

P A R T I

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A FOE  
TO  
FAITH IN FUTURE GRACE

*And how long will they not believe in Me,  
despite all the signs which I have performed in their midst?*

N U M B E R S   1 4 : 1 1

*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.”*

# The Debtor's Ethic: Should We Try to Pay God Back?

## WHAT IS GRATITUDE?

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.

THE BIRTHPLACE OF THE DEBTOR'S ETHIC

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 *honors* Him: “He who offers a sacrifice of thanksgiving *honors* 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 Francis 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 nit-picking 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 despite all the signs which I have performed in their midst?” (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 saw how the Lord your God carried you just as a man carries his son...but for all this you did not *trust* 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 the rocks in the wilderness, and gave them abundant drink...yet still they continued to sin against Him...because they did not *believe* in God, and did not *trust* in His salvation” (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 future obedience was not past-oriented gratitude, but future-oriented faith. You will read the Old

Testament in vain for texts that make gratitude the explicit motive or power for obedience.

#### THE FEAR OF THE LORD AND FAITH IN FUTURE GRACE

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.<sup>1</sup> 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, to keep all his statutes and his commandments” (Deuteronomy 6:2). Solomon summed up his own teaching in Ecclesiastes, “The conclusion, when all has been heard, is: *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, “*Live* in the *fear* of the Lord always.” Right “walking” and right “living” flow from fearing God. But to my knowledge there are no expressions corresponding to these which 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.<sup>2</sup> 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. “And He put a new song in my mouth, a song of praise to our God; many will see and *fear*, and will *trust* in the Lord” (Psalm 40:3). The same thing had happened at the Red Sea. “When Israel saw the great power which the Lord had used against the Egyptians, the people *feared* the

Lord, and they *believed* in the Lord” (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.<sup>3</sup> 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 30 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, “Your servant vowed a vow while I was living at Geshur in Aram, saying, ‘If the Lord shall indeed bring me back to Jerusalem, then I will serve the Lord’” (2 Samuel 15:8). The

Lord is not against making vows.<sup>4</sup> In fact it seems that Hezekiah is criticized for *not* making one: “In those days Hezekiah became mortally ill; and he prayed to the Lord, and the Lord spoke to him and gave him a sign. But Hezekiah gave no return for the benefit he received, because his heart was proud; therefore wrath came on him and on 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: “When you make a vow to the Lord your God, you shall not delay to pay it, for it would be sin in you, and the Lord your God will surely require it of you” (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 *pay 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 shall come into Thy house with burnt offerings; I shall pay Thee my vows, which my lips uttered and my mouth spoke when I was in distress.” When he was in distress 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 receiving which 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 toward

me? I shall lift up the cup of salvation, and call upon the name of the Lord. I shall 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 shall call upon the name of the Lord.” What shall I render to God for graciously answering my call? Answer: I shall 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. Since God does this future outpouring *through faith*, therefore gratitude sends its impulses of delight into faith in future grace. This is expressed in the words: lift up the cup of salvation and call on the name of the Lord. 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.”

The same kind of thought is found in Psalm 50. God warns against a wrong kind of payment when he says in verse 12-13, “If I were hungry, I would not tell you; for the world is Mine, and all it contains. Shall I eat the flesh of bulls, or drink the blood of male 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? Verse 14-15 answers, “Offer to God a sacrifice of *thanksgiving*, and *pay your vows* to the Most High. And call upon Me in the day of trouble; I shall rescue you, and you will honor 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 rescuing and he will get the honor. This makes clear that “paying” vows in the Old Testament is not part of the debtor’s ethic. It is an act of faith in future grace. Pay your vow, that is, call on me in the day of trouble, and I will rescue 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 it in the future. But this is not done by “payments” of a debt in any ordinary sense. Rather, it is done by transforming gratitude into faith as it turns from contemplating the pleasures of past grace and starts contemplating the promises of the future.

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 Two.

*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.*

# When Gratitude Malfunctions

## A FILIPINO INSIGHT

**W**hile this book was being written I taught a lesson on the debtor's ethic at our church. In the audience there happened to be a visiting missionary to the Philippines who came up to me afterwards and said, "Did you know that you were talking about something extremely important for Filipino culture?" He explained that in the Filipino mind-set there is something called *utang na loob*. He showed me later an essay that explained what he meant.

Evelyn Miranda-Feliciano has written a book in which she defines *utang na loob* as "debt of volition." "It is an interior law which dictates that the recipient of a good act or deed behave generously towards his benefactor as long as he lives."<sup>1</sup>

She goes on to say that "To a Filipino, to show a lack of due gratitude is outrageous; being grateful is almost second nature to him. His sense of *utang na loob* defines his integrity as a person in the context of social relationships."<sup>2</sup> But there are negative aspects to this mind-set.

