to make her part of the grace into which I have leaned with hope since I met her in 1966.
God is most glorified in us when we are most satisfied in him.

We shall bring our Lord most glory if we get from Him much grace. If I have much faith, so that I can take God at His Word… I shall greatly honor my Lord and King.

Charles Spurgeon
Why and How This Book Was Written

The ultimate purpose of this book is that God be prized above all things. I could also say that the ultimate purpose is the praise of the glory of God’s grace. The reason both are aims, and both are ultimate, is that prizing is the authenticating essence of praising. You can’t praise what you don’t prize. Or, to put it another way, God is most glorified in us when we are most satisfied in him.

On the other side of the coin, the aim of this book is to emancipate human hearts from servitude to the fleeting pleasures of sin. Sin is what you do when your heart is not satisfied with God. No one sins out of duty. We sin because it holds out some promise of happiness. That promise enslaves us until we believe that God is more to be desired than life itself (Psalm 63:3). Which means that the power of sin’s promise is broken by the power of God’s. All that God promises to be for us in Jesus stands over against what sin promises to be for us without him. This great prospect of the glory of God is what I call future grace. Being satisfied with that is what I call faith. And therefore the life I write about in this book is called living by faith in Future Grace.

A Crisis in Spirituality

Alister McGrath, the Oxford theologian and penetrating observer of American evangelicalism, describes a “Crisis of Spirituality in American
Evangelicalism." He says that evangelicalism, particularly American evangelicalism, is failing the church.

Evangelicals have done a superb job of evangelizing people, bringing them to a saving knowledge of Jesus Christ as Savior and Lord, but they are failing to provide believers with approaches to living that keep them going and growing in spiritual relationship with him… Many start the life of faith with great enthusiasm, only to discover themselves in difficulty shortly afterward. Their high hopes and good intentions seem to fade away. The spirit may be willing, but the flesh proves weak… People need support to keep them going when enthusiasm fades.

My aim and prayer is that this book will give that kind of support, and will provide an “approach to living that will keep believers going and growing.” It has been forged in the furnace of pastoral ministry where the mingled fires of suffering and ecstasy make every joy deeper and every burden lighter. It is the fruit of unremitting meditation on the Word of God in relation to what David Powlinson calls “the existential and situational realities of human experience in the trenches of life.”

Wrong Thinking Behind Wrong Living

The book has grown out of the conviction that behind most wrong living is wrong thinking. Jesus calls us, for example, to a radical purity. But I find that many Christians have no categories for thinking clearly about the commands and warnings and promises of Jesus. When he says that we should pluck out our lusting eye, he backs it up with a warning: “For it is better that you lose one of your members than that your whole body be thrown into hell” (Matthew 5:29). Threats of going to hell because of lust are simply not the way contemporary Christians usually talk or think. This is not because such

---

2. Ibid., 9, 12.
3. Ibid., 12.
Future Grace

warnings aren’t in the Bible, but because we don’t know how to fit them together with other thoughts about grace and faith and eternal security. We nullify the force of Jesus’ words because our conceptual framework is disfigured. Our Christian living is lamed by sub-Christian thinking about living.

I have found in almost forty years of preaching and teaching and struggling with people who want to be authentic Christians, that the way they think about Christian living is often absorbed from the cultural air we breathe rather than learned from categories of Scripture. Not only that, some of the inherited categories of “Christian” thinking are so out of sync with the Bible that they work against the very obedience they are designed to promote.

The Place of Gratitude in Motivation

For example, one of the main claims of this book is that the Bible rarely, if ever, motivates Christian living with gratitude. Yet this is almost universally presented in the church as the “driving force in authentic Christian living.” I agree that gratitude is a beautiful and utterly indispensable Christian affection. No one is saved who doesn’t have it. But you will search the Bible in vain for explicit connections between gratitude and obedience. If, as I will try to show in chapters 1 and 2, gratitude was never designed as the primary motivation for radical Christian obedience, perhaps that is one reason so many efforts at holiness abort. Could it be that gratitude for bygone grace has been pressed to serve as the power for holiness, which only faith in future grace was designed to perform? That conviction is one of the main driving forces behind this book.

Unmerited, Conditional Grace

I have also found that some popular notions of grace are so skewed and so pervasive that certain biblical teachings are almost impossible to communicate. For example, the biblical concept of unmerited, conditional grace is nearly unintelligible to many contemporary Christians who assume that unconditionality is the essence of all grace.

To be sure, there is unconditional grace. And it is the glorious foundation
of all else in the Christian life. But there is also *conditional* grace. For most people who breathe the popular air of grace and compassion today, *conditional grace* sounds like an oxymoron—like heavy feathers. So, for example, when people hear the promise of James 4:6, that God “gives grace to the humble,” many have a hard time thinking about a grace that is conditional upon humility. Or, if they hear the precious promise that “all things work together for good to them that love God, to them who are the called according to his purpose” (Romans 8:28, KJV), they scarcely allow themselves to ponder that this promise of grace is conditional upon our being called and our loving God.

And yet conditional promises of grace are woven all through the New Testament, teaching about how to live the Christian life. “If you forgive others their trespasses, your heavenly Father will also forgive you” (Matthew 6:14). “Strive for…the holiness without which no one will see the Lord” (Hebrews 12:14). “If we walk in the light, as he is in the light…the blood of Jesus his Son cleanses us from all sin” (1 John 1:7). I find that the biblical thinking behind these kinds of conditional promises is uncommon in the minds of Christians today. Some popular conceptions of grace cannot comprehend any role for conditionality other than legalism. But if God meant these teachings to help us live radical lives of Christian love, is it any wonder that we so often fall short? As a culture and as a church, we are not given to much serious reflection. The consequence is that we are often molded by popular notions, rather than permeated by biblical ones. And the church looks very much like the world.

But this book is driven by the conviction that right thinking shapes right living. What shall we *think* when someone treats the *commandments* of God as contrary to a life empowered by the *grace* of God? How is it that John says, “For this is the love of God, that we keep his commandments. And his commandments are not burdensome” (1 John 5:3)? What shall we *think* when we hear Jesus say, on the one hand, “My yoke is easy, and my burden is light,” but, on the other hand, “The gate is narrow and the way is hard that leads to life” (Matthew 11:30; 7:14)? How can Christian living be both easy and hard? What shall we think when we read that justification is by grace through faith alone (Romans 3:28), and yet also read that the kingdom has been promised “to those who *love* him” (James 2:5)? How do faith and love relate as prerequisites for final salvation? This book is a response to questions like these.
Faith Is Profoundly and Pervasively Future-Oriented

At the heart of the book is the conviction that the promises of future grace are the keys to Christlike Christian living. The hand that turns the key is faith, and the life that results is called living by faith in future grace. By future I do not merely mean the grace of heaven and the age to come. I mean the grace that begins now, this very second, and sustains your life to the end of this paragraph. By grace I do not merely mean the pardon of God in passing over your sins, but also the power and beauty of God to keep you from sinning. By faith I do not merely mean the confidence that Jesus died for your sins, but also the confidence that God will “also with him graciously give us all things” (Romans 8:32).

This book is based on the conviction that faith has a profound and perversive future orientation. To be sure, faith can look back and believe a truth about the past (like the truth that Christ died for our sins). It can look out and trust a person (like the personal receiving of Jesus Christ). And it can look forward and be assured about a promise (like, “I will be with you to the end of the age”).

