

What Is Faith? Chapter 3 by Kim Riddlebarger

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Whenever a serious doctrinal debate arises among conscientious Christians, we would do well to remember the words of Paul, “No doubt there have to be differences among you to show which of you have God’s approval (1 Cor. 11:19). Theological debate for the sake of discovering truth, if unpleasant, is a necessary aspect of church life. Theological debate to promote division among the brethren is a sin. The situation under review here is surely the former. There can be no doubt that the debate between John MacArthur and those advocating his so-called lordship salvation position, and Zane Hodges and his followers, who reject MacArthur’s position as a dangerous legalism, is one of the most significant theological debates to arise in recent decades among American evangelicals.

But from my perspective, this debate, at least so far, has shown that perhaps neither side has God’s approval. One would have hoped that, given the publication of major books by MacArthur and Hodges on the subject, the issues at stake would become clearly focused and that one or the other would gradually win the debate by the weight and strength of his arguments. Unfortunately, this is not yet happening because during much of the debate each side has managed to talk past the other. At many points in their arguments, both fail to establish clear definitions for very critical theological terminology. And at other points of both presentations, what an author gives with his left hand he quickly retracts with the right. This is especially true with the doctrine of faith in the debate. Instead of making the doctrine readily understandable for those in the pews struggling to comprehend better what the Bible teaches about faith, this disputation has largely been a disappointment.

Perhaps the best way to proceed with such a heated topic is to look at the doctrine of faith as presented by both Zane Hodges and John MacArthur and then to develop the necessary biblical and exegetical concerns. Not surprisingly, since many evangelicals do not look at doctrinal questions historically, we find here two very zealous and very capable combatants struggling to reinvent the wheel. Many of the issues with which these two are struggling have already been debated by great minds, and we would be foolish to overlook their contributions to the subject. I am thinking of the Reformers and of those in the Protestant scholastic tradition who developed their rediscoveries after the Reformation. For it is here that I think many of the problems arising in today’s debate, such as confusing definitions and questionable exegesis by both parties involved, can be identified and corrected. As a Protestant, I am fully committed to the concept of sola scriptura—which means that I am convinced that this debate ultimately can be settled only by careful exegesis and exposition of the relevant biblical texts. I am also convinced that during the more than one hundred years from John Calvin (d. 1564) to François Thuret (d. 1687) some very good work on the subject of faith was completed. We may find, to our surprise, that many of our modern questions were answered from the pages of Scripture by the Protestant scholastics, as they debated some of the same subjects with their contemporaries. Thus my approach will be critical, biblical and historical.

Zane C. Hodges’s book, *Absolutely Free!* contains some rather surprising doctrinal formulations. Surprising, because Hodges’s position reflects so clearly the synergism and

semi-Pelagianism of the medieval church, something Protestants have historically rejected. In response to Joim MacArthur's earlier volume, *The Gospel According to Jesus* Hodges takes pains to help his readers understand the urgency of the "lordship salvationism debate": "Lordship salvation teachers express alarm when the gospel is presented to men as a gift that is absolutely free. - But the cure which they propose is far worse than the disease they believe they have diagnosed" (p. 47) Lordship salvation is perceived to be but an ill-informed response to the increasing moral and ethical apathy in today's church, and one which, according to Hodges, intrinsically denies the free offer of the gospel. Therefore, the consequence of lordship salvation—a denial of the biblical doctrine of faith—is truly much worse than any casual attitude toward moral and ethical issues among professing Christians, which the lordship position is supposedly intended to correct.

Zane Hodges's development of the doctrine of faith, initially at least, appears to be set out very dearly. "What faith really is, in biblical language, is receiving the testimony of God. It is the inward conviction that what God says to us in the gospel is true. That—and that alone—is saving faith" (p. 31). Faith is the inward conviction that the testimony of God as revealed in the Bible is true. Hodges adds, "Faith, then, is taking God at His Word. Saving faith is taking God at His Word in the gospel. It is nothing less than this. But it is also nothing more" (p. 32). It is important to notice the great stress that is placed on priority of the intellect in Hodges's system. "The facts presented to (in John 11 :25—26) by the Lord are more than great facts. They are saving facts. That is, they are divinely revealed facts which are to be believed for salvation" (p. 39, italics in original). Hodges argues for the simplicity of the biblical meaning of faith, which, he asserts, is readily apparent to English speaking readers:

Let it be clearly stated here that English words like to 'believe,' or 'faith' function as fully adequate equivalents to their Greek counterparts. There is not some hidden residue of meaning in the Greek words that is not conveyed by their normal English renderings. Although some have affirmed that there is, this claim betrays an inadequate or misguided view of biblical linguistics. (pp- 28—29)

This view appears to reflect traditional concerns, but things get confusing very quickly. Hodges is acutely aware of the charges that are leveled against him by his opponents. specifically John MacArthur, who argues that Hodges equates faith with "mere intellectual assent." In other words, the faith that saves is simply the acknowledgment of the truth of the propositions that are to be believed. In this case, this means taking God at his word. Hodges, however, takes preemptive action against his critics. "Lordship thinkers, he argues, have confused the issue of faith by adding misleading qualifying terminology to the biblical word faith—by using faith in conjunction with other pejorative and prescriptive adjectives such as "saving faith" and "false faith" (pp. 27—28, 207 n. 3) He continues, "What was really missing in false faith, so they (lordship group) affirmed, were the elements of true repentance and submission to God. Thus, saving faith ought not to be defined in terms of trust alone, but also in terms of commitment to the will of God. In the absence of this kind of submission, they insisted, one could not describe his faith as biblical saving faith" (p. Thus, according to Hodges, the lordship position is in error because it confuses the simplicity of the biblical meaning of faith as taking God at his word and because it adds pejorative adjectives or unbiblical

conditions to faith, such as repentance or submission to Christ's lordship. Hodges continues, "the most misleading of all the lordship code-word expressions is the phrase 'intellectual (or, mental) assent'" (p.30). Thus, a major bone of contention in this debate is the definition of the basic biblical word faith.

