

# TRANSFORMING GRACE

LIVING CONFIDENTLY IN GOD'S  
UNFAILING LOVE

JERRY BRIDGES

NAVPRESS® 

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*To Mrs. Roger “Mom” Noyes*

*whom God used*

*to help me learn*

*more about His grace*

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# Preface

**T**he grace of God is one of the most important subjects in all of Scripture. At the same time it is probably one of the least understood.

All Christians by definition believe in grace. Many of us frequently quote Paul’s well-known words in Ephesians 2:8-9: “For it is by grace you have been saved, through faith — and this not from yourselves, it is the gift of God — not by works, so that no one can boast.” And John Newton’s beloved hymn “Amazing Grace” is said to be the all-time favorite hymn in the United States. Why then do I say the grace of God is one of the least understood subjects in the Bible?

When we think of grace, we almost always think of being saved by grace. That is why Ephesians 2:8-9 is so familiar to us. Even Christian literature available on the subject of grace seems to deal almost exclusively with salvation. But the Bible teaches we are not only saved by grace, but we also live by grace every day of our lives. It is this important aspect of grace that seems to be so little understood or practiced by Christians.

My observation of Christendom is that most of us tend to base our personal relationship with God on our performance instead of on His grace. If we’ve performed well — whatever “well” is in our opinion — then we expect God to bless us. If we haven’t done so well, our expectations are reduced accordingly. In this sense, we live by works rather than by grace. We

are saved by grace, but we are living by the “sweat” of our own performance.

Moreover, we are always challenging ourselves and one another to “try harder.” We seem to believe success in the Christian life (however we define success) is basically up to us: our commitment, our discipline, and our zeal, with some help from God along the way. We give lip service to the attitude of the apostle Paul, “But by the grace of God I am what I am” (1 Corinthians 15:10), but our unspoken motto is, “God helps those who help themselves.”

The realization that my daily relationship with God is based on the infinite merit of Christ instead of on my own performance is a very freeing and joyous experience. But it is not meant to be a one-time experience; the truth needs to be reaffirmed daily. That is what this book is all about.

I often study some important topic of Scripture using what I call the “Crock Pot” or slow cooker method. That is, I let it “cook” slowly over the back burner of my mind for months, even years. That has been true with the subject of God’s grace. It has been on my “back burner” for more than ten years. I’ve written three other books during that time, but my mind and heart have kept coming back to God’s grace.

As I’ve studied this subject, and more particularly in recent months as I have focused my thoughts into the material for this book, I’ve frequently felt like a child trying to dip all the water out of the ocean. The grace of God is so inexhaustible and at times overwhelming. I trust I have been able to express something of that feeling in the message of this book, and that you, too, will come to appreciate more the vast riches of God’s grace given to us through Christ.

Several people have played an important role in the writing of this book. My pastor, Rick Fite, read the complete manuscript and affirmed and encouraged me in this emphasis on

grace. Another friend, Don Simpson, also read the manuscript and gave me valuable feedback and suggestions. Jon Stine, a very exacting editor, constantly challenged me to clarify my thoughts and to present a biblically balanced message. A number of friends across the country have prayed regularly for this work, but “senior saint” Grace Peterson has again been my Moses on the top of the hill while I have been fighting the “Amalekites” of concepts and thoughts, which often would just not come together. (Refer to Exodus 17:8-13 if you’re not familiar with the Bible analogy I’m using.)

Jessie Newton, my administrative assistant, has put my handwritten manuscript on a computer, ready to be typeset. This is the second book Jessie has typed for me, and she has done a superb job.

My dear wife, Jane, has been a constant encourager and never complained, either in word or attitude, about being a “writer’s widow” during the months when I devoted all my free time to writing this book.

Most of all, God Himself has poured out His mercy and grace on me. I trust my efforts will not be in vain and, through the message of this book, many will “grow in the grace and knowledge of our Lord and Savior Jesus Christ. To him be glory both now and forever more! Amen” (2 Peter 3:18).

# The Performance Treadmill

*Are you so foolish? After beginning with the Spirit, are you now trying to attain your goal by human effort?*

GALATIANS 3:3

**B**ankrupt! The word has a dreadful ring to it. In fact, it is more than a word, it's an expression. It means failure, insolvency, inability to pay one's debts, perhaps financial ruin. Even in our lax and permissive society, being bankrupt still conveys some degree of disgrace and shame. Can you imagine a boy bragging to his buddies that his father has just declared bankruptcy?