But even when faith embraces a past reality, its saving essence includes the embrace of the implications of that reality for the present and the future. We see this in Romans 5:10: “For if while we were enemies we were reconciled to God by the death of his Son [past], much more, now that we are reconciled [present], shall we be saved by his life [future].” Thus when faith looks back and embraces “the death of his Son,” it also embraces the reconciliation of the present and the salvation of the future.

And when faith looks out and trusts Christ in the present, its saving essence consists in being satisfied in him now and forever. Thus Jesus says in John 6:35, “Whoever comes to me [present] shall not hunger [future], and whoever believes in me [present] shall never thirst [future].” Thus when faith looks out and embraces Christ in the present, it also embraces his never-ending all-sufficiency.

This is why I say that faith is profoundly and perversively future-oriented. There is no saving act of faith—whether looking back to history, out to a person, or forward to a promise—that does not include a future orientation.
But even more clarification is in order. Time is a mystery. We hardly even know what it is. So words like past, present, and future (“yesterday, today, and tomorrow”) can be ambiguous. For example, it is very difficult to define the present. Since the past and future can both be milliseconds away, what is left to be the present? We can tangle ourselves in knots. But practically, we can know what we are talking about.

What I mean by the future is that part of time which is not-yet-experienced and that has the potential to make you frightened or make you hopeful. Ten seconds from now, you may have to walk onto a stage and speak before thousands. That is still future. It is very powerful. And you could still walk away. Ten years from now you may have to retire on a fixed income. Will it be enough? Ten centuries from now you will be in heaven or in hell. Future is when all those near and far experiences may happen.

What about the present? What is that? For our purposes here we can define it like this: It is the instant (and the succession of instances) when we experience faith. When I say that faith is profoundly and pervasively future-oriented, I don’t mean that it is experienced in the future. Faith is always experienced in the present. In fact, that is how I am defining the present. It is the instant of experience. Faith is always experienced now. When I say it is profoundly and pervasively future-oriented, I mean that deep inside this present experience of faith, the heart is picturing a future. When faith is in fullest operation, it pictures a future with a God who is so powerful and so loving and so wise and so satisfying that this future-picturing faith experiences assurance. Now.

The closest thing we have to a definition of faith in the New Testament is in Hebrews 11:1, “Faith is the assurance [Greek hypostasis] of things hoped for.” That word assurance can mean “substance” or “nature” as in Hebrews 1:3: “[Christ] is the radiance of the glory of God and the exact imprint of his nature [hypostaseos].” Therefore, it seems to me, that the point of Hebrews 11:1 is this: When faith pictures the future which God promises, it experiences, as it were, a present “substantiation” of the future. The substance of the future, the nature of it, is, in a way, present in the experience of faith. Faith realizes the future. It has, so to speak, a foretaste of it—as when we are so excited about something and so expectant of it, we say, “I can already taste it!”
What Made Moses Free?

This understanding of faith accounts for why faith works through love (Galatians 5:6). The transforming power of faith in future grace is owing to liberating satisfaction that future grace sustains in the heart. Consider, for example: By what power did Moses break free from the “fleeting pleasures of sin” in the courts of Egypt? The answer of Hebrews 11:24–26 is that he was set free by the power of faith in future grace. “By faith Moses...chose] rather to be mistreated with the people of God than to enjoy the fleeting pleasures of sin. He considered the reproach of Christ greater wealth than the treasures of Egypt, for he was looking to the reward.” The promise of God overpowered the promise of sin, and produced a lifetime of sacrificial love. This book is an attempt to understand and apply that power—the purifying power of prizing God over sin.

Thomas Chalmers's "The Expulsive Power of a New Affection"

Thomas Chalmers was a great preacher and professor at the University of St. Andrews, Scotland. After seven years of ineffective rural ministry, he had a deep encounter with Christ that changed his heart and set his preaching ablaze. One of his most famous sermons begins with words that express profoundly the aim of this book:

There are two ways in which a practical moralist may attempt to displace from the human heart its love of the world—either by a demonstration of the world’s vanity, so that the heart shall be prevailed upon simply to withdraw its regards from an object that is not worthy of it; or, by setting forth another object, even God, as more worthy of its attachment, so that the heart shall be prevailed upon not to resign an old affection, which shall have nothing to succeed it, but to exchange an old affection for a new one. My purpose is to show that from the constitution of our nature, the former method is altogether incompetent and ineffectual, and that the latter method will alone suffice for the rescue
and recovery of the heart from the wrong affection that domi-
neers over it.⁴

My aim is the same as Chalmers’s, namely, to displace from the human
heart its love for the world “by setting forth another object, even God, as
more worthy of its attachment.” And in this way I hope and pray to magnify
(like a telescope, not a microscope) the infinite value of God.

One difference from Chalmers is that I do not make my case mainly
“from the constitution of our nature,” but mainly from the teachings of
Scripture. I will try to show from Scripture that saving faith means, in its
essence, prizing the superior worth of all that God is for us in Jesus. And I will try
to show that this faith is not just the key to heaven but also the key to holy-
ness. Which is why the Bible can teach that there is no heaven without
practical holiness (Hebrews 12:14), and yet heaven is reached “by grace…
through faith” (Ephesians 2:8).

This book is an extended meditation on the biblical testimony that the
human heart is “cleansed…by faith” (Acts 15:9); that every act of obedience
to Christ is a “work of faith” (1 Thessalonians 1:3; 2 Thessalonians 1:11); that
the aim of all biblical instruction is “love…from…sincere faith” (1 Timothy
1:5); that Abel and Noah and Abraham and Rahab were empowered for
obedience “by faith” (Hebrews 11:4, 7, 8, 31); that sanctification is “by faith”
in Jesus (Acts 26:18); and that “faith [works] through love” (Galatians 5:6).

J. C. Ryle’s Amazement at the Promises of God

This amazingly effectual faith has the power it does because it looks to the
future and embraces the promises of God as more satisfying than the prom-
ises of sin. Which means that the promises of God are of central importance
in this book. I share the wonder of J. C. Ryle as he looks out over the pan-
orama of promises in the Word of God. I marvel with him at the way God
has so wisely and lovingly given them for our “inducement” to listen and
obey.

Andrew Watterson Blackwood (Grand Rapids: Baker Book House, 1947), 50 (emphasis added).
God is continually holding out inducements to man to listen to Him, obey Him, and serve Him… He has…shown His perfect knowledge of human nature, by spreading over the Book a perfect wealth of promises, suitable to every kind of experience and every condition of life… Their name is legion. The subject is almost inexhaustible. There is hardly a step in man’s life, from childhood to old age, hardly any position in which man can be placed, for which the Bible has not held out encouragement to every one who desires to do right in the sight of God. There are “shall”s” and “wills” in God’s treasury for every condition. About God’s infinite mercy and compassion,—about His readiness to receive all who repent and believe,—about His willingness to forgive, pardon, and absolve the chief of sinners,—about His power to change hearts and alter our corrupt nature,—about the encouragements to pray, and hear the gospel, and draw near to the throne of grace,—about strength for duty, comfort in trouble, guidance in perplexity, help in sickness, consolation in death, support under bereavement, happiness beyond the grave, reward in glory,—about all these things there is an abundant supply of promises in the Word. No one can form an idea of its abundance unless he carefully searches the Scriptures, keeping the subject steadily in view. If any one doubts it, I can only say, “Come and see.”

