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Ein Prediger muss nicht allein *weiden*, also dass er die Schafe unterweise, wie sie rechte Christen sollen sein, sondern auch daneben den *Wölfen wehren*, dass sie die Schafe nicht angreifen und mit falscher Lehre verfuehren und Irrtum einfuehren.

Luther

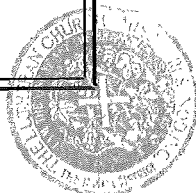
Es ist kein Ding, das die Leute mehr bei der Kirche behaelt denn die gute Predigt. — *Apologie*, Art. 24

If the trumpet give an uncertain sound, who shall prepare himself to the battle? — 1 Cor. 14:8

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Faith

As the term "faith" holds a rather prominent place in the language of the Church, it may be well to examine more closely its meaning and implications.

The Greek word for "faith" is πίστις, *pistis*. It is derived from the word πείθω, *peitho*, which means to persuade, to convince, and it designates the state of being persuaded or convinced. Such conviction may, in the first place, be merely intellectual; a person is convinced of in his own mind and accepts as true what he has learned. But ordinarily the word *pistis* implies more; it includes the effect such conviction has on the heart, namely, assurance, confidence, and trust. Therefore the word πιστεύω, *pisteuo*, means to put one's trust and confidence in some one or something. Also in the English language we distinguish between "belief" and "faith." Belief, as a rule, suggests little more than intellectual assent; we believe what a person tells us, we accept it as true. Faith, however, implies trust and confidence, as one in whom persuasion and belief has ripened into faith not only believes what he has heard, but he believes *in* it, he trusts in it, relies on it.

As used in the Bible, the word "faith" does not always carry the full implications of the term; hence the exact concept in a given text must be learned from the context. Thus we read in Gal. 1:2, 3 that Paul preached the "faith" he once destroyed. While opinions differ, our view is that this is not the faith of the heart by which men believe, *fides, qua creditur*, but rather the doctrines they believe, *fides, quae creditur*. But when Jesus praised the faith of the woman of Canaan, Matt. 15:28, He spoke of the faith that was in her heart.

But even when used of this personal faith, the word has not always the same import. In Rom. 3:3 Paul speaks of the "faith" of God, which is God's faithfulness to do what He has promised. And Rom. 14:23 we read: "Whatsoever is not of faith is sin."

Here faith is contrasted with doubt and merely signifies the personal conviction one may have as to what is morally right or wrong. In a similar way a person may accept as true what the Bible teaches, but this faith may neither touch his heart nor be reflected in his life, Jas. 2:17-19. But the faith of the woman in Matt. 9:21 definitely was trust and confidence.

But even when the word "faith" is used in the sense of trusting confidence, there may be a difference as to the object of this trust. In 2 Cor. 1:9 the verb *peitho*, from which *pistis* is derived, is used. And here we learn that we should not trust, believe, in ourselves, but in God. There is no difference as far as the act of believing and trusting is concerned; the human attitude of trust, confidence, and faith is the same whether we trust in ourselves or in God. The difference lies in the object of our trust. In the one case we trust in ourselves, our strength and our wisdom; in the other case we rely on God.

We may make still another distinction if we consider the purpose for which we trust in God or what we hope for from God. We do not wish to question that the centurion, Luke 7:1-10, trusted in Jesus also for spiritual blessings for himself; yet the story as recorded shows that he trusted in Christ for physical help for his servant. But when Paul told the jailer at Philippi to believe on the Lord Jesus Christ, Acts 16:31, then he meant that this man was to trust in Christ for the salvation of his soul. It is of this faith in Christ for the remission of sins that Paul speaks Rom. 3:25: "Whom God hath set forth to be a Propitiation through faith in His blood," and v. 28: "Therefore we conclude that a man is justified by faith, without the deeds of the Law."

Thus it appears that the word "faith" as used in the Bible has not always the same meaning, nor does it always attach itself to the same object.

I

An authoritative definition of faith we have Heb. 11:1: "Now, faith is the substance of things hoped for, the evidence of things not seen." The omission of the article before *pistis* shows that the word does not refer to any specific faith, such as faith in God or faith in the merits of Christ, but that it must be taken in its abstract conception. Without referring to any particular object of faith, it tells us what faith, any kind of faith, is.

