## Faith

“Believe in the Lord Jesus, and you will be saved, you and your household” (Acts 16:31). With these words, Paul responded to the Philippian jailer’s question, “What shall I do to be saved?” To be genuinely saved, one must genuinely believe. What exactly is faith? What are its characteristics? We seek the answers to these questions in this chapter.

### А. Terminology

In his article on the theme of faith, Swartz lists six Hebrew terms that relate to this concept.[[1]](#footnote-1) The words קָוַה (*kava*),יָחַל (*yahal*), and חָכַה (*haha*) mean “to wait,” and apply to an expectation of future aid. Weiser comments on the significance of these words, “Waiting is a faith which endures… waiting is a faith that does not yet see but still believes.”[[2]](#footnote-2)

The word חָסַה (*hasa*) carries the meaning of dependence on another for protection (see Judg 9:15; Ps 7:1; Ps 118:8-9; 17:7). The term בָּטַח (*batah*) is found mainly in the books of Isaiah and the Psalms. Similarly, it emphasizes trust, especially before some type of threat from which one needs deliverance.[[3]](#footnote-3) The following texts serve as examples:

- O Israel, trust (בָּטַח) in Yahweh; He is their help and their shield. O house of Aaron, trust (בָּטַח) in Yahweh; He is their help and their shield. You who fear Yahweh, trust (בָּטַח) in Yahweh; He is their help and their shield (Ps 115:9-11).

- For thus the Lord Yahweh, the Holy One of Israel, has said, "In repentance and rest you will be saved, In quietness and trust (בָּטַח) is your strength (Isa 30:15).

In Oswalt’s research of this word, he confirms that its main denotation is “trust.” He writes, “*Bāṭaḥ* expresses that sense of well-being and security which results from having something or someone in whom to place confidence.”[[4]](#footnote-4) He also notes that in the Septuagint, this term is never translated with the Greek πίστις (*pistis*), because בָּטַח (*batah*) lacks the nuance of “participation of the will and reason,” which, along with the idea of “trust,” is communicated by πίστις (*pistis*). The term בָּטַח (*batah*) is simply “trust” in an emotional sense.[[5]](#footnote-5)

We will look more closely at the word אָמַן (*aman*),[[6]](#footnote-6) which is the most common Old Testament designation for faith, and from which our word “amen” derives. The essence of the term is “confidence.” We gain more insight by examining its various forms. In its basic verbal form (i.е., *Qal*), אָמַן (*aman*) means “support.” For example, it is used to describe a mother holding an infant who is secure in her care. Also, in 2 Kings 18:16, it refers to the pillars of the temple, i.е., to that which supports it. The word אָמַן (*aman*) is also found in the passive *Niphil* with the sense “be established” (2 Sam 7:16) or “be faithful” (Deut 7:9).

The word אָמַן (*aman*) means “faith” only in the causative form (*Hiphil*), that is, to allow someone to give support. Therefore, the basic idea conferred by אָמַן (*aman*) is trust in the sense of allowing someone else to hold us up. Correspondingly, it often stands in parallel with בָּטַח (*batah*), which also means “trust” (Job 39:11-12; Mic 7:5; Ps 78:22).

A classic example of אָמַן (*aman*) in the *Hiphil* form is Genesis 15:6: “Then (Abraham) believed (אָמַן) in Yahweh; and He reckoned it to him as righteousness.” Also interesting is Isaiah 7:9, where verb אָמַן (*aman*) is found in both the passive *Niphal* and causative *Hiphil* forms: “If you will not believe (*Hiphil*), you surely shall not last (*Niphal*).” Also significant is that the Septuagint translators render אָמַן (*aman*) with the prominent New Testament term for faith – πίστις (*pistis*).

The noun form of אמן (*aman*) is אֶמֶת (*emeth*), which means “truth.”[[7]](#footnote-7) Thus, we may fully trust God and completely rely on His Word, because He always speaks the truth. Another noun derived from this root is אְֶמוּנָה (*emunah*). Unlike the verb אָמַן (*aman*), this noun is used in reference to faith only once – in Habakkuk 2:4: “The righteous will live by his faith (אְֶמוּנָה).” This term conventionally means “faithfulness” and is frequently encountered in descriptions not only of God’s faithfulness (Deut 32:4), but also of the faithfulness of people (Prov 12:22).[[8]](#footnote-8)

Therefore, the more correct translation of Habakkuk 2:4 appears to be: “The righteous will live by his faithfulness (אְֶמוּנָה).” This differs from Paul’s rendering of this text in Romans 1:17 and Galatians 3:11. Moberly makes the following interpretation:

Yahweh does not answer Habakkuk’s lament in the terms in which it is posed (i.e., he does not justify his actions), but rather indicates that the only way for those committed to him (the righteous) to survive the coming disaster is to maintain personal integrity or “faithfulness.”[[9]](#footnote-9)

Hermission suggests that the verb form of אמן (*aman*) is used more than the noun forms because in the Old Testament, faith is not just “a focus or posture,” but “rather over and above that a manner of behavior.”[[10]](#footnote-10)

As mentioned above, the primary New Testament term for faith is πίστις (*pistis*), or in its verbal form, πίστεύω (*pisteuo*). In classical Greek, the terms denote “trust” and also sometimes carry the connotation of “obedience.” In Hellenistic Greek, along with indicating “trust,” they also refer to accepting certain dogmas. The adjectival form means “faithfulness.”

In Platonic philosophy, πίστις (*pistis*) is the highest form of knowledge, to which the philosopher attains after mastering the “logoi,” and by this means he becomes a partaker of the divine. The “mystery religions” understood faith as accepting certain teachings of the divine, receiving instruction from it, and relying on its protection.[[11]](#footnote-11)

In the New Testament, like the Hebrew אָמַן (*aman*) the word πίστις (*pistis*) basically indicates “trust.” Bultmann comments here, “Formally in the NT, as in Greek usage, *pisteúō* denotes reliance, trust, and belief.”[[12]](#footnote-12) This meaning is brought out well in Hebrews 11:1: “Now faith is the assurance of {things} hoped for, the conviction of things not seen.” The key term, “conviction,” points to an attitude of trust. The term πίστις (*pistis*) in the sense of “trust” is found in the following texts as well: “Jesus, on His part, was not entrusting Himself to them, for He knew all men” (Jn 2:24), “(The Jews) were entrusted with the oracles of God” (Rom 3:2), and Paul “had been entrusted with the gospel to the uncircumcised” (Gal 2:7).[[13]](#footnote-13)

Unlike classical Greek or the Septuagint, in the New Testament the prepositions εὶς (*eis*) or ἐν (*en*) typically follow the verb form πίστεύω (*pisteuo*). Packer feels that this conveys “the thought of a movement of trust going out to, and laying hold of, the object of its confidence.”[[14]](#footnote-14) Classical Greek and Septuagint Greek tended to employ the construction “faith that (ὅτι),” and not “faith in (εὶς).”[[15]](#footnote-15)

Along with their basic meaning, πίστις (*pistis*) and πίστεύω (*pisteuo*) also possess certain nuances that we will discuss in a later section, namely, in relation to Christian doctrine and its acceptance. Like the Hebrew אָמַן (*aman*), πίστις (*pistis*) can also denote “faithfulness,” such as in Galatians 5:22.

### B. Elements of Faith

**1. Knowledge (What to Believe)**

A necessary prerequisite to faith is knowledge. We do not just “believe,” but we believe in something or someone. We must possess knowledge of the object of our faith.

In order to truly believe in our Savior Jesus Christ, we must know something about Him and how He accomplished our redemption.[[16]](#footnote-16) During His earthly ministry, Jesus invited people to believe not only in Him, but also that the Father had sent Him.[[17]](#footnote-17)

Similarly, the apostle John wrote, “Whoever believes that Jesus is the Christ is born of God” (1 Jn 5:1). So then, one must believe not only in Jesus, but also in something specific about Him – that He is Messiah. In this same vein, Paul states, “If you confess with your mouth Jesus {as} Lord, and believe in your heart that God raised Him from the dead, you will be saved” (Rom 10:9). Again, we must embrace some facts about Jesus – that He is Lord and rose from the dead.

Even Rudolph Bultmann, the existential theologian who rejected the need for a historical faith (see below), nonetheless acknowledged the New Testament emphasis on a specific object of faith – the so-called “kerygma,” i.e., the gospel: “Faith in Christ means faith in his resurrection, and his resurrection implies his prior death for sin.”[[18]](#footnote-18)

Since faith is informed by knowledge of the object of our faith, genuine believers in Jesus Christ must and will confess that He is the Son of God, the Second Person of the Holy Trinity, who became human, died on the cross for our sins, and rose from the dead. Martha is a good example of informed faith, when she confessed, “I have believed that You are the Christ, the Son of God, {even} He who comes into the world” (Jn 11:27).[[19]](#footnote-19)

Mueller confirms our conclusion: “Faith does not justify in itself… but in view of its object, because it apprehends the grace secured by Christ and offered in the Gospel.”[[20]](#footnote-20) Gospel preaching, then, is absolutely necessary. Paul speaks of this in Romans 10:17: “So faith {comes} from hearing, and hearing by the word of Christ.”[[21]](#footnote-21)

The question arises, however, as to how much knowledge one must have of the gospel in order to truly believe in Christ. We can affirm with Packer that, although certain knowledge of the object of our faith is necessary, it does not have to be exhaustive knowledge: “Faith in some form can exist where as yet information about Jesus is incomplete (Acts 19:1–7; cf. Matt 9:2, 22, 29; 15:28; Luke 7:50) but not where his divine identity and Christhood are consciously denied (1 John 2:22-23; 2 John 7-9).[[22]](#footnote-22)

In the New Testament, faith is sometimes equated with Christian doctrine itself. 1 Timothy 4:6 makes this identification of faith and doctrine: “In pointing out these things to the brethren, you will be a good servant of Christ Jesus, {constantly} nourished on the words of the faith and of the sound doctrine which you have been following.”[[23]](#footnote-23) The term “faith” can go beyond its association with Christian doctrine to become a synonym for Christianity itself. We note the following examples: “…a great many of the priests were becoming obedient to the faith” (Acts 6:7), “To Timothy, {my} true child in {the} faith” (1 Tim 1:2), and, “We have received grace and apostleship to bring about {the} obedience of faith among all the Gentiles” (Rom 1:5).[[24]](#footnote-24)

It is vital to consider the following thought. True acceptance of Christian doctrine includes not only intellectual (superficial) agreement with certain facts concerning Christ, but also a deep conviction of their truthfulness and a readiness to apply them to life.[[25]](#footnote-25) People believe with the “heart” (Rom 10:9-10). The church at Thessalonica is a model for those who properly receive the Word: “When you received the word of God which you heard from us, you accepted {it} not {as} the word of men, but {for} what it really is, the word of God” (1 Thes 2:13). We will return to this thought in our section on “trust.”

Faith connotes not only accepting doctrine, but also Christian conversion and subsequent Christian living. We read, for example, that the “faith” (i.e., the conversion) of the Romans (Rom 1:8) and the Thessalonians (1 Thes 1:8) became known to many. At Paul’s preaching, the Corinthians “believed” and were converted (1 Cor 15:11). In Acts, the term “believed” became the designation for conversion to Christ (e.g., Acts 18:8; 9:42).[[26]](#footnote-26)

**2. Basis for Faith (Why Believe)**

The next aspect of genuine faith is that it has a basis or reason for believing. The antithesis to this is fideism, which claims that we should simply believe without and reason or basis for our faith. As we shall see, however, fideism runs contrary to the biblical understanding of faith.

The New Testament abounds with examples of a rational foundation for faith. For example, in their preaching of the gospel, the apostles continually appeal to the accepted authority of the Old Testament (see Acts 26:27). The noted teacher Apollos appealed to reasoned arguments and as a result “he greatly helped those who had believed through grace” (Acts 18:27). The apostles themselves had a basis for their personal faith, as Paul wrote to Timothy, “I know whom I have believed” (2 Tim 1:12).

In addition, Bultmann mentions an interesting example when Zechariah was punished for not believing the words that had substantial justification for their acceptance, being brought directly by an angel sent from God’s presence (Lk 1:19-20).[[27]](#footnote-27) Zechariah had good reason to believe, but failed to do so.

Jesus also gave the people of His time reasons to believe His claims. In John 5:33-47, He appeals to the following support: the witness of John the Baptist, the witness of the Father, Holy Scripture, and miracles. Concerning miracles, on the one hand, before Jesus performed one, He conventionally required faith from its recipient (e.g., Matt 9:28). On the other hand, as the apostle John noted, miracles can inspire faith.[[28]](#footnote-28) So then, faith can both precede miracles and follow them.[[29]](#footnote-29)

In John 4:47-53, we note an example of faith both preceding and following a miracle. The royal official “believed the word” that Jesus spoke concerning his son’s healing, then after the healing, “he himself believed and his whole household.” Faith in Jesus as Healer led to faith in Him as the Son of God.