*Generally, the lifetime indebtedness aspect of utang na loob draws from the fact that it is difficult to measure one's debt of gratitude. It is an*

*indebtedness that is harder to pay than money owed. Nothing is said about it. Nothing is counted or quantified. Everything is played by ear and the poor recipient is never sure whether what he had done suffices to repay his debt. Thus, he is bound to be at the beck and call of his benefactor. Unless the benefactor outrightly tells him to stop, or releases him from the burden of a self-imposed obligation.*

*Evidently, an unquestioning form of utang na loob tends to create a patron-client relationship that is oppressive. It creates a kind of dependency and mendicancy detrimental to the formation of a truly free, self-respecting individual, or nation for that matter.<sup>3</sup>*

#### IT'S A HUMAN ISSUE, NOT A FILIPINO ONE

This awareness of the reality of *utang na loob* in Filipino culture, and the problems it creates for the Christian mission, has raised the stakes of my concern higher than ever. I don't think the spiritual dangers of *utang na loob* are unique to the Philippines. They are present in every human heart. We are spring-loaded, it seems, to conceive of our relationship to God in terms that focus on what he has done for us in the past and what we must now do for him in the future by way of repayment.

What we saw in the last chapter is that living by faith in future grace is the biblical antidote to this debtor's ethic—the negative aspects of *utang na loob*. God has promised grace for tomorrow. Whatever returns we make to him for all his past goodness to us, we make by relying on his future grace. The only debt that grace creates is the “debt” of relying on more grace for all that God calls us to be and do. That is what we saw in the last chapter from our pondering the Old Testament. It is also what we will see now from our meditation on the New Testament.

#### ALL OBEDIENCE IS TO BE BY FAITH

In the New Testament the prevalence of faith in future grace as the impulse of Christian obedience is even clearer and more explicit than in the Old Testament. The apostle Paul faulted Israel for failing to pursue the law “from

faith.” But he never faulted them for not pursuing it “from gratitude.” For example, he says, “Israel, pursuing a law of righteousness, did not arrive at that law. Why? Because they did not pursue it *by faith*, but as though it were by works” (Romans 9:31-32).

Similarly, in Hebrews 11 we find the saints of the Old Testament commended again and again because their obedience was motivated *by faith*. “By faith” Abraham “obeyed” (11:8); “by faith” Noah “prepared an ark” (11:7); “by faith” Moses “left Egypt” (11:27); “by faith” others “performed acts of righteousness” (11:33). But we find no expression in the Bible like, “by gratitude they obeyed,” or “by thankfulness they performed acts of righteousness.”

Furthermore we find Christian obedience called the “work of faith,” never of the “work of gratitude” (1 Thessalonians 1:3; 2 Thessalonians 1:11). We find expressions like “live by faith” (Galatians 2:20) and “walk by faith” (2 Corinthians 5:7), but never any expression like “live by gratitude” or “walk by gratitude.” We find the expression “faith working through love” (Galatians 5:6), but not “gratitude working through love.” We read that “the goal of our instruction is love from a pure heart and a good conscience and a sincere faith” (1 Timothy 1:5), but not “from sincere gratitude.” We read that sanctification is by “faith in the truth” (2 Thessalonians 2:13), not that it is “by gratitude.” We read that “faith without works is dead” (James 2:26), but not that “gratitude without works is dead.” And when Jesus deals with the disciples’ hesitancy to seek the kingdom first because they were worried about food and clothing, he did not say, “O men of little gratitude”; he said, “O men of little faith” (Matthew 6:30). Faith in future grace, not gratitude, is the source of radical, risk-taking, kingdom-seeking obedience.

As I said before, this is not nit-picking or incidental; it is amazing. Gratitude is not set forth in the Bible as a primary motive for Christian living. Gratitude is a beautiful thing. There is no Christianity without it. It is at the heart of worship. It should fill the heart of every believer. But when it comes to spelling out the spiritual dynamics of how practical Christian obedience happens, the Bible does not say that it comes from the backward gaze of gratitude, but that it comes from the forward gaze of faith.

A POSSIBLE EXCEPTION

One possible exception in the New Testament would be Hebrews 12:28-29, “Since we receive a kingdom which cannot be shaken, let us show *gratitude, by which we may offer to God an acceptable service* with reverence and awe; for our God is a consuming fire.” Notice that it says, “By which—that is, by gratitude—we offer to God acceptable service.” This seems to make gratitude the impulse of our service. That may well be the meaning. If it is, then the way gratitude empowers service is probably by feeding faith with the joyful expectation of future grace on the basis of past experience. I say this because the book of Hebrews, more than any other book in the New Testament, is explicitly insistent that obedience comes “by faith” (Hebrews 11).