Faith cannot and does not exist for and by itself but must always be conceived of as in relation to some object; there can be no faith in the heart if there is not something to which this faith clings. The object of faith, or the things with which faith is concerned, is in our text described as *ἐπιζόμενων*, "things hoped for," and as *πραγμάτων οὐ βλεπομένων*, "things not seen," things therefore that do not fall under the cognizance of the senses,

whether they be past, present, or future. Thereby the sphere of faith is sharply distinguished and separated from the realm of immediate knowledge and of science. Things which we can observe, experience, and demonstrate we do not believe, but we *know* them. Things, however, which lie beyond the reach of our senses and understanding, things for which we have no direct evidence and tangible proof, such things we *believe*. Faith itself is indeed a matter of personal experience — I know *that* I believe; but *what* I believe is a thing unseen and lies outside of my actual experience. Thus, generally speaking, our senses connect us with “things seen,” and our faith links up with “things not seen.”

This is illustrated in v. 3 of our chapter. “Through faith we understand that the worlds were framed by the word of God, so that things which are seen were not made of things which do appear.” This world in which we live and the things therein can be “seen,” and are therefore the legitimate objects of our investigation and knowledge and, hence, the proper sphere of science. But the most painstaking scientific research will never reveal and demonstrate how all these things originally came into being, neither was there an eye-witness present at the beginning to record how it all happened. The creation of the world *ex nihilo*, by the power of God’s word, is a “thing not seen” and must therefore be accepted in faith on the basis of God’s revelation.

Again, the facts of Christ’s life, that He suffered under Pontius Pilate, was crucified, dead, and buried, were witnessed by the disciples and many others, Acts 1:21, 22. But the meaning, the purpose, and the blessed results of His life and death no one could know from personal observation. These were things “not seen,” but they are revealed in the Scriptures and by the words of Christ and had to be accepted in faith. Thus the knowledge of the disciples was concerned with things they had seen; their faith, with things not seen.

Speaking, therefore, of the blessed truths of the Gospel, Paul writes: “Eye hath not seen nor ear heard, neither have entered into the heart of man the things which God hath prepared for them that love Him. But God hath revealed them unto us by His Spirit,” 1 Cor. 2:9, 10. The divine truths of the Gospel lie entirely outside of the reach of human observation, experience, and reasoning; we have no other evidence for them than the revelation of our God; hence there is no other way for us to receive them than by faith. It is for this reason that Paul says: “We walk by faith and not by sight,” 2 Cor. 5:7; and again: “We are saved by hope; but hope that is seen is not hope; for what a man seeth, why doth he yet hope? But if we hope for that we see not, then we do with patience wait for it,” Rom. 8:24, 25.

That belief and faith deal with matters which are not cognizable by our senses is apparent also in other relations. We believe many things which we have not witnessed ourselves but which were reported to us on good authority. We trust in a friend that he will stand by us in need although his help is as yet not evident. All our hopes are concerned with things that have not yet materialized. Faith, therefore, plays an important role in our daily lives; we believe much more and know much less than we ordinarily think.

The fact that faith is concerned with things of which we have no immediate knowledge does not mean that there could be faith without knowledge. We certainly must know of these things, and we do learn to know of them by way of information and revelation.

But what is the *essence* of faith? We read: "Faith is the substance (ὑπόστασις, *hypostasis*) of things hoped for, the evidence (ἐλεγχος, *elenchos*) of things not seen." These words present some difficulty to our understanding. Substance is the literal translation of *hypostasis*. But what can this mean in our text? According to Webster, substance is that "which underlies all outward manifestation; real, unchanging essence and nature; that in which qualities and accidents inhere; that which constitutes anything what it is." None of these meanings fits our text. For, if substance is that which constitutes what a thing is, its real essence, then the meaning of our text would be that faith constitutes that which the things hoped for really are; in other words, the things hoped for consist in faith, which would not make sense. The things we hope for differ from one another in their essence, nature, and character, and it is inconceivable that faith should be the underlying substance of them all. Furthermore, the things we hope for lie in the future; but faith is something we have in the present, and it is impossible that the faith I now have should constitute the substance of those future things I hope for. Nor can faith "give substance" to them, as suggested in a marginal reading. For this would mean that these things lack substance and reality without our faith. We believe in the forgiveness of sins and the life everlasting; yet it is not our faith that gives substance to these things, but God, who has promised them. Even if a person believes in his own imaginations, it is not his faith that makes them what they are, but it is his mind that creates these mental images and conceptions, and no faith can give substance to these idle dreamings.