When Paul preached to the people of Corinth, he preferred that they based their faith on God’s power rather than on eloquence in preaching,“ so that your faith would not rest on the wisdom of men, but on the power of God” (1 Cor 2:5).

Even in the Old Testament, God’s people did not follow “blind faith” – they had definite reasons to believe.[[30]](#footnote-30) For example, the Bible narrates that after the miracles done through Moses (Ex 4:31) and the parting of the Red Sea (Ex 14:30), Israel “believed in Yahweh.”[[31]](#footnote-31) God intended that Israel’s experience with His wondrous works in the wilderness would inspire them and motivate them to consistency in their faith (Deut 3:21-22; 11:2-7).

Unfortunately, Israel did not consider their experience with miracles in the wilderness a sufficient basis to continue in faith (Deut 9:22-23). The Psalmist summarized, “Then they believed His words; they sang His praise. They quickly forgot His works; they did not wait for His counsel” (Ps 106:12-13). Through Hosea, Yahweh relates, “Yet it is I who taught Ephraim to walk, I took them in My arms; but they did not know that I healed them” (Hos 11:3).

Beyond miracles, God’s Old Testament people grounded their faith on Yahweh’s covenant and promises, which they considered reliable because of His faithfulness. Hermission comments on Abraham’s faith:

(Abraham) “believed in the Lord” (which is the best rendering of the text), and that includes more than just the reference to words. These words of promise are only dependable if they are *simultaneously* there with the God whose promises and are believed.[[32]](#footnote-32)

We find another example of basing faith on the Lord’s faithfulness in 2 Chronicles 20, when the Moabites and Ammonites threatened Israel. In answer to Jehoshaphat’s prayer, God answered, “You {need} not fight in this {battle;} station yourselves, stand and see the salvation of Yahweh on your behalf, O Judah and Jerusalem. Do not fear or be dismayed; tomorrow go out to face them, for Yahweh is with you” (v. 17). Trusting in this promise, Jehoshaphat said to the people, “Listen to me, O Judah and inhabitants of Jerusalem, put your trust in Yahweh your God and you will be established. Put your trust in His prophets and succeed” (v. 20). Then, the king sent singers ahead of the armed men to sing praises to Yahweh, and the Lord gave Israel a great victory. Jehoshaphat relied on God’s promises in spite of contrary circumstances, and the Lord proved Himself faithful.

The Old Testament saints drew their confidence not only from God personal promises, but also from their understanding of the covenant. When David faced Goliath, he had no personal promise from the Lord for success in this endeavor. Yet, David’s reply to Goliath’s challenge reveals that he relied on God’s covenant with Israel: “I come to you in the name of Yahweh of hosts, the God of the armies of Israel, whom you have taunted. This day Yahweh will deliver you up into my hands, and I will strike you down and remove your head from you” (1 Sam 17:45-46). David understood that Canaan belonged to Israel, not to the Philistines. He also understood that God was jealous for His name and that Goliath had blasphemed. Therefore, David concluded that God’s will was for him to defeat the Philistine. Thus, David’s faith enabled him to become God’s instrument of victory.[[33]](#footnote-33)

Christianity itself is based on a historical foundation: “Christ died for our sins according to the Scriptures, and that He was buried, and that He was raised on the third day” (1 Cor 15:3-4).[[34]](#footnote-34) John wrote his narrative of Jesus’ life and ministry to lay a historical foundation for faith: “These have been written so that you may believe that Jesus is the Christ, the Son of God” (Jn 20:31).[[35]](#footnote-35)

Packer well summarizes, “Beliefs, as such, are convictions held on grounds, not of self-evidence, but of testimony,” and receiving that testimony “is to certify that God is true (John 3:33), and to reject it is to make God a liar (1 John 5:10). Christian faith rests on the recognition of apostolic and biblical testimony as God’s own testimony to his Son.”[[36]](#footnote-36) Hermission confirms, “For Christianity just as for ancient Israel, faith means confident trust that depends on God’s promise.”[[37]](#footnote-37)

Farah wisely cautions that one must not simply rely on God’s intervention without some basis for that expectation.[[38]](#footnote-38) The title of his book, *From the Pinnacle of the Temple*, reminds us of the time when Satan tempted the Lord Jesus to leap from the pinnacle of the temple so that the angels could catch Him (Matt 4:6-7). Farah also appeals to the case where certain individuals acted contrary to God’s will, assuming that God would approve their actions (1 Sam 13:8-14; 1 Chr 15:12-13).

However, Farah mistakenly claims that we cannot always rely on God’s promises in Scripture, but need a personal word from Him (the so-called “rhema” word). He fears that a direct appeal to Scripture as a basis for faith can give the impression that God is bound to the words of a book and is a slave to His Word, and not its author.[[39]](#footnote-39) Yet, such a view severely undermines the authority of the Bible and violates the biblical portrayal of God’s faithfulness.

Finally, it is important to note that God gives sufficient evidence for faith and expects an appropriate response to it. For example, the Lord displayed His power to Israel for forty years in the wilderness, yet Israel failed to take it to heart.

The New Testament also testifies about how people reject the evidences given to inspire faith. After Jesus miraculously fed 5000+ people, the crowd demanded additional evidence that He was the Messiah (Jn 6:30-31). In addition, the Pharisees witnessed Christ’s miracles for several years, yet they demanded more evidence before they would believe. Jesus responded to them, “An evil and adulterous generation seeks after a sign; and a sign will not be given it, except the sign of Jonah” (Matt 16:4). They already had sufficient cause to believe in Jesus the Messiah.

God gladly provides a sufficient basis for faith. Yet, when He has given good reason to believe, He expects people to respond in faith. Jesus condescended to Thomas’ doubt by personally appearing to him. At the same time, He added the gentle rebuke, “Because you have seen Me, have you believed? Blessed {are} they who did not see, and {yet} believed” (Jn 20:29).

**3. Trust (How to Believe)**

The third and most essential aspect of genuine faith is trust. It is not enough to simply have knowledge about Jesus or Christianity. A person can study and master Christian doctrine, but still lack salvation. There is a difference between a person who knows Christian truth, and one who applies it personally. The former is engaged in “intellectual assent,” while the latter is exercising genuine trust. Even demons acknowledge God’s existence (Jam 2:19), but they have no personal trust in Him. Those who believe God say their “amen” to His promises (2 Cor 1:20).

So then, true faith is having trust in the object of faith. Faith comes from the heart, as written in Romans 10:9-10: “If you confess with your mouth Jesus {as} Lord, and believe in your heart that God raised Him from the dead, you will be saved; for with the heart a person believes.” Faith expects to receive blessing from its intended object. Consequently, believers in Jesus Christ put their confidence in His saving work and anticipate deliverance from sin and death. When individuals believe in Jesus, they not only affirm certain doctrines about Him, but also rely on Him for the promise of eternal life.

We recall that the basic meaning of the Hebrew and Greek terms for “faith” was “trust.” In addition, both Swartz and Bultmann remind us of a unique construction used by John that indicates personal trust in the object of faith – the use of the prepositions εἰς (*eis*) or ἐν (*en*) after the verb πιστεῦω (*pisteuo*).[[40]](#footnote-40)

We can express this concept of trust with the phrase “seeing the unseen.” In other words, faith relies on God’s Word even before the appearance of any visible evidence. Peter writes, “Though you have not seen Him, you love Him, and though you do not see Him now, but believe in Him, you greatly rejoice with joy inexpressible and full of glory” (1 Pet 1:8), and the author of Hebrews defines faith as “the assurance of {things} hoped for, the conviction of things not seen” (Heb 11:1).[[41]](#footnote-41) Hermission writes, “Faith shows its overcoming power by being persuaded of God’s reality, which cannot be perceived by the senses.”[[42]](#footnote-42)

Genuine trust finds expression in our deeds. Scripture records instances where some act of faith was performed before God’s miracle deliverance took place. For example, in 2 Kin 3:16 the prophet Elisha ordered the digging of water pits before God sent rain. Naaman needed to dip seven times in the Jordan River to receive his healing from leprosy (2 Kin 5:14). Not infrequently, the Lord Jesus required some act of faith from those who sought healing from Him (Jn 9:7; Lk 17:14). Hebrews 11 narrates many cases where faith motivated certain actions.

The Psalms testifies of other expressions of trust. Faith is expressed in joyful expectation (Ps 68:4; 5:11; сf. Rom 15:13).[[43]](#footnote-43) Believers in the Lord verbally proclaim their confidence in God’s intervention (Ps 56:10; 25:1-3; 6:9-10). Additionally, Isaiah declares that people of faith have peace: “The steadfast of mind You will keep in perfect peace, because he trusts in You” (Isa 26:3).

The Old Testament often expresses trust in Yahweh with metaphors, especially in the Psalms. For example, God is a fortress (Ps 18:2), shield (Ps 18:30), hiding place (Ps 32:7), refuge (Ps 46:1), and stronghold (Ps 144:2). Isaiah exhorts us, “Trust in Yahweh forever, for in Yah, Yahweh, {we have} an everlasting Rock” (Isa 26:4).

Acts of faith demonstrate confidence in the Lord despite contrary circumstances. By faith, the Israelites crossed the Red Sea. By faith, the walls of Jericho fell. By faith, Joshua “stopped” the sun. By faith, Gideon and 300 men defeated the hosts of Midian. By faith, David killed Goliath. By faith, Daniel and his comrades were delivered from death, etc. The heroes of the Old Testament were heroes of faith. They allowed the Lord to support them. In the face of danger, they trusted in Him.

In the biblical understanding, faith does not look at circumstances, but listens to what God says. Faith does not passively yield to difficult situations, but believes God for victory over them. Some mistakenly think that God directly controls all the situations of life and that we should interpret every event as the will of God and passively submit to it.

Such a passive approach is appropriate, of course, in relation to our suffering for Christ. This type of suffering is heroic (Matt 5:10-12; Acts 5:41). Hebrews 11 contrasts those who secured victory in this life (v. 1-34) with those who held onto the Lord in spite of persecution and suffering for His name (v. 35-38). In both cases, genuine faith was at work.

Faith is also called into play when God promises blessing in the life to come. It is interesting to note in Hebrews 11 that even when Old Testament heroes received a glorious miracle from the Lord by faith, they did not glory in it as much as the future hope of inheriting God’s eschatological kingdom (v. 13-16, 39-40).

In this sense, we observe an overlap between faith and hope, echoed also in the psalmist’s words, “Wait for Yahweh; be strong and let your heart take courage; yes, wait for Yahweh” (Ps 27:14; сf. Isa 40:31; Lam 3:25). Faith can give birth to hope. Peter gives a classic example of hope birthed and sustained by faith:

Blessed be the God and Father of our Lord Jesus Christ, who according to His great mercy has caused us to be born again to a living hope through the resurrection of Jesus Christ from the dead, to {obtain} an inheritance {which is} imperishable and undefiled and will not fade away, reserved in heaven for you, who are protected by the power of God through faith for a salvation ready to be revealed in the last time…. and though you have not seen Him, you love Him, and though you do not see Him now, but believe in Him, you greatly rejoice with joy inexpressible and full of glory, obtaining as the outcome of your faith the salvation of your souls (1 Pet 1:3-9; сf. Jam 5:7-8).

Nevertheless, a passive attitude toward circumstances that are contrary to God’s will is inconsistent with the biblical portrait of faith. If the Old Testament heroes understood faith in this way, the people of Israel would still be standing on the bank of the Red Sea, the walls of Jericho would still be standing, and Goliath would still be defying the armies of Yahweh. Faith actualizes God’s will and defies all that opposes its fulfillment.

Going on to the New Testament witness, we again recall how the Lord Jesus often required faith from those seeking His help. We cite Matthew 9:27-29 as an example:

As Jesus went on from there, two blind men followed Him, crying out, “Have mercy on us, Son of David!” When He entered the house, the blind men came up to Him, and Jesus said to them, “Do you believe that I am able to do this?” They said to Him, “Yes, Lord.” Then He touched their eyes, saying, “It shall be done to you according to your faith.”

When Jesus’ disciples inquired as to why they could not cast out a certain demon, Jesus replied, “Because of the littleness of your faith” (Matt 17:19-20). Jesus then revealed that faith was the key to releasing God’s miracle power: “Truly I say to you, if you have faith the size of a mustard seed, you will say to this mountain, ‘Move from here to there,’ and it will move; and nothing will be impossible to you” (Matt 17:20).

