

Systematic Theology 4.3

Conversion and Faith

Louis Berkhof

Part Four: The Doctrine of the Application of the Work of Redemption — Section 4.3: Conversion and Faith

Editorial note

The text has been updated to UK English; gloss boxes have been added to explain technical terms; summaries have been included; and questions for further study have been added. We have also included a master outline with the part represented in this volume shown in bold.

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Berkhof's Systematic Theology: Master Outline

This six-part guide is designed for use at the beginning of each volume. The part represented in this volume is shown in bold.

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Conversion and Faith

VII. Conversion

Conversion is the conscious turning of the sinner from sin to God. It includes both repentance and faith, and follows the renewing work of the Holy Spirit.

From the discussion of regeneration and effectual calling there is a natural transition to that of conversion. By a special operation of the Holy Spirit the former issues in the latter. Conversion may be a sharply marked crisis in the life of the individual, but may also come in the form of a gradual process. In the psychology of religion the two are generally identified. All this points to the close relation between the two.

A. THE SCRIPTURAL TERMS FOR CONVERSION.

GLOSS Conversion: a turning; the sinner is turned from sin to God, and then consciously turns to God in repentance and faith.

1. THE OLD TESTAMENT WORDS. The Old Testament employs especially two words for conversion, namely:

a. Nacham, which serves to express a deep feeling, either of sorrow (niphal) or of relief (piel). In niphal it means to repent, and this repentance is often accompanied with a change of plan and of action, while in piel it signifies to comfort or to comfort one's self. As a designation of repentance—and this is the meaning with which we are concerned here—it is used not only of man but also of God, Gen. 6:6,7; Ex. 32:14; Judg. 2:18; I Sam. 15:11.

b. Shubh, which is the most common word for conversion, means to turn, to turn about, and to return. It is often used in a literal sense of both God and man, but soon acquired a religious and ethical signification. This meaning is most prominent in the prophets, where it refers to Israel's return to the Lord, after it has departed from Him. The word clearly shows that, what the Old Testament calls conversion, is a return to Him from whom sin has separated man. This is a very important element in conversion. It finds expression in the words of the prodigal son, "I will return, and go to my father."

2. THE NEW TESTAMENT WORDS. There are especially three words that come into consideration here:

a. Metanoia (verbal form, metanoeo). This is the most common word for conversion in the New Testament, and is also the most fundamental of the terms employed. The word is composed of meta and nous, which is again connected with the verb ginosko (Lat. noscere; Eng., to know), all of which refers to the conscious life of man. In the English Bible the word is translated "repentance," but this rendering hardly does justice to the original, since it gives undue prominence to the emotional element. Trench points out that in the classics the word means: (1) to know after, after-knowledge; (2) to change the mind as the result of this after-knowledge; (3) in consequence of this change of mind, to regret the course pursued; and (4) a change of conduct for the future, springing from all the preceding. It might indicate a change for the worse as well as for the better, however, and did not necessarily include a resipiscentia — a becoming wise again. In the New Testament, however, its meaning is deepened, and it denotes primarily a change of mind, taking a wiser view of the past, including regret for the ill then done, and leading to a change of life for the better. Here the

element of *resipiscentia* is present. Walden in his work on *The Great Meaning of Metanoia* comes to the conclusion that it conveys the idea of “a general change of mind, which becomes in its fullest development an intellectual and moral regeneration.” [p. 107.] While maintaining that the word denotes primarily a change of mind, we should not lose sight of the fact that its meaning is not limited to the intellectual, theoretical consciousness, but also includes the moral consciousness, the conscience. Both the mind and the conscience are defiled, Tit. 1:15, and when a person’s *nous* is changed, he not only receives new knowledge, but the direction of his conscious life, its moral quality, is also changed. To become more particular, the change indicated by his word has reference, (1) to the intellectual life, II Tim. 2:25, to a better knowledge of God and His truth, and a saving acceptance of it (identical with the action of faith); (2) to the conscious volitional life, Acts 8:22, to a turning from self to God (thus again including an action of faith); and (3) to the emotional life, in so far as this change is accompanied with godly sorrow, II Cor. 7:10, and opens new fields of enjoyment for the sinner. In all these respects *metanoia* includes a conscious opposition to the former condition. This is an essential element in it, and therefore deserves careful attention. To be converted, is not merely to pass from one conscious direction to another, but to do it with a clearly perceived aversion to the former direction. In other words *metanoia* has not only a positive but also a negative side; it looks backward as well as forward. The converted person becomes conscious of his ignorance and error, his wilfulness and folly. His conversion includes both faith and repentance. Sad to say, the Church gradually lost sight of the original meaning of *metanoia*. In Latin theology Lactantius rendered it “*resipiscentia*,” a becoming-wise-again, as if the word were derived from *meta* and *anoia*, and denoted a return from madness or folly. The majority of Latin writers, however, preferred to render it “*poenitentia*,” a word that denotes the sorrow and regret which follows when one has made a mistake or has committed an error of any kind. This word passed into the Vulgate as the rendering of *metanoia*, and, under the influence of the Vulgate, the English translators rendered the Greek word by “repentance,” thus stressing the emotional element and making *metanoia* equivalent to *metameleia*. In some cases the deterioration went even farther. The Roman Catholic Church externalized the idea of repentance in its sacrament of penance so that the *metanoie* of the Greek Testament (Matt. 3:2) became *poenitentiam agite*, — “do penance,” in the Latin Version.

b. *Epistrophe* (verbal form, *epistrepho*). This word is next in importance to *metanoia*. While in the Septuagint *metanoia* is one of the renderings of *nacham*, the words *epistrophe* and *epistrepho* serve to render the Hebrew words *teshubhah* and *shubh*. They are constantly used in the sense of turning again, or turning back. The Greek words must be read in the light of the Hebrew, in order to bring out the important point that the turning indicated is in reality a re-turning. In the New Testament the noun *epistrophe* is used but once, Acts 15:3, while the verb occurs several times. It has a somewhat wider signification than *metanoieo*, and really indicates the final act of conversion. It denotes not merely a change of the *nous* or mind, but stresses the fact that a new relation is established, that the active life is made to move in another direction. This must be borne in mind in the interpretation of Acts 3:19, where the two are used alongside of each other. Sometimes *metanoieo* contains the idea of repentance only, while *epistrepho* always includes the element of faith. *Metanoieo* and *pisteuein* can be used alongside of each other; not so *epistrepho* and *pisteuein*.

c. *Metameleia* (verbal form, *metamelomai*). Only the verbal form is used in the New Testament, and literally means to become a care to one afterwards. It is one of the renderings of the Hebrew *nicham* in the Septuagint. In the New Testament it is found only five times, namely, in Matt. 21:29,32; 27:3; II Cor. 7:10; Heb. 7:21. It is evident from these passages that the word stresses the element of repentance, though this is not necessarily true repentance. In it the negative, retrospective and emotional element is uppermost, while *metanoieo* also includes a volitional element and denotes an energetic turn-about of the will. While *metanoieo*

is sometimes used in the imperative, this is never the case with *metamelomai*. The feelings do not permit themselves to be commanded. This word corresponds more nearly to the Latin *poenitentia* than does *metanoeo*.

B. THE BIBLICAL IDEA OF CONVERSION. DEFINITION.

GLOSS Repentance: a change of mind and heart regarding sin, producing sorrow for sin and a turning toward God.

The doctrine of conversion is, of course, like all other doctrines, based on Scripture and should be accepted on that ground. Since conversion is a conscious experience in the lives of many, the testimony of experience can be added to that of the Word of God, but this testimony, however valuable it may be, does not add to the certainty of the doctrine taught in the Word of God. We may be grateful that in recent years the Psychology of Religion paid considerable attention to the fact of conversion, but should always bear in mind that, while it has brought some interesting facts to our attention, it did little or nothing to explain conversion as a religious phenomenon. The Scriptural doctrine of conversion is based not merely on the passages containing one or more of the terms mentioned in the preceding, but also on many others in which the phenomenon of conversion is described or represented concretely in living examples. The Bible does not always speak of conversion in the same sense. We may distinguish the following:

1. NATIONAL CONVERSIONS. In the days of Moses, Joshua, and the Judges, the people of Israel repeatedly turned their backs upon Jehovah, and after experiencing the displeasure of God, repented of their sin and returned unto the Lord; there was a national conversion in the kingdom of Judah in the days of Hezekiah and again in the days of Josiah. Upon the preaching of Jonah the Ninevites repented of their sins and were spared by the Lord, Jonah 3:10. These national conversions were merely of the nature of moral reformatations. They may have been accompanied with some real religious conversions of individuals, but fell far short of the true conversion of all those that belonged to the nation. As a rule they were very superficial. They made their appearance under the leadership of pious rulers, and when these were succeeded by wicked men, the people at once fell back into their old habits.

2. TEMPORARY CONVERSIONS. The Bible also refers to conversions of individuals that represent no change of the heart, and are therefore of only passing significance. In the parable of the sower Jesus speaks of such as hear the word and at once receive it with joy, but have no root in themselves, and therefore endure but for a while. When tribulations and trials and persecutions come, they are speedily offended and fall away. Matt. 13:20,21. Paul makes mention of Hymenaeus and Alexander, who “made shipwreck concerning the faith,” I Tim. 1:19,20. Cf. also II Tim. 2:17,18. And in II Tim. 4:10 he refers to Demas who left him, because the love of the present world gained the upper hand. And the writer of Hebrews speaks of some as falling away “who were once enlightened and tasted of the heavenly gift, and were made partakers of the Holy Spirit, and tasted the good word of God, and the powers of the age to come,” Heb. 6:4-6. Finally, John says of some who had turned their backs upon the faithful: “They went out from us, but they were not of us; for if they had been of us, they would have continued with us,” I John 2:19. Such temporary conversions may for a time have the appearance of true conversions.