The word *elenchos* means proof, evidence. But faith is not "the evidence of things not seen" in the sense that it proves their reality and existence. We cannot prove things unseen by the mere fact that we believe them. That God made the worlds out of nothing is a fact, and the faith of man does not prove this fact, nor does his unbelief disprove it.

What, then, do these words mean? The things we Christians hope for on the basis of God's promises are real and substantial enough in themselves, but they lie in the future, they have not yet appeared, 1 John 3:2; as far as our personal experience is concerned, they have not yet materialized. To faith, however, they are not wishful dreams and illusive possibilities but certainties and substantial facts. Faith reaches out into the future, apprehends these things, owns them, and makes us feel as sure of them as though we had actually experienced them. To illustrate: If I believe the promise of my friend that he will give me \$5 next week, then I am as sure of the money as though I had it substantially in my hand. The word "substance" in our text stands for the effect the possession of the substance has on me; for if I have the substance of a thing, then I am sure that I have it. Hence, faith is that attitude of the heart which is as sure of the things we hope and wait for as though they had already materialized and as though we possessed them even now. The Revised Version, therefore, translates: "Faith is the assurance of things hoped for."

However, the things we hope for mean something to us personally; we have an interest in them, we desire them with the expectation of obtaining them. Assurance, therefore, with respect to such things carries with it the connotation of trust and confidence; we feel positively sure that we shall have them. Hence we may define faith as an assured confidence, or a confident assurance. For the believer not only feels sure that the things he hopes for exist, but he also confidently trusts that he shall receive them. Luther has caught the full meaning of our text: "Es ist aber der Glaube eine gewisse Zuversicht des, das man hoffet."

The second part of our text reads: "The evidence of things not seen." M. H. Vincent (*Word Studies*) pertinently remarks: "*Hypostasis* and *elenchos* are not two and independent conceptions, in which case *kai* would have been added, but they stand in apposition. *Elenchos* is really included in *hypostasis*, but adds to the simple idea of assurance a suggestion of influences operating to produce conviction which carry the force of demonstration." Faith does not prove the unseen things to be real and true, but rather the unseen things prove themselves real and true to us; they dispel all doubt from the mind and convince the heart; and this conviction is faith. In the phrase "evidence of things not seen" we have again a metonymy. Evidence produces conviction; the cause, "evidence," is named, and the effect, "conviction," is meant. Although we do not see these things, we are as thoroughly convinced of them as though we had seen them with our very eyes, "as seeing Him who is invisible," v. 27. This conviction is

not based on the evidence of our senses nor on arguments of our reason nor any other extraneous proof, but the power to convince lies in these unseen things themselves; they prove themselves to be true. Faith, therefore, is not a mere wish, an assumption, a day-dream, still subject to doubt and misgivings, but it is a firm conviction that excludes all doubt; "nicht zweifeln an dem, das man nicht siehet." (Luther.)

This, however, does not mean that a believer may not at times be troubled with doubts and misgivings as to the things in which he trusts. One of the reasons for such doubts is the very fact that the things in which he believes are invisible to him. However, in no wise do such doubts stem from faith; they are the very opposite of faith, and where they dominate, they will ultimately destroy it. Faith never doubts, and whatever there is of it in the heart, it is always "the substance of things hoped for, the evidence of things not seen," always the *fiducia cordis* concerning such things as do not fall under the cognizance of our senses.

This faith must not be conceived of as a quiescent and passive condition of the heart but rather as an act of man, *fides actualis*. Indeed, it is not a physical act, like walking and running, nor a mere mental act, like thinking and reasoning, but it is an act of the heart, an emotional act; it belongs in the same category of psychic acts as loving or hating, respecting or despising, trusting or distrusting, some one. Love and hate, respect and contempt, trust and distrust, are indeed feelings, emotional attitudes; but since they are directed towards an object, they are not purely passive conditions but acts, sustained acts, that may continue for a long time. Also faith is an act of the heart. It is man that *does* the believing; his psychic powers of mind, heart, and will are engaged in this act. And he believes in *something*; his faith necessarily requires an object to which it clings. Faith, therefore, must be an act of the believer with respect to this object, an act by which he establishes and maintains a definite relation between himself and the things in which he believes. By faith he lays hold of these things, appropriates them to himself, trusts in them. And as faith is not a momentary act, which ceases as soon as it has established contact with its object but one that may continue for a long time, it might be called an active emotional attitude, even as the love we have for a person is a continued active attitude of the heart.