We also consider the time when Peter walked on water. When he saw the Lord walking on water, he requested, “Lord, if it is You, command me to come to You on the water.” Jesus consented, “Come” (Matt 14:28-29). As long as Peter believed the Lord’s word, he stayed on top. However, the story continues, “But seeing the wind, he became frightened, and beginning to sink, he cried out, ‘Lord, save me!’ Immediately Jesus stretched out His hand and took hold of him, and said to him, ‘You of little faith, why did you doubt?’” (Matt 14:30-31). Here, the connection between faith and power is plain. As long as Peter believed, he walked on water. When he began to doubt, he sank.

Besides the Gospels, other sections of the New Testament add their witness to the need for trusting the Lord. James teaches that to receive anything from the Lord, one “must ask in faith without any doubting” (Jam 1:6). James affirms the same in regard to divine healing: “The prayer offered in faith will restore the one who is sick” (Jam 5:15). The book of Acts also testifies that “on the basis of faith in His name, {it is} the name of Jesus which has strengthened this man whom you see and know” (Acts 3:16), and “(Paul) fixed his gaze on (a crippled man) and (saw) that he had faith to be made well” (Acts 14:9).

The New Testament associates faith with receiving the most remarkable miracle – the miracle of salvation. Before the elders of Ephesus, Paul announced the conditions for receiving eternal life: “Repentance toward God and faith in our Lord Jesus Christ” (Acts 20:21). To the church in Rome, he declared, “(The gospel) is the power of God for salvation to everyone who believes…. For in it {the} righteousness of God is revealed from faith to faith; as it is written, ‘But the righteous {man} shall live by faith’” (Rom 1:16-17).

The first instance of the Hebrew root אָמַן (*aman*) in the Old Testament is also the most significant. In Genesis 15:5-6, Yahweh promises Abraham, “Now look toward the heavens, and count the stars, if you are able to count them…. So shall your descendants be. Then he believed in Yahweh” Here again, someone needed to exercise faith in the face of seemingly impossible circumstances – Abraham was old, and Sarah was past the age of childbearing. Nevertheless, Abraham considered God faithful and put his trust in Him. Paul describes the faith of Abraham in Rom 4:18-21:

In hope against hope he believed, so that he might become a father of many nations…. Without becoming weak in faith he contemplated his own body, now as good as dead since he was about a hundred years old, and the deadness of Sarah's womb; yet, with respect to the promise of God, he did not waver in unbelief but grew strong in faith, giving glory to God, and being fully assured that what God had promised, He was able also to perform.

Abraham received from the Lord more that an earthly blessing, i.e., children. He also obtained righteousness before Yahweh: “Then he believed in Yahweh; and He reckoned it to him as righteousness” (Gen 15:6). This instance became the precedent for the New Testament doctrine of salvation by faith. Believers in Christ receive righteousness from the Lord in the same way – through faith. Paul confirms this truth: “Now not for his sake only was it written that it was credited to him, but for our sake also, to whom it will be credited, as those who believe in Him who raised Jesus our Lord from the dead” (Rom 4:23-24).

Various Evangelical writers emphasize the biblical testimony that trust is the essence of faith: “Faith always includes trust, and there is no faith in the Old Testament without trust.”[[44]](#footnote-44) “As for the ancient Israelites so for the new people of God, faith means primarily confident trust based on God’s promise as understood through his Word.”[[45]](#footnote-45) “The main sense of the word ‘faith’ in the NT is that of trust or reliance.”[[46]](#footnote-46) “Faith, then, is taking God at His Word. Saving faith is taking God at His Word in the gospel.”[[47]](#footnote-47)

In all respects, especially in regard to trust, faith can grow. Paul anticipates that the faith of the Corinthians will grow (2 Cor 10:15). Similarly, Paul hopes to “complete what is lacking” in the faith of the Thessalonians (1 Thes 3:10). Correspondingly, the Bible speaks of “little faith” (Matt 8:26; Rom 14:1) and of “great faith” (Matt 8:10; 15:28). A person can be “full of faith” (Acts 6:5; 11:24), can strive for faith (2 Tim 2:22), and can edify one’s own faith (Jude 20). Therefore, we join with the cry of the disciples, “Increase our faith” (Lk 17:5), and the plea of the possessed boy’s father, “Help my unbelief” (Mk 9:24).[[48]](#footnote-48)

According to Scripture, trust has an interesting feature. To receive something from the Lord, one must put trust in Him alone. Through Isaiah, Yahweh strictly warned His people not to rely on any other source of help but Him (Isa 14:28-32; 22:8-11; 30:1-2; 31:1-3).[[49]](#footnote-49) Jeremiah repeats this thought: “Cursed is the man who trusts in mankind and makes flesh his strength, and whose heart turns away from Yahweh” (Jer 17:5; сf. Jer 2:37). We encounter the same theme in the prophecies of Micah (7:5-7), Amos (5:4-6), and Hosea (5:13; 7:11).

Unfortunately, the history of Israel is littered with many examples of God’s people putting their trust in others. Hosea calls this spiritual adultery (Hos 3:1). When Ahaziah was ill, he sought Baal instead of Yahweh. Instead of trusting in God, Ahaz appealed to Assyria for aid (2 Kin 16). Such people did not heed the wisdom of the Psalms, “How blessed is the man who has made Yahweh his trust, and has not turned to the proud, nor to those who lapse into falsehood” (Ps 40:4).

Regarding salvation, a person must totally trust in Jesus Christ for eternal life and not rely on any other supposed “paths” to acceptance with God, such as religious activity, good works, etc. Paul strictly warns, “You have been severed from Christ, you who are seeking to be justified by law; you have fallen from grace” (Gal 5:4). In fact, Paul could have boasted in his many religious accomplishments, but rather chose the path of trust in Christ:

But whatever things were gain to me, those things I have counted as loss for the sake of Christ…. I have suffered the loss of all things, and count them but rubbish so that I may gain Christ, and may be found in Him, not having a righteousness of my own derived from {the} Law, but that which is through faith in Christ, the righteousness which {comes} from God on the basis of faith (Phil 3:7-9).

Bromiley expresses it well:

(Faith) is a recognition of helplessness, a renunciation of all other trust than trust in God…. There is nothing and no one else upon whom we can rely. Our trust must be in God alone.[[50]](#footnote-50)

Unbelief is the absence of a relationship of trust. The Bible narrates the tragic consequences of unbelief. For example, the account of the twelve spies sent out to spy the land of Canaan provides a stark contrast of faith and unbelief (Num 13-14). Ten of the spies “gave a bad report,” and only Caleb and Joshua put their trust in Yahweh. As a result, the ten spies, along with the congregation of Israel who accepted their report, perished in the wilderness. Caleb and Joshua, however, entered the Promised Land.

Unbelief was, unfortunately, an issue for Jesus’ disciples as well, prompting Him to rebuke them for it. After the miraculous feeding of thousands, the disciples worried that they lacked bread for their needs (Matt 16:5-12). In addition, they feared the storm at sea (Lk 8:25). Most tragically, they initially refused to believe that the Savior rose from the dead (Lk 24:11, 25-26). The unbelief of the people of His day even hindered Jesus from doing miracles among them (Mk 6:5-6).

Even Abraham, whom the Bible lauds for his great faith, twice lied about his wife Sarah because he feared the people of the land (Gen 12:10-13; 20:2). Unbelief often appears in the form of fear. The Lord actually forbade the fearful from participating in battle so that they would not discourage others (Deut 20:8; Judg 7:3). Faith and fear are mutually exclusive: “In God I have put my trust, I shall not be afraid. What can man do to me?” (Ps 56:11). Isaiah concurs, “Behold, God is my salvation, I will trust and not be afraid” (Isa 12:2). Jesus Himself taught, “Do not let your heart be troubled; believe in God, believe also in Me” (Jn 14:1).

The Bible gives a grim picture of the level of true faith, even among believers. Jesus explained that faith the size of a mustard seed could move a mountain (Matt 17:20). Yet, we rarely see even that level of faith in our experience. Also significant is that even after Peter walked on the water, Jesus nonetheless said to him, “You of little faith” (Matt 14:31)! Jesus once announced, “When the Son of Man comes, will He find faith on the earth?” (Lk 18:8).

Finally, the Bible speaks of the inconsistency of one who openly sins, yet relies on God’s protection: “Her leaders pronounce judgment for a bribe, her priests instruct for a price and her prophets divine for money. Yet they lean on Yahweh saying, ‘Is not Yahweh in our midst? Calamity will not come upon us’” (Mic 3:11).

**4. Perseverance (Continuing in Faith)**

When persons put their faith in Christ, they must keep that faith to the end. This requires steadfastness and perseverance, which are additional characteristics of genuine faith. In Hebrews 10:36-39, we read, “For you have need of endurance, so that when you have done the will of God, you may receive what was promised…. My righteous one shall live by faith; and if he shrinks back, My soul has no pleasure in him. But we are not of those who shrink back to destruction, but of those who have faith to the preserving of the soul.”

The idea of “standing in faith” is a common theme in New Testament thought.[[51]](#footnote-51) Paul urges the saints in Corinth, “Be on the alert, stand firm in the faith, act like men, be strong” (1 Cor 16:13), and the Thessalonians likewise, “So then, brethren, stand firm and hold to the traditions which you were taught” (2 Thes 2:15). Other texts contain the same or a similar thought: Gal 5:1; Phil 1:27; 4:1; 1 Thes 3:8; Eph 6:11, 14; 1 Pet 5:9.[[52]](#footnote-52) In like manner, Paul compares the life of faith with a sporting contest, where perseverance is necessary for victory (1 Tim 6:12). In addition, believers should look to David as a model, who “strengthened himself in Yahweh his God” (1 Sam 30:6; сf. 2 Chr 25:11).

In Luke’s Gospel, Jesus compares persevering faith with building a tower or waging war (Lk 14:28-32). What people begin, they must see through to the end.

Perseverance in faith results in the development of another virtue – faithfulness.[[53]](#footnote-53) By no accident, the Hebrew and Greek terms for faith come from the same root as those for faithfulness. In Greek, both “faith” and “faithfulness” are even expressed by the same word – πίστις (*pistis*). These concepts are closely connected in the biblical context. For example, when Jesus predicts that the church in Smyrna will be tested in faith, He summons them to faithfulness: “Do not fear what you are about to suffer. Behold, the devil is about to cast some of you into prison, so that you will be tested, and you will have tribulation for ten days. Be faithful until death, and I will give you the crown of life” (Rev 2:10).

Perseverance demonstrates true faith, which is tested through trials. Believers experience a “fiery ordeal among you, which comes upon you for your testing” (1 Pet 4:12). Persons may think that they believe and claim to believe, but only the testing of faith will show faith’s true character.

Peter compares the testing of faith with purifying gold: “…so that the proof of your faith, {being} more precious than gold which is perishable, even though tested by fire, may be found to result in praise and glory and honor at the revelation of Jesus Christ” (1 Pet 1:7). If a rock really contains gold, the latter will endure the purifying fire. If not, nothing will remain from the smelting process. Similarly, if one possesses genuine faith, that individual will endure testing and remain in Christ until the end. We find confirmation in the Savior’s words, “The one who endures to the end, he will be saved” (Mk 13:13).

Along with Peter’s first epistle, several other New Testament books underscore the topic of testing and perseverance. The main theme of the epistle to the Hebrews is steadfastness in faith. It was composed to urge Jewish believers to hold fast to Messiah Jesus and not return to Judaism. The epistle contains many exhortations to perseverance in faith: Heb 3:6-14; 4:1; 6:13-20; 10:23, 35-39.

Paul states in Romans 8:18: “I consider that the sufferings of this present time are not worthy to be compared with the glory that is to be revealed to us.” Furthermore, in 2 Corinthians 4:17-18 we encounter a similar word of encouragement, “For momentary, light affliction is producing for us an eternal weight of glory far beyond all comparison, while we look not at the things which are seen, but at the things which are not seen; for the things which are seen are temporal, but the things which are not seen are eternal.” It is remarkable to see what Paul considered “momentary, light affliction”:

…in far more labors, in far more imprisonments, beaten times without number, often in danger of death. Five times I received from the Jews thirty-nine {lashes}. Three times I was beaten with rods, once I was stoned, three times I was shipwrecked, a night and a day I have spent in the deep. {I have been} on frequent journeys, in dangers from rivers, dangers from robbers, dangers from {my} countrymen, dangers from the Gentiles, dangers in the city, dangers in the wilderness, dangers on the sea, dangers among false brethren; {I have been} in labor and hardship, through many sleepless nights, in hunger and thirst, often without food, in cold and exposure. Apart from {such} external things, there is the daily pressure on me {of} concern for all the churches (2 Cor 11:22-28).