There is nothing wrong with faith defined in an intellectual" sense, says Hodges. But "the Bible knows nothing about an intellectual faith as over against some other kind of faith (like emotional or volitional) - What the Bible does recognize is the obvious distinction between faith and unbelief!" He concludes, "It is an unproductive waste of time to employ the popular categories— intellect, emotion, or will—as a way of analyzing the mechanics of faith" (pp. 30—31). However, these are categories that Protestants have used since the time of the Reformation to deal with many of the same questions that are raised in this debate. According to this historic Protestant understanding, faith is seen as a composite of three necessary elements: knowledge, assent, and trust. That is, one must have knowledge about the Christian message (notitia—knowledge, which involves the intellect), one must arrive at the conviction that what the Bible claims is in fact true (assensus—assent, wherein the intellect comes to believe that the content of notitia is true), and last, one must believe that what the Bible says is true for me. I must act upon what I know and believe to be true (fiducia—trust in Christ, which is an act of the will). Hodges rejects these categories out of hand. Hence, tremendous confusion results.

At last Hodges laments, "People know whether they believe something or not, and that is the real issue where God is concerned. But lordship salvation drives its adherents into a psychological shadowland. We are told that true faith has volitional and emotional elements" (p. 31). But where does Scripture make such a distinction? asks Hodges. We accept the testimony of God. We take him at his word; we believe him. Lordship thinkers import a complex faculty psychology, employing terms such as mind, will, and emotions, to explain what the Scriptures present in a very simple manner. Faith is taking God at his word, believing what God says.

But what is actually presented in Hodges's system is not the simple, though intellectual, view of faith that he proclaims. While stating that he denies the usefulness and perhaps even the validity of the classical Protestant view of faith as including knowledge, assent, and trust, he entertains the question, with what faculty does one believe and trust the word of God? Is it only the mind (thereby making faith assent to the truth of biblical propositions— even propositions regarding one's own salvation), or is faith a matter of the will (in which one must appropriate the grace of God in order to be saved), or is faith the activity of the heart (that is, the "emotions," where one feels subjectively compelled to place one's trust in Christ)? Or perhaps, is the answer to be found by arguing that the whole person, including the mind, the will, and the emotions, turns to Christ by trusting God and taking him at his word? The way Hodges handles this is very problematic.

That Hodges is aware of this problem of defining faith as assent to the truth of biblical propositions, is clear. While describing Martha's reply to Christ in John 11:27, he makes the following assertions:

It is one of the tragic aspects of evangelical thought today that we have lost much of our appreciation for the majesty of simple faith in Christ.

The New Testament does not share our modern point of view.

They were in no way inclined to depreciate the worth of “believing the facts” about the Son of God. The facts presented to [by the Lord] are more than great facts. They are saving facts. That is, they are divinely revealed facts which are to be believed for salvation. Thus, Jesus’ words to Martha are John’s way of telling us what it means to believe that Jesus is the Christ, the Son of God. [38—39]

One would assume that this indicates that Hodges is, in fact, defining faith as intellectual assent to the truth of our Lord’s words. Martha believed that what Jesus said was true; therefore Martha exercised faith, in the biblical sense. But, as you may suspect by now, there is more.

Not all facts about God are saving facts. To believe, for example, in the unity of God (that God is One) saves no one. Every orthodox Jew in the Roman world believed that. So in fact, claims an opponent of James, do the demons (James 2:19). To be sure, the unity of God is glorious Christian truth. But it does not contain within itself the truth of the gospel.

But to believe that Jesus is the Christ—John’s sense of that term—is to believe saving truth. It is, in fact, to believe the very truth that Martha of Bethany believed.

Thus, by believing the amazing facts about the person of Christ, Martha was trusting Him. She was placing her eternal destiny in His hands. [p.39]

Hodges has imported an additional category, trust. So we are now left to extricate ourselves from the maze he has erected. Is faith assent to the truth of propositions of Scripture, or is it trust in the Savior found in those propositions, or is it both? Hodges does not say. And thus when MacArthur accuses Hodges of advocating a doctrine of faith as “mere intellectual assent” from passages such as those quoted, Hodges can backtrack and argue that people such as Martha “trusted Christ, they believed his word, and that this is not some mere intellectual act of assenting to the truth of the propositions given her by our Lord. Such equivocation is hardly helpful in resolving this debate.

While Hodges’s definition of faith is confusing, it is not nearly as disturbing as the role that he assigns to faith in his overall discussion of the doctrine of salvation. The supposed resolution of the dilemma of defining faith as assent, Hodges argues, is to be found in the object of faith. “Everything depended on the truth of what [she] believed. It was not at all a question of what kind of faith she had” (p. 39). Thus the object of faith, the one to be believed, is the issue, not the type or kind of faith that one exercises. What is disturbing to Christians from a historic Protestant and Reformation perspective is the way in which this concept of faith is worked into Hodges’s synergistic *ordo salutis*, or “order of salvation.” “Martha believed the facts about Jesus which it was necessary for her to believe in order to be saved. But in so doing she had actually appropriated the gift of eternal life. She had received the testimony of God about His Son (I John 5:9—13). And in so doing, she had appropriated eternal life itself” (p. 40, cf. pp. 106—7). This raises two very serious questions about Hodges’s scheme. First, what about the object of one’s faith? Can we “believe” in Jesus Christ in the biblical sense, if we do not intend to submit to his authority, his lordship? as the debate implies? Second, is faith the cause or the instrument by which we are saved?