That is what I would like the reader to do with this book: “Come and see.” To help navigate the way, I offer now an overview that explains how the book is organized.

**Why Does the Book Have Thirty-One Chapters?**

It is not accidental that there are thirty-one chapters. This was intentional from the start, and was inspired by Andrew Murray’s *Abide in Christ* and C. S. Lewis’s *Screwtape Letters*, both of which have thirty-one chapters—one

for each day of the month. Murray explained the structure of his book like this:

It is only by continuously fixing the mind for a time on some one of the lessons of faith, that the believer is gradually helped to take and thoroughly assimilate them. I have the hope that to some…it will be a help to come and for a month, day after day, spell over the precious words, “abide in me.”

My hope is that even people who do not have extended periods of time for reading will be able to spend some time each day for a month reading one chapter of *Future Grace*. I have kept the chapters relatively short for that purpose. The advantage of this daily reading is not only, as Murray says, thorough assimilation, but also unrushed reflection. O the riches of understanding that come from lingering in thought over a new idea—or a new expression of an old idea! I would like this book to be read in the same way that the apostle Paul wanted his letters to be read by Timothy: “Think over what I say, for the Lord will give you understanding in everything” (2 Timothy 2:7). Every book worth reading beckons with the words, “Think over what I say.” I do not believe that what I have written is hard to understand—if a person is willing to think it over. When my sons complain that a good book is hard to read, I say, “Raking is easy, but all you get is leaves; digging is hard, but you might find diamonds.”

I have tried to write as I preach—with a view to instructing the mind and moving the heart. I do not take lightly the challenges of reading. For example, I would not copy John Owen, the seventeenth-century Puritan pastor and theologian. He began one of his books with an almost disdainful warning to the reader, “READER,…if thou art, as many in this pretending age, a sign or title gazer, and comest into books as Cato into the theater, to go out again,—thou hast had thy entertainment; farewell!” Virtually everyone I know who has read John Owen complains that he writes in a cumbersome and unhelpful way, and that his thoughts are difficult to grasp. But he does have one formidable defense: twenty-four volumes of his books are still in
print three hundred years after his death. People are still struggling through his difficult diction in search of treasure. What’s the lesson here? The lesson is that biblical substance feeds the church, not simplicity. Whether there is nutritional substance for the church in these pages is not finally for me to judge. But that is my design.

An Overview of the Book

If right thinking nourishes right living, then it seems that truth should precede application in the writing of a book. But life is more complex than that. Most of us need some evidence that what we read is not only true but helpful. There are many true things that are not significant. We only have one life to live, and perhaps a few hours (or less!) in the week for reading. It simply must be helpful as well as true.

For this reason, I have not waited until the end of the book to set forth some of the practical effects of living by faith in future grace. Mingled with the foundations are applications. There are eight interspersed chapters called “Applying the Purifying Power.” In these chapters I take eight areas of human struggle with evil, and try to show how living by faith in future grace is the way to prevail over the deceptive promises of sin. In one sense, this arrangement is less than ideal because some application comes before pertinent foundation. But in another sense this is the way life is. We learn and live and refine and learn some more. I think the benefits of early and repeated exposure to the practical application outweigh the drawbacks.

I said at the beginning of this introduction that the aim of this book is to emancipate human hearts from servitude to the fleeting pleasures of sin. These “Applying the Purifying Power” chapters are where that aim reaches its sharpest focus. How does faith in future grace triumph over anxiety, pride, shame, impatience, covetousness, bitterness, despondency, and lust? That is the question these interspersed chapters try to answer.

The book begins with two chapters that distinguish living by faith in future grace from living by gratitude for past grace. My argument is that the backward look of gratitude is not designed by God as the primary empowerment of obedience. The primary empowerment is the ever-arriving work of God’s Spirit in our lives. And the way we appropriate this promise of enabling power is by faith that it will come as promised. That is, by faith in
future grace. Thus Peter says, “Whoever serves, [let it be] as one who serves by the strength that God supplies—in order that in everything God may be glorified through Jesus Christ” (1 Peter 4:11). And Paul asks, “Does he who supplies the Spirit to you and works miracles among you do so by works of the law, or by hearing with faith?” (Galatians 3:5). Our primary empowerment for service is God’s miracle-working, service-producing Spirit, arriving in our lives according to his promise. And the act of the soul by which it arrives is faith that God will keep his promise, “I will strengthen you, I will help you, I will uphold you with my righteous right hand” (Isaiah 41:10). Faith in future grace.

Chapters 1 and 2 explain the difference between trying to make gratitude the power of obedience, and the alternative of living by faith in future grace. Then follow two chapters (chapters 4 and 5) that explain what is meant by the “futureness” and the “graciousness” of future grace. They answer the question: Does the Bible really make so much of future grace? Is this a central biblical concept?

At this point I can feel the tension building in those who, like me, cherish the magnificence of bygone grace. In chapters 7 through 9, I try to relieve that tension. The aim here is to show that the great redemptive works of past grace—for example, the death and resurrection of Jesus—are indispensable foundations for our faith in future grace. But their power resides precisely in that—they purchase and certify the future grace in which we hope. The life and death of Jesus were God’s Yes to all his promises (2 Corinthians 1:20). Christ came into the world “to confirm the promises given to the patriarchs” (Romans 15:8). Because of Christ’s death, God will “with him graciously give us all things” (Romans 8:32). Those whom God has justified, he will most certainly glorify (Romans 8:30). Past grace is the foundation of life-transforming faith in future grace.

To be as clear and precise as possible, the past grace of the gospel events is uniquely foundational, compared to all other past grace. There are a thousand things God has done for us in the past—from giving us birth to helping us prepare to die. But all this past grace is not the same as the grace of the gospel events. Christ crucified and risen is unique. Because of this, all other grace has come to us—past and future.

By “gospel events” I mean God’s plan to save us, the Christ’s incarnation as human, the death and resurrection of Christ to achieve salvation—endur-
ing the condemnation of God’s elect, satisfying the Father’s wrath, purchasing the forgiveness of sin, fulfilling the law of God, defeating Satan, conquering death. On the basis of these gospel events—this unique past grace—all saving blessings flow to those who believe in Christ. Some of these blessings—like our regeneration and justification and the Spirit’s indwelling—are past. But they were the fruit of the gospel events. So we may say that the gospel, as utterly distinct from us in the past, is the foundation of all other grace that comes to us, past and future.

Another way to point out the uniqueness of the past grace of the gospel events is to take note that they have a unique role in showing us the love of God in our present experience. All past grace reminds us of the love of God (Psalm 107:8, 15, 21, 31). But the death of Christ is in a class by itself in showing the love of God to our souls. We see this in Romans 5:8, “God shows [present tense] his love for us in that while we were still sinners, Christ died [past tense] for us.” God goes on showing his love for us now in the ever-present instant of experience by directing our minds to the past fact that “Christ died for us.” In this way, God’s loving willingness to fulfill all his promises for us is made present and powerful, so that our faith in future grace is continually founded on the unique work of past grace in the gospel events.