How can Paul think of such trials as “momentary, light affliction?” It is possible because he compared his sufferings with the glorious heavenly city that he saw with the eyes of faith. Do we believe in the promise of eternal life? Our response to testing will reveal the true nature of our faith.

The book of Revelation pursues the same objective. True faith endures opposition and holds on to the end (Rev 2:25; 14:12; 16:15). Such faith leads to victorious living (Rev 2:7, 11, 26; 3:5, 12, 21). In another place, John writes, “This is the victory that has overcome the world – our faith” (1 Jn 5:4).

Remarkable examples from the Old Testament include God’s testing of Abraham. Genesis 22:1 narrates, “Now it came about after these things, that God tested Abraham.” He commanded Abraham to offer his beloved son Isaac as a sacrifice. The author of Hebrews reveals that Abraham believed that God would keep his promise to make Isaac his heir, even if He had to raise him from the dead (Heb 11:17-19).

Joseph’s history is also instructive. God promised him a glorious future, but he ended up a slave in Egypt. During that time, when “the word of Yahweh tested him” (Ps 105:19), Joseph remained faithful and, in the end, received what had been promised. In another instance, God allowed some Gentiles to remain in Canaan: “They were for testing Israel, to find out if they would obey the commandments of Yahweh” (Judg 3:4). Finally, Jeremiah declares to the Lord, “O Yahweh of hosts, You who test the righteous, Who see the mind and the heart” (Jer 20:12).

Habakkuk writes the following eloquent expression of faith in the face of opposition, which serves as a superb example of a right attitude toward testing:

Though the fig tree should not blossom and there be no fruit on the vines, {though} the yield of the olive should fail and the fields produce no food, though the flock should be cut off from the fold and there be no cattle in the stalls, yet I will exult in Yahweh, I will rejoice in the God of my salvation (Hab 3:17-18).

Unfortunately, the Scriptures record cases where people abandoned their faith. Paul writes about some who rejected a good conscience and “suffered shipwreck in regard to their faith” (1 Tim 1:19). Others “will fall away from the faith, paying attention to deceitful spirits and doctrines of demons” (1 Tim 4:1). Still others deny their faith by their actions (1 Tim 4:4-8; Tit 1:16).

We must clarify, though, what constitutes the testing of faith. In general, faith is tested by persecutions and temptations. In nearly every text that refers to Christian suffering and the need for perseverance, the context speaks either of persecution or of temptation.

We see the same combination of factors in Jesus’ parable of the sower (Matt 13). Jesus’ goal in this parable is to emphasize the need for persistence in faith. The seeds that fall on the stony ground wither and die. Those that fall on thorny ground also fail to produce fruit. Those that fall in good soil bring forth good fruit. In the same way, there are those who receive Jesus, but lack persistence in faith. When persecution arises, they fall away from the Lord, or when they encounter temptation, they return to a life of sin. However, the one who endures to the end bears good fruit and inherits the kingdom of God.

We also observe examples of failing the testing of faith in Israel’s history. We recall that Yahweh promised Israel an inheritance in Canaan. At first, they rejoiced in this promise. Then, God led them through the wilderness. If Israel truly believed that a rich and bountiful land awaited them, they would have endured the temporary discomforts of the wilderness.

However, they constantly whined and complained. This revealed the true nature of their faith. Therefore, the Lord said of them, “Do not harden your hearts as when they provoked Me, as in the day of trial in the wilderness, where your fathers tried {Me} by testing {Me,} and saw My works for forty years” (Heb 3:8-9), and, “{So} we see that they were not able to enter because of unbelief” (Heb 3:19). Paul exhorts the Philippians not to repeat Israel’s mistake: “Do all things without grumbling or disputing” (Phil 2:14; сf. 1 Cor 10:9-10).

Followers of Christ enjoy a marvelous promise – eternal life, in which they rejoice. Yet, do we really believe this promise? We may think so, but the true nature of our faith will show under testing. If we truly believe in the promise of eternal life and the unspeakable glory of the age to come, we will strive to endure until the end.

Faith is also accompanied by perseverance when unexpected suffering comes into our lives and God gives no immediate explanation as to its cause. Hermission finds examples in the Psalms, where the psalmist prays to the Lord about difficult life situations and complains about His apparent disinterest (Ps 10:1; 44:24; 13:1; 42:9).[[54]](#footnote-54)

The classic example of the situation described above is found in the book of Job. Although he was uninformed about the reason for his pain, nonetheless, Job did not curse God (Job 1:22; 2:10). In this instance, it is important to note that Job wrestled with doubt and experienced disillusionment (Job 4:5; 7:12-21; 13:15). Yet, he knew that he was being tested and anticipated eventual victory (Job 23:10; 19:25-27). As we know, his deliverance finally came (Job 42:10). James comments this history: “We count those blessed who endured. You have heard of the endurance of Job and have seen the outcome of the Lord's dealings, that the Lord is full of compassion and {is} merciful” (Jam 5:11).

In the midst of affliction and doubts, genuine faith continues to rely on God, even when one does not understand what is happening. Moberly gives this insightful comment, “Indeed it is the logic of trust (and loyalty) that if it is genuine, then it should be shown when things go badly as well as when they go well.”[[55]](#footnote-55) In this vein, we also observe that the so-called “psalms of complaint” typically conclude with an expression of faith and praise to God for the anticipated answer. For example:

How long, O Yahweh? Will You forget me forever? How long will You hide Your face from me? How long shall I take counsel in my soul, {having} sorrow in my heart all the day? How long will my enemy be exalted over me? Consider {and} answer me, O Yahweh my God; enlighten my eyes, or I will sleep the {sleep of} death, and my enemy will say, “I have overcome him,” {and} my adversaries will rejoice when I am shaken. But I have trusted in Your lovingkindness; my heart shall rejoice in Your salvation. I will sing to Yahweh, because He has dealt bountifully with me (Ps 13).

Although it is uncomfortable and inconvenient to go through trials, the Bible does not leave us without words of comfort. The epistle to the Hebrews, which abounds with exhortations to persevere in faith, speaks of Jesus as “the author and finisher” of our faith (Heb 12:2).[[56]](#footnote-56) The epistle to the Philippians echoes this truth: “{For I am} confident of this very thing, that He who began a good work in you will perfect it until the day of Christ Jesus” (Phil 1:6). Paul also writes, “The Lord is faithful, and He will strengthen and protect you from the evil {one}” (2 Thes 3:3). We also recall Christ’s words to Peter: “I have prayed for you, that your faith may not fail” (Lk 22:32).

**5. Fruit of Faith**

The Bible clearly teaches that genuine faith will produce fruit, i.e., is expressed by good works, especially love. The apostle James writes, “But someone may {well} say, ‘You have faith and I have works’; show me your faith without the works, and I will show you my faith by my works.” (Jam 2:18). Paul affirms the same. In his letter to Titus, he often refers to the importance of good works in the life of faith (Tit 1:1, 16; 2:12-14; 3:8, 14). One can confirm one’s status as a genuine believer by examining the fruit of one’s faith (2 Cor 13:5-6).

Other texts advance this truth as well. Jesus instructed His disciples, “I am the vine, you are the branches; he who abides in Me and I in him, he bears much fruit, for apart from Me you can do nothing” (Jn 15:5). Just as a plant naturally grows and produces fruit, true believers grow in grace and bear the fruit of the Spirit: some one hundred-fold, others sixty-fold, others thirty-fold.

The absence of fruit indicates a state of spiritual death and the absence of faith. Such individuals are likened to unbelievers and are cut off from the vine (Jn 15:2). Other passages graphically portray the outcome of a fruitless life.

Hebrews 6:7-8 states, “For ground that drinks the rain which often falls on it and brings forth vegetation useful to those for whose sake it is also tilled, receives a blessing from God; but if it yields thorns and thistles, it is worthless and close to being cursed, and it ends up being burned.” Ephesians 5:5 teaches the same: “For this you know with certainty, that no immoral or impure person or covetous man, who is an idolater, has an inheritance in the kingdom of Christ and God.” We encounter similar warnings in 1 Corinthians 6:9-10; Galatians 5:21; and Colossians 3:5-6.

Martin Luther, the most ardent proponent of salvation by faith alone, nonetheless acknowledges the necessity of the works of faith: “It is impossible for (faith) not to do good continually…. It is impossible to separate works from faith, yea, just as impossible as it is for heat and light to be separated from fire.”[[57]](#footnote-57)

In 2 Peter 1:5-11, the apostle masterfully details the relationship between faith and good works. He begins by grounding his instruction in faith: “For by these He has granted to us His precious and magnificent promises, so that by them you may become partakers of {the} divine nature, having escaped the corruption that is in the world by lust.” Only by receiving by faith God’s promises can an individual attain the knowledge of God and become a partaker of His nature.

Peter then takes his readers on from faith to its fruit: “Now for this very reason also, applying all diligence, in your faith supply moral excellence, and in {your} moral excellence, knowledge, and in {your} knowledge, self-control, and in {your} self-control, perseverance, and in {your} perseverance, godliness, and in {your} godliness, brotherly kindness, and in {your} brotherly kindness, love.” Bearing fruit is not a static experience, but a dynamic, ongoing one. In other words, those possessing genuine faith grow in the Lord: “For if these {qualities} are yours and are increasing, they render you neither useless nor unfruitful in the true knowledge of our Lord Jesus Christ.” Paul makes the same point in Philippians 1:9 and 1 Corinthians 15:58.[[58]](#footnote-58) Spiritual growth is a natural process in the life of believers who possess genuine faith.

In his epistles, Paul often connects faith with love (more that 20 times). For example, he writes to the Ephesians, “For this reason I too, having heard of the faith in the Lord Jesus which {exists} among you and your love for all the saints” (Eph 1:15), to the Colossians, “…since we heard of your faith in Christ Jesus and the love which you have for all the saints” (Col 1:4), and to the Thessalonians, “Your faith is greatly enlarged, and the love of each one of you toward one another grows {ever} greater” (2 Thes 1:3; also see 1 Tim 1:5).

Clearly, Paul considers that true faith manifests itself in love. He directly states this in Galatians 5:6, “For in Christ Jesus neither circumcision nor uncircumcision means anything, but faith working through love.” We also note how Paul combines “faith,” “hope,” and “love” (see Rom 5:1-5; 1 Cor 13:13; 1 Thes 1:3; 1 Thes 5:8). In 1 Corinthians 13:13, he calls these the main Christian virtues. For John also, God’s two great commandments are faith and love (1 Jn 3:23).

Bultmann observes John’s strong emphasis on the fruit of faith.[[59]](#footnote-59) In his epistles, John outlines the primary characteristics of true Christianity to be righteousness, truth, and love. Finally, we cannot omit Hebrews 11, where we read that the heroes of faith displayed their faith in their heroic acts for the Lord.[[60]](#footnote-60) Earlier in the same epistle, the author notes how Israel’s faith failed to result in obedience when they refused to enter the Promised Land (Heb 3).

Along with the biblical witness, Evangelical writers affirm the same view on the fruit of faith. Packer writes, “The nature of faith, according to the NT, is to live by the truth it receives; faith, resting on God’s promise, gives thanks for God’s grace by working for God’s glory.”[[61]](#footnote-61) In the words of Hermission, “Faith without obedience, or a religiosity which still allows life in the community to degenerate, is a lie” (see Mic 3:11; Jer 7).[[62]](#footnote-62) Bromiley eloquently expresses this truth: “Faith is the inward compulsion, not only to trust God, but, trusting Him, to obey Him, to do exploits in His name, to bring forth fruits of righteousness, to find expression in faithfulness.”[[63]](#footnote-63)

Unlike the above quoted thinkers, Zane Hodges rejects the thesis that faith must inevitably display itself in works.[[64]](#footnote-64) He offers the following proofs for his position. He notes that in Romans 4:4 and 11:6, faith is contrasted with works. In addition, he feels that James speaks not of works that demonstrate saving faith, but of works that demonstrate spiritual victory in the believer’s life. Peter’s exhortation (2 Pet 1) concerning confirming faith with good works was written to people who were already in Christ, i.e., to those who already had saving faith.