But, in fact, Hebrews 12:28 might mean something different. The King James Version translates it like this: “Wherefore we receiving a kingdom which cannot be moved, *let us have grace, whereby we may serve God.*” The phrase “let us have grace” is a literal rendering which is taken usually to mean “have gratitude.” But if the literal rendering is accurate, what the verse is saying is precisely, “Let’s keep trusting in future grace which will give us the power to serve God.” In that case it would not be a word about gratitude, but about faith in future grace. In either case this verse does not nullify the point we are making: neither the Old Testament nor the New treats gratitude as a prominent impulse for obedience. Faith in future grace is much more prominent. And what we will see at the end of this chapter is that the interplay of gratitude and faith makes gratitude the servant of faith in future grace.

COULD GRATITUDE NULLIFY GRACE?

It seems that gratitude is so vulnerable to misuse as a debtor’s ethic that God has not ordained for it to function as a prominent motive in Christian living. This is a remarkable thing. And we can see more clearly why God would lead us in this way when we see what is at stake. If the impulses of gratitude slip over into the debtor’s ethic, grace soon ceases to be grace. The effort to repay God, in the ordinary way we pay our 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.

Picture salvation as a house that you live in. It provides you with protection. It is stocked with food and drink that will last forever. It never decays or crumbles. Its windows open onto vistas of glory. God built it at great cost to himself and to his Son, and he gave it to you. The “purchase” agreement is called a “new covenant.” The terms read: “This house shall become and remain yours if you will receive it as a gift and take delight in the Father and the Son as they inhabit the house with you. You shall not profane the house of God by sheltering other gods nor turn your heart away after other treasures.” Would it not be foolish to say yes to this agreement, and then hire a lawyer to draw up an amortization schedule with monthly payments in the hopes of somehow balancing accounts. You would be treating the house no longer as a gift, but a purchase. God would no longer be the free benefactor. And you would be enslaved to a new set of demands that he never dreamed of putting on you. If grace is to be free—which is the very meaning of grace—we cannot view it as something to be repaid.

“O, TO GRACE HOW GREAT A DEBTOR”?

What does this mean for respected and loved hymns like Robert Robinson’s *Come Thou Fount*? The last verse says,

*O to grace how great a debtor  
Daily I’m constrained to be!  
Let Thy goodness, like a fetter,  
Bind my wand’ring heart to Thee:  
Prone to wander, Lord, I feel it,  
Prone to leave the God I love;  
Here’s my heart, O take and seal it;  
Seal it for Thy courts above.*

I don’t deny that we are debtors to God. Jesus taught us to pray, “Forgive us our debts” (Matthew 6:12), and he called people “debtors” because of their sins (Luke 13:4). In other words, when the Bible focuses on our being in debt to God it has reference to our sins that need to be forgiven, not our obedience that needs to be paid.

It would seem more appropriate to say that we are debtors to God's justice, not to his grace. That is, if we deal with him in payments of debt, he will deal with us in terms of justice: value for value (see Romans 4:4). We will not get very far in this transaction. That is why we plead for forgiveness of our debts instead of proposing a schedule of payments. To be more biblical, let us not say that grace *creates* debts; let us say that grace *pays* debts. As a more recent song says,

*O be ye glad, O be ye glad  
 Ev'ry debt that you ever had  
 Has been paid up in full by the grace of the Lord  
 Be ye glad, be ye glad, be ye glad.*<sup>4</sup>

I think Robinson uses the phrase “debtor to grace” very loosely to mean that everything he has is “owing” to grace. It all comes from grace. Therefore he is absolutely dependent on grace for everything now and forever. His “debt” does not imply a pattern of repayment, but an eternity of childlike dependence.

Perhaps Robinson might say—I hope he would say—the only debt you can pay to grace without nullifying grace is dependence on future grace. What honors never-ending, inexhaustible future grace is moment-by-moment “payments” (not a good word) of trust. I hope that's what Robinson was praying for when he wrote, “Bind my wandering heart to Thee... Seal it for Thy courts above.” That is, keep me close to you and trusting you rather than wandering off in search of something more reliable and more satisfying.

NOT ALL GOD'S GLORY IS IN THE PAST

There's another problem with the debtor's ethic. It runs the risk of minimizing the glory of grace by its limited past-orientation. Gratitude looks back. This is not bad. The Bible commands us to remember the past grace of God: “Remember His wonders which He has done, His marvels, and the judgments uttered by His mouth” (Psalm 105:5). Vast stretches of God's grace and glory would be degraded if we forgot the past. It is the function of gratitude to call up this glory in worship.