In answering the second question first, it must be pointed out that, yes. Protestants have historically argued something that sounds like Hodges's original assertion—the object of faith, Jesus Christ, saves the sinner by grace, through faith. Christ's death is the ground of salvation, and faith in Christ is the instrumental cause, whereby we receive Christ's saving benefits. But notice carefully that in Hodges's scheme it is faith that "appropriates" eternal life. Faith becomes, not the instrumental cause, the efficient cause of salvation, which is made available by God to those who will believe. Therefore, grace is now an "effect" received by one exercising faith, which in turn becomes the "cause" of the grace received. While grace is not mentioned in Hodges's discussion at this point at all, it may be implied, however, that when the will appropriates eternal life by "receiving" Jesus Christ, then grace is granted fit the "gift" of the new birth. But how can the new birth be said to be a gift if we must exercise faith to receive it? The new birth becomes, as Paul says a reward (Rom. 4:5). Faith is the one thing we contribute. It is the saving work. But this must be true, says Hodges, or we deny human responsibility, reducing men and women to mere puppets (p. 86).

The question must be raised then as to how men and women who are dead in sin can choose to "receive" eternal life, when they are hostile to God and opposed to God by their very nature. In Hodges's system, the grace of God is not at all a cause of salvation, it is a type of "effect." Faith is the efficient cause of eternal life, because through its exercise one "appropriates" eternal life: then one receives the effect of faith, the gift of eternal life. That Hodges's view of faith approaches "mere" assent's also made clear when it is placed in the context of the *ordo salutis*. "This sin-burdened woman the Samaritan woman at the well in John 4:7—261 could not obtain eternal life unless she obtained crucial information, She needed to know something about this offer, and she needed to know something about the Person who was placing the oiler before her (pp. 40-41). The Samaritan woman did not need the regenerating grace of God to respond, she only needed true information about Jesus Christ so that she could respond correctly. Why? Because she had within herself the ability to process correct information, act upon it, and thereby be saved. This is decisional regeneration pure and simple, and despite Hodges's protests to the contrary, here he has defined faith as mere assent. All we need is correct information. In Hodges's system it is Our "decision for Christ" that is the *causa efficiens* (the efficient cause) of regeneration, not God the Holy Spirit, whom the Scripture declares regenerated us in his grace while we were dead in sin (Eph. 2:5). Despite the usual equivocation (this time Hodges says that faith regenerates and then later says that the Word of God is the "life-giving seed"), in two places he makes the point that it is our response, not the grace of God, that saves us: The truth that Jesus is the Christ—the truth that He is the Giver of eternal life to every believer—4s saving truth. Belief in this truth produces immediate—and permanent—new birth.

It follows, therefore, that there is no such thing as believing the saving message without possessing eternal life at the same time. 'Everyone'—not just some or many—but 'Everyone who believes that Jesus is the Christ is born of God.' There are no exceptions at all. [ 42 emphasis mine]

When all is said and done, therefore, there is simply no substitute for the real miracle of new birth.

It is the consistent testimony of the New Testament Scriptures that God's Word in the gospel is what produces the miracle of regeneration. It—and it alone—is the powerful, life-giving seed which takes root in the human heart when that Word is received there in faith. . . . For if the “facts” in question constitute God's saving message to men and women, then those facts are God's truth. Those facts are embodied and expressed in God's Word. And where God's Word is, there also is God's power. - - - What happens to those who believe this invitation?

A miracle happens to them. [ 48—49]

- there is no thought of looking and looking and looking Ito Christi. Just as the single drink of living water was an effective appropriation, so too is the single look of faith. . . . For now, however, it is sufficient to observe that the Bible predicates salvation on an act of faith, not on the continuity of faith. Just as surely as regeneration occurs at a point in time for each individual, so surely does saving faith. [ 62—63]

Once the gift of eternal life has been “appropriated,” there is no need to ever proceed a step further in the Christian life. Discipleship, defined as “basically the experience of spiritual education” (p. 136), is optional. There is an “obvious difference between the gift of life and being a pupil of Jesus Christ (p. 68). Thus one must believe in Christ as Savior, by trusting in the truth of God's Word on the matter, but one need not submit to Christ as Lord, in the sense of becoming his disciple. “. . . to suggest that some kind of personal surrender of the will is a part of the saving transaction in Acts 16:31, is to violently thrust into the text ideas which it does not contain” (p. 170). One may call upon the name of the Lord so as to be saved, and one is eternally saved once faith is exercised, but nevertheless, there is no biblical requirement to submit to Christ's authority as Lord (p. 169).