Moreover, Jesus’ parable about the vine and branches is not about salvation, but about success in discipleship (Jn 15:8). Obedience does not result in salvation, but in fellowship with God (Jn 14:21), the glory of God (Jn 15:8), friendship with God (Jn 15:14-15), and a good testimony before the world (Jn 13:33-34). In summary, he writes, “Indeed, discipleship is neither a condition nor a proof of actual regeneration.”[[65]](#footnote-65)

On the one hand, Hodges is correct in saying that doing good works is not a condition for salvation and that the presence of true faith in the heart of believers is already sufficient for salvation before any good works are performed. However, based on the biblical data shown above, Hodges is mistaken in his conviction that true faith is not necessarily expressed in good works.

### C. Role of Faith in Receiving Salvation

**1. Priority of Faith**

We have earlier noted that Scripture connects salvation with repentance (Acts 2:38), faith (Acts 16:31), and water baptism (Acts 2:38). However, we must acknowledge that the number of texts relating faith to salvation far exceeds those linking it with repentance or water baptism.

The New Testament contains about 140 passages where “faith” or “believe” lead to salvation. In addition, most of these texts do not mention repentance or water baptism. We can cite the following key passages: “For by grace you have been saved through faith; and that not of yourselves, {it is} the gift of God” (Eph 2:8); “For God so loved the world, that He gave His only begotten Son, that whoever believes in Him shall not perish, but have eternal life” (Jn 3:16, cf. (ср. Jn 5:24; 6:47); “Therefore, having been justified by faith, we have peace with God through our Lord Jesus Christ” (Rom 5:1). Therefore, we may with confidence assert that the main condition for salvation is faith.

Mueller affirms this as well: “A person is truly converted only when he believes that God has graciously forgiven his sins for Christ’s sake.”[[66]](#footnote-66) Also: “Contrition belongs to conversion only for the reason that faith cannot find entrance into the proud and secure heart; it is ‘the indispensable preparation for conversion.’”[[67]](#footnote-67)

Moreover, we must keep in mind that individuals receive salvation in a moment of time, in an instant. Persons are either saved or not saved. Either they are in God’s kingdom, or that are not. There is no middle ground between the two positions.

Again, Mueller confirms our thesis: “Conversion does not take place by stages, or degrees, but instantaneously.”[[68]](#footnote-68) Moreover, “According to Scripture, it is impossible for a person to be in a middle state even for a moment, for there is no middle ground between belief and unbelief, between life and death.”[[69]](#footnote-69) Therefore, we must determine the exact moment when a person transfers from death to life. Based on the evidence presented, we conclude that this occurs at the moment of belief. We affirm with Hodges, “When a person believes, that person has assurance of life eternal.”[[70]](#footnote-70) Even if the moment of belief comes at the end of life, salvation is still secured, as with the thief on the cross (Lk 23:40-43).

The question arises, “Why does God require faith for obtaining salvation?” One who acquires eternal life by faith has nothing about which to boast (Eph 2:9; Rom 3:27). Humility is one of the key components in God’s plan for His redeemed people. We can also recall the Fall, where Adam and Eve failed to put their trust in the Lord, but rather sought satisfaction in the created order itself. As a result of their loss of faith, they disobeyed God and brought a curse on us all. As we demonstrated in an earlier chapter, unbelief is one of the roots of sin. Therefore, we can better understand why faith is a key element for obtaining salvation. Just as unbelief opened the door to sin, faith opens the door to salvation.

**2. The Relationship of Faith and Works in Salvation**

All Christian confessions recognize the importance of both faith and good works in the Christian life. Yet, many confessions differ as to the relationship between them. Does faith alone save a soul, or are good works necessary for salvation as well? Let us investigate this question.

The issue is complicated when we compare the following passages in Paul and James. Paul taught, “We maintain that a man is justified by faith apart from works of the Law” (Rom 3:28). Yet, James affirms, “You see that a man is justified by works and not by faith alone” (Jam 2:24). How can we explain this seeming contradiction?

Some resolutions to this dilemma do not find Scriptural support. We cannot affirm, for example, that people are justified by works. Paul’s emphatic teaching on the subject precludes this conclusion. He writes to the Galatians, “Knowing that a man is not justified by the works of the Law but through faith in Christ Jesus, even we have believed in Christ Jesus, so that we may be justified by faith in Christ and not by the works of the Law; since by the works of the Law no flesh will be justified” (Gal 2:16). He repeats this theme in Romans 3:20: “By the works of the Law no flesh will be justified in His sight.” Moreover, Paul warns those who rely on works for salvation, “As many as are of the works of the Law are under a curse” (Gal 3:10).[[71]](#footnote-71)

Abraham is the prime example of justification by faith alone. It is written of him, “If Abraham was justified by works, he has something to boast about, but not before God. For what does the Scripture say? ‘Abraham believed God, and it was credited to him as righteousness’” (Rom 4:2-3). Moreover, Jesus told a parable about two individuals, one of whom boasted in his self-righteousness, while the other acknowledged himself a sinner. Only the latter was justified before God (Lk 18:14).[[72]](#footnote-72)

Another errant view, advanced by Roman Catholicism, is to distinguish *fides informis* (“unformed faith”) from *fides caritate formata* (“formed faith”). According to Catholic teaching, “formed faith” is faith joined with love that enables one to do good deeds, thus making one worthy of receiving eternal life. At the time of water baptism, God “imparts” righteousness to the recipient’s soul in the form of spiritual power that enables that person to do good. These good deeds are rewarded with “merit” from the Lord and become the basis for one’s justification. Therefore, salvation comes by works performed in the strength of this “imparted” righteousness.[[73]](#footnote-73) The historian Berkhof describes the Catholic view as follows: “In the *gratia infusa* man receives the supernatural strength to do such works, and thus to merit with a merit of condignity all following grace and everlasting life.”[[74]](#footnote-74)

The Catholic view contradicts many Scriptural texts that teach justification by faith in the sense of trust in God’s promise of eternal life in Christ apart from works (see Eph 2:8-9; Gal 2:16; 3:10, Rom 3:20; 4:1-3 and others). Works done by “imparted” righteousness are still works. According to Scripture, works have no ability to save the soul.

Salvation is not based on works, but works are the natural expression of true faith and follow after one receives justification and eternal life by grace. We find confirmation of this thesis in the first eight chapters of the book of Romans. In chapters 3-5, Paul speaks of receiving justification as a gift of God’s grace. In chapters 6-8, he discusses right behavior that issues forth from this position of being justified.

Clearly, God justifies before a person begins doing good works. Works are not the means to justification, as Catholic teaching proposes, but are the result of a justification already fully received by faith. Spiritual fruit, especially love, is the evidence that genuine faith is present in the heart of the believer, but not the basis for that salvation. A person can be saved only on the basis of faith in Jesus.

The Lutheran theologian Mueller repudiates the Catholic doctrine of good works leading to salvation: “Good works done for this purpose insult and mock God, who in His Word offers to all sinners through faith the entire, perfect righteousness which His beloved Son has secured for the world by His vicarious satisfaction.”[[75]](#footnote-75)

A more recent attempt to redefine the Protestant understanding of the role of works in salvation was advanced by E. P. Sanders in his volume *Paul and Palestinian Judaism.*[[76]](#footnote-76) Sanders advanced the thesis that salvation begins by faith, but is preserved by works. In other words, by believing in Jesus believers are made right with God. However, in order to maintain that status, they must perform good works. James Dunn and N. T. Wright also support this view. This teaching is known as “covenantal nomism.”[[77]](#footnote-77) We discuss this teaching in chapter 9, but it is worth repeating a few points here.

Sanders’ theory works off the model of Israel’s experience. According to Sanders, Abraham initially received from God the gift of righteousness. Later, God gave Israel the Law as a means to stay in covenant with Him. He required obedience as a condition to remain in covenant relationship. Similarly, faith in the redemptive work of Christ only provides an initiation into relationship with the Lord and the experience of salvation. In order to continue in that relationship and experience full justification, believers must obey God and perform good works.

Adherents of covenantal nomism posit that the problem with first-century Judaism was not that they misunderstood the relationship between faith and works, but rather that: (1) they rejected Messiah, (2) they boasted in their status as Jews, and (3) they required the Gentiles to keep the ceremonial Law of Moses. Therefore, Paul’s goal in his teaching on justification was not to insist on justification by faith alone, but rather to correct these distortions.

However, a closer examination of this theory reveals some serious deviations from biblical revelation. First, Paul affirms that works play no role in a person’s justification. From the book of Galatians, we learn that the Law does not justify: neither before conversion (2:16), nor after conversion (5:4; 3:3). Paul teaches in Romans 1:17 and 11:19-20 that justification comes exclusively by faith.

Furthermore, in his letter to the Galatian congregations, Paul clearly explains the purpose of the Law. It was not given to maintain right relationship with the Lord, as Sanders suggests, but to demonstrate human sinfulness and inability to obey God. The goal of the Law was to lead persons to the righteousness of faith, of which Paul speaks in Galatians 3:17-24.

Romans 2:13 is also a key verse in this discussion. Defenders of covenantal nomism claim that Gentile believers were keeping the Law and thereby meriting their salvation.[[78]](#footnote-78) Yet, if one examines the context of this verse, it becomes plain that Paul’s goal here is not to show that Gentiles are justified by the Law, but to show that the Law condemns everyone as sinners, so that all will turn to Christ to receive mercy and redemption.

Moreover, Paul’s teaching directly contradicts the covenantal nomism position that Abraham received only an initial justification through faith, but that final justification comes from obedience. Romans 4:1-6 reveals that Abraham received full justification by faith alone apart from works:

What then shall we say that Abraham, our forefather according to the flesh, has found? For if Abraham was justified by works, he has something to boast about, but not before God. For what does the Scripture say? “Abraham believed God, and it was credited to him as righteousness.” Now to the one who works, his wage is not credited as a favor, but as what is due. But to the one who does not work, but believes in Him who justifies the ungodly, his faith is credited as righteousness.

Additionally, Paul addresses this issue in Galatians 3:17-18 as well. Here, he specifically rejects the suggestion that God’s covenant with Abraham is somehow continued with observance of the Mosaic Law.[[79]](#footnote-79) We read,

What I am saying is this: the Law, which came four hundred and thirty years later, does not invalidate a covenant previously ratified by God, so as to nullify the promise. For if the inheritance is based on law, it is no longer based on a promise; but God has granted it to Abraham by means of a promise.

It is also worth mentioning that in Paul’s day, some were concerned that his teaching might lead to neglect of morals (see Rom 3:7-8; 6:1-2; Acts 21:21). If, as it is supposed, Paul taught “covenantal nomism,” then no one would have accused him of this.[[80]](#footnote-80)

Similarly, Gundry “sees much greater discontinuity between Paul and Judaism. In his estimation, for Palestinian Judaism, works are both a sign of and a condition for staying in; whereas for Paul, works are only evidential of, not instrumental for staying in,” with “faith being the necessary and sufficient condition of staying in as well as getting in.”[[81]](#footnote-81) The Lutheran Piper also gives a firm response. He feels that we must “treat the necessity of obedience not as any part of the basis of justification, but strictly as the evidence and confirmation of our faith in Christ, whose blood and righteousness is the sole basis for justification.”[[82]](#footnote-82)

Another errant theory on this topic is the idea that faith can be equated with good works. In this view, when the Bible speaks of faith, it is really talking about good deeds. Faith is not expressed by good works, but is defined as the works themselves. Salvation is by faith, but faith is really acts of obedience. In actuality, then, people are saved by works, but these works are called “faith.”[[83]](#footnote-83)

In support of this theory, its adherents appeal to the phrase encountered in Scripture, “the obedience of faith.” This phrase is found in Romans 1:5: “…through whom we have received grace and apostleship to bring about {the} obedience of faith among all the Gentiles”; Acts 6:7: “…a great many of the priests were becoming obedient to the faith”; and Rom 16:26: “…has been made known to all the nations, {leading} to obedience of faith.”

The following facts refute this theory. In Scripture, faith and works are never equated, but rather they stand in contrast. We see in Ephesians 2:8-9, for example, “For by grace you have been saved through faith; and that not of yourselves, {it is} the gift of God; not as a result of works, so that no one may boast.” Galatians 3:12 even more directly contradicts this teaching: “The Law is not of faith.” Later in this same chapter, Paul comments more on the relationship of faith and works:

But before faith came, we were kept in custody under the law, being shut up to the faith which was later to be revealed. Therefore the Law has become our tutor {to lead us} to Christ, so that we may be justified by faith. But now that faith has come, we are no longer under a tutor (Gal 3:23-25).

Moreover, according to Romans 11:6 the path of faith and grace and the path of works and the Law are mutually exclusive: “But if it is by grace, it is no longer on the basis of works, otherwise grace is no longer grace.”

In addition, we must consider that according to Scripture, salvation is a gift. A gift, by definition, is something received without cost. Faith is the means to receive that gift. Faith for justification, therefore, is not an active doing, but a passive acceptance of the gift of eternal life.