## WHEN GRATITUDE MALFUNCTIONS

But we do not live in the past. None of our potential obedience can happen in the past. All of our life will be lived in the future. Therefore when we try to make gratitude empower this future obedience, something goes wrong. Gratitude is primarily a response to the past grace of God; it malfunctions when forced to function as motivation for the future—unless it is transformed into faith in future grace.

There is a divine power for future obedience. But gratitude is not designed for carrying this high voltage current of future grace. Faith is. When gratitude is thrust into this role, what tends to happen is that a debtor's ethic emerges that tries to produce future obedience with the power of past grace. It won't work. It is past. So poor gratitude does the best it can, although out of its element: it appeals to the will to make returns to God for the past grace that it knows so well. Thus, inspired by past grace (but not empowered by future grace), the will tries to do good things for God in the power of gratitude—that is, in the power of remembered past grace. If faith in future grace does not come in to rescue gratitude at this point, the debtor's ethic takes over and subtle forms of religious self-reliance develop. We call them legalism.

The main problem here is that the past-orientation of the debtor's ethic tends to blind us to the infinite, never-ending, inexhaustible, uninterrupted flow of future grace from this moment to eternity. This grace is there in the future to be trusted and lived on. It is there to give the motivation and power for our obedience. This infinite overflow of God's grace is dishonored when we fail to appropriate it by faith in future grace. Gratitude is not designed for this. Faith is. Past grace is glorified by intense and joyful gratitude. Future grace is glorified by intense and joyful confidence. This faith is what frees us and empowers us for venturesome obedience in the cause of Christ.

## THE DEBTOR'S ETHIC IS NOT NEW

As I was working on this chapter I happened to pull off the shelf a little book by Andrew Murray titled *Abide in Christ*. Murray was a Dutch Reformed pastor and writer who ministered in South Africa until his death in 1917.

A moment's inspection revealed that in his own day he shared a concern about the way the gratitude ethic limits our grasp of God's grace.

*The idea [many Christians] have of grace is this: that their conversion and pardon are God's work, but that now, in gratitude to God, it is their work to live as Christians and follow Jesus. . . . No, wandering one, as it was Jesus who drew thee when He spake "Come," so it is Jesus who keeps thee when He says "Abide." The [past] grace to come and the [future] grace to abide are alike from Him alone.<sup>5</sup>*

The act of the soul designed to receive the power of this grace and convey it into a new way of life is not gratitude, but faith in future grace. Thus Murray says, "By faith you became partakers of the initial grace; by that same faith you can enjoy the continuous grace of abiding in Him."<sup>6</sup> In this way we maximize the glory of grace. We glory in past grace through gratitude, and we bank our future, by faith, on the inexhaustible flow of future grace.

#### A TRIBUTE TO GRATITUDE

Gratitude is such a great and wonderful thing in Scripture that I feel constrained to end this chapter with a tribute. There are ways that gratitude helps bring about obedience to Christ. One way is that the spirit of gratitude is simply incompatible with some sinful attitudes. I think this is why Paul wrote, "There must be no filthiness and silly talk, or coarse jesting, which are not fitting, but rather *giving of thanks*" (Ephesians 5:4). Gratitude is a humble, happy response to the good will of someone who has done or tried to do you a favor. This humility and happiness cannot coexist in the heart with coarse, ugly, mean attitudes. Therefore the cultivation of a thankful heart leaves little room for such sins.

There is a sense in which gratitude and faith are interwoven joys that strengthen each other. As gratitude joyfully revels in the benefits of past grace, so faith joyfully relies on the benefits of future grace. Therefore when gratitude for God's past grace is strong, the message is sent that God is supremely trustworthy in the future because of what he has done in the past. In this way faith is strengthened by a lively gratitude for God's past trustworthiness.

On the other hand, when faith in God's future grace is strong, the message is sent that this kind of God makes no mistakes, so that everything he has done in the past is part of a good plan and can be remembered with gratitude. In this way gratitude is strengthened by a lively faith in God's future grace. Surely it is only the heart of faith in future grace that can follow the apostle Paul in "giving thanks for *all things* in the name of our Lord Jesus Christ" (Ephesians 5:20). Only if we trust God to turn past calamities into future comfort can we look back with gratitude for *all things*.

It seems to me that this interwovenness of future-oriented faith and past-oriented gratitude is what prevents gratitude from degenerating into the debtor's ethic. Gratitude for bygone grace is constantly saying to faith, "Be strong, and do not doubt that God will be as gracious in the future as I know he's been in the past." And faith in future grace is constantly saying to gratitude, "There is more grace to come, and all our obedience is to be done in reliance on that future grace. Relax and exult in your appointed feast. I will take responsibility for tomorrow's obedience."

Or, as Jesus would say, "O ye of little faith. Do not be anxious" (Matthew 6:30-31, KJV). Ponder for a few moments with me in the next chapter how faith in future grace purifies us from anxiety.