### **Faith and Works**

The relationship, or lack thereof, between faith and works becomes another important theme for Hodges. Nothing this case, salvation, can be by grace and by works at the same time. They are mutually exclusive. To mix them is to alter in a radical way their character. Either grace would cease to be grace, or works would cease to be works” (p. 72, emphasis mine). This kind of formulation is not at all helpful. Since MacArthur has included submission to Christ in his own definition of faith, argues Hodges, Hodges in turn responds by defining faith and works as “mutually exclusive.” If by this Hodges means that faith and works are not the same thing and must not be confused or collapsed into one another in attempting to formulate a definition of saving faith, classical Protestantism would concur. But if he means that faith and works have no necessary or intrinsic relationship to one another in the *ontologia*, the Protestant orthodox would surely disagree. And it is the latter relationship, that faith and works are not connected in any way, that is made clear in the following:

“And who could forget the marvelous declaration found in the second chapter of Paul's epistle to the Ephesians? In that famous text, ‘For by grace you have been saved through faith, and that not of yourselves; it is the gift of God, not of works, lest anyone should boast’ (Eph. 2:8—9), Paul assures us that works play no role whatsoever in salvation” (pp.72—73). Even though we may recall that Hodges defined salvation elsewhere in quite opposite terms than Paul does here (saying, in effect, that it is by faith you have

been saved through grace), Hodges again equivocates and cites verse 8 as proof that “the saving experience is by grace through faith alone. It is God’s free gift to us” (p. 73).

You may be anticipating that Ephesians 2:10 offers what Hodges would consider the best rebuke to his position that there is no necessary connection existing between faith and works. But, on the contrary, writes Hodges (equivocating yet again!), works do have a role in the Christian experience after spiritual birth and justification. In the passage cited above, Paul goes on to say so; “For we are His workmanship, created in Christ Jesus for good works, which God has prepared beforehand that we should walk in them” (Eph. 2:10).

Sometimes this text is misunderstood. Sometimes it is read as though it meant that the believer will most certainly walk in the good works God has prepared for him. But Paul does not say that at all.

Instead, Paul declares God’s purpose for us. God wants us to walk in good works. Whether we do so or not depends on the many biblical factors which are relevant to spiritual development. [p.73].

So Hodges writes, “there is no confusion [ Jesus’ words in John 6:60—71] between discipleship and salvation, as there is today in lordship theology” (p. 87). This is the case because there is no necessary biblical connection between faith and works. One begins by faith and is saved eternally. Discipleship is optional. “It is possible,” Jesus is saying” (in Hodges’s comments on Luke 14:29—30), “that you might start out as a “pupil” of mine, but that you might not be able to stay the course. You may not be able to finish” (p. 80). Instead, concludes Hodges, “Nowhere does the Word of God guarantee that the believer’s faith inevitably will endure” (p. 111). Since we are saved by faith (“our decision”) and receive the gift of eternal life at that moment, “the believer’s basic relationship to God is unaffected by the overthrow of one’s faith” (p. 111). Only those who desire to progress in the faith need to work. “To make progress in the faith, the believer must do more than just listen to God’s truth. The believer needs to obey it” (p. 122). But then, why should the believer make progress in the faith since this is not necessary? Failure to progress involves the inevitable loss of rewards.

One last issue needs to be addressed before moving on to developing MacArthur’s doctrine of faith, and that is Hodges’s treatment of faith in the Book of James.

Since Hodges’s earlier comments seem so out of line with James’s comments, that “faith without deeds is dead,” it is necessary to look at Hodges’s interpretation of such texts. In treating James 2:26, Hodges makes the following remarks:

In the closing verse of his famous discussion about faith and works, James writes: “For as the body without the spirit is dead, so faith without works is dead also” (James 2:26) Yet, in one of the strangest distortions of Scripture that has ever occurred, many theologians and Bible interpreters have decided that a “dead faith must necessarily have always been dead.

But why draw such a deduction as this? James compares “dead faith” to a dead body. Surely this was not a loose or careless analogy on his part. If “dead faith” had never been alive, why not compare it to a stone or some other inanimate object?

But clearly, James has chosen this analogy precisely because it is especially suited to make his point. What James is worried about is a Christian whose faith has lost all of its vitality and productivity. He is worried about the man or woman whose faith has ceased to move and act, just as a dead body has ceased to move and act. [ 125—26]

Thus, as we would expect, Hodges places James's category of "dead faith" into his doctrine of the separation of individual salvation from discipleship, wherein a believer, who has once had faith and now does not, is still a Christian, even if his or her faith is dead or absent. He or she is still a Christian, because he or she once believed and was given eternal life. But even though now there is no evidence of present faith, faith does not ever need to be exercised again. Regeneration is not lost, nor is this taken as proof that regeneration was never really present.

Hodges's distinctive view of faith, then, includes the following elements. First, faith is defined primarily as assent to the truth of biblical propositions, that is, taking God at his word, believing that what he says is true. A corollary of this is the conviction that one does not need to submit to Christ's authority as Lord as part of belief, or in order to believe what God says about salvation in Jesus Christ. Second, faith functions as the efficient cause of regeneration. An act of faith produces eternal life, which subsequently cannot be lost. Third, since the act of faith is the cause of the believer's receiving of the gift of eternal life, it is not necessary for someone to continue to exercise faith in the truth of biblical propositions, including belief in Christ as savior, to be saved. Such a person loses rewards but maintains eternal life. Fourth, faith and works have no necessary biblical connection, either as cause (faith) and effect (works), or by seeing works as the evidence of saving faith. Good works, discipleship, and submission to Christ's authority are purely optional.

Where Hodges takes one approach, it will come as no surprise that MacArthur takes quite another. It is clear from his response to MacArthur that Hodges attempts to eliminate any aspect of obedience or repentance from faith, and it is also clear, on the other hand, that MacArthur insists that faith has a necessary relationship to obedience and repentance. And thus, the debate between the two turns largely on the nature of faith and on whether or not any biblical relationship exists between faith and repentance, and faith and works.