3. TRUE CONVERSION (*CONVERSIS ACTUALIS PRIMA*). True conversion is born of godly sorrow, and issues in a life of devotion to God, II Cor. 7:10. It is a change that is rooted in the work of regeneration, and that is effected in the conscious life of the sinner by the Spirit of God; a change of thoughts and opinions, of desires and volitions, which involves the conviction that the former direction of life was unwise and wrong

and alters the entire course of life. There are two sides to this conversion, the one active and the other passive; the former being the act of God, by which He changes the conscious course of man's life, and the latter, the result of this action as seen in man's changing his course of life and turning to God. Consequently, a twofold definition must be given of conversion: (a) Active conversion is that act of God whereby He causes the regenerated sinner, in His conscious life, to turn to Him in repentance and faith. (b) Passive conversion is the resulting conscious act of the regenerated sinner whereby he, through the grace of God, turns to God in repentance and faith. This true conversion is the conversion with which we are primarily concerned in theology. The Word of God contains several striking examples of it, as, for instance, the conversions of Naaman, II Kings 5:15; Manasseh, II Chron. 33:12,13; Zaccheus, Luke 19:8,9; the man born blind, John 9:38; the Samaritan woman, John 4:29,39; the eunuch, Acts 8:30 ff.; Cornelius, Acts 10:44 ff.; Paul, Acts 9:5 ff.; Lydia, Acts 16:14. and others.

4. REPEATED CONVERSION. The Bible also speaks of a repeated conversion, in which a converted person, after a temporary lapse into the ways of sin, turns back to God. Strong prefers not to use the word "conversion" for this change, but to employ such words and phrases as "breaking off, forsaking, returning from, neglects or transgressions," and "coming back to Christ, trusting Him anew." But Scripture itself uses the word "conversion" for such cases, Luke 22:32; Rev. 2:5,16,21,22; 3:3,19. It should be understood, however, that conversion in the strictly soteriological sense of the word is never repeated. They who have experienced a true conversion may temporarily fall under the spell of evil and fall into sin; they may at times even wander far from home; but the new life is bound to re-assert itself and will eventually cause them to return to God with penitent hearts.

C. THE CHARACTERISTICS OF CONVERSION.

GLOSS Active conversion: the believer's conscious turning to God; it follows God's renewing grace and is not a work of self-salvation.

Conversion is simply one part of the saving process. But because it is a part of an organic process, it is naturally closely connected with every other part. Sometimes a tendency becomes apparent, especially in our country, to identify it with some of the other parts of the process or to glorify it as if it were by far the most important part of the process. It is a well known fact that some, in speaking of their redemption, never get beyond the story of their conversion and forget to tell about their spiritual growth in later years. This is undoubtedly due to the fact that in their experience conversion stands out as a sharply marked crisis, and a crisis which called for action on their part. In view of the present day tendency to lose sight of the lines of demarcation in the saving process, it is well to remind ourselves of the truth of the old Latin adage, "Qui bene distinguet, bene docet." We should note the following characteristics of conversion:

1. Conversion belongs to the re-creative rather than to the judicial acts of God. It does not alter the state but the condition of man. At the same time it is closely connected with the divine operations in the judicial sphere. In conversion man becomes conscious of the fact that he is worthy of condemnation and is also brought to a recognition of that fact. While this already presupposes faith, it also leads to a greater manifestation of faith in Jesus Christ, a confident trusting in Him for salvation. And this faith, in turn, by appropriating the righteousness of Jesus Christ, is instrumental in the sinner's justification. In conversion man awakens to the joyous assurance that all his sins are pardoned on the basis of the merits of Jesus Christ.

2. As the word *metanoia* clearly indicates, conversion takes place, not in the subconscious, but in the conscious life of the sinner. This does not mean that it is not rooted in the subconscious life. Being a direct

effect of regeneration, it naturally includes a transition in the operations of the new life from the subconscious to the conscious life. In view of this it may be said that conversion begins below consciousness, but that, as a completed act, it certainly falls within the range of the conscious life. This brings out the close connection between regeneration and conversion. A conversion that is not rooted in regeneration is no true conversion.

3. Conversion marks the conscious beginning, not only of the putting away of the old man, a fleeing from sin, but also of the putting on of the new man, a striving for holiness of life. In regeneration the sinful principle of the old life is already replaced by the holy principle of the new life. But it is only in conversion that this transition penetrates into the conscious life, turning it into a new and Godward direction. The sinner consciously forsakes the old sinful life and turns to a life in communion with and devoted to God. This does not mean, however, that the struggle between the old and the new is at once ended; it will continue as long as man lives.

4. If we take the word “conversion” in its most specific sense, it denotes a momentary change and not a process like sanctification. It is a change that takes place once and that cannot be repeated, though, as stated above, the Bible also speaks of the Christian’s return to God, after he has fallen into sin, as conversion. It is the believer’s turning to God and holiness again, after he has temporarily lost sight of these. In connection with regeneration we cannot possibly speak of repetition; but in the conscious life of the Christian there are ups and downs, seasons of close communion with God and seasons of estrangement from Him.

5. Over against those who think of conversion only as a definite crisis in life, it should be noted that, while conversion may be such a sharply marked crisis, it may also be a very gradual change. Older theology has always distinguished between sudden and gradual conversions (as in the cases of Jeremiah, John the Baptist, and Timothy); and in our day the psychology of conversion stresses the same distinction. Crisis conversions are most frequent in days of religious declension, and in the lives of those who have not enjoyed the privileges of a real religious education, and who have wandered far from the path of truth, of righteousness, and of holiness.

6. Finally, in our day, in which many psychologists show an inclination to reduce conversion to a general and natural phenomenon of the adolescent period of life, it becomes necessary to point out that, when we speak of conversion, we have in mind a supernatural work of God, resulting in a religious change. The psychologists sometimes intimate that conversion is but a natural phenomenon by calling attention to the fact that sudden changes also occur in the intellectual and moral life of man. Some of them hold that the emergence of the idea of sex plays an important part in conversion. Over against this rationalistic and naturalistic tendency the specific character of religious conversion must be maintained.

D. THE DIFFERENT ELEMENTS IN CONVERSION.

GLOSS **Contrition and faith:** sorrow for sin and a turning to Christ; together they show the twofold movement of true conversion.

It already appears from the preceding that conversion comprises two elements, namely, repentance and faith. Of these the former is retrospective, and the latter prospective. Repentance is directly connected with sanctification, while faith is closely, though not exclusively, related to justification. In view of the fact that faith will be discussed in a separate chapter, we limit ourselves to repentance here, and define it as that change wrought in the conscious life of the sinner, by which he turns away from sin.

1. THE ELEMENTS OF REPENTANCE. We distinguish three elements in repentance:

a. An intellectual element. There is a change of view, a recognition of sin as involving personal guilt, defilement, and helplessness. It is designated in Scripture as *epignosis hamartias* (knowledge of sin), Rom. 3:20, cf. 1:32. If this is not accompanied by the following elements, it may manifest itself as fear of punishment, while there is as yet no hatred of sin.

b. An emotional element. There is a change of feeling, manifesting itself in sorrow for sin committed against a holy and just God, Ps. 51:2,10,14. This element of repentance is indicated by the word *metamelomai*. If it is accompanied by the following element, it is a *lupe kata theou* (godly sorrow), but if it is not so accompanied, it is a *lupe tou kosmou* (sorrow of the world), manifesting itself in remorse and despair, II Cor. 7:9,10; Matt. 27:3; Luke 18:23.

c. A volitional element. There is also a volitional element, consisting in a change of purpose, an inward turning away from sin, and a disposition to seek pardon and cleansing, Ps. 51:5,7,10; Jer. 25:5. This includes the two other elements, and is therefore the most important aspect of repentance. It is indicated in Scripture by the word *metanoia*, Acts 2:38; Rom. 2:4.

2. THE SACRAMENT OF PENANCE IN THE CHURCH OF ROME. The Church of Rome has externalized the idea of repentance entirely. The most important elements in its sacrament of penance are contrition, confession, satisfaction, and absolution. Of these four contrition is the only one that properly belongs to repentance, and even from this the Romanist excludes all sorrow for inborn sin, and retains only that for personal transgressions. And because only few experience real contrition, he is also satisfied with attrition. This is “the mental conviction that sin deserves punishment, but does not include trust in God and a purpose to turn away from sin. It is the fear of hell.” [Schaff, *Our Fathers’ Faith and Ours*, p. 358.] Confession in the Roman Catholic Church is confession to the priest, who absolves, not declaratively, but judicially. Moreover, satisfaction consists in the sinner’s doing penance, that is, enduring something painful, or performing some difficult or distasteful task. The central thought is that such outward performances really constitute a satisfaction for sin.

3. THE SCRIPTURAL VIEW OF REPENTANCE. Over against this external view of repentance the Scriptural idea should be maintained. According to Scripture repentance is wholly an inward act, and should not be confounded with the change of life that proceeds from it. Confession of sin and reparation of wrongs are fruits of repentance. Repentance is only a negative condition, and not a positive means of salvation. While it is the sinner’s present duty, it does not offset the claims of the law on account of past transgressions. Moreover, true repentance never exists except in conjunction with faith, while, on the other hand, wherever there is true faith, there is also real repentance. The two are but different aspects of the same turning, — a turning away from sin in the direction of God. Luther sometimes spoke of a repentance preceding faith, but seems nevertheless to have agreed with Calvin in regarding true repentance as one of the fruits of faith. Lutherans are wont to stress the fact that repentance is wrought by the law and faith by the gospel. It should be borne in mind, however, that the two cannot be separated; they are simply complementary parts of the same process.