*When I am afraid,  
I put my trust in Thee.*

P S A L M 5 6 : 3 ( R S V )

*Cast all your anxieties on Him,  
for He cares about you.*

1 P E T E R 5 : 7 , ( R S V )

*Do not be anxious then, saying,  
“What shall we eat?” or  
“What shall we drink?” or  
“With what shall we clothe ourselves?”  
For all these things the Gentiles eagerly seek;  
for your heavenly Father knows that you need all these things.*

M A T T H E W 6 : 3 1 - 3 2

*Applying the Purifying Power*

# Faith in Future Grace

VS.

# Anxiety<sup>1</sup>

A PERSONAL TRIUMPH THROUGH FUTURE GRACE

**W**hen I was in junior and senior high school, I could not speak in front of a group. I became so nervous that my voice would completely choke up. It was not the common butterflies that most people deal with. It was a horrible and humiliating disability. It brought immense anxiety into my life. I could not give oral book reports in school. I couldn't run for any class offices at school, because I would have had to make campaign speeches. I could only give very short—several word—answers to the questions teachers would ask in class. In algebra class I was ashamed of how my hands shook when doing a problem on the blackboard. I couldn't lead out on the Sundays when our church gave the service over to the youth.

There were many tears. My mother struggled with me through it all, supporting me and encouraging me. We were sustained by God's grace, even though the "thorn" in my flesh was not removed. I managed to make it to college without any significant public speaking. But the battle with anxiety was intense. I knew that my life would be incredibly limited if there were no breakthrough. And I suspected that I would not be able to get through college without public speaking. In fact, Wheaton College required

a speech class in those days. It loomed in front of me like a horrible concrete barricade.

In all these years, the grace of God had driven me deeper into God in desperation, rather than driving me away from God in anger. I thank God for that, with all my heart. Out of that maturing relationship came the sense that there just had to be a breakthrough.

One crucial opportunity came in Spanish class my freshman year. All of us had to give a short speech in Spanish in front of the rest of the class. There was no way around it. I felt like this was a make-or-break situation. Even as I write about it now, I don't laugh. I memorized the speech cold. I thought that memorizing would mean that I wouldn't have to look down at notes, and possibly lose my place, and have one of those horrible, paralyzing pauses. I also arranged to speak from behind a large tree-stump lectern that I could hold onto so that my shaking might be better controlled. But the main thing I did was cry out to God and lay hold on his promises of future grace. Even now the tears come to my eyes as I recall walking back and forth on Wheaton's front campus, pleading with God for a breakthrough in my life.

I don't remember those three moments of Spanish very clearly. I only remember that I made it through. Everyone knew I was nervous. There was that terrible silence that falls when people feel bad for you, and don't know how to respond. But they didn't snicker, as so many kids had done in previous years. And the teacher was kind with his comments. But the overwhelming thing was, I got through it. Later I poured out my thanks to God in the autumn sunshine. Even now I feel deep gratitude for the grace God gave me that day.

Perhaps the most decisive event of the breakthrough came over a year later. I was staying at college for summer school. Chaplain Evan Welch invited me to pray in the summer school chapel. Several hundred students and faculty would be present. My first reaction was immediate rejection of the idea. But before I could turn it down, something stopped me. I found myself asking, "How long does the prayer have to be?" He said it didn't matter. It should just be from my heart.

Now this I had never even tried—to speak to *God* in front of hundreds

of people. I amazed myself by saying I would do it. This prayer, I believe, proved to be a decisive turning point in my life. For the first time, I made a vow to God. I said, “Lord, if you will bring me through this without letting my voice break, I will never again turn down a speaking opportunity for you out of anxiety.” That was 1966. The Lord answered with precious grace again, and to my knowledge, I have kept my vow.

There is more to the story as one future grace has been lavished on another. I do not presume to understand fully all the purposes of God in his timing. I would not want to relive my high-school years. The anxiety, the humiliation and shame, were so common, as to cast a pall over all those years. Hundreds of prayers went up, and what came down was not what I wanted at the time—the grace to endure. My interpretation now, thirty years later, is that God was keeping me back from excessive vanity and worldliness. He was causing me to ponder weighty things in solitude, while many others were breezily slipping into superficial patterns of life.

The Bible my parents gave me when I was 15 is beside me right now on the table. It is well marked. The assurance of Matthew 6:32 is underlined in red: “Your heavenly father knoweth that ye have need of all these things” (KJV). Already in those early teen years I was struggling to live by faith in future grace. The victories were modest, it seems. But, O, how faithful and kind God has been.