In MacArthur's system, definitions are again important. MacArthur insists, "Salvation is solely by grace through faith (Eph. 2:8). That truth is the biblical watershed for all we teach. But it means nothing if we begin with a misunderstanding of grace or a faulty definition of faith" (p. 31). This is agreed upon by both parties involved—the definition of faith is paramount to all else.

In remarks obviously directed at Hodges, MacArthur writes, "Faith, like grace, is not static. Saving faith is more than just understanding the facts and mentally acquiescing. It is inseparable from repentance, surrender," presumably to Christ's lordship, "and a supernatural eagerness to obey. The biblical concept of saving faith includes all those elements" (p.3). Those who deny the lordship position by arguing that it is inherently legalistic "assume that because Scripture contrasts faith and works, faith may be devoid of works. They set up a concept of faith that eliminates submission, yieldedness, or turning from sin, and they categorize all the practical elements of salvation as human works" (p.31)

That demonstrating a necessary link between faith and repentance is the primary thrust of MacArthur's overall argument surfaces even when MacArthur applies the classical model to his definition of faith. Citing Reformed theologian Louis Berkhof, MacArthur writes:

Berkhof sees three elements to genuine faith: An intellectual element (*flotilla*), which is the understanding of truth; an emotional element (*assensus*), which is the conviction and affirmation of truth; and a volitional element (*fiducia*), which is the determination of the will to obey truth. Modern popular theology tends to recognize *notitia* and often *assensus* but eliminate *fiducia*. Yet faith is not complete unless it is obedient. Ip. 1731

While MacArthur attempts to present his position as something quite compatible with the classical Protestant model, Hodges takes him to task for misquoting Berkhof: "MacArthur seriously distorts a well-known theological definition of faith when he writes, 'Berkhof sees three elements to genuine faith... . 'This is astoundingly inaccurate. *Assensus* is not an emotional element,' and *fiducia* means trust and not 'a determination to obey the truth'" (Hodges, p. 207n. 5).

Hodges is absolutely correct here, though. Berkhof speaks of *fiducia* as a volitional element, which "consists in a personal trust in Christ as savior and Lord, including a surrender of the soul as guilty and defiled to Christ, and a reception and appropriation of Christ as the source of pardon and spiritual life. The act of the will, for Berkhof, is one of receiving the benefits of Christ. Faith is an instrumental cause; therefore, there is not a word in Berkhof about obedience, or repentance in his definition of faith. MacArthur's use of the threefold model for faith, as presented here, is outside of the classical Protestant understanding of that model. Here again, we see the unclarity in defining basic terminology that lies at the root of the whole debate.

Certainly, MacArthur is attempting to defend his position that one cannot come to Christ (in the biblical sense of that phrase) unless one submits to Christ's lordship or authority—something to which Berkhof and classical Protestantism would agree. But instead of arguing for a necessary connection between faith and repentance in the *ordo salutis* (that is, while faith is not repentance, and repentance is not faith, one is not present in the life of a Christian without the other), MacArthur defines faith itself as *in* repentance, or as repentance, or as obedience. There is tremendous confusion here, even to the point that MacArthur misreads Berkhof, to make his own point. And thus, here lies the fundamental problem raised by MacArthur's presentation of the lordship position: What is the relationship between faith and repentance?

As we unpack MacArthur's arguments on this point, one thing becomes clear—MacArthur does not like Hodges's definition of faith, arguing the following: "Salvation is a gift, but it is appropriated only through a faith that goes beyond merely understanding and assenting to the truth. Demons have that kind of 'faith' (James 2:19). True believers, on the other hand, are characterized by faith that is as repulsed by the life of sin as it is attracted to the mercy of the Savior" (MacArthur, p. 32). He continues, James describes spurious faith as pure hypocrisy, mere cognitive assent, devoid of any verifying works different from the demons' belief. Obviously, there is more to saving faith than merely conceding a set of facts. Faith without works is useless. Yet some in contemporary evangelicals refuse to allow for any kind of relationship between faith and works' (p.

170). Faith defined as mere assent is nothing of which demons are not capable. Faith must be something more than Hodges's definition of simply believing the truth of the propositions of Scripture. Faith must be directly connected to repentance in some sense, and someone who exercises the kind of faith that saves must submit to Christ's authority as Lord. Thus MacArthur can write:

Our Lord's point in relating that account [ 18:13] was to demonstrate that repentance is at the core of saving faith. The Greek word for repentance, *metanoia*, literally means "to think after? It implies a change of mind, and some who oppose lordship salvation have tried to limit its meaning to that. But a definition of repentance cannot be drawn solely from the etymology of the Greek word.

Repentance... far from being a human work... is the inevitable result of God's work in a human heart. [ 32P

What does MacArthur mean when he says that "repentance is at the core of saving faith? I take him to mean that repentance is a constituent element of saving faith—a necessary, but not a sufficient, condition. "The Bible does not recognize faith that lacks this element of active repentance" (p. 32). But admittedly, there is a great deal of unclarity here in MacArthur's use of terminology. Does he mean that faith is linked to repentance in the sense that those who place their faith (trust) in Christ will also repent of their sins, or does he mean that repentance is part of the exercise of saving faith itself? MacArthur goes on to say, with a confusing use of terms, "True faith is never seen as passive—it is always obedient. In fact, Scripture often equates faith with obedience (John 3:63; Rom. 1:5; 16:26; 2 Thess. 1:8). . . . Salvation by faith does not eliminate works perse" (pp. 32—33). But in what sense is faith obedient? Is saving faith a "work" in any sense? How do we know if we have believed? How do we know that we are saved? And how is faith related to repentance?