In this connection the words of Dr. Pieper (*Christliche Dogmatik*, Vol. II, p. 517) are pertinent. Speaking of saving faith, he says: "Weil der Glaube, insofern er in den Besitz der Vergebung bringt, die Verheissung des Evangeliums zum *Objekt* hat, so ist

er stets *fides actualis*, das heisst, Akt des Ergreifens, *actus apprehendendi*, und zwar nicht nur bei den Erwachsenen, sondern auch bei den Kindern. Alle, welche den rechtfertigenden Glauben im Gegensatz zum Akt des Ergreifens als eine im Herzen ruhende Potenz oder Beschaffenheit fassen, denken sich einen Glauben, der von seinem rechtfertigenden Objekt, der Verheissung des Evangeliums, *getrennt* ist, und sie schreiben daher dem Glauben *an sich*, dem Glauben als Werk oder guter Beschaffenheit, die Rechtfertigung zu."

The fact that the psychic powers of man, his mind, his heart, and his will, are engaged in the act of believing does not prove that he can by his own effort create faith. These powers are, as it were, merely instruments that are set in motion by some outside influence and power. No man can by a mere act of his will create in his heart a genuine desire for anything, but he desires it because it appears desirable to him, and it is this desirability that creates the desire. Neither can any one simply make up his mind to have implicit trust and confidence in a man; but it is the integrity and trustworthiness he discovers in that person which creates in his own heart trust and confidence. Thus it is here. In the "things hoped for" there must be something that makes them desirable to the believer, and there must also be something, as a reliable promise, that assures him that he shall have them. And these two elements create in the heart that assured confidence which we call faith. Faith in "things hoped for" is therefore the psychic reaction of man to the powerful action and influence of the promise of these things on the heart. While the promise of "things hoped for" and the offer of "things not seen" call for faith on the part of man, they also exert that power which creates this faith. In no case is faith the product of powers that lie within man, but it is always superinduced by powers and influences that lie outside of man, which powers, however, do not work mechanically but operate through and on the psychic endowments of man, his mind, heart, and will.

These *general* remarks on faith hold good for every special faith, whether this be faith in man or in an idol or in a saint or in one's own wisdom and imaginations. There is a great variety of objects to which faith may cling and in which it trusts, but in every case they are "things unseen" or "things hoped for"; in every case faith is an assured confidence on the part of man; in every case it is a psychic act of man called forth by the influence these things exert upon his mind, heart, and will. Thus the religious heathen may have a real and genuine confidence in his idol, the devout Romanist in his saint or in the amulet he wears around his neck; or one may put his confidence in man, Ps. 118:8.

In every case there is a *fiducia cordis*, which *per se* does not differ from the *fiducia cordis* of a Christian in the saving merits of Christ. The psychic act of trusting and believing is the same, but the difference lies in the things in which one trusts. Speaking of the heathen, Luther writes: "In the mind of the heathen to have a god means to trust and believe. But their error is this, that their trust is false and wrong; for it is not placed in the only God, besides whom there is truly no God in heaven or upon earth. Therefore the heathen really make their self-invented notions and dreams of God an idol and put their trust in that which is altogether nothing," (L. Cat., I, Com., 18. *Trigl.*, p. 585.) Thus there may be a real and genuine trust, confidence, faith, in the heart of a heathen; but it is false and vain because it is placed on that which is naught. This we learn also from the words of Paul. "If Christ be not raised, *your faith is vain*; ye are yet in your sins," 1 Cor. 15:17. To what does the word "vain" refer? Does it refer to the intrinsic constitution of faith as *fiducia cordis* or to its object? Evidently Paul does not mean to say that in this case their faith, considered purely as an act of their hearts, was of a wrong kind and caliber and that they would have to have a different type of faith. But he says that, if Christ be not raised, then He did not redeem them, then there is no remission of sins, and that in this case their faith is vain, empty, because it is placed on something that does not exist. In this case Paul uses the word "faith" in its full meaning as *fiducia cordis* with reference to an object which, hypothetically, is without reality. Thus faith as "the substance of things hoped for, the evidence of things not seen" is not something specifically Christian; it may be found also in people that do not believe in the Gospel of Christ. And it is possible that a religious heathen has a stronger faith in his idol than a Christian has in his Savior. The difference lies not in the essence of the act of faith but in the object to which this faith clings.