#### THE ASSOCIATES OF ANXIETY

In the decades that have followed I have learned much more about the fight against anxiety. I have learned, for instance, that anxiety is a condition of the heart that gives rise to many other sinful states of mind. Think for a moment how many different sinful actions and attitudes come from anxiety. Anxiety about finances can give rise to coveting and greed and hoarding and stealing. Anxiety about succeeding at some task can make you irritable and abrupt and surly. Anxiety about relationships can make you withdrawn and indifferent and uncaring about other people. Anxiety about how someone will respond to you can make you cover over the truth and lie about things. So if anxiety could be conquered, a mortal blow would be struck to many other sins.

THE ROOT OF ANXIETY

I have also learned something about the root of anxiety and the ax that can sever it. One of the most important texts has been the one I underlined when I was 15—the whole section of Matthew 6:25-34. Four times in this passage Jesus says that his disciples should not be anxious. Verse 25: “For this reason I say to you, do not be anxious for your life.” Verse 27: “And which of you by being anxious can add a single cubit to his life’s span?” Verse 31: “Do not be anxious, saying, ‘What shall we eat?’” Verse 34: “Therefore do not be anxious for tomorrow.”

Anxiety is clearly the theme of this text. It makes the *root* of anxiety explicit in verse 30: “But if God so arrays the grass of the field, which is alive today and tomorrow is thrown into the furnace, will He not much more do so for you, O men of little *faith*?” In other words, Jesus says that the root of anxiety is inadequate faith in our Father’s future grace. As unbelief gets the upper hand in our hearts, one of the effects is anxiety. The root cause of anxiety is a failure to trust all that God has promised to be for us in Jesus.

I can think of two kinds of disturbed responses to this truth. Let me tell you what they are and then give a biblical response to each of them, before we look more closely at the battle against the unbelief of anxiety.

IS THIS GOOD NEWS?

One response would go like this: “This is not good news! In fact, it is very discouraging to learn that what I thought was a mere struggle with an anxious disposition is rather a far deeper struggle with whether I trust God.” My response to this is to agree, but then to disagree. Suppose you had been having pain in your stomach and had been struggling with medicines and diets of all kinds, to no avail. And then suppose that your doctor tells you, after a routine visit, that you have cancer in your small intestine. Would that be good news? You say, emphatically not! And I agree.

But let me ask the question another way: Are you glad the doctor discovered the cancer while it is still treatable, and that indeed it can be very successfully treated? You say, yes, I am very glad that the doctor found the real problem. Again I agree. So the news that you have cancer is not good news. But, in another sense, it is good news, because knowing what is really

wrong is good, especially when your problem can be treated successfully.

That's what it's like to learn that the real problem behind anxiety is unbelief in the promises of God's future grace. In a sense it's not good news, because the unbelief is a very serious cancer. But in another sense it is good news because knowing what is really wrong is good, especially because unbelief can be treated so successfully by our Great Physician. He is able to work in wonderfully healing ways when we cry out, "I do believe! Help my unbelief!" (Mark 9:24).

So I want to stress that finding out the connection between our anxiety and our unbelief is, in fact, very good news, because it is the only way to focus our fight on the real cause of our sin and get the victory that God can give us by the therapy of his Word and his Spirit. When Paul said, "Fight the *good* fight of faith," (1 Timothy 6:12), he called it *good* because the fight is focused on exactly the right cancer: unbelief.

#### HOW CAN I HAVE ANY ASSURANCE AT ALL?

There is another possible response to the truth that our anxiety is rooted in our failure to live by faith in future grace. It goes like this: "I have to deal with feelings of anxiety almost every day; and so I feel like my faith in God's grace must be totally inadequate. So I wonder if I can have any assurance of being saved at all."

My response to this concern is a little different. Suppose you are in a car race and your enemy, who doesn't want you to finish the race, throws mud on your windshield. The fact that you temporarily lose sight of your goal and start to swerve, does not mean that you are going to quit the race. And it certainly doesn't mean that you are on the wrong race track. Otherwise the enemy wouldn't bother you at all. What it means is that you should turn on your windshield wipers and use your windshield washer.

When anxiety strikes and blurs our vision of God's glory and the greatness of the future that he plans for us, this does not mean that we are faithless, or that we will not make it to heaven. It means our faith is being attacked. At first blow, our belief in God's promises may sputter and swerve. But whether we stay on track and make it to the finish line depends on whether, by grace, we set in motion a process of resistance—whether we

fight back against the unbelief of anxiety. Will we turn on the windshield wipers and will we use our windshield washer?