I have concluded that, in MacArthur's scheme, faith is not linked to repentance in the way in which the Reformed have historically argued. For MacArthur, the faith that saves includes repentance and obedience as elements that compose the saving faith itself. That we may take this to be the case is strengthened by statements indicating that we may be sure that saving faith has not been exercised if obedience, repentance, and other such vague terms as yieldedness are absent from faith:

No aspect of salvation is merited by human works (Thus 3:5—7). Thus salvation cannot be defective in any dimension. As a part of His saving work, God will produce repentance, faith, sanctification, yieldedness, obedience, and ultimately glorification. Since He is not dependent on human effort in producing those elements, an experience that lacks any of them cannot be the saving work of God. [p. 33]

Unlike Hodges, however, MacArthur does side with historic Protestantism in asserting that salvation is the work of God, not the work of God and man cooperating. In his treatment of Ephesians 2:8—10, for example, he stands in marked opposition to

Hodges:

Salvation by faith does not eliminate works per se. It does away with works that are the result of human effort alone (Eph. 2:8). It abolishes any attempt to merit God's favor by our works (v.9). But it does not deter God's foreordained purpose that our walk of faith

should be characterized by good works (v. 10). We must remember above all that salvation is a sovereign work of God. [MacArthur, p.33]

MacArthur concludes that faith must be maintained through out one's life. The modern definition of faith eliminates repentance, erases the moral elements of believing, obviates the work of God in the sinner's heart, and makes an ongoing trust in the Lord optional" (p. 171). In contrast to Hodges's assertion that saying faith is but one brief glance at Christ, MacArthur states, Endurance is the mark of those who will reign with Christ in His kingdom. .. As a divine gift, faith is neither transient nor impotent. It has an abiding quality that guarantees its endurance to the end" (pp. 172—73). On these essential points, MacArthur is well within the bounds of historic Protestantism.

In summarizing MacArthur *The Gospel According to Jesus*, the primary point is that faith's necessarily linked to repentance, obedience, good works, and submission to Christ's authority—his lordship. Repentance and obedience are essential components of saving faith. A second point is that a believer's assurance is also linked to this definition of faith as including repentance and obedience, because a believer draws assurance from his or her obedience, submission, and yieldedness to Christ's authority. Therefore, those who know that they have yielded and are producing tangible fruit have the assurance of their salvation. Those who do not, have no such assurance. The confusion in all of this comes from the very simple, but fundamental failure to define what exactly is meant by the term faith. MacArthur never does define it clearly. When he uses the classical categories, he misquotes Berkhof and presents a definition contrary to this source that he is quoting as support for his argument. All that MacArthur has told us is that the faith that saves includes certain elements, such as obedience, submission, repentance, and so on. This serves to generate a mass of confusion, which is one of the few things the "lordship controversy" has succeeded in doing.

### **What Is Faith?**

Since the reason the lordship controversy has been so heated and so unable to come to a clear and definitive resolution is that important terms have not been defined, it is my contention that a quick review of the biblical data—the terminology used in Scripture for 'faith' and 'believing'—will help to end some of the problems. Of course, it must be pointed out that an exhaustive lexical and exegetical study is well beyond the scope of this review, and much of this work has already been done very effectively by others. But granted that caveat, a survey of the biblical data will be essential if we are to formulate a workable definition of faith.

In the Old Testament, the verb translated to believe comes to us from the Hebrew *hèmin*, from which we derive the commonly used expression *amen*. The noun form (*emuna*) "denotes faithful ness in the sense of trustworthiness." There is only one text in the entirety of the Old Testament that speaks of faith as an active response to God. In Habakkuk 2:4, the prophet writes that "the righteous wilt live by his faith," a passage cited in the New Testament by the author of Hebrews (10:37—38) and by Paul (Rom. 1:17; Gal. 3:11). B. B. Warfield, the great Reformed theologian from Princeton at the turn of the century, states that the term faith is used here to draw a sharp contrast between "arrogant self-sufficiency and faithful dependence upon God," the latter exhibited by the righteous man, in contrast to the proud Chaldeans who opposed God. "This faith,

which forms the distinctive feature of the righteous man, and by which he obtains life, is obviously no mere assent.” In fact, “it is a profound and abiding possession, an ingrained attitude of mind and heart towards God which affects and gives character to all the activities.” Warfield concludes, “to believe in God, in the Old Testament sense, is thus not merely to assent to His word, but with firm and unwavering confidence to rest in security and trustfulness upon Him.” That is, not only is assent to the truthfulness of God’s word involved, but so is an act of trust in the God who is speaking. The New Testament, on the other hand, abounds with the terminology for “faith,” both in the noun (faith) and verb (believe) forms.

The disparity in the use of the terms “faith” and “believe” in the two testaments is certainly in a formal aspect very great. In contrast with their extreme rarity in the Old Testament, they are both, though somewhat unevenly distributed and varying with relative frequency, distinctly characteristic of the whole New Testament language, and oddly enough occur equally often (about 240 times

each). In the Old Testament again “faith” occurs in the active sense in but a single passage; in the New Testament it is the passive sense which is rare. In the Old Testament in only about half of its occurrences is the verb “to believe used in a religious sense; in the New Testament it has become so clearly a technical religious term, that it occurs very rarely in any other sense.