Furthermore, the verses listed above in defense of this teaching actually fail to support it. As noted earlier, in Acts 6:7 and Romans 15:25 the word “faith” carries the sense “receiving doctrine” or “conversion to Christ.” Romans 1:5 has a similar connotation. Most likely, we are dealing here not with a subjective genitive (obedience to God issuing from faith), but an objective genitive (obedience to the faith, i.e., acceptance of Christianity).

Finally, some suggest that faith in Christ is an act that God rewards with salvation. In other words, faith is a heroic feat or spiritual achievement which qualifies one to merit eternal life. Horton successfully dismisses this claim, “Faith is merely the instrument, not the ground of our justification.”[[84]](#footnote-84) Moreover, he cites the wise words of Calvin that if faith is the basis for our justification, then our justification would be imperfect, since our faith is imperfect (see *Institutes*, 3.11.7). The grounds or basis for our salvation is Christ’s redemptive work.

In addition, Bromiley notes that according to the biblical understanding, faith itself does not save, but rather the object of faith does – the saving grace and mercy of God in Christ (Rom 4:16; Eph 2:8). He concludes, “Faith is justifying faith, not because it justifies, but because it grasps the justification God Himself has effected.”[[85]](#footnote-85)

The final errant view on the relationship between faith and works, which was proposed by Zane Hodges, is discussed above.

Finally, Bromiley summarizes well the relationship of faith and works:

Faith is “a living and active thing which is naturally and necessarily accompanied by fruits of righteousness. These fruits are not a ground of justification. Justification and sanctification are not to be confused. On the other hand, the absence these fruits is a sign that there is no true faith. Justification and sanctification are not to be separated. Calvin put this aspect of the matter finely in a single judicious sentence when he said that ‘it is faith alone which justifies, but the faith which justifies is not alone.’”[[86]](#footnote-86)

### D. The Gift of Faith

In 1 Corinthians 12:7-9, Paul lists a variety of spiritual gifts that God grants to His Church, including the gift of faith: “…to another faith by the same Spirit.” The context makes clear that we are dealing here not with natural, but supernatural faith, by which a person can believe God for the miraculous. Although the Bible does not specifically mention the operation of this gift, we can assume that it manifested when Elijah withstood the prophets of Baal on Mount Carmel (1 Kin 18) and, possibly, when other heroic deeds were performed by men and women of God.

The fact that this faith is given “to another” indicates that it is not given to all, that is, it is not faith for salvation. Bromiley confirms,

That this is not the faith all Christians must have for salvation is clear from the latter verse, for the whole point of 1 Cor. 12 is that the Holy Spirit distributes different gifts to different people, and the “faith” of v 9 is one of these gifts.[[87]](#footnote-87)

Cyril of Jerusalem highlights this gift of faith and writes,

This faith then which is given of grace from the Spirit is not merely doctrinal, but also worketh things above man’s power. For whosoever hath this faith, *shall say to this mountain, Remove hence to yonder place, and it shall remove* (*Catechetical Lectures*, 5.11)*.*

Faith is associated with spiritual gifts in another sense. In Paul’s letter to the Romans, in a context dealing with spiritual gifts, we read, “For through the grace given to me I say to everyone among you not to think more highly of himself than he ought to think; but to think so as to have sound judgment, as God has allotted to each a measure of faith…. Since we have gifts that differ according to the grace given to us, {each of us is to exercise them accordingly}: if prophecy, according to the proportion of his faith” (Rom 12:3, 6).

Here, we learn that God gives special faith for the manifestation of all spiritual gifts. In other words, by virtue of the operation of this special faith, believers know intuitively what spiritual gift they are graced with. This faith also gives them confidence to operate in that gift. This passages does not teach, as Calvinists might suppose, that God gives saving faith only to the elect. In Romans 12:6, there is no mention of salvation.

### E. Various Views on Faith

**1. In the Intertestamental Period**

What was the conception of faith among God’s people in the intertestamental period?[[88]](#footnote-88) In the Qumran community, faith was loyalty to the community leader, i.e., the Teacher of Righteousness (1Qp Hab 8:1-3).

Philo of Alexandria applied the biblical concept of faith to his Platonic worldview. We exercise faith in the one God and His providence in our lives. A wise person is considered a “believer.” Faith is expressed in wise conduct.

In the Apocrypha and pseudepigraphic literature, where conflict with evil is a common theme, faith is often associated with perseverance and faithfulness to the Lord in the face of suffering. “Believers” are contrasted with Gentiles or pagans.

However, the main school of thought in this period was to understand faith as obedience to the Law. Bultmann comments here, “The main difference from the OT is that faith is no longer to the same degree either faithfulness to God’s acts in history or trust in his future acts. It is much more strongly obedience to the law.”[[89]](#footnote-89) We may cite several examples:

- He that observeth the Law guardeth himself, and he that trusteth in Jahveh shall not be brought to shame. (*Sirach*, 32.24).

- …who in faith have submitted themselves to Thee and Thy law (*2 Baruch*, 54.5).

- He that shall bring the peril in that time will himself keep them that fall into the peril, even such as have works and faith toward (the Most High and) the Mighty One (*4 Ezra*, 13.23).

In the opinion of the rabbis, Abraham was justified by works, not by faith:

- (Abraham) kept the commandment of the Most High, and entered into a covenant with Him: in his flesh He engraved him an ordinance, and in trial he was found faithful. Therefore with an oath He promised him “To bless the nations in his seed” (*Sirach*, 44.20-22).

- Was not Abraham found faithful in temptation, and it was reckoned unto him for righteousness? (*1 Macc*, 2.52).

**2. In Church History**

In church history, the idea of faith was understood in various ways at different times by different people. Some of these understandings did not line up with the biblical revelation. We will begin by looking at the Church Fathers, then go on to the Middle Ages and Reformation period.[[90]](#footnote-90)

The early years of Christianity witnessed an alteration in how faith was understood, which we observe in the writings of the Fathers. During that time, Christianity was threatened by several heresies, which forced teachers of the Church to give more precise definition to church dogma. Correspondingly, the concept of “faith” was identified more closely with doctrine than with personal trust in the Lord.[[91]](#footnote-91)

Bromiley and Packer suggest other reasons why the aspect of “trust” was lost in early Christianity.[[92]](#footnote-92) At that time, the Church held to an errant soteriology. Instead of embracing the New Testament teaching of salvation by faith alone, church leaders ascribed to water baptism the initial engrafting into the Faith. Therefore, in the teachings of the Church Fathers personal faith (i.e., trust) played a lesser role in obtaining eternal life. Additionally, the teachers of the Church fell under the influence of Stoicism with its strict morality. Consequently, they placed greater stress on keeping commandments. Faith was interpreted in terms of obedience.

Nevertheless, the idea of faith as “trust” did not totally disappear. Acceptance of Christianity involved not only intellectual assent of Christian doctrine, but also personal faith in the Triune God. Moreover, in his teaching Augustine emphasized both acceptance of dogma and personal trust in God. Some comment that for Augustine, faith is “a psychological state of receptivity combined with the acceptance of certain specific revealed truths,” while others understand his view of faith as a “self-surrender to God through Christ.”[[93]](#footnote-93)

Augustine also introduced the teaching of predestination into the Church, which had a marked effect on the concept of faith. If God takes total initiative to draw the elect to Himself by His grace, then it is the Holy Spirit that gives birth to faith in our hearts. This view of the “gift of faith” was endorsed at the Second Council of Orange in 529. For more on the weaknesses of the predestination position, see the third volume of this series, chapter 18.

Some observe in the teachings of the Fathers another notable feature – faith as the means to knowing God. Here we encounter the issue of how faith relates to knowledge. John of Damascus considers it essential to know God through acceptance of divine revelation by faith:

For it is foolishness to those who do not receive in faith and who do not consider God’s goodness and omnipotence, but search out divine things with human and natural reasonings. For all the things that are of God are above nature and reason and conception (*An Exact Exposition of the Orthodox Faith,* 4.11).

Oden comments on the teaching of Maximus the Confessor, “Faith is to the unseen world what the senses are to the visible world.”[[94]](#footnote-94) Oden also states, “Revelation addresses… the faculty of believing.”[[95]](#footnote-95)

At the same time, Basil the Great is ready to acknowledge that some “rudimentary” facts may precede faith:

Which is first in order, knowledge or faith? I reply that generally, in the case of disciples, faith precedes knowledge. But, in our teaching, if any one asserts knowledge to come before faith, I make no objection…. This knowledge is followed by faith, and this faith by worship (*Letters,* 235.1).

Moreover, Basil employs the rule of submitting reason to faith to the advantage of his apophatic approach to theology. In *Letter 234*, he attempts to prove that faith is based not on the revelation of God’s essence, which, in the opinion of the apophatists, is incomprehensible, but on the manifestations of His “energies.” We worship the unknowable God by faith in His power, which demonstrates His existence and dignity: “So worship follows faith, and faith is confirmed by power…. We know God from His power” (*Letters,* 234.3).

How did thinkers from the Middle Ages view faith?[[96]](#footnote-96) In the West, the schoolmen preserved the teaching of the Fathers and developed it further. They taught that faith accepts God’s revelation, and that reason must submit to it. However, they added the thought that the Fall did not totally destroy people’s ability to know God. One can come to some correct conclusions about God through reason and by observing nature. So then, although revelation is primary in knowing God, reason began to occupy a greater role. Faith is based on both general and special revelation.

Additionally, they ascribed to faith two functions. First, before receiving water baptism (for adults), the new converts must accept the doctrines of Christianity. This type of faith, so-called *fides informis* (“unformed faith”), qualifies a person to receive baptism. Second, through baptism persons receive grace that enables them to walk in love. When faith is united with love, it becomes “formed faith” (*fides caritate formata*). In the strength of this “formed faith,” believers do good deeds that make them worthy to inherit eternal life.

Finally, in the Middle Ages theologians raised the question about to what degree a person must understand God’s salvation plan in order to be saved. Нugo of Saint Victor and Bernard of Clairvaux advanced the thesis that all that is required is faith in God’s “existence and providence” and the existence of some mediator between God and man.[[97]](#footnote-97) Thomas Aquinas thought that people who lived before Christ’s birth “could be saved only if they had some sort of vague knowledge of God’s desire to save them.”[[98]](#footnote-98)

During the Reformation, the Church returned to the biblical conception of faith as personal trust in the Lord. In the Augsburg Confession, Melanchthon defined faith as “confidence in God and in the fulfillment of His promises.”[[99]](#footnote-99) Nonetheless, the Reformers did not deny that faith has a rational element in the sense of accepting Christian doctrine. Calvin comments here,

We shall now have a full definition of faith if we say that it is a firm and sure knowledge of the divine favor toward us, founded on the truth of a free promise in Christ, and revealed to our minds, and sealed on our hearts, by the Holy Spirit (*Institutes of the Christian Religion,* 3.2.7).

Nevertheless, the Reformers stressed the personal application of Christian doctrine, especially regarding justification before God through the redemptive sacrifice of the Son of God. One of the main maxims of the Reformation was “only faith,” which means that one is justified before God only on the basis of faith and not good works. Persons must determine for themselves whom they will trust for eternal life: themselves or Christ. Luther states, “I can, therefore, not put my trust in both of them, but one must be expelled – either Christ or my own activity.”[[100]](#footnote-100)

Unlike Catholic teaching, faith is not identified as some type of good work that gains merit before God, i.е., faith does not make one worthy of inheriting the kingdom of God. Faith is compared with an outstretched hand that receives the free gift of eternal life, provided by Christ. Bromiley well summarizes the Protestant understanding of faith: “The heart of it all is that faith is no mere acceptance of facts and doctrines. It is trust in Christ and His accomplished work as the only but all-sufficient ground of salvation.:[[101]](#footnote-101)

Protestants differ, however, in their understanding of the relationship between faith and works. Many retain the principle of the Reformation that good works are the natural expression of saving faith, but do not themselves lead to justification.[[102]](#footnote-102) In particular, Luther compared the relationship of faith and works to the relationship of flame and heat/light. They inseparably accompany one another. Calvin and Melanchthon, however, took a position closer to Catholicism – faith is completed by works.[[103]](#footnote-103)

In line with his doctrine of predestination, Calvin emphasized that faith is God’s gift. In other words, people are not able to believe unless God grants them the gift of faith. This contrasts with the Arminian position that with the aid of God’s “prevenient grace,” which is available to all, people themselves are capable of acting in faith.