In the moral realm, the word *bankrupt* has an even more disparaging connotation. To say a person is morally bankrupt is to say he or she is completely devoid of any decent moral qualities. It is like comparing that person to Adolph Hitler. It is just about the worst thing you can say about a person.

Now, you may have never thought of it this way, but you are bankrupt. I'm not referring to your financial condition or your moral qualities. You may be financially as solid as the Rock of Gibraltar and the most upstanding person in your community, but you are still bankrupt. So am I.

You and I and every person in the world are *spiritually* bankrupt. In fact, every person who has ever lived, except for Jesus

Christ — regardless of his or her moral or religious state — has been spiritually bankrupt. Listen to this declaration of our bankruptcy from the pen of the apostle Paul:

There is no one righteous, not even one;  
there is no one who understands,  
no one who seeks God.  
All have turned away,  
they have together become worthless;  
there is no one who does good,  
not even one. (Romans 3:10-12)

No one righteous, no one who seeks God, no one who does good, not even one. This is spiritual bankruptcy in its most absolute state. Usually in a bankrupt business, the company still has a few assets that can be sold to partially pay its debts. But we had no assets, nothing we could hand over to God as partial payment of our debt. Even “our righteous acts are like filthy rags” in His sight (Isaiah 64:6). We were spiritually destitute. We owed a debt we could not pay.

Then we learned salvation is a gift from God; it is entirely by grace through faith — not by works, so that no one can boast (see Romans 6:23; Ephesians 2:8-9). We renounced confidence in any supposed righteousness of our own and turned in faith to Jesus Christ alone for our salvation. In that act we essentially declared spiritual bankruptcy.

But what kind of bankruptcy did we declare? In the business world, financially troubled companies forced into bankruptcy have two options, popularly known as chapter 7 and chapter 11, after the respective chapters in the federal bankruptcy code. Chapter 11 deals with what we could call a temporary bankruptcy. This option is chosen by a basically healthy company that, given time, can work through its financial problems.

Chapter 7 is for a company that has reached the end of its financial rope. It is not only deeply in debt, it has no future as a viable business. It is forced to liquidate its assets and pay off its creditors, often by as little as ten cents on the dollar. The company is finished. It's all over. The owners or investors lose everything they've put into the business. No one likes chapter 7 bankruptcy.

### TEMPORARY OR PERMANENT BANKRUPTCY?

So what kind of bankruptcy did we declare? To use the business analogy, did we file under chapter 7 or chapter 11? Was it permanent or temporary? I suspect most of us would say we declared permanent bankruptcy. Having trusted in Jesus Christ alone for our salvation, we realized we could not add any measure of good works to what He has already done. We believe He completely paid our debt of sin and secured for us the gift of eternal life. There is nothing more we can do to earn our salvation, so using the business analogy, we would say we filed permanent bankruptcy.

However, I think most of us actually declared temporary bankruptcy. Having trusted in Christ alone for our salvation, we have subtly and unconsciously reverted to a works relationship with God in our Christian lives. We recognize that even our best efforts cannot get us to heaven, but we do think they earn God's blessings in our daily lives.

After we become Christians we begin to put away our more obvious sins. We also start attending church, put money in the offering plate, and maybe join a small group Bible study. We see some positive change in our lifestyle, and we begin to feel pretty good about ourselves. We are now ready to emerge from bankruptcy and pay our own way in the Christian life.

Then the day comes when we fall on our face spiritually.

We lapse back into an old sin, or we fail to do what we should have done. Because we think we are now on our own, paying our own way, we assume we have forfeited all blessings from God for some undetermined period of time. Our expectation of God's blessing depends on how well we feel we are living the Christian life. We declared temporary bankruptcy to get into His kingdom, so now we think we can and must pay our own way with God. We were saved by grace, but we are living by performance.

If you think I am overstating the case, try this test. Think of a time recently when you really fell on your face spiritually. Then imagine that immediately afterward you encountered a terrific opportunity to share Christ with a non-Christian friend. Could you have done it with complete confidence in God's help?

We are all legalistic by nature; that is, we innately think so much performance by us earns so much blessing from God. The apostle Peter thought this way. After listening to Jesus' conversation with the rich young man, he said to Jesus, "We have left everything to follow you! What then will there be for us?" (Matthew 19:27). Peter had already added up his merit points, and he wanted to know how much reward they would buy.