The varied use of the term can be seen when we notice that the apostle John, for example, prefers the verb form to believe, and Paul, the noun, faith. Thus, examining the “technical religious sense” of this term is necessary to formulate a biblical definition of faith and believing.

There are three major types of constructions in the New Testament where this terminology is used. The first type is where the term to believe (pisteuein) takes a noun in the dative case for its object. There are about forty-five instances of this in the New Testament, and the object can be a thing, such as the word of God (“I believe everything that agrees with the Law and that is written in the Prophets”—Acts 24:14), or a person. And “when its object is a person it is rarely another than God or Jesus. This can be seen in a passage like John 5:46, “If you believed Moses you would believe me.” This type of construction “expresses believing assent.” That is, the intellectual element is predominant.

When we look at constructions where the verb to believe is used with various prepositions. “we enter a region in which the deeper sense of the word—that of a firm, trustful reliance—comes into its full rights” As J. I. Packer notes, when used with the two most common prepositions (en and epi), what is indicated is “restful reliance on that to which, or him to whom, credit is given?” In Matthew 27:42, the Jewish leaders express this by ridiculing Christ, “Let him come down now from the cross, and we will believe in him? We see the same thing in Acts 16:31, where Paul and Silas exhort their erstwhile jailer to “Believe in the Lord Jesus, and you will be saved.” As Warfield points out, the biblical evidence is quite substantial. He cites numerous texts with this construction and concludes that even a glance over these passages will bring clearly out the pregnancy of the meaning conveyed. It maybe more of a question wherein the pregnancy resides. It is probably sufficient to find it in the sense conveyed by the verb itself while the

proposition adjoins only to the person towards whom the strong feeling expressed by the verb is directed. In any event, what these passages express is “an absolute transference of trust from ourselves to another, “ a complete self-surrender to Christ.

That the term believe includes both aspects of assent and trust is quite evident.

The absolute use of the verb is common—twenty-nine times in John, twenty-three in Paul, twenty-two in Acts, fifteen in the gospels, and one each in Hebrews, James, Jude, and I Peter. “Four times in a single chapter of John it is used of belief in a specific fact—the great fact central to Christianity of the resurrection of Christ.” In John 20:8, we find John reporting that “the other disciple, who had reached the tomb first, also went inside. He saw and believed.” This leads Warfield to surmise that “a survey of these passages will show very clearly that in the New Testament to believe is a technical term to express reliance on Christ for salvation.”

When the noun form is used the meaning is varied. However it, is never used in defining or describing man’s faith in other men, ‘but always [ to the religious trust that reposes on God, or Christ, or divine things. . It would seem that the pregnant sense of *pistis* as self-abandoning trust was so fixed in Christian speech,’ that Warfield adds, “it had already become a Christian technical term, which needed no further definition that it might convey its full sense of saving faith in Jesus Christ to the mind of every reader’

Another point needs to be made regarding the use of the terminology in James’s epistle. According to Warfield, “it was to James that it fell to rebuke the Jewish tendency to conceive of the faith which was pleasing to Jehovah as a mere intellectual acquiescence in His being and claims.” James does not contradict Paul, since he with Paul and the early church indicates that belief in Christ is essential (1:1—3; 2:1) and is the only way that we can approach God (1:6; 5:15). The question that arises is, of course, the relationship between faith and works. “It is not faith as [ conceives it which he depreciates, writes Warfield, “but that professed faith (2:14) which cannot be shown to be real by appropriate works (2:18), and so differs by a whole diameter alike from the faith of Abraham that was reckoned unto him for righteousness (2:23).” Abraham’s trust in God was manifest in the action of raising the knife over Isaac. This is also “faith of Christians as James understood it (2:1; 1:3; 1:22).” What James deities is that a mere profession of faith stands alone in the life of a Christian. Such a profession, which has resulted in justification, “shows itself in works. . . because a faith which does not come to fruition in works is dead, non-existent.”

This voluminous biblical data leads Warfield to conclude,

On the ground of such a usage, we may at least re-affirm with increased confidence that the idea of ‘faith is conceived of in the New Testament as the characteristic idea of Christianity, and that it does not import mere “belief” in an intellectual sense, but all that enters into an entire self-commitment of the soul to Jesus as the Son of God, the Saviour of the world. . It is accordingly, solely from its object that faith derives its value. This object is uniformly the God of grace whether conceived of broadly as the source of all life, light and blessing, on whom man in his creaturely weakness is dependent, or wherever sin and the eternal welfare of the soul are in view, as the Author of salvation in whom alone the hope of unworthy man can be placed.

This survey of the biblical noun and verb forms faith and believing can only lead to the rather sad conclusion that both Hodges and MacArthur have failed to define faith in accordance with biblical and historic Protestant teaching. In fact, I must conclude that Hodges denies the Reformation (and I think utterly biblical) principle of faith alone (sola fide) by defining faith as mere assent, and MacArthur compromises the sola by adding moral obedience as an element of faith. Thus, it must be said that neither is wholly satisfied with the classical Protestant formulations on the subject of faith.