Psalm 56:3 (RSV) says, “When I am afraid, I put my trust in thee.” Notice: it does not say, “I never struggle with fear.” Fear strikes, and the battle begins. So the Bible does not assume that true believers will have no anxieties. Instead the Bible tells us how to fight when they strike. For example, 1 Peter 5:7 (RSV) says, “Cast all your anxieties on Him, for He cares about you.” It does *not* say, you will never feel any anxieties. It says, when you have them, cast them on God. When the mud splatters your windshield and you temporarily lose sight of the road and start to swerve in anxiety, turn on your wipers and squirt your windshield washer.

So my response to the person who has to deal with feelings of anxiety every day is to say: that’s more or less normal. At least it is for me, ever since my teenage years. The issue is: How do we fight them?

#### THE TWO GREAT FAITH BUILDERS

The answer to that question is: we fight anxieties by fighting *against* unbelief and fighting *for* faith in future grace. And the way you fight this “good fight” is by meditating on God’s assurances of future grace and by asking for the help of his Spirit. The windshield wipers are the promises of God that clear away the mud of unbelief, and the windshield washer fluid is the help of the Holy Spirit. The battle to be freed from sin, as we have seen, is “by the *Spirit* and *faith* in the truth” (2 Thessalonians 2:13). The work of the Spirit and the Word of truth. These are the great faith-builders.

Without the softening work of the Holy Spirit, the wipers of the Word just scrape over the blinding clumps of unbelief. Both are necessary—the Spirit and the Word. We read the promises of God and we pray for the help of his Spirit. And as the windshield clears so that we can see the welfare that God plans for us (Jeremiah 29:11), our faith grows stronger and the swerving of anxiety smooths out.

#### SEVEN PROMISES OF FUTURE GRACE AGAINST ANXIETY

How does this actually work in practice? Here in Matthew 6 we have the example of anxiety about food and clothing. Even in America, with its

extensive welfare system, anxiety over finances and housing can be intense. But Jesus says in verse 30 that this stems from inadequate faith in our Father's promise of future grace: "O men of *little faith*." And so this paragraph has at least seven promises designed by Jesus to help us fight the good fight against unbelief and be free from anxiety.

PROMISE #1:

*For this reason I say to you, do not be anxious for your life, as to what you shall eat, or what you shall drink; nor for your body, as to what you shall put on. Is not life more than food, and the body more than clothing? (Matthew 6:25)*

Since your body and your life are vastly more complex and difficult to provide, than food and clothing are, and yet God has, in fact, created and provided you with both, then surely he will be able and willing to provide you with food and clothing. Moreover, no matter what happens God will raise your body some day and preserve your life for his eternal fellowship.

PROMISE #2:

*Look at the birds of the air, that they do not sow, neither do they reap, nor gather into barns, and yet your heavenly Father feeds them. Are you not worth much more than they? (Matthew 6:26)*

If God is willing and able to feed such insignificant creatures as birds who cannot do anything to bring their food into being—as you can by farming—then he will certainly provide what you need, because you are worth a lot more than birds.

PROMISE #3:

*And which of you by being anxious can add a single cubit to his life's span? And why are you anxious about clothing? (Matthew 6:27-28)*

This is a promise of sorts—the simple promise of reality: anxiety will

not do you any good. It's not the main argument, but sometimes we just have to get tough with ourselves and say, "Soul, this fretting is absolutely useless. You are not only messing up your own day, but a lot of other people's as well. Leave it with God and get on with your work." Anxiety accomplishes nothing worthwhile.

PROMISE #4:

*Observe how the lilies of the field grow; they do not toil nor do they spin, yet I say to you that even Solomon in all his glory did not clothe himself like one of these. But if God so arrays the grass of the field, which is alive today and tomorrow is thrown into the furnace, will He not much more do so for you, O men of little faith? (Matthew 6:28-30)*

Compared to the flowers of the field you are a much higher priority for God, because you will live forever, and can thus bring him eternal praise. Nevertheless, God has such an overflow of creative energy and care, he lavishes it on flowers that last only a matter of days. So he will certainly take that same energy and creative skill and use it to care for his children who will live forever.

PROMISE #5:

*Do not be anxious then, saying, "What shall we eat?" or "What shall we drink?" or "With what shall we clothe ourselves?" For all these things the Gentiles eagerly seek; for your heavenly Father knows that you need all these things. (Matthew 6:31-32)*

Do not think that God is ignorant of your needs. He knows all of them. And he is your "heavenly Father." He does not look on, indifferently, from a distance. He cares. He will act to supply your need when the time is best.

PROMISE #6:

*But seek first His kingdom and His righteousness; and all these things shall be added to you. (Matthew 6:33)*

If you will give yourself to his cause in the world, rather than fretting about your private material needs, he will make sure that you have all you need to do his will and give him glory. This is similar to the promise of Romans 8:32, “Will [God] not also with [Christ] freely give us all things?” (For an explanation of what “all things” means, see Chapter Eight.)