Chapters 11 and 12 survey the Old and New Testaments to answer the question, Why did obedience sometimes languish and why did it sometimes flourish? My conclusion is that obedience rises and falls in proportion to faith in future grace. Both the commandments of God in the Old Testament (Hebrews 11:8, 17, 24; Numbers 14:11; 20:12; Deuteronomy 9:23) and the teachings of Jesus and the apostles in the New Testament (2 Thessalonians 1:11; Galatians 5:6; Hebrews 11) were meant to be pursued by faith in future grace. Sometimes that faith was strong. Often it was not.

This forces us to press the questions, Why is it that faith yields obedience? Why has God designed it this way? What is it about faith that necessarily bears the fruit of righteousness and love? Chapters 14 through 16 tackle these questions under the heading “The Nature of Faith in Future Grace.” What emerges here is that faith is the God-appointed means of justification and sanctification because, better than any other act, it highlights the freedom of grace and magnifies the glory of God. It does that because, at its heart, faith in future grace means being satisfied with all that God
promises to be for us in Jesus. This kind of faith magnifies God because God is most glorified in us when we are most satisfied in him.

After seventeen chapters of looking at the biblical dynamics of living by faith in the promises of God, we are compelled at this point to deal directly with the conditionality of many of those promises. How does one actually trust a conditional promise (chapter 18)? Who are the beneficiaries of the promises (chapter 19)? What is the bottom-line condition of the promises of future grace (chapter 20)? I conclude from these three chapters that faith and love are the conditions a Christian meets in order to go on enjoying the benefits of future grace. But faith and love are not conditions in the same way. Faith perceives the glory of God in the promises of future grace, and embraces all that God promises to be for us in Jesus. This spiritual apprehension and delight in God is the self-authenticating evidence that God has called us to be beneficiaries of his grace. This evidence frees us to bank on the promise as our own. And this banking on the promise empowers us to love others, which in turn confirms that our faith is real. Thus faith is the bottom-line condition that unites us to the power of future grace; and love is a condition only in confirming the reality of this faith.

With this grasp of how faith apprehends the power of future grace, we are now prepared to unfold how faith works through love, as Paul says in Galatians 5:6 (chapter 22); and how it empowers us for all kinds of practical ministries (chapter 23). What becomes evident as we describe the links between faith and love is that living by faith in future grace is not a life of coasting and ease. It is a lifelong battle against unbelief, or, as Paul calls it in 1 Timothy 6:12, “the good fight of the faith” (chapter 25). Which means that we must take heed to the great enemy of faith, Satan, and expose his strategies to undo our confidence in future grace (chapter 26).

As the book draws to a close, I reckon with the fact that, as long as this age lasts, every one of us will have to suffer and die. “Through many tribulations we must enter the kingdom of God” (Acts 14:22). This poses a great threat to faith in future grace. But here, too, the promises abound. God makes plain that suffering and death are themselves agents of more grace, and will lead, in the end, to everlasting and ever-increasing joy (chapters 28 and 29). We will be given new bodies on a new earth, and
God will spend eternity exhausting the treasures of his immeasurable grace on us (chapter 30).

The final chapter is for people who like to see the roots and relationships of things. Here I try to show how my thinking about faith in future grace coheres with the thinking of Jonathan Edwards, the eighteenth-century theologian and pastor. And I try to show how the ideas of this book are of one piece with the vision of God and life developed in my earlier books *Desiring God* and *The Pleasures of God*.

**Where You End Is What Matters**

With this understanding of how the chapters fit together, you are, of course, free to begin reading anywhere you like. My concern is not primarily where you begin, but where you end. Will it be with deeper faith in future grace? I pray that it will be. I pray that you will hear and follow the call to find your joy in all that God promises to be for you in Jesus. And I pray that the expulsive power of this new affection will go on freeing you from the fleeting pleasures of sin and empower you for a life of sacrificial love. If, in this way, we prove that God is prized above all things, then living by faith in future grace will be to the praise of his glory. For God is most glorified in us when we are most satisfied in him.
Is it by the instrumentality of faith we receive Christ as our justification, without the merit of any of our works? Well. But this same faith, if vital enough to embrace Christ, is also vital enough to “work by love,” “to purify our hearts.”
This then is the virtue of the free gospel, as a ministry of sanctification, that the very faith which embraces the gift becomes an inevitable and a divinely powerful principle of obedience.

Robert L. Dabney
not everyone needs to read this section. But it may be helpful for some if I orient the book in the history and the categories of more formal theology. From this angle I would say that the aim of this book is to explore how the faith that justifies also sanctifies. Or to be more precise (since I am here talking to theologians), the aim is to examine how the faith, which is alone the means through which *pardon grace* justifies, is also the faith through which *empowering grace* sanctifies. In its popular form, the classic Reformed Protestant expression of faith’s relation to sanctification goes like this: “It is faith alone which justifies, but the faith which justifies is not alone.” That is, justifying faith is always accompanied by good works. But the Reformed Confessions go further than this. They say that justifying faith is not only accompanied by good works, but also is, in some way, the instrumental cause of those works.

1. The reason I do not say “alone” in this half of the sentence is that it is not precisely true, if it means “alone” in exactly the same sense that justification is by faith alone. Justification is by faith alone in the sense that no other acts of the soul or the body function as the God-given channel (see chapter 14, note 2) or agency of pardon. Whatever preparations the Holy Spirit may have performed in advance of faith to bring the heart to believe, and whatever accompanying acts of Bible-reading or praying or sermon-listening or weeping may have accompanied the moment of believing, or followed as a result, they are not acts that unite the soul with the justifying grace of God. Moreover, justification is an event that happens at a point in time, and is not an ongoing act of God as sanctification is. Not only that, justification is not an act that comes in varying degrees, but one that is a once-for-all and total reckoning of righteousness to us for Christ’s sake. It is not mediated to us in varying measures as sanctification is. However, when it comes to sanctification, while faith is always the essential element in appropriating the power of transforming grace, there are other acts of the soul that the Word of God prescribes as a means of experiencing the ongoing empowerment of sanctifying grace, though I would say that all of these “means of grace” are exercised “from faith.” Thus faith is the decisive human agency that connects with the sanctifying grace of God.
The Augsburg Confession

The historic Lutheran Augsburg Confession was written by Philipp Melanchthon (1497–1560), sanctioned by Martin Luther, and presented by the German Protestants to Charles V in 1530. It describes the relationship between justifying faith and the subsequent life of obedience in the following terms:

(IV) [The churches with common consent among us] teach that men can not be justified before God by their own powers, merits, or works; but are justified freely for Christ's sake through faith, when they believe…

(VI) Also they teach that this faith should bring forth good fruits, and that men ought to do the good works commanded of God, because it is God's will, and not on any confidence of merit- ing justification before God by their works.

Thus far, the Augsburg Confession simply says that justifying faith “should bring forth good fruits.” But in Article XX it goes deeper in explaining this connection:

Because the Holy Spirit is received by faith, our hearts are now renewed, and so put on new affections, so that they are able to bring forth good works. For thus saith Ambrose: “Faith is the begetter of a good will and of good actions.”… Hereby every man may see that this doctrine [of justification by faith alone] is not to be accused, as forbidding good works; but rather is much to be commended, because it showeth after what sort we must do good works. For without faith the nature of man can by no means perform the works of the First or Second Table. Without faith, it cannot call upon God, hope in God, bear the cross; but seeketh help from man, and trusteth in man's help. So it cometh to pass that all lusts and human counsels bear sway in the heart so long as faith and trust in God are absent.²

The doctrine of justification by faith “showeth after what sort [i.e., way] we must do good works.” I take this to mean that the Augsburg Confession is not content to say that good works merely exist alongside justifying faith, but also arise from that faith. “Faith is the begetter of...good actions.” The power of “lusts and human counsels” is broken where this faith is present. This book is an attempt to understand why and how faith has that sanctifying power.