In comparing Hodges's definition of faith with the biblical data, we must conclude that he reduces faith to an intellectual act. And even though he uses the term trust in at least one instance, he does so only by equivocation. That Hodges defines faith as assent is proven to be true, when we include Hodges's assertion that once faith is exercised, it need not be sustained. This denies, altogether, the element of trust, which is part of the biblical terminology (preposition plus a preposition, such as *in* or *epi*) and which indicates some thing that is sustained. As Warfield asserts, faith in this sense includes an absolute transference of trust from ourselves to another," Jesus Christ. It is simply ludicrous to assert, as Hodges does, that one can assent to true statements about Christ, without ever intending to obey him, and still possess "faith" in the biblical sense. It was our Lord, after all, and not MacArthur, who declared, "If you love me, you will obey what I command" (John 14:15). Thus Hodges's radical separation of faith from any of its fruits is an unbiblical formulation. It is, in fact, a most deadly form of antinomianism.

Hodges's notion that faith is the efficient cause of salvation is also in error. The Scriptures assign the role of efficient cause to God, not man (Heb, 12:2). And it has been argued that the biblical terminology supports the classical Protestant categories. Warfield's summary comments make the necessary point quite well:

The saving power of faith resides thus not in itself, but in the Almighty Saviour on whom it rests. - It is not, strictly speaking, even faith in Christ that saves, but Christ that saves through faith.

The saving power resides exclusively, not in the act of faith or the attitude of faith or the nature of faith but in the object of faith; and in this the whole biblical representation centers, so that we could not more radically misconceive it than by transferring to faith even the smallest fraction of that saving energy which is attributed in the Scriptures solely to Christ Himself. - The place of faith in the process of salvation, as biblically conceived, could scarcely, therefore, be better described than by the use of the scholastic term 'instrumental cause.

Hodges denies the Protestant doctrine of faith alone. He has not only redefined faith as assent, but has described faith as some thing other than what J. I. Packer presents as an 'instrument, an empty hand outstretched to receive the free gift of God's righteousness in Christ. It is *not* a work we perform, levering from God his grace, forcing God to give us the "gift" of the new birth. It need not be directed to the Christ of Scripture, who is Lord and who is to be obeyed, nor need faith be sustained. There is nothing "absolutely free" about a faith that cannot justify or a Saviour who cannot save without our help.

MacArthur, on the other hand, has a different problem with the biblical terminology for faith—a problem in many ways no less serious than that of Hodges. For, as we have seen, the terms faith and believe make no lexical or exegetical connection to repentance or obedience, in the sense in which MacArthur has imported them into faith. Repentance, obedience, yieldedness, and so on are not part of the biblical constructions. Faith is not repentance, nor obedience, nor does it include them as component parts. This is why Protestants have insisted upon faith alone. And this is why Protestants have been careful (unlike MacArthur) in how they have used the classical categories of knowledge, assent, and trust. Faith alone justifies, hence *solafide*. The faith that saves is a faith that involves the mind, the heart, and the will. The whole person turns to Christ through faith. Thus, the type of “dead” faith that James is talking about is not lacking information, nor lacking orthodoxy, nor lacking obedience, but lacking genuine trust in Christ himself. This threefold distinction is supported by the biblical data, and its careful use in this debate would solve many of the problems raised.

But, you may ask, don't Protestants insist that when people exercise saving faith they submit to Christ's lordship, are willing to obey Him in all things, and repent of their sins? Absolutely, yes! But notice that these categories are kept distinct. Faith links us to Christ. It is through faith that we are united to him. And thereby, we receive his saving benefits by grace through faith. The Reformed, then, have historically linked faith, repentance, and obedience together, not with the latter two elements within saving faith itself; but understanding them as corollaries within the *ordo salutis*. That is, one who has exercised faith in Christ, and is united to Christ by that faith, will repent and will struggle to obey and yield. But these things are not conditions for nor component parts of faith itself. They are fruits of saving faith. They are the inevitable activity of the new nature. They are “effects”—signs that there has been an exercise of saving faith. They are not constituent parts of faith itself.

Indeed, the Reformed have been very careful as to how they link faith and repentance together. A. A. Hodge argues that repentance presupposes faith, which is God's gift.” Lodge adds that “repentance ... expresses that hatred and renunciation of sin, and that turning unto God, which accompanies faith as its consequent” Berkhof makes the precise point that MacA omits:

According to Scripture repentance is wholly an inward act, and should not be confounded with the change of life that proceeds from it. Confession of sin and reparation of wrongs are fruits of repentance. Repentance is only a negative condition, and not a positive means of salvation. . . Moreover, true repentance never exists except in conjunction with faith, while on the other hand, wherever there is true faith, there is also real repentance. . . . Luther sometimes spoke of a repentance preceding faith, but seems nevertheless to have agreed with Calvin in regarding true repentance as one of the fruits of faith.

Dagically, in struggling to combat the serious error of Hodges's antinomianism, MacArthur has produced some confusion regarding *solafide*. For in MacArthur's system, faith has been combined with obedience to form a kind of *tertium quid* (third thing) that is neither faith nor obedience, but a combination thereof, a combination that implicitly denies the biblical essence of both faith and repentance. While avoiding the error himself, MacArthur is in danger of giving unintended aid to a kind of “neonomianism,” a new legalism, wherein obedience, repentance, and submission all acquire a status that is a

direct challenge to faith alone. In the Reformation system, repentance will never unite us to Christ, nor will repentance ever justify us. We cannot be saved without it. yet we are not saved by it. It is Christ who saves us, by grace through faith. Penitence, sorrow for sin, good works, and other “effects of faith” are the Holy Spirit’s fruit to bear in our lives, not good works that we perform to earn God’s favor or to assure ourselves that we have exercised saving faith.