E. THE PSYCHOLOGY OF CONVERSION.

GLOSS Psychology of conversion: the manner in which conversion appears in a person’s conscious experience; it may be sudden or gradual.

During recent years psychologists have made a special study of the phenomena of conversion.

1. THE NATURE OF THIS STUDY. The nature of this study can best be learned from such works as those of Coe, *The Spiritual Life*; Starbuck, *The Psychology of Religion*; James, *Varieties of Religious Experience*; Ames, *The Psychology of Religious Experience*; Pratt, *The Religious Consciousness*; Clark, *The Psychology of Religious Awakening*; Hughes, *The New Psychology and Religious Experience*; and Horton, *The Psychological Approach to Theology*. For a long time Psychology neglected the facts of the religious life altogether, but for more than a quarter of a century now it has taken notice of them. At first the attention was focussed primarily — not to say exclusively — on what must have appeared to be the great central fact of religious experience, the fact of conversion. Psychologists have studied many cases of conversion inductively and have attempted to classify the various forces at work in conversion, to distinguish the different types of religious experience, to determine the period of life in which conversion is most apt to occur, and to discover the laws that control the phenomena of conversion. While they presented their study as a purely inductive investigation into the phenomena of religion as shown in individual experience, and in some cases expressed the laudable desire and intention to keep their own philosophical and religious convictions in the background, they nevertheless in several instances clearly revealed a tendency to look upon conversion as a purely natural process, just as amenable to the ordinary laws of psychology as any other psychical fact; and to overlook, if not to deny explicitly, its supernatural aspect. The more careful scholars among them ignore, but do not deny, the supernatural in conversion. They explain their silence respecting the deeper aspects of this central fact in religious experience by calling attention to their limitations as psychologists. They can only deal with observed facts and the psychical laws which evidently control them, but have no right to probe into the possible or probable spiritual background, in which these facts find their explanation. They have pointed out that conversion is not a specifically Christian phenomenon, but is also found in other religions; and that it is not necessarily a religious phenomenon, but also occurs in non-religious spheres. In fact, it is but one of the many changes that occur in the period of adolescence, “a sudden readjustment to a larger spiritual environment,” a surrender of the old self to a truer one. “At its best,” says Starbuck, “it is the individual will coming into harmony with what it feels to be the divine will.” [*The Psychology of Religion*, p. 162.] As Pratt understands it, “the essential thing about conversion is just the unification of character, the achievement of a new self.” [*The Religious Consciousness*, p. 123.] As to the question, whether there is anything supernatural about conversion, there is a difference of opinion among the psychologists. Coe puts the question: “Shall we therefore conclude that conversion is practically an automatic performance?” And he answers: “Not unless we first define conversion so as to ignore its profound relation to God and to the principle of a good life.... The substance of religious experiences as far transcends their emotional forms as a man transcends the clothes he wears.” [*The Spiritual Life*, p. 140.] James feels that an orthodox Christian might ask him, whether his reference of the phenomena of conversion to the subliminal self does not exclude the notion of the direct presence of the Deity in it altogether; and he replies in these words: “I have to say frankly that as a psychologist I do not see why it necessarily should.” [*The Varieties of Religious Experience*, p. 242.] He finds that, “if there are higher powers able to impress us, they may gain access only through the subliminal door.” [p. 243.] The representatives of the New Psychology, that is, of the Behaviourist School and of the School of Psychoanalysis, frankly take the position that conversion may come about in a perfectly natural way, without any supernatural influence. James and others hold that the real secret of the sudden change in conversion lies in some activity of the subliminal self, which may or may not be subject to some divine influence. Students of Psychology are rather generally agreed that there are three distinct steps in conversion, which Ames describes as follows: “First, a sense of perplexity and uneasiness; second, a climax and turning point; and third, a relaxation marked by rest and joy.” [*The Psychology of Religious Experience*, p. 258.] It is quite generally agreed that there are at least two outstanding types of conversion, which are

designated in various ways. Speaking of these two kinds of conversion, Starbuck says that the one is accompanied with a violent sense of sin, and the other, with a feeling of incompleteness, a struggle after a larger life, and a desire for spiritual illumination. A distinction is made between childhood and adult conversion, between gradual and sudden (violent) conversions, and between intellectual and emotional conversions. These are but different names for the two recognized types of conversion. While conversion in general may be regarded as a rather normal experience, it is sometimes found to take on an abnormal aspect, especially during revivals, and then becomes a pathological phenomenon. As far as the time of conversion is concerned, it is pointed out that conversion does not occur with the same frequency at all periods of life, but belongs almost exclusively to the years between 10 and 25, and is extremely rare after 30. This means that it is peculiarly characteristic of the period of adolescence. Environment, education, and religious training, all affect the nature and the frequency of its occurrence.

2. EVALUATION OF THESE STUDIES. The value of these psychological studies of conversion need not be denied. It would be folly to brush them aside as of little or no significance, or to ignore them just because they do not take due account of the supernatural in conversion. They shed a welcome light on some of the laws that apply in the psychical life of man, on some of the phenomena that accompany the spiritual crisis in the conscious life of man, and on the various types of conversion and the factors that determine these. They deepen our insight into the different types of conversion, which have always been recognized in Reformed theology, confirm our conviction respecting the three elements that are found in conversion, and are quite in agreement with the theological conviction that conversion is rooted in the subconscious life; though they do not explicitly affirm, and in some cases even deny that it finds its explanation in a divine work of the Holy Spirit below the threshold of consciousness, — the work of regeneration. At the same time we should not overrate these studies. Some of them, as, for instance, the work of James is decidedly one-sided, since it is based entirely on the study of extraordinary conversions, which he found most interesting. Moreover, they have not escaped the danger of carrying the idea of the operation of psychical law in conversion too far, and of overlooking the divine and supernatural side of the important process of conversion. James deals with it all as a moral change and defines it in a general way as “the process, gradual or sudden, by which a self hitherto divided, and consciously wrong, inferior and unhappy, becomes unified and consciously right, superior, and happy, in consequence of its firmer hold upon religious realities.”[Op. cit., p. 189.] Others reduce it to a purely natural phenomenon, and even explain it materialistically, as controlled by physical laws. They do not, and even from the nature of the case cannot, go down to the root of the matter, do not and cannot penetrate to the hidden depths from which conversion springs. There is an obvious tendency to challenge the old, orthodox idea of conversion, regarding it as unscientific to teach that the religious nature of man is miraculously implanted. They do not accept the light of the Word of God, and therefore have no standard by which to judge the deeper things of life. Snowden says: “As some psychologists have tried to work out a psychology of the soul without any soul, so some of them have endeavored to construct a psychology of religion without religion. Under their treatment of it religion has evaporated into a mere subjective feeling or delusion without any objective reality, and such a psychology of religion is baseless and worthless both as psychology and as religion.”[The Psychology of Religion, p. 20.]

F. THE AUTHOR OF CONVERSION.

GLOSS Author of conversion: God is its author: the Holy Spirit renews the heart and enables the sinner to turn to God.

1. **GOD THE AUTHOR OF CONVERSION.** God only can be called the author of conversion. This is the clear teaching of Scripture. In Ps. 85:4 the poet prays, “Turn us, O God of our salvation,” and in Jer. 31:18 Ephraim prays, “Turn thou me, and I shall be turned.” A similar prayer is found in Lam. 5:21. In Acts 11:18 Peter calls attention to the fact that God has granted unto the Gentiles repentance unto life. A similar statement is found in II Tim. 2:25. There is a twofold operation of God in the conversion of sinners, the one moral and the other hyper-physical. In general it may be said that He works repentance by means of the law, Ps. 19:7; Rom. 3:20, and faith by means of the gospel, Rom. 10:17. Yet we cannot separate these two, for the law also contains a presentation of the gospel, and the gospel confirms the law and threatens with its terrors, II Cor. 5:11. But God also works in an immediate, hyperphysical manner in conversion. The new principle of life that is implanted in the regenerate man, does not issue into conscious action by its own inherent power, but only through the illuminating and fructifying influence of the Holy Spirit. Cf. John 6:44; Phil. 2:13. To teach otherwise would be Lutheran and Arminian.

2. **MAN CO-OPERATES IN CONVERSION.** But though God only is the author of conversion, it is of great importance to stress the fact, over against a false passivity, that there is also a certain co-operation of man in conversion. Dr. Kuyper calls attention to the fact that in the Old Testament *shubh* is used 74 times of conversion as a deed of man, and only 15 times, of conversion as a gracious act of God; and that the New Testament represents conversion as a deed of man 26 times, and speaks of it only 2 or 3 times as an act of God. [Dict. Dogm., De Salute, p. 94.] It should be borne in mind, however, that this activity of man always results from a previous work of God in man, Lam. 5:21; Phil. 2:13. That man is active in conversion is quite evident from such passages as Isa. 55:7; Jer. 18:11; Ezek. 18:23,32; 33:11; Acts 2:38; 17:30, and others.

G. THE NECESSITY OF CONVERSION.

GLOSS Necessity: because sin separates people from God, conversion is necessary for the conscious life of faith and obedience.