**A Swiss Confession**

The First Helvetic Confession was composed by Swiss theologians (Heinrich Bullinger, Simon Grynaeus, Oswald Myconius, and others) at Basel, Switzerland, in 1536. It represented the faith of all the cantons of Switzerland at that period of the Reformation. Article XIII is entitled, “How the grace of Christ and his merit are imparted to us and what fruit comes from them.” It reads, “We come to the great and high deeds of divine grace and the true sanctifying of the Holy Spirit not through our merit or powers, but through faith, which is a pure gift and favor of God.” Then Article XIV explains the connection between this faith and works:

This same faith is a certain, firm, yes, undoubting ground, and a grasping of all things that one hopes from God. From it love grows as a fruit, and, by this love, come all kinds of virtues and good works. And, although the pious and believing practice such fruit of faith, we do not ascribe their piety or their attained salvation to such works, but to the grace of God. This faith comforts itself with the mercy of God, and not its works, even though it performs innumerable good works. This faith is the true service which pleases God.3

Thus the Helvetic Confession affirms that love grows from faith and produces all virtues. Faith does not simply exist alongside the fruit of obedience, but itself “performs innumerable good works.”

---

3. Ibid., 218, my own translation from the original German.
The Thirty-Nine Articles of Religion of the Church of England were published as an expression of Anglican Reformed faith in 1571. Its teaching on justification and good works is refreshingly straightforward and clear:

We are accounted righteous before God, only for the merit of our Lord and Saviour Jesus Christ by Faith, and not for our own works or deservings. Wherefore, that we are justified by Faith only, is a most wholesome Doctrine, and very full of comfort…. Albeit that Good Works, which are the fruits of Faith, and follow after Justification, can not put away our sins, and endure the severity of God's judgment; yet are they pleasing and acceptable to God in Christ, and do spring out necessarily of a true and lively Faith; insomuch that by them a lively Faith may be as evidently known as a tree discerned by the fruit.4

A life of obedience “spring[s] out necessarily” from a true and lively faith. Good works “are the fruits of Faith.” Justifying faith is not merely alongside good works, but is also the agency employed by the grace of God to give rise to good works. Thus good works are the evidence of authentic faith.

The Westminster Confession of Faith

Perhaps the best known Confession of the Reformed faith is the Westminster Confession of Faith, published in England in 1647. Chapter XI of the Confession says:

(1) Those whom God effectually calleth he also freely justifieth; not by infusing righteousness into them, but by pardoning their sins, and by accounting and accepting their persons as righteous: not for anything wrought in them, or done by them, but for

---

4. Ibid., 494.
Christ’s sake alone… (2) Faith, thus receiving and resting on Christ and his righteousness, is the alone instrument of justification; yet is it not alone in the person justified, but is ever accompanied with all other saving graces, and is not dead faith, but worketh by love.\(^5\)

Thus the Confession boldly declares the faith that is the “instrument of justification” also “work[s] by love.” It affirms, therefore, that justifying faith is also sanctifying faith. It “works by love.” The Confession makes explicit (by its footnotes) that the words work[s] by love are a reference to Galatians 5:6, “For in Christ Jesus neither circumcision nor uncircumcision counts for anything, but only faith working through love.” This text will be central to the argument of this book.

A Classic on Justification

Numerous other witnesses could be called in to show that the historic viewpoint of the Reformed confessions is that justifying faith is also sanctifying faith.\(^6\) The faith that justifies gives rise to lives of obedience—not perfection, but growing holiness. Thus in a classic restatement of the doctrine of justification, James Buchanan invites us to

consider how Good Works stand related to Faith, and to Justification, respectively. They are the effects of faith, and, as such, the evidences both of faith, and of justification. That they are the effects of faith is clear; for “whatsoever is not of faith is sin” [Romans 14:23, KJV]; and “without faith it is impossible to please God” [Hebrews 11:6]; and “the end of the commandment is charity, out of a pure heart, and of a good conscience, and faith unfeigned” [1 Timothy 1:5]. It is equally clear that, being the effects, they are also the evidences, of a true and living faith; for “a man may say, Thou hast faith, and I have works: show me thy faith without thy works, and I will show thee my faith by my

---

5. Ibid., 626 (emphasis added).

works” [James 2:18]; and all the good works, which are ascribed to believers under the Old Testament, are traced to the operation of faith [Hebrews 11:4, 7, 8, 23, 32].

Scarce Reflections on How Faith Sanctifies

One of the remarkable things about this unified stream of thinking is that comparatively little attention is given to the spiritual dynamics of how faith sanctifies. I could be wrong about this, since I am not an expert in the history of doctrine. But my sense is that both historically and currently, the claim that justifying faith is “not alone in the person justified, but is ever accompanied with all other saving graces” is usually left dangling without any extended reflection on why this is the case, and how it works out in the spiritual dynamics of real Christian living. Such an extended reflection is what this book is meant to be.

My aim is to understand and explain how it is that justifying faith works through love (Galatians 5:6). My argument is that the reason justifying faith is never alone, is that it is the nature of faith to sanctify. There is something about the essence of justifying faith that makes it a morally transforming agent. Or, to put it more precisely, there is something about the faith through which pardoning grace justifies, that makes it a suitable and efficient means through which empowering grace always sanctifies.

If we ask, How does regeneration, or the new birth, relate to the purifying power of faith in future grace? I would answer like this: Regeneration is the work of God’s Spirit through the word of the gospel (John 3:8; 1 Peter 1:23) that brings our new nature into being. Simultaneously, saving faith is created (1 John 5:1), vital union with Christ is established (Galatians 3:26; Romans 6:5), and we are counted as righteous by imputation of the righteousness of God in Christ (Romans 5:1; 2 Corinthians 5:21; Philippians 3:9). All of that is the simultaneous miraculous work of sovereign grace in one single instant. We did nothing to bring this about. “The wind blows where it wishes, and you hear its sound, but you do not know where it


8. For my fullest reflections on regeneration and its relationship to our multifaceted salvation, see John Piper, Finally Alive: What Happens When We Are Born Again? (Fearn, Scotland: Christian Focus Publications, 2009).
comes from or where it goes. So it is with everyone who is born of the Spirit” (John 3:8).

The faith that God creates in regeneration (Ephesians 2:8) justifies by uniting us to Christ instantaneously. When it exists, it exists in union with Christ. There is no time lapse as if there could be saving faith with no union with Christ. And since union with Christ is the reason we are counted righteous with his righteousness, the way faith justifies is not by any moral agency or quality, but by virtue of its uniting us with Christ.

This is crucial. Some have always argued that faith is a morally good thing, and therefore justification by faith means that we are justified on the ground of some good in us, namely, faith. The Reformers knew this undermined the biblical meaning of justification by faith (Romans 5:1). Andrew Fuller, one of the worthy heirs of those Reformers, addresses the issue by pointing out that faith is unique among all the other graces that grow in the renewed heart. It is “peculiarly a receiving grace.”