Not only are we legalistic by nature, our Christian culture reinforces this attitude in us. We are exhorted to attend church regularly, have a daily quiet time, study our Bibles, pray, memorize Scripture, witness to our neighbors, and give to missions—all of which are important Christian activities. Though no one ever comes right out and says so, somehow the vague impression is created in our minds that we'd better do those things or God will not bless us.

Then we turn to the Bible and read that we are to work out our salvation, to pursue holiness, and to be diligent to add to our faith such virtues as goodness, knowledge, self-control,

and love. In fact, we find the Bible filled with exhortations to do good works and pursue the disciplines of spiritual growth. Again, because we are legalistic by nature, we assume our performance in these areas earns God's blessings in our lives.

I struggle with these legalistic tendencies even though I know better. Several years ago I was scheduled to speak at a large church on the West Coast. Arriving at the church about fifteen minutes before the Sunday morning service, I learned that one of the pastoral staff had died suddenly the day before. The staff and congregation were in a state of shock and grief.

Sizing up the situation, I realized the "challenge to discipleship" message I had prepared was totally inappropriate. The congregation needed comfort and encouragement, not challenge, that day. I knew I needed a totally new message, so I silently began to pray, asking God to bring to my mind a message suitable for the occasion. *Then I began to add up my merits and demerits for the day:* Had I had a quiet time that morning? Had I entertained any lustful thoughts or told any half-truths? I had fallen into the performance trap.

I quickly recognized what I was doing, so I said, "Lord, I don't know the answer to any of those questions, but none of them matters. I come to You today in the name of Jesus and, by His merit alone, ask for Your help." A single verse of Scripture came to my mind and with it a brief outline for a message I knew would be appropriate. I went to the pulpit and literally prepared the message as I spoke. God did answer prayer.

Why did God answer my prayer? Was it because I had a quiet time that morning or fulfilled other spiritual disciplines? Was it because I hadn't entertained any sinful thoughts that day? No, God answered my prayer for only one reason: Jesus Christ had already purchased that answer to prayer two thousand years ago on a Roman cross. God answered on the basis of His grace alone, not because of my merits or demerits.

One of the best kept secrets among Christians today is this: *Jesus paid it all. I mean all. He not only purchased your forgiveness of sins and your ticket to heaven, He purchased every blessing and every answer to prayer you will ever receive.* Every one of them — no exceptions.

Why is this such a well-kept secret? For one thing, we are afraid of this truth. We are afraid to tell even ourselves that we don't have to work anymore, the work is all done. We are afraid that if we really believe this, we will slack off in our Christian duties. But the deeper core issue is that we don't really believe we are still bankrupt. Having come into God's kingdom by grace alone solely on the merit of Another, we're now trying to pay our own way by our performance. We declared only temporary bankruptcy; we are now trying to live by good works rather than by grace.

The total Christian experience is often described in three distinct phases: justification, sanctification, and glorification.

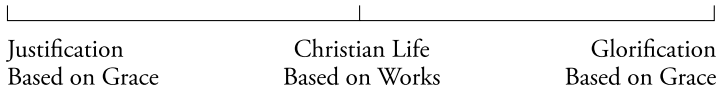
*Justification* — being declared righteous before God through faith in Jesus Christ — is a point-in-time event. It is the time in our lives when we are saved. It is the Ephesians 2:8 experience: “For it is by grace you have been saved, through faith.”

*Sanctification* is our growth in Christlikeness. It is a progressive experience covering our entire Christian lives from salvation to glorification. *Glorification* occurs at the time we depart from this life to be with Christ. (Glorification actually achieves its complete fulfillment at the resurrection, of course, but even now those who are with Christ are described as “the spirits of righteous men made perfect” [Hebrews 12:23].)

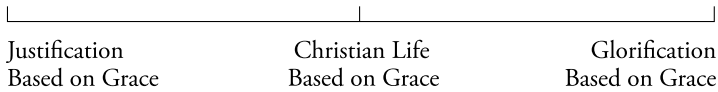
All true Christians readily agree that justification is by grace through faith in Christ. And if we stop to think about it, we agree that glorification is also solely by God's grace. Jesus purchased for us not only forgiveness of sins (justification) but also eternal life (glorification). But sanctification — the entire Christian experience between justification and glorification — is another story. At

best, the Christian life is viewed as a mixture of personal performance and God’s grace. It is not that we have consciously sorted it all out in our minds and have concluded that our relationship with God, for example, is based on 50 percent performance and 50 percent grace. Rather it is a subconscious assumption arising from our own innate legalism—reinforced and fueled by the Christian culture we live in.