The Bible speaks in absolute terms of the necessity of regeneration; not so of the necessity of conversion. It tells us plainly that, “Except a man be born again (anew, or, from above), he cannot see the kingdom of God,” John 3:3, but does not speak of the need of conversion in the same general way, which allows of no exceptions. Naturally, they who identify the two cannot admit this distinction. Undoubtedly there are passages of Scripture which contain a call to conversion, in order to enjoy the blessings of God, such as Ezek. 33:11; Isa. 55:7, and these imply the necessity of conversion in the case of those addressed or mentioned there. The passage that comes nearest to an absolute declaration is found in Matt. 18:3, “Verily, I say unto you, Except ye turn and become as little children, ye shall in no wise enter into the kingdom of heaven.” But even in this case one might insist that this refers only to the persons addressed. The expressed or implied exhortations to turn about, found in Scripture, come only to those to whom they are addressed and do not necessarily mean that every one must pass through a conscious conversion, in order to be saved. The question as to the necessity of conversion should be answered with discrimination. Those who die in infancy must be regenerated, in order to be saved, but cannot very well experience conversion, a conscious turning from sin unto God. In the case of adults, however, conversion is absolutely essential, but it need not appear in each one’s life as a strongly marked crisis. Such a definite crisis can, as a rule, be expected only in the lives of those who, after a life of sin and shame, are arrested in their evil course by the regenerating power of the Holy Spirit and by the effectual call to conversion. In them the life of conscious enmity is at once transformed into a life of friendship with God. It can hardly be looked for, however, in the lives of those who, like John the Baptist and Timothy, served the Lord from early youth. At the same time, conversion is

necessary in the case of all adults in the sense that its elements, namely, repentance and faith must be present in their lives. This means that they must in some form experience the essence of conversion.

H. RELATION OF CONVERSION TO OTHER STAGES OF THE SAVING PROCESS.

GLOSS Order of salvation: the logical order in which God applies Christ's redemption, while recognising that His saving work is one whole.

1. TO REGENERATION. This has already been indicated to some extent. The two words "regeneration" and "conversion" are used synonymously by some. Yet in present day theology they generally refer to different, though closely related matters. The principle of the new life implanted in regeneration comes into active expression in the conscious life of the sinner when he is converted. The change that is effected in the subconscious life in regeneration passes into the conscious life in conversion. Logically, conversion follows regeneration. In the case of those who are regenerated in infancy, there is necessarily a temporal separation of the two, but in the case of those who are regenerated after they have come to years of discretion, the two generally coincide. In regeneration the sinner is entirely passive, but in conversion he is both passive and active. The former can never be repeated, but the latter can to a certain extent, though the *conversio actualis prima* occurs but once.

2. TO EFFECTUAL CALLING. Conversion is the direct result of internal calling. As an effect in man, internal calling and the beginning of conversion really coincide. The situation is not such that God calls the sinner, and that then the sinner in his own strength turns to God. It is exactly in the internal calling that man becomes conscious of the fact that God is working conversion in him. The truly converted man will feel all along that his conversion is the work of God. This distinguishes him from the man who aims at superficial moral improvement. The latter works in his own strength.

3. TO FAITH. As already indicated, conversion consists in repentance and faith, so that faith is really a part of conversion. Yet we should distinguish here. There are two kinds of true faith, each having a distinct object, namely, (a) a recognition of the truth of God's revelation of redemption, not merely in a detached, historical sense, but in such a way that it is recognized as a reality that cannot be ignored with impunity, because it affects life in a vital way; and (b) a recognition and acceptance of the salvation offered in Jesus Christ, which is saving faith in the proper sense of the word. Now there is no doubt that faith in the former sense is present at once in conversion. The Holy Spirit causes the sinner to see the truth as it applies to his own life, so that he comes under "conviction," and thus becomes conscious of his sin. But he may remain in this stage for some time, so that it is hard to say in how far saving faith, that is, trust in Christ unto salvation, is at once included in conversion. There is no doubt that, logically, repentance and the knowledge of sin precedes the faith that yields to Christ in trusting love.

QUESTIONS FOR FURTHER STUDY: Why did Beza prefer to call conversion *resipiscentia* rather than *poenitentia*? Why is the term 'repentance' inadequate to express the idea of conversion? How did Luther's conception of repentance differ from that of Calvin? Is conversion always preceded by 'conviction of sin'? Can we speak of *prevenient grace* relative to conversion? Is conversion an instantaneous act or is it a process? What is meant by the term 'daily conversion'? What is the proper view of the necessity of conversion? Does covenant preaching have a tendency to silence the call to conversion? What is the Methodist conception of conversion? Are the methods of the revival meetings commendable? What about the lasting character of the conversions of which they boast? Do the statistics of the Psychology of conversion give us any information on this point?

VIII. Faith

Saving faith receives and rests upon Christ for salvation. It includes knowledge, assent, and personal trust in the promises of God.

The preceding chapter dealt with conversion in general, and also gave a brief description of the negative element of conversion, namely, repentance. The present chapter will be devoted to a discussion of the positive element, which is faith. This is of such central significance in soteriology that it calls for separate treatment. It is best taken up at this point, not only because faith is a part of conversion, but also because it is instrumentally related to justification. Its discussion forms a natural transition to the doctrine of justification by faith.

A. SCRIPTURAL TERMS FOR FAITH.

GLOSS Faith: the God-given means by which a sinner receives Christ and the salvation promised in Him.

1. THE OLD TESTAMENT TERMS AND THEIR MEANING. The Old Testament contains no noun for faith, unless *emunah* be so considered in Hab. 2:4. This word ordinarily means “faithfulness,” Deut. 32:4; Ps. 36:5; 37:3; 40:11, but the way in which the statement of Habakkuk is applied in the New Testament, Rom. 1:17; Gal. 3:11; Heb. 10:38, would seem to indicate that the prophet used the term in the sense of faith. The most common Old Testament word for “to believe” is *he’emin*, the hiphil form of *’aman*. In qal it means “to nurse” or “to nourish”; in niphal, “to be firm” or “established,” “steadfast”; and in hiphil, “to consider established,” “to regard as true,” or “to believe.” The word is construed with the prepositions *beth* and *lamedh*. Construed with the former, it evidently refers to a confident resting on a person or thing or testimony; while, with the latter, it signifies the assent given to a testimony, which is accepted as true. — The word next in importance is *batach*, which is construed with *beth* and means “to confide in,” “to lean upon,” or “to trust.” It does not emphasize the element of intellectual assent, but rather that of confident reliance. In distinction from *he’emin*, which is generally rendered by *pisteuo* in the Septuagint, this word is usually translated by *elpizo* or *peithomai*. The man who trusts in God is one who fixes all his hope for the present and for the future on Him. — There is still another word, namely, *chasah*, which is used less frequently, and means “to hide one’s self,” or “to flee for refuge.” In this, too, the element of trust is clearly in the foreground.

2. THE NEW TESTAMENT TERMS AND THEIR MEANING. Two words are used throughout the New Testament, namely, *pistis* and the cognate verb *pisteuein*. These do not always have exactly the same connotation.

a. The different meanings of *pistis*. (1) In classical Greek. The word *pistis* has two meanings in classical Greek. It denotes: (a) a conviction based on confidence in a person and in his testimony, which as such is distinguished from knowledge resting on personal investigation; and (b) the confidence itself on which such a conviction rests. This is more than a mere intellectual conviction that a person is reliable; it presupposes a personal relation to the object of confidence, a going out of one’s self, to rest in another. The Greeks did not ordinarily use the word in this sense, to express their relation to the gods, since they regarded these as hostile to men, and therefore as objects of fear rather than of trust.—(2) In the Septuagint. The transition from the use of the word *pistis* in classical Greek to the New Testament usage, in which the meaning “confidence” or “trust” is all-important, is found in the Septuagint use of the verb *pisteuein* rather than in that of the noun *pistis*, which occurs in it but once with anything like its New Testament meaning. The verb

pisteuein generally serves as a rendering of the word he'emin, and thus expresses the idea of faith both in the sense of assent to the Word of God and of confident trusting in Him. — (3) In the New Testament. There are a few instances in which the word has a passive meaning, namely, that of “fidelity” or “faithfulness,” which is its usual meaning in the Old Testament, Rom. 3:3; Gal. 5:22; Tit. 2:10. It is generally used in an active sense. The following special meanings should be distinguished: (a) an intellectual belief or conviction, resting on the testimony of another, and therefore based on trust in this other rather than on personal investigation, Phil. 1:27; II Cor. 4:13; II Thess. 2:13, and especially in the writings of John; and (b) a confiding trust or confidence in God or, more particularly, in Christ with a view to redemption from sin and to future blessedness. So especially in the Epistles of Paul, Rom. 3:22,25; 5:1,2; 9:30,32; Gal. 2:16; Eph. 2:8; 3:12, and many other passages. This trust must be distinguished from that on which the intellectual trust mentioned under (a) above, rests. The order in the successive stages of faith is as follows: (a) general confidence in God and Christ; (b) acceptance of their testimony on the basis of that trust; and (c) yielding to Christ and trusting in Him for the salvation of the soul. The last is specifically called saving faith.

b. The different constructions of pisteuein and their meaning. We have the following constructions: (1) Pisteuein with the dative. This generally denotes believing assent. If the object is a person, it is ordinarily employed in a somewhat pregnant sense, including the deeply religious idea of a devoted, believing trust. When the object is a thing, it is usually the Word of God, and when it is a person, it is generally either God or Christ, John 4:50; 5:47; Acts 16:34; Rom. 4:3; II Tim. 1:12. — (2) Pisteuein followed by hoti. In this construction the conjunction generally serves to introduce what is believed. On the whole this construction is weaker than the preceding. Of the twenty passages in which it is found, fourteen occur in the writings of John. In a couple of cases the matter believed hardly rises into the religious sphere, John 9:18; Acts 9:26, while in some of the others it is decidedly of soteriological import, Matt. 9:28; Rom. 10:9; I Thess. 4:14. — (3) Pisteuein with prepositions. Here the deeper meaning of the word, that of firm trustful reliance, comes to its full rights. The following constructions come into consideration: (a) Construction with en. This is the most frequent construction in the Septuagint, though it is all but absent from the New Testament. The only certain case is Mark 1:15, where the object is the gospel. Other possible instances are John 3:15; Eph. 1:13, where the object would be Christ. The implication of this construction seems to be that of a firmly fixed confidence in its object. (b) Construction with epi and the dative. It is found only in the quotation from Isa. 28:16, which appears in three passages, namely, Rom. 9:33; 10:11; I Pet. 2:6, and in Luke 24:25; I Tim. 1:16. It expresses the idea of a steady and restful repose, a reliance on its object. (c) Construction with epi and the accusative. This is used seven times in the New Testament. In a couple of cases the object is God, as He operates in the saving of the soul in Christ; in all the others it is Christ. This construction includes the idea of moral motion, of mental direction towards the object. The main idea is that of turning with confident trust to Jesus Christ. (d) Construction with eis. This is the most characteristic construction of the New Testament. It occurs forty-nine times. About fourteen of these instances are Johannine, and the remainder Pauline. Except in one case, the object is always a person, rarely God, and most commonly Christ. This construction has a very pregnant meaning, expressing, as it does, “an absolute transference of trust from ourselves to another, a complete self-surrender to God.” Cf. John 2:11; 3:16,18,36; 4:39; 14:1; Rom. 10:14; Gal. 2:16; Phil. 1:29.