Thus it is that justification is ascribed to faith, because it is by faith that we receive Christ; and thus it is by faith only, and not by any other grace. Faith is peculiarly a receiving grace which none other is. Were we said to be justified by repentance, by love, or by any other grace, it would convey to us the idea of something good in us being the consideration on which the blessing was bestowed; but justification by faith conveys no such idea. On the contrary, it leads the mind directly to Christ, in the same manner as saying of a person that he lives by begging leads to the idea of his living on what he freely receives.9

To be sure, faith is a duty. It is an act of the soul. It is a good effect of regeneration. “Yet,” Andrew Fuller says, “it is not as such, but as uniting us to Christ and deriving righteousness from him, that it justifies?”10 From this point of justification, and on the basis of it, the process of sanctification begins.

9. *The Complete Works of the Rev. Andrew Fuller*, vol. 1, Joseph Belcher, Harrisonburg, VA: Sprinkle Publications, 1988), 281. “By faith we receive the benefit; but the benefit arises not from faith, but from Christ. Hence the same thing which is ascribed in some places to faith, is in others ascribed to the obedience, death, and resurrection of Christ,” 282.

Justification and Sanctification Are Distinct

From this it can be seen that in no way do I mean to confound justification and sanctification. They are distinct. Justification is not a human behavior of soul or body. But sanctification is a (divinely effected) human behavior of soul and body. Both justification and sanctification are brought about by God, but they are not brought about in the same way. Justification is an act of God’s reckoning; sanctification is an act of God’s transforming.

Thus the function of faith in regard to each is different. In regard to justification, faith is not the channel through which a power or a transformation flows to the soul of the believer, but rather faith is the occasion of God’s forgiving and acquitting and reckoning as righteous by virtue of faith’s uniting us to Christ. These justifying acts of God do not in themselves touch the soul of man. They are extra nos—outside ourselves. Paul speaks of the justification of the “ungodly” (Romans 4:5). We do not remain ungodly, but we do begin as “justified ungodly.” However, in regard to sanctification, faith is indeed the channel through which divine power and transformation flow to the soul; and the work of God through faith does indeed touch the soul, and change it.

Three Assumptions

My point in this book is that the faith, which is the occasion of justification, is the same faith through which sanctifying power comes to the justified sinner. There are three assumptions here.

The first assumption is that justifying faith is persevering faith. As Jonathan Edwards explained with careful and nuanced language, “Perseverance in faith is, in one sense, the condition of justification; that is, the promise of acceptance is made only to a persevering sort of faith, and the proper

11. Andrew Fuller puts it like this: “The ground on which [the apostles] took their stand was ‘Cursed is everyone who continueth not in all things written in the book of the law to do them’ [Galatians 3:10]. Hence they inferred the imposibility of the sinner being justified in any other way than for the sake of him who was ‘made a curse for us;’ and hence it clearly follows, that whatever holiness any sinner may possess before, in, or after believing, it is of no account whatever as a ground of acceptance with God.” The Complete Works of the Rev. Andrew Fuller, vol. 2, 392–93.

12. Keep in mind that, in this book, this phrase “justifying faith” is always shorthand for “faith through which alone grace justifies.”
evidence of it being that sort is its actual perseverance."\(^{13}\) Thus it is proper to speak of the moral effectiveness of justifying faith not merely because it brings us into a right standing with God at the first moment of its exercise, but also because it is a persevering sort of faith, whose effectiveness resides also in its daily embrace of all that God is for us in Jesus.

A second assumption is that justifying faith is not only a trusting in the past grace of God, but also a trusting in the future grace of God, secured by the past grace of Christ’s death and resurrection. Justifying faith embraces the finished work of Christ’s atonement, in the sense that it rests in all that this atonement means for our past, present, and future. As the First Helvetic Confession affirms, “Faith is…a grasping of all things that one hopes from God.” Or as John Calvin says in his sermon on Ephesians 3:14–19, “If we come to Christ, with belief in him, that is to say, if we receive the promises of the gospel, let us assure ourselves that he will dwell in our hearts, even by means of faith.”\(^{14}\) Standing on the bygone grace of Christ’s death and resurrection, justifying faith is a future-oriented trust in the promises of God.

A third assumption is that the essence (though not the sum total) of justifying faith is being satisfied with all that God is (and promises to be) for us in Jesus. As other theologians have said, it is the embracing of Jesus in every office in which he is presented in the Word of God. Justifying faith is not selective, embracing Christ as he is offered by God in one role, while rejecting him as he is offered in another. “True faith embraces Christ in whatever ways the Scriptures hold him out to poor sinners.”\(^{15}\) Justifying faith embraces all that God promises to be for us in Jesus. And this embracing is not a mere intellectual assent to a teaching, but is also a vital heartfelt satisfaction with God.

These three assumptions about the nature of justifying faith (which I will try to develop and justify biblically) account for why and how justifying faith necessarily sanctifies. This book is an extended reflection on the biblical underpinnings and practical spiritual dynamics of the sanctifying power of justifying faith. I call these dynamics living by faith in future grace.


PART I

A FOE TO FAITH IN FUTURE GRACE
And how long will they not believe in me,
in spite of all the signs that I have done among them?

Numbers 14:11

Gratitude exults in the past benefits of God and says to faith,
“Embrace more of these benefits for the future, so that my happy work of looking back on God’s deliverance may continue.”
Like most precious things, gratitude is vulnerable. We easily forget that gratitude exists because sometimes things come to us “gratis”—without price or payment. When that happens, we should feel a pleasant sense of the worth of what we’ve received and the goodwill behind it. This pleasant sense is what we call gratitude. Then, spontaneously rising from this pleasant sense, come expressions of delight. We feel constrained with joy to acknowledge the gift and the goodwill behind it, and to express how good we feel about the gift and the heart of the giver.

Gratitude corresponds to grace (“gratis”). This is true even when we feel thankful for something we have paid for. We sense that what we bought might have been disappointing in spite of our having enough money to buy it. It might not have been in such good condition; or it might not have been the exact one we wanted; or someone might have bought it before we did; or the transaction might have been harsh; or the timing might have been wrong for our intended use; or the price might have gone up just after we bought it. In other words, gratitude is not the feeling that we have been shrewd in the way we get things. It is the emotion that rises joyfully in response to something “gratis,” even in our purchases.
But right at this point there lurks a danger. There is an impulse in the fallen human heart—all our hearts—to forget that gratitude is a spontaneous response of joy to receiving something over and above what we paid for. When we forget this, what happens is that gratitude starts to be misused and distorted as an impulse to pay for the very thing that came to us “gratis.” This terrible moment is the birthplace of the “debtor’s ethic.”

The debtor’s ethic says, “Because you have done something good for me, I feel indebted to do something good for you.” This impulse is not what gratitude was designed to produce. God meant gratitude to be a spontaneous expression of pleasure in the gift and the good will of another. He did not mean it to be an impulse to return favors. If gratitude is twisted into a sense of debt, it gives birth to the debtor’s ethic—and the effect is to nullify grace.

Don’t misunderstand me. Gratitude itself does not nullify grace. It exults in grace. It was created by God to echo grace. Even the thought that it can be twisted to serve evil shocks some people and makes them shrink back. Make no mistake, I exalt gratitude as a central biblical response of the heart to the grace of God. The Bible commands gratitude to God as one of our highest duties. “Enter his gates with thanksgiving, and his courts with praise! Give thanks to him; bless his name!” (Psalm 100:4). God says that gratitude glorifies him: “The one who offers thanksgiving as his sacrifice glorifies me” (Psalm 50:23). In spite of being vulnerable to misuse in the debtor’s ethic, gratitude is not guilty.