Accordingly, our view of the Christian life could be illustrated by the following timeline:



According to that illustration, our concept of the Christian life is a grace-works-grace sequence. The principal thesis of this book, however, and the truth I hope to demonstrate is that the illustration should look like this:



That is, the entire Christian life from start to completion is lived on the basis of God’s grace to us through Christ.

Now let’s return to the bankruptcy analogy. As devastating as permanent bankruptcy is, there is a bright side. The beleaguered businessman is finally free. He doesn’t owe anyone anything anymore. His debts were not fully paid, but at least they were canceled. They no longer hang over his head; he is free from the phone calls and the demands and threats of his creditors. They can’t harass him anymore. This businessman may be humiliated, but at least he is free.

Meanwhile the businessman who filed for temporary bankruptcy is still scrambling to make a go of it. He has a reprieve

from his creditors for a period of time, but he has to work extra hard to try to turn his business around. Eventually his creditors must be paid. This businessman isn't free. Instead, he's on a performance treadmill.

All human analogies of spiritual truth, however, ultimately fall short of the truth. They can never tell the whole story, as we see in the bankruptcy analogy. The businessman who declared permanent bankruptcy is not totally free. He is free of his past debts, but not any he incurs in the future. His slate is wiped clean for the past, but starting all over again, he has to try to keep it clean in the future. In the business world, then, there really isn't a permanent bankruptcy in the sense of freedom from future performance.

But the good news of the Bible is that, in the spiritual realm, there really is total, permanent bankruptcy. It doesn't work like commercial bankruptcy; it is much better in two significant ways.

First of all, in the business world the debts of the permanently bankrupt business are never paid in full. The creditors accept the meager amount they receive from the sale of the company's assets. Neither the bankrupt businessman nor his creditors are satisfied. The businessman, if he is conscientious at all, feels guilty about the debts he did not pay; and the creditors are unhappy about the payments they did not receive.

Conversely, the Christian's total debt has been paid by the death of Christ. The law of God and the justice of God have been fully satisfied. The debt of our sins has been marked "Paid in Full!" God is satisfied and so are we. We have peace with God, and we are delivered from a guilty conscience (see Romans 5:1; Hebrews 10:22).

Second, not only has the debt been fully paid, *there is no possibility of going into debt again*. Jesus paid the debt of all our sins: past, present, and future. As Paul said in Colossians 2:13, "[God]

forgave us all our sins.” We don’t have to start all over again and try to keep the slate clean. There is no more slate. As Stephen Brown wrote, “God took our slate and He broke it in pieces and threw it away.”<sup>1</sup> This is true not only for our justification, but for our Christian lives as well. God is not keeping score, granting or withholding blessings on the basis of our performance. The score has already been permanently settled by Christ. We so often miss this dimension of the gospel.

We are brought into God’s kingdom by grace; we are sanctified by grace; we receive both temporal and spiritual blessings by grace; we are motivated to obedience by grace; we are called to serve and enabled to serve by grace; we receive strength to endure trials by grace; and finally, we are glorified by grace. The entire Christian life is lived under the reign of God’s grace.

## WHAT IS GRACE?

What, then, is the grace by which we are saved and under which we live? *Grace* is God’s free and unmerited favor shown to guilty sinners who deserve only judgment. It is the love of God shown to the unlovely. It is God reaching downward to people who are in rebellion against Him.

Grace stands in direct opposition to any supposed worthiness on our part. To say it another way: Grace and works are mutually exclusive. As Paul said in Romans 11:6, “And if by grace, then it is no longer by works; if it were, grace would no longer be grace.” Our relationship with God is based on either works *or* grace. There is never a works-plus-grace relationship with Him.

Furthermore, grace does not first rescue us from the penalty of our sins, furnish us with some new spiritual abilities, and then leave us on our own to grow in spiritual maturity. Rather, as Paul said, “He who began a good work in you [by His grace]

will [also by His grace] carry it on to completion until the day of Christ Jesus” (Philippians 1:6). John Newton captured this idea of the continuing work of grace in our lives when he wrote in the hymn “Amazing Grace,” “Tis grace hath brought me safe thus far, and grace will lead me home.”