B. FIGURATIVE EXPRESSIONS USED TO DESCRIBE THE ACTIVITY OF FAITH.

GLOSS Receiving Christ: faith’s personal appropriation of Christ and His benefits, expressed in Scripture through many living images.

There are several figurative expressions of the activity of faith in Scripture. The following are some of the most important.

1. It is spoken of as a looking to Jesus, John 3:14,15 (comp. Num. 21:9). This is a very appropriate figure, because it comprises the various elements of faith, especially when it refers to a steadfast looking to anyone, as in the passage indicated. There is in it an act of perception (intellectual element), a deliberate fixing of the eye on the object (volitional element), and a certain satisfaction to which this concentration testifies (emotional element).

2. It is also represented as a hungering and thirsting, an eating and drinking, Matt. 5:6; John 6:50-58; 4:14. When men really hunger and thirst spiritually, they feel that something is wanting, are conscious of the indispensable character of that which is lacking, and endeavor to obtain it. All this is characteristic of the activity of faith. In eating and drinking we not only have the conviction that the necessary food and drink is present, but also the confident expectation that it will satisfy us, just as in appropriating Christ by faith we have a certain measure of confidence that He will save us.

3. Finally, there are also the figures of coming to Christ and receiving Him, John 5:40; 7:37 (cf. vs. 38); 6:44,65; 1:12. The figure of coming to Christ pictures faith as an action in which man looks away from himself and his own merits, to be clothed with the righteousness of Jesus Christ; and that of receiving Christ stresses the fact that faith is an appropriating organ.

C. THE DOCTRINE OF FAITH IN HISTORY.

GLOSS Fides: the Latin term for faith; historic theology considers its knowledge, assent, and trusting elements.

1. BEFORE THE REFORMATION. From the very earliest times of the Christian Church faith stood out in the minds of the leaders as the one great condition of salvation. Alongside of it repentance also soon became rather prominent. At the same time there was little reflection at first on the nature of faith and but little understanding of the relation of faith to the other parts of the *ordo salutis*. There was no current definition of faith. While there was a tendency to use the word “faith” to denote the acceptance of the truth on testimony, it was also in some cases employed in a deeper sense, so as to include the idea of self-surrender to the truth intellectually received. The Alexandrians contrasted *pistis* and *gnosis*, and regarded the former primarily as initial and imperfect knowledge. Tertullian stressed the fact that faith accepts a thing on authority, and not because it is warranted by human reason. He also used the term in an objective sense, as a designation of that which must be believed, — the *regula fidei*. Even up to the time of Augustine little attention was devoted to the nature of faith, though it was always acknowledged to be the pre-eminent means in the appropriation of salvation. Augustine, however, gave the matter a greater measure of consideration. He spoke of faith in more than one sense. Sometimes he regarded it as nothing more than intellectual assent to the truth. But he conceived of evangelical or justifying faith as including also the elements of self-surrender and love. This faith is perfected in love and thus becomes the principle of good works. He did not have a proper conception, however, of the relation between faith and justification. This is partly due to the fact that he did not carefully distinguish between justification and sanctification. The deeper conception of faith that is found in Augustine was not shared by the Church in general. There was a tendency to confound faith with orthodoxy, that is, with the holding of an orthodox faith. The Scholastics distinguished between a *fides informis*, that is, a mere intellectual assent to the truth taught by the Church, and a *fides formata* (*charitate*), that is, a faith informed (given a characteristic form) by love, and regarded the latter as the only faith that justifies, since it involves an infusion of grace. It is only as *fides formata* that faith becomes active for good and becomes the

first of the theological virtues by which man is placed in the right relation to God. Strictly speaking it is the love by which faith is perfected that justifies. Thus in faith itself a foundation was laid for human merit. Man is justified, not exclusively by the imputation of the merits of Christ, but also by inherent grace. Thomas Aquinas defines the virtue of faith as a “habit of the mind, by reason of which eternal life has its inception in us, inasmuch as it causes the intellect to give its assent to things that are not seen.”

2. AFTER THE REFORMATION. While the Roman Catholics stressed the fact that justifying faith is merely assent and has its seat in the understanding, the Reformers generally regarded it as fiducia (trust), having its seat in the will. On the relative importance of the elements in faith there have been differences, however, even among Protestants. Some regard the definition of Calvin as superior to that of the Heidelberg Catechism. Says Calvin: “We shall now have a full definition of faith if we say that it is a firm and sure knowledge of the divine favour toward us, founded on the truth of a free promise in Christ, and revealed to our minds, and sealed in our hearts, by the Holy Spirit.”[Inst. III. 2,7.] The Heidelberg Catechism, on the other hand, also brings in the element of confidence when it answers the question, “What is true faith?” as follows: “True faith is not only a sure knowledge whereby I hold for truth all that God has revealed to us in His Word, but also a firm confidence which the Holy Spirit works in my heart by the gospel, that not only to others, but to me also, remission of sins, everlasting righteousness and salvation are freely given by God, merely of grace, only for the sake of Christ’s merits.”[Q. 21.] But it is quite evident from the connection that Calvin means to include the element of confidence in the “firm and sure knowledge” of which he speaks. Speaking of the boldness with which we may approach God in prayer, he even says: “Such boldness springs only from confidence in the divine favour and salvation. So true is this, that the term faith is often used as equivalent to confidence.”[Ibid., III. 2,15.] He absolutely rejects the fiction of the Schoolmen who insist “that faith is an assent with which any despiser of God may receive what is delivered in Scripture.”[Ibid. III. 2,8.] But there is an even more important point of difference between the Reformers’ conception of faith and that of the Scholastics. The latter recognized in faith itself some real and even meritorious efficacy (*meritum ex congruo*) in disposing to, and in procuring or obtaining justification. The Reformers, on the other hand, were unanimous and explicit in teaching that justifying faith does not justify by any meritorious or inherent efficacy of its own, but only as the instrument for receiving or laying hold on what God has provided in the merits of Christ. They regarded this faith primarily as a gift of God and only secondarily as an activity of man in dependence on God. The Arminians revealed a Romanizing tendency, when they conceived of faith as a meritorious work of man, on the basis of which he is accepted in favor by God. Schleiermacher, the father of modern theology, hardly mentions saving faith and knows absolutely nothing of faith as childlike trust in God. He says that faith “is nothing but the incipient experience of the satisfaction of our spiritual need by Christ.” It is a new psychological experience, a new consciousness, rooted in a feeling, not of Christ, nor of any doctrine, but of the harmony of the Infinite, of the Whole of things, in which the soul finds God. Ritschl agreed with Schleiermacher in holding that faith springs up as the result of contact with the divine reality, but finds its object, not in any idea or doctrine, nor in the whole of things, but in the Person of Christ, as the supreme revelation of God. It is not a passive assent, but an active principle. In it man makes God’s self-end, that is, the kingdom of God, his own, begins to work for the kingdom, and in doing this finds salvation. The views of Schleiermacher and Ritschl characterize a great deal of modern liberal theology. Faith, in this theology, is not a heaven-wrought experience, but a human achievement; not the mere receiving of a gift, but a meritorious action; not the acceptance of a doctrine, but a “making Christ Master” in an attempt to pattern one’s life after the example of Christ. This view met with strong opposition, however, in the theology of crisis, which stresses the fact that saving faith is never a merely natural psychological experience, is strictly speaking an act of God rather than of man, never constitutes a permanent possession of man, and is in itself merely a hohlraum (empty space), quite incapable of effecting salvation. Barth and

Brunner regard faith simply as the divine response, wrought in man by God, to the Word of God in Christ, that is, not so much to any doctrine, as to the divine command or the divine act in the work of redemption. It is the affirmative answer, the “yes” to the call of God, a “yes” that is elicited by God Himself.

D. THE IDEA OF FAITH IN SCRIPTURE.

GLOSS Saving faith: faith that rests on God’s saving promise in Christ, producing reliance, obedience, and a new life.