We all know what the debtor’s ethic is, even if we’ve never called it this. Suppose you invite me over for dinner. It is certainly right for me to feel gratitude. But O, how easily we distort this spontaneous response of joy into an impulse to pay back. You gave me an invitation and now I owe you one. When our virtue—toward other people, or toward God—is born out of this sense of “paying back,” we are in the grip of the debtor’s ethic.

What’s gone wrong? It’s not wrong to feel gratitude when someone gives us a gift. The trouble starts with the impulse that now we owe a “gift.” What this feeling does is turn gifts into legal currency. Subtly the gift is no longer a gift but a business transaction. And what was offered as free grace is nullified by distorted gratitude.
Should We Pay God Back?

It is remarkable how widespread and durable the debtor’s ethic is among Christians. Recently I heard a well-known evangelical leader deliver a powerful message about the need for Americans to recover the call of duty and devotion to Christ. He used a compelling illustration about self-sacrifice. But his explanation of the spiritual dynamics of the sacrifice focused entirely on gratitude for what Christ had done. I sat there longing to hear a strong word about the essential role of hope as the sustaining power of laying your life down. But it didn’t come.

This way of motivating duty and devotion seems harmless, even noble. Its appeal is strong. It speaks in words that are almost above criticism. For example, it might say, “God has done so much for you; now what will you do for him?” Or: “He gave you his very life; now how much will you give to him?” The refrain of Frances Havergal’s old hymn “I Gave My Life for Thee” is hazardous language. In it Christ says, “I gave, I gave My life for thee, what hast thou given for Me?” And: “I bring, I bring rich gifts to thee, what hast thou brought to Me?” I don’t mean that sentences like these must express the debtor’s ethic. I only mean that they easily can, and often do.

In the debtor’s ethic, the Christian life is pictured as an effort to pay back the debt we owe to God. Usually the concession is made that we can never fully pay it off. But “gratitude” demands that we work at it. Good deeds and religious acts are the installment payments we make on the unending debt we owe God. This debtor’s ethic often lies, perhaps unintentionally, beneath the words, “We should obey Christ out of gratitude.”

This appeal to gratitude as a way of motivating Christians is so common it may come as a shock when I question whether it has much biblical support. But consider this for a moment. How many places in the Bible can you think of where gratitude or thankfulness is explicitly made the motive of moral behavior? I mean behaviors like treating people with love, and doing your business with integrity, and taking risks in the obedience of missions. Does the Bible tell us that these things are to be done “out of gratitude,” or “in the power of thankfulness,” or “because we owe Jesus so much”?

This is not nitpicking or incidental; it is amazing. If you ask Christians
today, “What is the biblical motive for Christian obedience?” great numbers would say, “Gratitude to God.” And yet this way of thinking seems almost totally lacking in the Bible. The Bible rarely, if ever, explicitly makes gratitude the impulse of moral behavior, or ingratitude the explanation of immorality.

This is stunning when you let it sink in. This most common way of talking about motivating Christian obedience is scarcely mentioned in the Bible. This fact comes like a punch in the belly; it takes your breath away. Is this really so? You will need to search for yourself to be completely sure.

Was Ingratitude the Problem?

In the Old Testament the people of God often sinned against him despite all the good things he had done for them. But the reason given for this sin is not their ingratitude but, for example, their lack of faith: “How long will they not believe in me, in spite of all the signs that I have done among them?” (Numbers 14:11). The ethical problem troubling Moses is not ingratitude. What troubles him is that God’s past grace did not move the people to trust in God’s future grace. Faith in future grace, not gratitude, is the missing ethical power to overcome rebellion and motivate obedience.

Just when today’s Christian would probably say the problem is lack of gratitude, the biblical writers again and again say that the problem is a lack of faith in God’s future grace. Moses rebukes the people, “You have seen how the Lord your God carried you, as a man carries his son…. Yet in spite of this word you did not believe the Lord your God” (Deuteronomy 1:31–32).

The psalmist gives the same reason for why God’s people sinned in spite of all his blessings: although God “split rocks in the wilderness and gave them drink abundantly…yet they sinned still more against him… because they did not believe in God and did not trust his saving power” (Psalm 78:15, 17, 22).

It’s true that the disobedient people must have lacked gratitude. But that’s not how the Bible explains their rebellion and disobedience. Repeatedly the explanation given is lack of faith in God’s future grace. The missing channel of motivating power between past grace and today’s obedience was not gratitude but faith. You will read the Old Testament in vain for texts that make gratitude the explicit motive or power for obedience.
There are other Old Testament motives for obedience, such as love to God and fear of the Lord. We will deal in coming chapters with the relationship between faith in future grace and love for God. But this is a good place to say a word about the fear of the Lord and its relationship to obedience and to faith in future grace.

Moses taught Israel that the fear of the Lord would give rise to obedience: “Fear the Lord your God...by keeping all his statutes and his commandments” (Deuteronomy 6:2). Solomon summed up his own teaching in Ecclesiastes, “The end of the matter; all has been heard. Fear God and keep his commandments” (Ecclesiastes 12:13). Nehemiah told the nobles and rulers in Jerusalem to “walk in the fear of our God” (Nehemiah 5:9). And Proverbs 23:17 says, “Continue in the fear of the Lord all the day.” Right “walking” and right living flow from fearing God. But to my knowledge there are no expressions corresponding to these that link gratitude and obedience in the same way.

And even these expressions about fearing the Lord are probably the flip side of trusting the Lord’s future grace. In other words, “fear the Lord” means “fear the terrible insult it would be to God if you do not trust his gracious promises of power and wisdom on your behalf.” That’s probably why Psalm 115:11 says, “You who fear the Lord, trust in the Lord! He is their help and their shield.” In other words, if fear is not mingled with trust, it will not be pleasing to the Lord. “Without faith it is impossible to please [God]” (Hebrews 11:6). The obedience that comes from fearing God without faith in his future grace will not be free, but servile.

The interconnectedness of fear and faith is probably why people looked at the grace given to David in distress, and felt fear and trust rising side by side in their hearts. “He put a new song in my mouth, a song of praise to our God. Many will see and fear, and put their trust in the Lord” (Psalm 40:3). The same thing had happened at the Red Sea. “Israel saw the great power

1. See chapters 12, 16, and 20.
2. See chapters 14 and 15 for an extended discussion of how faith in future grace relates to “fearing God” and “hoping in God” and “taking refuge in God” and “waiting for God” and “keeping his covenant.”
that the Lord used against the Egyptians, so the people feared the Lord, and they believed in the Lord\(^7\) (Exodus 14:31). Fear and faith happen together in response to God’s mighty power and his promise of future grace.

To fear the Lord is to tremble at the awareness of what a terrible insult it is to a holy God if we do not have faith in his future grace after all the signs and wonders he has performed to win our obedient trust. It’s this faith in future grace that channels the power of God into obedience. We search the Old Testament in vain for the explicit teaching that gratitude is a channel of this power.

**Pay Your Vows to the Most High**

One possible exception to this observation in the Old Testament is the teaching that we should “pay our vows” to God. Thinking about this “exception” has taken me deeper into the relationship between gratitude and faith in future grace.