The apostle Paul asks us today, as he asked the Galatian believers, “After beginning with the Spirit, are you now trying to obtain your goal by human effort?” (Galatians 3:3). Although the issue of circumcision was the specific problem Paul was addressing, notice that he did not say, “Are you trying to attain your goal by circumcision?” He generalized his question and dealt, not with the specific issue of circumcision, but with the broader problem of trying to please God by human effort, any effort—even good Christian activities and disciplines performed in a spirit of legalism.

## THE MERIT OF CHRIST

The apostle Paul sometimes used the grace of God and the merit of Christ almost interchangeably—as I do in this book. For example, Paul said,

Mark my words! I, Paul, tell you that if you let yourselves be circumcised, Christ will be of no value to you at all. Again I declare to every man who lets himself be circumcised that he is obligated to obey the whole law. You who are trying to be justified by law have been alienated from Christ; you have fallen away from grace. (Galatians 5:2-4)

Notice the parallel statements Paul used, “Christ will be of no value to you”; “You . . . have been alienated from Christ; you have fallen away from grace.”

In Ephesians 2:4-7, Paul wrote,

But because of his great love for us, God, who is rich in mercy, made us alive with Christ even when we were dead in transgressions — it is by grace you have been saved. And God raised us up with Christ and seated us with him in the heavenly realms in Christ Jesus, in order that in the coming ages he might show the incomparable riches of his grace, expressed in his kindness to us in Christ Jesus.

Again note the close connection between Christ and grace. We are made “alive with Christ . . . it is by grace you have been saved.” And God wants to “show the incomparable riches of his grace, expressed in his kindness to us in Christ Jesus.”

Though the grace of God and the merit of Christ are not the same, they always go together in our relationship with God. We cannot experience one without the other. In terms of order, God’s grace comes first. It was because of His grace that God the Father sent His only Son to die in our place. To say it another way, Christ’s death was the result of God’s grace; grace is not the result of Christ’s death.

But it is also true that our experience of God’s grace is made possible only by the death of Christ. God is gracious, but He is also just in an absolute sense; that is, His justice cannot overlook the least infraction of His holy law. Because Christ completely satisfied the justice of God, we can now experience the grace of God. Years ago I heard a simple acronym of grace expressing this relationship: GRACE is God’s Riches At Christ’s Expense. This is why I have stated in this chapter — and will repeat it over and over again in this book — that Jesus Christ has already paid for every blessing you and I will ever receive from God the Father.

There is a beautiful story in the life of King David illustrating God's grace to us through Christ. Mephibosheth was the son of David's bosom friend, Jonathan, son of Saul. He had been crippled in both feet at age five. After David was established as king over all Israel, he desired to show kindness to anyone remaining of Saul's house "for Jonathan's sake." So Mephibosheth — crippled and destitute, unable to care for himself and living in someone else's house — was brought into David's house and "ate at David's table like one of the king's sons" (2 Samuel 9:11).

Why was Mephibosheth treated like one of David's sons? It was for Jonathan's sake. We might say Jonathan's loyal friendship with David "earned" Mephibosheth's seat at David's table. Mephibosheth, in his crippled and destitute condition, unable to improve his lot and wholly dependent on the benevolence of others, is an illustration of you and me, crippled by sin and unable to help ourselves. David, in his graciousness, illustrates God the Father, and Jonathan illustrates Christ.

Just as Mephibosheth was elevated to a place at the king's table for Jonathan's sake, so you and I are elevated to the status of God's children for Christ's sake. And just as being seated at the king's table involved not only daily food but other privileges as well, so God's salvation for Christ's sake carries with it all the provisions we need, not only for eternity but for this life as well.

As if to emphasize the special privilege of Mephibosheth, the inspired writer mentions four times in one short chapter that Mephibosheth ate at the king's table (see 2 Samuel 9:7,10,11,13). Three of those times he says he *always* ate at the king's table. But the account both begins and ends with the statement that Mephibosheth was crippled in both feet (see verses 3,13). Mephibosheth never got over his crippled condition. He never got to the place where he could leave the king's table and make it on his own. And neither do we.