PROMISE #7:

*Therefore do not be anxious for tomorrow; for tomorrow will care for itself. Each day has enough trouble of its own. (Matthew 6:34)*

God will see to it that you are not tested in any given day more than you can bear (1 Corinthians 10:13). He will work for you, so that “as [your] days, so shall [your] strength be” (Deuteronomy 33:25, KJV). Every day will have no more trouble than you can bear; and every day will have mercies sufficient for that day’s stress (Lamentations 3:22-23).

“MY GOD WILL SUPPLY ALL YOUR NEEDS”

Paul learned these lessons from Jesus and applied them to the battle against anxiety in the church at Philippi. In Philippians 4:6 he said, “Be anxious for nothing, but in everything by prayer and supplication with thanksgiving let your requests be made known to God.” And then in verse 19 he gives the liberating promise of future grace, just as Jesus did: “My God shall supply all your needs according to his riches in glory in Christ Jesus.” If we live by faith in this promise of future grace, it will be very hard for anxiety to survive. God’s “riches in glory” are inexhaustible. He really means for us not to worry about our future.

WHEN I AM ANXIOUS

We should follow the pattern of Jesus and Paul. We should battle the unbelief of anxiety with the promises of future grace. When I am anxious about some risky new venture or meeting, I battle unbelief with one of my most often-used promises, Isaiah 41:10. The day I left for three years in Germany my father called me long distance and gave me this promise on the

telephone. For three years I must have quoted it to myself five hundred times to get me through periods of tremendous stress. “Fear not for I am with you, be not dismayed for I am your God, I will strengthen you, I will help you, I will uphold you, with My victorious right hand” (Isaiah 41:10, RSV). When the motor of my mind is in neutral, the hum of the gears is the sound of Isaiah 41:10.

When I am anxious about my ministry being useless and empty, I fight unbelief with the promise of Isaiah 55:11. “So shall My word be which goes forth from My mouth; it shall not return to Me empty, without accomplishing what I desire, and without succeeding in the matter for which I sent it.”

When I am anxious about being too weak to do my work, I battle unbelief with the promise of Christ, “My grace is sufficient for you, for power is perfected in weakness” (2 Corinthians 12:9).

When I am anxious about decisions I have to make about the future, I battle unbelief with the promise, “I will instruct you and teach you in the way which you should go; I will counsel you with My eye upon you” (Psalm 32:8).

When I am anxious about facing opponents, I battle unbelief with the promise, “If God is for us, who is against us!” (Romans 8:31).

When I am anxious about the welfare of those I love, I battle unbelief with the promise that if I, being evil, know how to give good things to my children, how much more will the “Father who is in heaven give what is good to those who ask Him!” (Matthew 7:11). And I fight to maintain my spiritual equilibrium with the reminder that everyone who has left house or brothers or sisters or mother or father or children or farms, for Christ’s sake “shall receive a hundred times as much now in the present age, houses and brothers and sisters and mothers and children and farms, along with persecutions; and in the age to come, eternal life” (Mark 10:29-30).

When I am anxious about being sick, I battle unbelief with the promise, “Many are the afflictions of the righteous but the Lord delivers him out of them all” (Psalm 34:19). And I take the promise with trembling: “Tribulation brings about perseverance; and perseverance, proven character; and proven character, hope; and hope does not disappoint, because the love of

God has been poured out within our hearts through the Holy Spirit who was given to us” (Romans 5:3-5).

When I am anxious about getting old, I battle unbelief with the promise, “Even to your old age, I shall be the same, and even to your gray-ing years I shall bear you! I have done it, and I shall carry you; and I shall bear you, and I shall deliver you” (Isaiah 46:4).

When I am anxious about dying, I battle unbelief with the promise that “not one of us lives for himself and not one of us dies for himself; for if we live, we live for the Lord, or if we die, we die for the Lord; therefore whether we live or die, we are the Lord’s. For to this end Christ died and lived again that He might be Lord both of the dead and of the living” (Romans 14:7-9).

When I am anxious that I may make shipwreck of faith and fall away from God, I battle unbelief with the promises, “He who began a good work in you will perfect it until the day of Christ” (Philippians 1:6); and, “He is able to save forever those who draw near to God through Him, since He always lives to make intercession for them” (Hebrews 7:25).

This is the way of life that I am still learning as I approach my fiftieth year. I am writing this book in the hopes, and with the prayer, that you will join me. Let us make war, not with other people, but with our own unbelief. It is the root of anxiety, which, in turn, is the root of so many other sins. So let us turn on our windshield wipers and use the washer fluid, and keep our eyes fixed on the precious and very great promises of God. Take up the Bible, ask the Holy Spirit for help, lay the promises up in your heart, and fight the good fight—to *live by faith in future grace*.