One of the most significant vows I ever made to the Lord was prompted by stage fright. I was in college and almost paralyzed by the prospect of public speaking.\(^3\) I was asked by Chaplain Evan Welch at Wheaton College to give a brief prayer of invocation at a summer school chapel. That meant speaking, perhaps for thirty seconds, to several hundred people. That may seem like a small thing to most people, but to me it was a watershed moment in my life. Against all my natural inclinations, I said yes. Then I began to wrestle with God in the hope that he would help me so that I would not get so choked up with paralyzing fear that I couldn’t speak—which had happened all through high school whenever I had to make a little presentation.

So I made a vow. I said, “Lord, if you will bring me through this one prayer in front of all those students and faculty, I will never again turn down a speaking opportunity out of fear.” God helped me, and, to the best of my knowledge, I have kept my vow to this day. But was I right to do this? Or is the making and keeping of vows a part of the debtor’s ethic?

Vows are promises that a person makes to God, usually in times of distress. For example, Absalom said to David, “For your servant vowed a vow while I lived at Geshur in Aram, saying, ‘If the Lord will indeed bring

---

3. I tell the whole story later in chapter 3.
me back to Jerusalem, then I will offer worship to the LORD” (2 Samuel 15:8). The Lord is not against making vows. In fact, it seems that Hezekiah is criticized for not making one: “In those days Hezekiah became sick and was at the point of death, and he prayed to the LORD, and he answered him and gave him a sign. But Hezekiah did not make return according to the benefit done to him, for his heart was proud. Therefore wrath came upon him and Judah and Jerusalem” (2 Chronicles 32:24–25). It seems that Hezekiah should have made a vow of service to the Lord and fulfilled it. Moreover, God gives instructions for keeping vows: “If you make a vow to the LORD your God, you shall not delay fulfilling it, for the LORD your God will surely require it of you, and you will be guilty of sin” (Deuteronomy 23:21).

Sometimes the keeping of vows is connected with gratitude. For example, Psalm 50:14 says, “Offer to God a sacrifice of thanksgiving, and perform your vows to the Most High.” Probably the vows in this context are vows to offer sacrifices of thanksgiving. This seems to be the case in Psalm 66:13–14, “I will come into your house with burnt offerings; I will perform my vows to you, that which my lips uttered and my mouth promised when I was in trouble.” When he was in trouble he vowed that he would offer burnt offerings to the Lord. So the “sacrifice of thanksgiving” is a fulfillment of the vow.

It may well be that other things are vowed from time to time besides acts of worship like burnt offerings. So it seems fair to say that some moral commitments find their impulse in the desire to render back to God some good because of the help he has given in distress. The Old Testament does not say explicitly that this behavior is “from gratitude” or is even an expression of gratitude. But the connection is obviously very close. How are we to understand this connection and its relationship to faith in future grace? And why is rendering back to God the payment of our vows not an example of the debtor’s ethic?

**Is Paying Vows an Example of the Debtor’s Ethic?**

What keeps the paying of vows from the dangers of the debtor’s ethic is that the “payment” is, in reality, not an ordinary payment, but another act of

---

4. This does not contradict the warnings of James (5:12) and Jesus (Matthew 5:33–37), where the warning is given not to take oaths. Oaths, in these verses, are attempts to buttress the truth of your own word by calling on some reality beyond your control to bear witness to your truthfulness. A vow is simply a promise to keep your word.
receiving that magnifies the ongoing grace of God. It does not magnify our resourcefulness. We can see this in two psalms. First, in Psalm 116:12–14, the psalmist says, “What shall I render to the Lord for all his benefits to me? I will lift up the cup of salvation and call on the name of the Lord. I will pay my vows to the Lord.” The psalmist’s answer to his own question, “What shall I render to the Lord for all his benefits?” is, in essence, that he will go on receiving from the Lord so that the Lord’s inexhaustible goodness will be magnified. First, lifting up the cup of salvation signifies taking the Lord’s satisfying salvation in hand and drinking it and expecting more. This is why I say that “paying” back to God in these contexts is not an ordinary payment. It is an act of receiving.

Second, this is also the meaning of the next phrase: “I will call on the name of the Lord.” What will I render to God for graciously answering my call? Answer: I will call again. I will render to God the praise and the tribute that he is never in need of me, but is always overflowing with benefits when I need him (which I always do). Then the psalmist says, in the third place, “I will pay my vows to the Lord.” But how will they be paid? They will be paid by holding up the cup of salvation and by calling on the Lord. That is, they will be paid by faith in future grace.

Faith in Future Grace Protects Gratitude from the Debtor’s Ethic

Faith in future grace is the secret that keeps impulses of gratitude from turning into the debtor’s ethic. True gratitude exults in the riches of God’s grace as it looks back on the benefits it has received. By cherishing past grace in this way, it inclines the heart to trust in future grace. We might say that gratitude has a strong appetite for the enjoyment of looking back on the outpourings of God’s grace. And since God enlarges the past reservoir of grace by pouring out more grace through faith, therefore, for the sake of this accumulation, gratitude sends its impulses of delight into faith in this ever-arriving future grace.

This is expressed in the words of Psalm 116:12–13, “What shall I render to the Lord for all his benefits to me? I will lift up the cup of salvation and call on the name of the Lord.” That is, what I will render to the Lord for so much past grace is the call for more future grace. Gratitude exults in the past
benefits of God and says to faith, “Embrace more of these benefits for the future, so that my happy work of looking back on God’s deliverance may continue and increase.”

The same kind of thought is found in Psalm 50. God warns against a wrong kind of payment when he says in verses 12–13, “If I were hungry, I would not tell you, for the world and its fullness are mine. Do I eat the flesh of bulls or drink the blood of goats?” In other words, “Don’t view your ‘payments’ as ordinary payments that meet my needs or add anything to me. I own your ‘payments’ already.”

What then? Verses 14–15 answer, “Offer to God a sacrifice of thanksgiving, and perform your vows to the Most High, and call upon me in the day of trouble; I will deliver you, and you shall glorify me.” Here again, the way to pay vows is explained as calling on the Lord in the day of trouble so that he will do the delivering and he will get the honor. This makes clear that “performing” vows in the Old Testament is not part of the debtor’s ethic. It is an act of faith in future grace. Perform your vow, that is, call on me in the day of trouble, and I will deliver you with future grace. And you will give me honor.

In sum, we can say that true gratitude does not give rise to the debtor’s ethic because it gives rise to faith in future grace. With true gratitude there is such a delight in the worth of God’s past grace, that we are driven on to experience more and more of grace in the future. But this is not done by “payments” of a debt in any ordinary sense. Rather, it happens when gratitude for past grace quickens and energizes faith in future grace. The grateful gaze at all God’s past grace gives confidence and courage to faith’s contemplation of God’s promises.

If this is the direction the Old Testament points, then what about the New Testament? What direction does it lead us in thinking about the debtor’s ethic? For that we turn to chapter 2.
The effort to repay God, in the ordinary way we pay creditors, would nullify grace and turn it into a business transaction.

If we see acts of obedience as installment payments, we make grace into a mortgage… Let us not say that grace creates debts; let us say that grace pays debts.

Past grace is glorified by intense and joyful gratitude. Future grace is glorified by intense and joyful confidence. This faith is what empowers us for venturesome obedience in the cause of Christ.