1. IN THE OLD TESTAMENT. Evidently the New Testament writers, in stressing faith as the fundamental principle of the religious life, were not conscious of shifting ground and of departing from the Old Testament representation. They regard Abraham as the type of all true believers (Rom. 4; Gal. 3; Heb. 11; Jas. 2), and those who are of faith as the true sons of Abraham (Rom. 2:28,29; 4:12,16; Gal. 3:9). Faith is never treated as a novelty of the new covenant, nor is any distinction drawn between the faith of the two covenants. There is a sense of continuity, and the proclamation of faith is regarded as the same in both dispensations, John 5:46; 12:38,39; Hab. 2:4; Rom. 1:17; 10:16; Gal. 3:11; Heb. 10:38. In both Testaments faith is the same radical self-commitment to God, not merely as the highest good of the soul, but as the gracious Saviour of the sinner. The only difference that is apparent, is due to the progressive work of redemption, and this is more or less evident even within the confines of the Old Testament itself.

a. In the patriarchal period. In the earlier portions of the Old Testament there is but little in the line of abstract statement respecting the way of salvation. The essence of the religion of the patriarchs is exhibited to us in action. The promise of God is in the foreground, and the case of Abraham is designed to set forth the idea that the proper response to it is that of faith. The whole life of Noah was determined by trust in God and in His promises, but it is especially Abraham that is set before us as the typical believer, who commits himself to God with unwavering trust in His promises and is justified by faith.

b. In the period of the law. The giving of the law did not effect a fundamental change in the religion of Israel, but merely introduced a change in its external form. The law was not substituted for the promise; neither was faith supplanted by works. Many of the Israelites, indeed, looked upon the law in a purely legalistic spirit and sought to base their claim to salvation on a scrupulous fulfilment of it as a body of external precepts. But in the case of those who understood its real nature, who felt the inwardness and spirituality of the law, it served to deepen the sense of sin and to sharpen the conviction that salvation could be expected only from the grace of God. The essence of real piety was ever-increasingly seen to consist in a confident trust in the God of salvation. While the Old Testament clearly stresses the fear of the Lord, a large number of expressions, such as hoping, trusting, seeking refuge in God, looking to Him, relying on Him, fixing the heart on Him, and cleaving to Him — make it abundantly evident that this fear is not a craven but a child-like, reverent fear, and emphasize the necessity of that loving self-commitment to God which is the essence of saving faith. Even in the period of the law faith is distinctly soteriological, looking to the Messianic salvation. It is a trusting in the God of salvation, and a firm reliance on His promises for the future.

2. IN THE NEW TESTAMENT. When the Messiah came in fulfilment of the prophecies, bringing the hoped-for salvation, it became necessary for the vehicles of God’s revelation to direct God’s people to the person of their Redeemer. This was all the more necessary in view of the fact that the fulfilment came in a form which many did not expect, and which apparently did not correspond with the promise.

a. In the Gospels. The demand for faith in Jesus as the Redeemer, promised and hoped for, appeared as something characteristic of the new age. “To believe” meant to become a Christian. This demand seemed to create a gulf between the old dispensation and the new. The beginning of the latter is even called “the coming of faith,” Gal. 3:23,25. It is the characteristic thing of the Gospels that in them Jesus is constantly offering Himself as the object of faith, and that in connection with the highest concerns of the soul. The Gospel of John stresses the higher aspects of this faith more than the Synoptics.

b. In the Acts. In the Acts of the Apostles faith is required in the same general sense. By the preaching of the apostles men are brought to the obedience of faith in Christ; and this faith becomes the formative principle of the new community. Different tendencies developed in the Church and gave rise to the different modes of dealing with faith that became apparent in the writings of the New Testament.

c. In the Epistle of James. James had to rebuke the Jewish tendency to conceive of the faith that was well pleasing to God as a mere intellectual assent to the truth, a faith that did not yield appropriate fruit. His idea of the faith that justifies does not differ from that of Paul, but he stresses the fact that this faith must manifest itself in good works. If it does not, it is a dead faith, and is, in fact, non-existent.

d. In the Epistles of Paul. Paul had to contend particularly with the ingrained legalism of Jewish thought. The Jew boasted of the righteousness of the law. Consequently, the apostle had to vindicate the place of faith as the only instrument of salvation. In doing this, he naturally dwelt a great deal on Christ as the object of faith, since it is from this object only that faith derives its efficacy. Faith justifies and saves only because it lays hold on Jesus Christ.

e. In the Epistle to the Hebrews. The writer of Hebrews also regards Christ as the proper object of saving faith, and teaches that there is no righteousness except through faith, 10:38; 11:7. But the danger against which the writer of this letter had to guard was not that of falling from faith into works, but rather that of falling from faith into despair. He speaks of faith as “the assurance of things hoped for, the conviction of things not seen,” 11:1. He exhorts the readers to an attitude of faith, which will enable them to rise from the seen to the unseen, from the present to the future, from the temporal to the eternal, and which will enable them to be patient in the midst of sufferings.

f. In the Epistles of Peter. Peter also writes to readers that were in danger of becoming discouraged, though not of falling back into Judaism. The circumstances in which they found themselves prompted him to lay special emphasis on the relation of faith to the consummated salvation, in order to quicken within their hearts the hope that would sustain them in their present trials, the hope of an unseen and eternal glory. The Second Epistle stresses the importance of the knowledge of faith as a safeguard against prevailing errors.

g. In the Writings of John. John had to contend with an incipient Gnosticism, which falsely emphasized knowledge (gnosis) and despised simple faith. The former was supposed to carry with it a far greater degree of blessedness than the latter. Hence John makes it a point to magnify the blessings of faith. He insists, not so much on the certainty and glory of the future inheritance which faith secures, as on the fulness of the present enjoyment of salvation which it brings. Faith embraces knowledge as a firm conviction and makes believers at once possessors of the new life and of eternal salvation. Meanwhile John does not neglect the fact that it also reaches out into the future.

E. FAITH IN GENERAL.

GLOSS Knowledge and assent: faith includes knowing what God reveals and accepting it as true, but saving faith also involves personal trust.

The word “faith” is not exclusively a religious and theological term. It is often used in a general and non-religious sense, and even so has more than one connotation. The following uses of the term deserve particular attention. It may denote:

1. **FAITH AS LITTLE MORE THAN MERE OPINION.** The word “faith” is sometimes used in a rather loose and popular sense, to denote a persuasion of the truth which is stronger than mere opinion, and yet weaker than knowledge. Even Locke defined faith as “the assent of the mind to propositions which are probably, but not certainly, true.” In popular language we often say of that of which we are not absolutely sure, but which we at the same time feel constrained to recognize as true: “I believe that, but I am not sure of it.” Consequently some philosophers have found the distinguishing characteristic of faith in the lesser degree of certainty which it yields—Locke, Hume, Kant, and others.

2. **FAITH AS IMMEDIATE CERTAINTY.** In connection with science faith is often spoken of as immediate certainty. There is a certainty which man obtains by means of perception, experience, and logical deduction, but there is also an intuitive certainty. In every science there are axioms that cannot be demonstrated and intuitive convictions that are not acquired by perception or logical deduction. Dr. Bavinck says “Het gebied der onmiddellijke zekerheid is veel grooter dan dat der demonstratieve, en deze laatste is altijd weer op de eerste gebouwd, en staat en valt met deze. Ook is deze intuitieve zekerheid niet minder maar grooter dan die, welke langs den weg van waarneming en logische demonstratie verkregen wordt.” The sphere of immediate certainty is greater than that of demonstrative certainty. In both cases now mentioned faith is regarded exclusively as an activity of the intellect.

3. **FAITH AS A CONVICTION BASED ON TESTIMONY AND INCLUDING TRUST.** In common parlance the word “faith” is often used to denote the conviction that the testimony of another is true, and that what he promises will be done; a conviction based only on his recognized veracity and fidelity. It is really a believing acceptance of what another says on the basis of the confidence which he inspires. And this faith, this conviction based on confidence, often leads to a further confidence: trust in a friend in time of need, in the ability of a doctor to give aid in times of sickness, and in that of a pilot to guide the vessel into the harbor, and so on. In this case faith is more than a mere matter of the intellect. The will is brought into play, and the element of trust comes to the foreground.

F. FAITH IN THE RELIGIOUS SENSE AND PARTICULARLY SAVING FAITH.

GLOSS Fiducia: trust: the personal reliance on Christ which is essential to saving faith.

The distinguishing characteristics of faith in the theological sense have not always been stated in the same way. This will become evident, when we consider the concept, the elements, the object, and the ground of faith.

1. **THE CONCEPT OF FAITH: FOUR KINDS OF FAITH DISTINGUISHED.** As a psychological phenomenon faith in the religious sense does not differ from faith in general. If faith in general is a persuasion of the truth founded on the testimony of one in whom we have confidence and on whom we rely,

and therefore rests on authority, Christian faith in the most comprehensive sense is man's persuasion of the truth of Scripture on the basis of the authority of God. The Bible does not always speak of religious faith in the same sense, and this gave rise to the following distinctions in theology.

a. Historical faith. This is a purely intellectual apprehension of the truth, devoid of any moral or spiritual purpose. The name does not imply that it embraces only historical facts and events to the exclusion of moral and spiritual truths; nor that it is based on the testimony of history, for it may have reference to contemporaneous facts or events, John 3:2. It is rather expressive of the idea that this faith accepts the truths of Scripture as one might accept a history in which one is not personally interested. This faith may be the result of tradition, of education, of public opinion, of an insight into the moral grandeur of Scripture, and so on, accompanied with the general operations of the Holy Spirit. It may be very orthodox and Scriptural, but is not rooted in the heart, Matt. 7:26; Acts 26:27,28; Jas. 2:19. It is a *fides humana*, and not a *fides divina*.