Moreover, concerning the relationship between faith and reason, the latter comes into play in the interpretation of God’s revelation, which is accepted by faith. Oden communicates Wesley’s thought, “Faith does not despise reason, but presents those evidences for revelation in history that are understandable to reason.”[[104]](#footnote-104)

**3. Some Modern Views**

Having investigated the development in the Early and Medieval Church of its understanding of faith, we conclude this analysis by looking at several more modern views on faith, namely, further developments in the Catholic view since the Middle Ages, the liberal understanding of faith, and the contemporary “Word of Faith” movement.

**а. Catholicism**

In the sixteenth century and in response to the Protestant Reformation, the Council of Trent was convened, where Protestant doctrine was condemned. The following excerpts make clear the Catholic insistence on good works as necessary for salvation.[[105]](#footnote-105)

Faith, unless hope and charity be added to it, neither unites man perfectly with Christ, nor makes him a living member of his body. For which reason it is most truly said that faith without works is dead and of no profit.

If anyone says that man is absolved from his sins and justified because he firmly believes that he is absolved and justified, or that no one is truly justified except him who believes himself justified, and that by this faith alone absolution and justification are effected, let him be anathema.

If anyone says that justifying faith is nothing else than confidence in divine mercy which remits sins for Christ’s sake, or that it is this confidence alone that justifies us, let him be anathema.

Moreover, Catholics draw a distinction between so-called “explicit faith” and “implicit faith.” The former is when persons understand and consciously accept Catholic teaching as their personal faith. The latter, though, is when persons know only the rudimentary elements of Catholic doctrine and beyond that, they simply affirm all that the Roman church teaches. Both types of faith are considered sufficient to receive God’s grace.[[106]](#footnote-106)

Dulles offers a comparison of the latest Catholic councils on their view of faith.[[107]](#footnote-107) Trent, as noted above, emphasized the role of faith in justification. The First Vatican Council dealt more with the relationship of faith and reason. The Second Vatican Council discussed the question of personal faith (i.e., trust), the fruit of faith, and ecumenism.

For example, the First Vatican Council defined faith as a virtue, which, with the aid of grace, aids in receiving “what God has revealed as true,” and “as the stable disposition to perform acts of faith.”[[108]](#footnote-108) Аt the Second Vatican Council, faith was considered an act of obedience, i.e., “the full submission of intellect and will to God who reveals… and freely assenting to the revelation given by him.”[[109]](#footnote-109) We must also take into consideration that according to the Catholic understanding of revelation, Scripture can only be interpreted in the light of church tradition and the determinations of the church hierarchy.

At the Second Vatican Council, the Catholic hierarchy was ready to speak of faith more in terms of personal trust, which was the Reformation emphasis. This is certainly a step in the right direction, since faith is more than accepting doctrine, but includes personal trust in God’s revelation. Nevertheless, in spite of this advance in the Catholic understanding, Trent still rejects the Protestant position.

Finally, Dulles lists five qualities of faith advanced by the Catholic Church. First, faith is supernatural, i.e., it joins with grace to enable good deeds. Second, it is free. With the aid of grace, it enables one to make free choices. Third, it can produce confidence, since the object of our faith is reliable. Fourth, faith does not always have to understand – it can accept certain things as mystery. Finally, faith can be reinforced by the inner witness of the Holy Spirit or by reason or sense perception.

**b. Liberalism**

Not all Protestants remained in the spirit of the Reformation. Some deviated in the direction of liberalism. Liberals understand faith in various ways, and their views often diverge from the biblical norm. We will investigate a few.[[110]](#footnote-110)

Albrecht Ritschl equated faith with morals and understood it in terms of devotion to God and obedience. He viewed faith as a “fixed resolve to follow Christ’s teaching.”[[111]](#footnote-111) Adolf Harnack shared this view. However, as we have shown earlier, we should not equate faith with works. Faith and works are not identical, but works are the *expression* of genuine faith. The essence of faith is trust.

The main thrust in liberal theology is stressing the subjective side of faith (the fact that someone believes in *something*) at the expense of a definite object of faith (*what* a person should believe in). In other words, liberals acknowledge the idea of faith as trust, but fail to recognize that faith must also have an object and a basis.[[112]](#footnote-112) Bromiley makes this criticism:

The main trend has been toward a subjectivizing of faith, as though it were simply a human psychological factor which in some form accomplishes of itself a right relationship with God and the world.[[113]](#footnote-113)

A figure widely known for his subjectivizing of faith is Friedrich Schleiermacher, who understood faith as an inner feeling of dependence on God. We can include Rudolf Bultmann in this discussion. He sees faith as an existential human experience without need for a concrete object of faith. It matters little to him whether Jesus even existed or not. What is important is that a person existentially experiences God. Again, Bromiley offers a refutation:

Not only is faith psychologized, it is completely divorced from any historically objective content (the message that evokes faith is also existential), so that faith in Christ is no longer real faith in the real person who has accomplished real work and who comes to us through the real Spirit in a real encounter.[[114]](#footnote-114)

On the other hand, in reaction to the radical stand of some liberals, a relatively new movement called “neorthodoxy,” headed by Karl Barth, emphasizes the divine factor. Faith is not a psychological condition or a feeling of dependence on the Lord, but a response to divine revelation. The weakness of this movement, though, is that God’s revelation is thought not to come in written form, as through the Bible, but through a personal spiritual encounter with God.

Paul Tillich presents us with a unique approach to the question of faith.[[115]](#footnote-115) In brief, for Tillich, “Faith is the state of being ultimately concerned: the dynamics of faith are the dynamics of man’s ultimate concern.”[[116]](#footnote-116) This occurs when persons are devoted to that which has ultimate meaning or importance. To devote oneself to anything besides the ultimate is idolatry. Tillich feels that all religions symbolically represent the “ultimate.” Yet, not one of them fully corresponds to it. Therefore, our devotion is to a “mystery.” We can never know for certain whether or not we are actually devoted to the “ultimate.” This doubt is unavoidable, though, since no one can precisely define this “ultimate.”

Tillich’s system is fraught with weaknesses. First, faith lacks the element of “trust.” For Tillich, faith’s essence lies in human devotion. His system is simply another form of moralism. Second, although he correctly observes that a comprehensive knowledge of God’s nature is unattainable and that there will always be an element of mystery in our faith, nevertheless, we have sufficient revelation of God’s nature to distinguish true from false religions. It is misguided to place Christianity on the same level with other so-called “paths” to God.

**c. Word of Faith Movement**

At the close of the twentieth century, a new movement arose in the Church, which has its roots in the Pentecostal Movement, called the Word of Faith Movement. Its founder was Kenneth E. Hagin. Other prominent voices include Kenneth Copeland, T. L. Osborn, Charles Capps, and others.

The key Scriptural text in this movement is Mark 11:23-24:

Have faith in God. Truly I say to you, whoever says to this mountain, “Be taken up and cast into the sea,” and does not doubt in his heart, but believes that what he says is going to happen, it will be {granted} him. Therefore I say to you, all things for which you pray and ask, believe that you have received them, and they will be {granted} you.

When persons ask God for something, they must accept the answer to that prayer by faith before they actually see it. From the moment that someone receives the answer by faith, that person already possesses it (in a spiritual sense) and must wait until the thing requested appears in experience. Charles Capps asserts that if you have faith, then you have the *essence* of the thing you desire, but you do not yet have it physically.[[117]](#footnote-117) In the words of Kenneth E. Hagin, “*Faith is grasping the unrealities of hope and bringing them into the realm of reality.*”[[118]](#footnote-118) He also claims, “Too many want to get it first and then they will believe they have it. But Jesus said that you have to believe you've got it, and then you will have it.”[[119]](#footnote-119)

Hebrews 11:1 confirms this understanding of faith: “Now faith is the assurance of {things} hoped for, the conviction of things not seen.” Again, we see that faith precedes sight. Abraham is a classic example, who believed in the unseen promise of God (Rom 4:19-21).

Romans 4 underscores an important point – faith must be based on a concrete promise from the Lord, i.e., on the Word of God, the Bible. Faith begins with the Word: “So faith {comes} from hearing, and hearing by the word of Christ” (Rom 10:17). God’s will is defined by His Word. The Scriptures declare to us all that God has given us in Christ. Our part is to acquire these blessings by faith. Capps states that since Jesus already made provision for us, all that we need already belongs to us – it is only a matter of receiving what God has already given.[[120]](#footnote-120)

Returning to Mark 11:23-24, we notice that a person must not doubt that the answer will come. Hagin teaches, “Constantly affirm, even in the face of contradictory evidence, that God has heard your prayer because the Word says so.”[[121]](#footnote-121) Unlike “Christian Science,” however, Word of Faith proponents do not deny the existence of evil or problems, but claim that the Word of God speaks of greater realities.

Moreover, according to Christ’s words in Mark 11:23 persons must both believe with their hearts and confess verbally that they have received the answer to prayer from the Lord. It is thought that faith is expressed in words, and that words contain power to actualize the thing declared. Capps believes that our words give either God or the devil authority to act.[[122]](#footnote-122)

It is also claimed that faith can act, in a sense, independent from God. Adherents cite the case of the woman with chronic hemorrhage who touched the garment of Jesus, and God’s power was released for her healing (Mk 5:25-34). Jesus did not say to her, “I have healed you,” but “Your faith has made you well.”[[123]](#footnote-123)

Finally, it is thought that several factors can hinder the effect of faith, namely, persistence in sin, feelings of guilt, unforgiveness of others, and lack of charity.

We note both strong and weak points in this teaching. On the positive side, we affirm with Word of Faith adherents that the essence of faith is trust. Moreover, unlike the liberal view of trust, in this system faith is based on concrete promises in God’s Word. In addition, one must persevere in faith, holding fast to God’s promises until they find fulfillment. Finally, faith must find expression in verbal confession or in some other external act. So then, this system preserves all of the elements of faith ascribed to it in the Bible.

On the other hand, we challenge the assertions that words have in themselves power to accomplish the thing spoken, and that faith can work independent from God. In order to avoid crossing boundaries into the realm of magical incantations, it is better to assert that words only express faith, and that faith does not release power mechanically, but God responds to faith by manifesting His might.

Some criticize the Word of Faith movement that it expects too much from God in this life. Yet, this question does not address the issue of faith, but the issue of faith’s goal. The Word of Faith movement properly delineates the nature of faith. Which items we can believe God for in this life, however, should be discussed separately.

1. Swartz H. L. Faith // Elwell W. Evangelical Dictionary of Biblical Theology. – Grand Rapids, MI: Baker, 1996. – P. 236. [↑](#footnote-ref-1)
2. Weiser A. *pisteuo*: The OT Concept // Kittel G., Friedrich G., Bromiley G. W. Theological Dictionary of the New Testament. – Grand Rapids, MI: W. B. Eerdmans, 1985. – P. 851. [↑](#footnote-ref-2)
3. Moberly R. W. L. batach // VanGemeren W. New International Dictionary of Old Testament Theology and Exegesis. – Grand Rapids, MI: Zondervan. – P. 644-649. [↑](#footnote-ref-3)
4. Oswalt J. N. בָּטַח // Harris R. L., Archer G. L. Jr., Waltke B. K. Theological Wordbook of the Old Testament, electronic ed. – Chicago, IL: Moody Press, 1999. – P. 101. [↑](#footnote-ref-4)
5. Ibid. [↑](#footnote-ref-5)
6. Scott J. B. אָמַן // Harris R. L., Archer G. L. Jr., Waltke B. K. Theological Wordbook of the Old Testament, electronic ed. – Chicago, IL: Moody Press, 1999. – P. 51-52; Moberly R. W. L. *'aman* // VanGemeren W. New International Dictionary of Old Testament Theology and Exegesis. – Grand Rapids, MI: Zondervan. – P. 427-433; Weiser, p. 849-852. [↑](#footnote-ref-6)
7. Moberly, *'aman*, p. 428-429. [↑](#footnote-ref-7)
8. Scott, p. 51; Packer J. I. Faith // Elwell W. A. Evangelical Dictionary of Theology. – 2nd ed. – Grand Rapids, MI: Baker Academic, 2001. – P. 431. [↑](#footnote-ref-8)
9. Moberly, *'aman,* p. 430. [↑](#footnote-ref-9)
10. Hermission H., Lohse E. Faith / Trans. D. W. Scott. – Nashville, TN: Abingdon, 1981. – P. 12. [↑](#footnote-ref-10)
11. Bultmann R. *pisteuo* // Kittel G., Friedrich G., Bromiley G. W. Theological Dictionary of the New Testament. – Grand Rapids, MI: W. B. Eerdmans, 1985. – P. 849; Michel O. pistis // Brown C. New International Dictionary of New Testament Theology. – Grand Rapids, MI: Zondervan. – P. 595. [↑](#footnote-ref-11)
12. Bultmann, p. 853. [↑](#footnote-ref-12)
13. Thiessen H. C. Introductory Lectures in Systematic Theology. – Grand Rapids, MI: Eerdmans, 1949. – P. 359. [↑](#footnote-ref-13)
14. Packer, p. 431. [↑](#footnote-ref-14)
15. Ibid.; Michel, p. 599. [↑](#footnote-ref-15)
16. Mueller J. T. Christian Dogmatics. – St. Louis, MO: Concordia, 1934. – P. 325-326. Yet Mueller suggests that knowledge is not formally an *element* of faith, but better described as a *prerequisite* to faith. [↑](#footnote-ref-16)
17. See Jn 5:24; 11:42; 12:44; 17:8, 21 (Hermission, p. 151). [↑](#footnote-ref-17)
18. Bultmann, p. 854. [↑](#footnote-ref-18)
19. Hodges Z. Absolutely Free: A Biblical Reply to Lordship Salvation. – Grand Rapids, MI: Zondervan, 1989. – P. 38. [↑](#footnote-ref-19)
20. Mueller, p. 326-327. [↑](#footnote-ref-20)
21. Bromiley G. W. Faith // Bromiley G. W. The International Standard Bible Encyclopedia*. –* Grand Rapids, MI: Eerdmans, 1988. – V. 2. – P. 271. [↑](#footnote-ref-21)
22. Packer, p. 432. [↑](#footnote-ref-22)
23. Bultmann also cites the following texts, where “faith” is used in a similar fashion: Gal 1:23; 6:10; Eph 4:5; 1 Tim 1:2; 2:7; 3:9; 4:1; 2 Pet 1:1; Jude 3 (Bultmann, p. 854). Hermission adds 1 Tim 6:21; 2 Tim 3:8; and Tit 1:13; 2:2 (Hermission, p. 150-151). [↑](#footnote-ref-23)
24. In Romans 1:5, some interpreters understand the expression ὑπακοὴ πίστεως (“the obedience of faith”) in the sense of “obedience to the faith” (the objective genitive), while others understand it in the sense of “obedience to God that results from faith (subjective genitive) (see Bromiley, v. 2, p. 270). We will look more into this later. [↑](#footnote-ref-24)
25. Bromiley, v. 2, p. 271; Hodges, p. 31. [↑](#footnote-ref-25)
26. Michel, p. 603-604; Swartz, p. 238. [↑](#footnote-ref-26)
27. Bultmann, p. 853. [↑](#footnote-ref-27)
28. See Jn 2:23; 7:31; 10:42; 11:15, 36, 42-45; 12:11. [↑](#footnote-ref-28)
29. We admit that miracles do not always inspire faith: see Num 14:11; Ps 78:11, 32; 106:13-14 (Hermission, p. 29, 117). [↑](#footnote-ref-29)
30. Oswalt J. N. בָּטַח // Harris R. L., Archer G. L. Jr., Waltke B. K. Theological Wordbook of the Old Testament, electronic ed. – Chicago, IL: Moody Press, 1999. – P. 102; Hermission, p. 41-99. [↑](#footnote-ref-30)
31. Hermission, p. 50. [↑](#footnote-ref-31)
32. Ibid., p. 27-28. [↑](#footnote-ref-32)
33. It is also possible that the Spirit manifest through David the “gift of faith” (see section on “Gift of Faith”). [↑](#footnote-ref-33)
34. Michel, p. 601. [↑](#footnote-ref-34)
35. Swartz, p. 239. [↑](#footnote-ref-35)
36. Packer, p. 432. [↑](#footnote-ref-36)
37. Hermission, p. 104. [↑](#footnote-ref-37)
38. Farah C. Jr. From the Pinnacle of the Temple. – Plainfield, NJ: Logos. – 243 p. [↑](#footnote-ref-38)
39. Ibid., p. 135. [↑](#footnote-ref-39)
40. Swartz, p. 239; Bultmann, p. 854. [↑](#footnote-ref-40)
41. Michel, p. 604. [↑](#footnote-ref-41)
42. Hermission, p. 157. [↑](#footnote-ref-42)
43. Bromiley, v. 2, p. 272. [↑](#footnote-ref-43)
44. Hermission, p. 99. [↑](#footnote-ref-44)
45. Swartz, p. 237. [↑](#footnote-ref-45)
46. Bromiley, v. 2, p. 270. [↑](#footnote-ref-46)
47. Hodges, p. 32 [↑](#footnote-ref-47)
48. Bultmann, p. 855; Cyril of Jerusalem, *Catechetical Lectures*, 5. [↑](#footnote-ref-48)
49. Hermission, p. 82-83. [↑](#footnote-ref-49)
50. Bromiley, v. 2, p. 271. [↑](#footnote-ref-50)
51. Bultmann, p. 855. [↑](#footnote-ref-51)
52. Paul speaks of perseverance in other texts as well: Rom 12:13; 1 Cor 15:1; 2 Cor 1:24; Col 1:11; 2 Thes 1:4; 2 Tim 2:12-13. He himself “fought the good fight… finished the course… kept the faith” (2 Tim 4:7). [↑](#footnote-ref-52)
53. Michel, p. 599-605. [↑](#footnote-ref-53)
54. Hermission, p. 50-57 [↑](#footnote-ref-54)
55. Moberly, *batach,* p. 649. [↑](#footnote-ref-55)
56. Michel, p. 604. [↑](#footnote-ref-56)
57. Mueller, p. 386. [↑](#footnote-ref-57)
58. Ibid., p. 397-398. [↑](#footnote-ref-58)
59. Bultmann, p. 857. [↑](#footnote-ref-59)
60. Hermission, p. 34. [↑](#footnote-ref-60)
61. Packer, p. 432. [↑](#footnote-ref-61)
62. Hermission, p. 72. [↑](#footnote-ref-62)
63. Bromiley, v. 2, p. 272. [↑](#footnote-ref-63)
64. Hodges Z. Absolutely Free: A Biblical Reply to Lordship Salvation. – Grand Rapids, MI: Zondervan, 1989. [↑](#footnote-ref-64)
65. Ibid., p. 88. [↑](#footnote-ref-65)
66. Mueller, p. 337. [↑](#footnote-ref-66)
67. Ibid., p. 338. [↑](#footnote-ref-67)
68. Ibid., p. 339. [↑](#footnote-ref-68)
69. Ibid., p. 351. [↑](#footnote-ref-69)
70. Hodges, p. 50. [↑](#footnote-ref-70)
71. Mueller, p. 369. [↑](#footnote-ref-71)
72. Ibid. [↑](#footnote-ref-72)
73. Noted in Berkhof L. The History of Christian Doctrine. – London: Banner of Truth Trust, 1969. – P. 213ff. [↑](#footnote-ref-73)
74. Ibid., p. 215. [↑](#footnote-ref-74)
75. Mueller, p. 420-421. [↑](#footnote-ref-75)
76. Eddy P. R., Beilby J. K., Enderlein S. E. Justification in the Contemporary Debate // Beilby J. K., Eddy P. R., Enderlein S. E. Justification: Five Views. – Downers Grove, IL: Intervarsity, 2011. – Kindle ed. 526-767. [↑](#footnote-ref-76)
77. “Nomism” comes from the Greek word νόμος (*nomos*), i.е., “law.” The phrase “covenantal nomism” means observing the Law in the context of the covenant. [↑](#footnote-ref-77)
78. Bird, 1499-1524. [↑](#footnote-ref-78)
79. Horton, Traditional Reformed View, p. 204-206. [↑](#footnote-ref-79)
80. Bird, 1129-1130. [↑](#footnote-ref-80)
81. Noted in Eddy, Justification in the Contemporary Debate, 622. [↑](#footnote-ref-81)
82. Piper F. Future of Justification, p. 110, noted in Eddy, Justification in the Contemporary Debate, 644. [↑](#footnote-ref-82)
83. Noted in Mueller, p. 324. [↑](#footnote-ref-83)
84. Horton, Kindle ed. 808-813. [↑](#footnote-ref-84)
85. Bromiley, v. 2, p. 271. [↑](#footnote-ref-85)
86. Ibid., v. 2, p. 272. [↑](#footnote-ref-86)
87. Ibid., v. 2, p. 270. [↑](#footnote-ref-87)
88. Michel, p. 595; Hermission, p. 113-114; 139-140; Bultmann, p. 852. [↑](#footnote-ref-88)
89. Bultmann, p. 852. [↑](#footnote-ref-89)
90. See McKelway A. J. The Systematic Theology of Faith: A Protestant Perspective // Lee J. M. Handbook of Faith. – Birmingham, AL: Religious Education Press, 1990. – P. 168-181; Hellwig M. K. A History of the Concept of Faith // Lee J. M. Handbook of Faith. – Birmingham, AL: Religious Education Press, 1990. – P. 6-17; Bromiley, v. 2, p. 270-273; Packer, p. 433-434; Oden T. C. The Living God: Systematic Theology. – San Francisco, CA: Harper, 1992. – V. 1. – P. 397. [↑](#footnote-ref-90)
91. Here we can highlight Tertullian’s insistence on accepting the “rule of faith.” [↑](#footnote-ref-91)
92. Bromiley, v. 2, p. 272; Packer, p. 433. [↑](#footnote-ref-92)
93. Hellwig M. K. A History of the Concept of Faith // Lee J. M. Handbook of Faith. – Birmingham, AL: Religious Education Press, 1990. – P. 9. [↑](#footnote-ref-93)
94. Oden, v. 1, p. 399. [↑](#footnote-ref-94)
95. Ibid. [↑](#footnote-ref-95)
96. See Bromiley, v. 2, p. 272; Hellwig, p. 10-12; Packer, p. 433; McKelway, p. 169-170; Sanders J. No Other Name. – Eugene, OR: Wipf and Stock Publishers, 2001. – P. 157-159. [↑](#footnote-ref-96)
97. Sanders, p. 159. [↑](#footnote-ref-97)
98. Ibid., p. 157. [↑](#footnote-ref-98)
99. Hellwig, p. 15. [↑](#footnote-ref-99)
100. McKelway, p. 172. [↑](#footnote-ref-100)
101. Bromiley,v. 2, p. 272. [↑](#footnote-ref-101)
102. Bromiley, v. 2, p. 272; Packer, p. 433. [↑](#footnote-ref-102)
103. McKelway, p. 171-181. [↑](#footnote-ref-103)
104. Oden, p. 400. [↑](#footnote-ref-104)
105. Quotation from Hellwig, p. 17. [↑](#footnote-ref-105)
106. Packer, p. 433; Bromiley, v. 2, p. 272. [↑](#footnote-ref-106)
107. Dulles A. The Systematic Theology of Faith: A Catholic Perspective // Lee J. M. Handbook of Faith. – Birmingham, AL: Religious Education Press, 1990. – P. 142-164. [↑](#footnote-ref-107)
108. Ibid., p. 144-145. [↑](#footnote-ref-108)
109. Ibid., p. 144. [↑](#footnote-ref-109)
110. Bromiley, v. 2, p. 272-273; Hellwig, p. 3-23; Packer, p. 433; McKelway, p. 189-196. [↑](#footnote-ref-110)
111. In Packer’s words, p. 433. [↑](#footnote-ref-111)
112. In McKelway’ opinion, liberals share common ground with some early Protestant movements, namely the Pietists and early Methodists, who laid stress on the importance of personal faith and personal experience with God. The Quakers also promoted a more mystical fellowship with the Lord (McKelway, p. 184-186). [↑](#footnote-ref-112)
113. Bromiley, v. 2, p. 273. [↑](#footnote-ref-113)
114. Bromiley, v. 2, p. 273. [↑](#footnote-ref-114)
115. Tillich P. Dynamics of Faith. – New York, NY: Harper and Brothers, 1957. – 127 p. [↑](#footnote-ref-115)
116. Ibid., p. 1. [↑](#footnote-ref-116)
117. Capps C. How to Have Faith in Your Faith. – Tulsa, OK: Harrison House, 1986. – P. 8. [↑](#footnote-ref-117)
118. Hagin K. Exceedingly Growing Faith. – Broken Arrow, OK: Rhema Bible Church, 1983. – P. 13. [↑](#footnote-ref-118)
119. Ibid., p. 50. [↑](#footnote-ref-119)
120. Capps, p. 14. [↑](#footnote-ref-120)
121. Hagin, p. 23. [↑](#footnote-ref-121)
122. Capps, p. 25. [↑](#footnote-ref-122)
123. Hagin, p. 5. [↑](#footnote-ref-123)