b. Miraculous faith. The so-called miraculous faith is a persuasion wrought in the mind of a person that a miracle will be performed by him or in his behalf. God can give a person a work to do that transcends his natural powers and enable him to do it. Every attempt to perform a work of that kind requires faith. This is very clear in cases in which man appears merely as the instrument of God or as the one who announces that God will work a miracle, for such a man must have full confidence that God will not put him to shame. In the last analysis God only works miracles, though He may do it through human instrumentality. This is faith of miracles in the active sense, Matt. 17:20; Mark 16:17,18. It is not necessarily, but may be, accompanied with saving faith. The faith of miracles may also be passive, namely, the persuasion that God will work a miracle in one's behalf. It, too, may or may not be accompanied with saving faith, Matt. 8:10-13; John 11:22 (comp. verses 25-27); 11:40; Acts 14:9. The question is often raised, whether such a faith has a legitimate place in the life of man to-day. Roman Catholics answer this question affirmatively, while Protestants are inclined to give a negative answer. They point out that there is no Scriptural basis for such a faith, but do not deny that miracles may still occur. God is entirely sovereign also in this respect, and the Word of God leads us to expect another cycle of miracles in the future.

c. Temporal faith. This is a persuasion of the truths of religion which is accompanied with some promptings of the conscience and a stirring of the affections, but is not rooted in a regenerate heart. The name is derived from Matt. 13:20,21. It is called a temporary faith, because it is not permanent and fails to maintain itself in days of trial and persecution. This does not mean that it may not last as long as life lasts. It is quite possible that it will perish only at death, but then it surely ceases. This faith is sometimes called a hypocritical faith, but that is not entirely correct, for it does not necessarily involve conscious hypocrisy. They who possess this faith usually believe that they have the true faith. It might better be called an imaginary faith, seemingly genuine, but evanescent in character. It differs from historical faith in the personal interest it shows in the truth and in the reaction of the feelings upon it. Great difficulty may be experienced in attempting to distinguish it from true saving faith. Christ says of the one who so believes: "He hath no root in himself," Matt. 13:21. It is a faith that does not spring from the root implanted in regeneration, and therefore is not an expression of the new life that is embedded in the depths of the soul. In general it may be said that temporal faith is grounded in the emotional life and seeks personal enjoyment rather than the glory of God.

d. True Saving faith. True saving faith is a faith that has its seat in the heart and is rooted in the regenerate life. A distinction is often made between the *habitus* and the *actus* of faith. Back of both of these, however, lies the *semen fidei*. This faith is not first of all an activity of man, but a potentiality wrought by God in the heart of the sinner. The seed of faith is implanted in man in regeneration. Some theologians speak

of this as the habitus of faith, but others more correctly call it the semen fidei. It is only after God has implanted the seed of faith in the heart that man can exercise faith. This is apparently what Barth has in mind also, when he, in his desire to stress the fact that salvation is exclusively a work of God, says that God rather than man is the subject of faith. The conscious exercise of faith gradually forms a habitus, and this acquires a fundamental and determining significance for the further exercise of faith. When the Bible speaks of faith, it generally refers to faith as an activity of man, though born of the work of the Holy Spirit. Saving faith may be defined as a certain conviction, wrought in the heart by the Holy Spirit, as to the truth of the gospel, and a hearty reliance (trust) on the promises of God in Christ. In the last analysis, it is true, Christ is the object of saving faith, but He is offered to us only in the gospel.

2. THE ELEMENTS OF FAITH. In speaking of the different elements of faith we should not lose sight of the fact that faith is an activity of man as a whole, and not of any part of man. Moreover, the soul functions in faith through its ordinary faculties, and not through any special faculty. It is an exercise of the soul which has this in common with all similar exercises, that it appears simple, and yet on closer scrutiny is found to be complex and intricate. And therefore, in order to obtain a proper conception of faith, it is necessary to distinguish between the various elements which it comprises.

a. An intellectual element (notitia). There is an element of knowledge in faith, in connection with which the following points should be considered:

(1) The character of this knowledge. The knowledge of faith consists in a positive recognition of the truth, in which man accepts as true whatsoever God says in His Word, and especially what He says respecting the deep depravity of man and the redemption which is in Christ Jesus. Over against Rome the position must be maintained that this sure knowledge belongs to the essence of faith; and in opposition to such theologians as Sandeman, Wardlaw, Alexander, Chalmers, and others, that a mere intellectual acceptance of the truth is not the whole of faith. On the one hand it would be an over-estimation of the knowledge of faith, if it were regarded as a complete comprehension of the objects of faith. But on the other hand it would also be an under-estimation of it, if it were considered as a mere taking notice of the things believed, without the conviction that they are true. Some modern liberals take this view and consequently like to speak of faith as a venture. It is a spiritual insight into the truths of the Christian religion that find response in the heart of the sinner.

(2) The certainty of this knowledge. The knowledge of faith should not be regarded as less certain than other knowledge. Our Heidelberg Catechism assures us that true faith is among other things also “a certain (sure, incontestable) knowledge.”[Q. 21.] This is in harmony with Heb. 11:1, which speaks of it as “the assurance of things hoped for, a conviction of things not seen” It makes future and unseen things subjectively real and certain for the believer. The knowledge of faith is mediated for, and imparted to, us by the testimony of God in His Word, and is accepted by us as certain and reliable on the basis of the veracity of God. The certainty of this knowledge has its warrant in God Himself, and consequently nothing can be more certain. And it is quite essential that this should be so, for faith is concerned with spiritual and eternal things, in which certainty is needed, if anywhere. There must be certainty as to the reality of the object of faith; if there is not, faith is in vain. Machen deplores the fact that many lose sight of this fact in the present day. Says he: “The whole trouble is that faith is being considered as a beneficent quality of the soul without respect to the reality or unreality of its object; and the moment faith comes to be considered in that way, in that moment it is destroyed.”[What Is Faith? p. 174.]

(3) The measure of this knowledge. It is impossible to determine with precision just how much knowledge is absolutely required in saving faith. If saving faith is the acceptance of Christ as He is offered in

the gospel, the question naturally arises, How much of the gospel must a man know, in order to be saved? Or, to put it in the words of Dr. Machen: "What, to put it baldly, are the minimum doctrinal requirements, in order that a man may be a Christian?" [Op cit., p. 155.] In general it may be said that it must be sufficient to give the believer some idea of the object of faith. All true saving faith must contain at least a minimum of knowledge, not so much of the divine revelation in general as of the Mediator and His gracious operations. The more real knowledge one has of the truths of redemption, the richer and fuller one's faith will be, if all other things are equal. Naturally one who accepts Christ by a true faith, will also be ready and willing to accept God's testimony as a whole. It is of the utmost importance, especially in our day, that the churches should see to it that their members have a fairly good, and not merely a hazy, understanding of the truth. Particularly in this undogmatic age, they should be far more diligent than they are in the indoctrination of their youth.

b. An emotional element (assensus). Barth calls attention to the fact that the time when man accepts Christ by faith is the existential moment of his life, in which he ceases to consider the object of faith in a detached and disinterested way, and begins to feel a lively interest in it. It is not necessary to adopt Barth's peculiar construction of the doctrine of faith, to admit the truth of what he says on this point. When one embraces Christ by faith, he has a deep conviction of the truth and reality of the object of faith, feels that it meets an important need in his life, and is conscious of an absorbing interest in it, — and this is assent. It is very difficult to distinguish this assent from the knowledge of faith just described, because, as we have seen, it is exactly the distinguishing characteristic of the knowledge of saving faith, that it carries with it a conviction of the truth and reality of its object. Hence some theologians have shown an inclination to limit the knowledge of faith to a mere taking cognizance of the object of faith; but (1) this is contrary to experience, for in true faith there is no knowledge that does not include a hearty conviction of the truth and reality of its object and an interest in it; and (2) this would make the knowledge in saving faith identical with that which is found in a purely historical faith, while the difference between historical and saving faith lies in part exactly at this point. Because it is so difficult to make a clear distinction, some theologians prefer to speak of only two elements in saving faith, namely, knowledge and personal trust. These are the two elements mentioned in the Heidelberg Catechism when it says that true faith "is not only a certain knowledge whereby I hold for true all that God has revealed to us in His Word, but also a hearty trust which the Holy Ghost works in me by the gospel." [Q. 21.] It probably deserves preference to regard knowledge and assent simply as two aspects of the same element in faith. Knowledge may then be regarded as its more passive and receptive side, and assent as its more active and transitive side.

c. A volitional element (fiducia). This is the crowning element of faith. Faith is not merely a matter of the intellect, nor of the intellect and the emotions combined; it is also a matter of the will, determining the direction of the soul, an act of the soul going out towards its object and appropriating this. Without this activity the object of faith, which the sinner recognizes as true and real and entirely applicable to his present needs, remains outside of him. And in saving faith it is a matter of life and death that the object be appropriated. This third element consists in a personal trust in Christ as Saviour and Lord, including a surrender of the soul as guilty and defiled to Christ, and a reception and appropriation of Christ as the source of pardon and of spiritual life. Taking all these elements in consideration, it is quite evident that the seat of faith cannot be placed in the intellect, nor in the feelings, nor in the will exclusively, but only in the heart, the central organ of man's spiritual being, out of which are the issues of life. In answer to the question whether this fiducia (trust) necessarily includes an element of personal assurance, it may be said, in opposition to the Roman Catholics and Arminians, that this is undoubtedly the case. It naturally carries with it a certain feeling of safety and security, of gratitude and joy. Faith, which is in itself certainty, tends to

awaken a sense of security and a feeling of assurance in the soul. In the majority of cases this is at first more implicit and hardly penetrates into the sphere of conscious thought; it is something vaguely felt rather than clearly perceived. But in the measure in which faith grows and the activities of faith increase, the consciousness of the security and safety which it brings also becomes greater. Even what theologians generally call “refuge-seeking trust” (toevluchtnemend vertrouwen) conveys to the soul a certain measure of security. This is quite different from the position of Barth, who stresses the fact that faith is a constantly repeated act, is ever anew a leap of despair and a leap in the dark, and never becomes a continuous possession of man; and who therefore rules out the possibility of any subjective assurance of faith.

3. THE OBJECT OF FAITH. In giving an answer to the question as to what is the object of true saving faith, we shall have to speak with discrimination, since it is possible to speak of this faith in a general and in a special sense. There is:

a. A fides generalis. By this is meant saving faith in the more general sense of the word. Its object is the whole divine revelation as contained in the Word of God. Everything that is explicitly taught in Scripture or can be deduced from it by good and necessary inference, belongs to the object of faith in this general sense. According to the Church of Rome it is incumbent on its members to believe whatsoever the ecclesia docens declares to be a part of God’s revelation, and this includes the so-called apostolic tradition. It is true that the “teaching church” does not claim the right to make new articles of faith, but it does claim the right to determine authoritatively what the Bible teaches and what, according to tradition, belongs to the teachings of Christ and His apostles. And this affords a great deal of latitude.

b. A fides specialis. This is saving faith in the more limited sense of the word. While true faith in the Bible as the Word of God is absolutely necessary, that is not yet the specific act of faith which justifies and therefore saves directly. It must and as a matter of fact does lead on to a more special faith. There are certain doctrines concerning Christ and His work, and certain promises made in Him to sinful men, which the sinner must receive and which must lead him to put his trust in Christ. The object of special faith, then, is Jesus Christ and the promise of salvation through Him. The special act of faith consists in receiving Christ and resting on Him as He is presented in the gospel, John 3:15,16,18; 6:40. Strictly speaking, it is not the act of faith as such, but rather that which is received by faith, which justifies and therefore saves the sinner.

4. THE GROUND OF FAITH. The ultimate ground on which faith rests, lies in the veracity and faithfulness of God, in connection with the promises of the gospel. But because we have no knowledge of this apart from the Word of God, this can also be, and frequently is, called the ultimate ground of faith. In distinction from the former, however, it might be called the proximate ground. The means by which we recognize the revelation embodied in Scripture as the very Word of God is, in the last analysis, the testimony of the Holy Spirit, I John 5:7 (Am. Rev. Version): “And it is the Spirit which beareth witness because the Spirit is the truth.” Cf. also Rom. 4:20,21; 8:16; Eph. 1:13; I John 4:13; 5:10. Roman Catholics find the ultimate ground of faith in the Church; Rationalists acknowledge only reason as such; Schleiermacher seeks it in Christian experience; and Kant, Ritschl, and many modern liberals place it in the moral needs of human nature.

G. FAITH AND ASSURANCE.

GLOSS Assurance: confidence that God’s promises in Christ belong to the believer; it grows through faith and the Spirit’s work.

A very important question arises here, namely, whether assurance belongs to the essence of faith, or is something additional that is not included in faith. Because the expression “assurance of faith” is not always used in the same sense, it is necessary to discriminate carefully. There is a twofold assurance, namely, (1) The objective assurance of faith, which is “the certain and undoubting conviction that Christ is all He professes to be, and will do all He promises.” It is generally agreed that this assurance is of the essence of faith. (2) The subjective assurance of faith, or the assurance of grace and salvation, which consists in a sense of security and safety, rising in many instances to the height of an “assured conviction that the individual believer has had his sins pardoned and his soul saved.” As to the relation of this assurance to the essence of faith opinions differ.

1. The Roman Catholic Church denies, not only that personal assurance belongs to the essence of faith, but even that this is an *actus reflexus* or fruit of faith. It teaches that believers cannot be sure of their salvation, except in those rare cases in which assurance is given by special revelation. This is a natural result of the Semi-Pelagianism and of the confessional system of Rome. The early Arminians, who shared the Semi-Pelagian position of Rome, took a very similar stand. Their view was condemned by the Synod of Dort.

2. The Reformers reacted against the unsound and pernicious position of the Church of Rome. In their protest they occasionally stressed assurance one-sidedly as the most important element of faith. They sometimes spoke as if one who lacks the assurance of salvation, the positive conviction that his sins are forgiven, did not possess true faith. The *fiducia* of faith was sometimes represented by them as the assured trust of the sinner that all his sins are pardoned for the sake of Christ. Yet it is quite evident from their writings, (a) that they did not mean to teach that this *fiducia* did not include other elements; and (b) that they did not intend to deny that true children of God must frequently struggle with all kinds of doubts and uncertainties.[Cf. my *The Assurance of Faith*, pp. 23 f.]

3. The Reformed confessional standards vary somewhat. The Heidelberg Catechism teaches, also in reaction to Rome, that the *fiducia* of faith consists in the assurance of the forgiveness of sins. It places itself entirely on the standpoint of the Reformers, and conceives of the assurance of salvation as belonging to the essence of faith. The Canons of Dort take the position that this assurance in the elect is not the fruit of a special revelation, but springs from faith in God’s promises, from the testimony of the Holy Spirit, and from the exercise of a good conscience and the doing of good works, and is enjoyed according to the measure of faith. This certainly implies that it belongs in some measure to the essence of faith. It is explicitly stated, however, that believers frequently have to struggle with carnal doubts, so that they are not always sensible of the assurance of faith. The Westminster Confession, speaking of the full assurance of faith, asserts that this does not so belong to the essence of faith that a true believer may not have to wait for it a long time. This has given some Presbyterian theologians occasion to deny that personal assurance belongs to the essence of faith. Yet the Confession does not say this, and there are reasons to think that it did not intend to teach this. The Marrowmen in Scotland certainly gave a different interpretation of its position.[Cf. *The Assurance of Faith*, pp. 24-29.]

4. After the confessional period there were several departures from this position.

a. Antinomians considered this assurance to be the whole of the essence of faith. They ignored all other activities of faith, and regarded faith simply as an intellectual acceptance of the proposition: Thy sins are forgiven thee. De Labadie (Dutch theologian) recognized no one as a member of the Church who was not fully assured.[Cf. Heppe, *Geschichte des Pietismus*, pp. 240-374.]

b. On the other hand a pietistic Nomism asserted that assurance does not belong to the very being, but only to the well-being of faith; and that it can be secured, except by special revelation, only by continuous and conscientious introspection. All kinds of “marks of the spiritual life,” derived not from Scripture but from the lives of approved Christians, became the standard of self-examination. The outcome proved, however, that this method was not calculated to produce assurance, but rather tended to lead to ever-increasing doubt, confusion, and uncertainty.

c. The Methodists aim at a methodical conversion that carries immediate certainty with it. They place men before the law, cause them to see their utter sinfulness and terrible guilt, and frighten them with the terrors of the Lord. And after they have thus brought them under the terrifying influence of the law, they at once introduce them to the full and free gospel of redemption, which merely calls for a willing acceptance of Christ as their Saviour. In a single moment sinners are transported on waves of emotion from the deepest sorrow into the most exalted joy. And this sudden change carries with it an immediate assurance of redemption. He who believes, is also sure that he is redeemed. This does not mean, however, that he is also certain of ultimate salvation. This is a certainty to which the consistent Methodist cannot attain since he believes in a falling away of the saints.

d. Among Reformed theologians there is a difference of opinion. Many Presbyterians deny that faith itself includes assurance; and in Reformed circles some share this denial. Kuyper, Bavinck, and Vos, however, correctly hold that true faith, as including trust, carries with it a sense of security, which may vary in degree. There is also an assurance of faith, however, that is the fruit of reflection. It is possible to make faith itself an object of reflection, and thus to arrive at a subjective assurance that does not belong to the essence of faith. In that case we conclude from what we experience in our own life to the presence of the work of the Holy Spirit within us, cf. I John 2:9-11; 3:9,10, 18,19; 4:7,20.[Cf. further, The Assurance of Faith, chap. III.]

H. THE ROMAN CATHOLIC CONCEPTION OF FAITH.

GLOSS *Fides informis*: faith understood as knowledge and assent without love; Berkhof contrasts this with living, saving faith.

Three points deserve our attention here:

1. The Church of Rome obliterates the distinction between historical and saving faith by teaching that faith consists in a mere assent to the doctrines of the Church. This faith is one of the seven preparations for justification in baptism, and therefore necessarily precedes this; but as a purely intellectual activity it naturally does not lead to salvation. A man may have true, that is, Biblical faith, and yet be lost. In so far the Church of Rome applies her principle of externalization also to faith.

2. It has also virtually removed the element of knowledge from faith. One may be considered a true believer, if one is but ready to believe what the Church teaches, without really knowing what this is. Such a faith is called a *fides implicita* in distinction from the *fides explicita*, which includes knowledge. By teaching that it is sufficient to believe what the *ecclesia docens* teaches, the Roman Catholic Church applies the principle of clericalism.

3. There is still another point which characterizes the Roman Catholic doctrine of faith, namely, the distinction between a *fides informis* and a *fides formata*. The former is the mere assent to the doctrine of the Church, while the other is a faith which includes love as a formative principle and is perfected in love. This is the faith that really justifies.

QUESTIONS FOR FURTHER STUDY: What was the conception of faith in the early Church? Did Augustine's view differ from that of the earlier fathers? How did the distinction between a *fides informis* and a *fides formata* arise? How did Luther and Calvin differ as to the order of faith and repentance? Do the Lutherans and the Reformed agree as to the order of faith and regeneration? Why is it important to maintain the proper order? How did the distinction between the *actus* and the *habitus* of faith arise, and why is it important? Can the proposition, "I am saved," ever be the object of saving faith? What conception of faith is found in Schleiermacher and Ritschl? Why is it very appropriate that salvation should be contingent on faith? How does the excessive activism of Barth affect his doctrine of faith? What does he mean when he says that man is never a believer or a Christian, but always a sinner? How do you account for his denial that faith includes assurance?