II

What is the object of *Christian faith*? and more specifically, What is the object of saving faith? Generally speaking, the entire Bible is the object of our belief. For, given by inspiration of God, its every statement is divinely true, John 17:17, and must therefore be believed and accepted as true. This does not mean that one must know everything the Bible teaches in order to be saved; for not every truth of the Bible is a saving truth. The Law is indeed the true Word of God, but it cannot save us. Its commandments require obedience on our part; but there is nothing in them in which we could place our trust and confidence. A person may possibly trust for acceptance with God in

his own obedience to the Law, as the Pharisees did; but also in this case his faith is not in the Law. The record of the creation of the world, Gen. 1, is a divine truth, but the fact that one accepts and believes this record to be true will not save his soul, because this story does not tell us anything of our salvation; there is nothing in the narrative on which we might place our trust and confidence. When, therefore, Heb. 11:3 the word "faith" is used with reference to the creation, the term is not used in the full sense of *fiducia cordis* but rather in the sense of "assent," whereby we, on the authority of God's Word, agree to, and accept as true, what He reveals to us on this point. The Bible teaches that there is a Triune God. This we must accept and believe as true. However, even this is in itself not a saving truth, for the devils also believe this and tremble, Jas. 2:19; their belief that there is a God is not a faith in this sense, that they also put their trust in Him. We believe the doctrines of the First Article, we also trust in God that He will preserve and keep, guard and protect us, and provide us with all we need for this body and life. Now, here we have real trust and confidence, real faith. And still, this is not *saving* faith; for the things we believe according to this article do not pertain to the salvation of our soul. The fact, therefore, that a person with all his heart believes certain parts and doctrines of the Bible, that he trusts in God for temporal blessings, does not necessarily mean that he has saving faith.

What, then, is the object of saving faith? When Christ entered upon His public ministry, He said: "Repent ye and believe the Gospel," Matt. 1:15. The Gospel is called "the Gospel of your salvation," Eph. 1:13; Rom. 1:16. And Heb. 4:2 we read that the Gospel will not profit any one if it is not "mixed with faith" in them that hear it. Hence, saving faith rests on the Gospel, which is the glad tidings of the grace of God in Christ Jesus. The Gospel is not merely a biography of Jesus of Nazareth, telling us of His person, life, and death; it is not a bare record of historical facts witnessed by men of His day; but it speaks of "things not seen," of things that lie behind these historical facts and of which we could have no knowledge if they had not been revealed to us, 1 Cor. 2:7-10. It tells us that in our place Christ fulfilled the Law, Gal. 4:4, 5, that He gave His life as a ransom for many, Matt. 20:28, that He is the Propitiation for our sins, 1 John 2:2, that by Him God reconciled the world to Himself, not imputing their trespasses unto them, 2 Cor. 5:19. The historical facts of the Gospel are briefly summarized in the Second Article of the Creed; but the Gospel *meaning* of these facts Luther has beautifully expressed in the explanation of this article. This Gospel, then, is the object to

which saving faith clings, because it proclaims the grace of God to lost sinners and offers them the merits of Christ's redemption.

Again we read: "Believe on the Lord Jesus Christ, and thou shalt be saved and thy house," Acts 16:31. This does not mean that besides believing in the Gospel we must also believe in Christ. The Gospel is "the Gospel of Christ" not only because it was He who taught it, Luke 4:18, but especially because it treats of Him, reveals Him to us as our Savior, and offers to us those blessings, forgiveness of sins, life, and salvation, which He has procured for us, Rom. 1:16, 17. Christ is the content of the Gospel, and the twain cannot be separated. Without Christ there would be no Gospel, and without the Gospel we could not know anything of Christ and His salvation. Whoever preaches the Gospel must preach Christ, and whoever preaches Christ as the Savior of men preaches the Gospel. And he who believes in the promises of the Gospel also believes in Christ, and whoever would believe in Christ must believe in the promises of His Gospel. The object of our faith, then, is Christ as He is revealed to us in the Gospel.

And still, not every so-called faith in Christ is a saving faith. He who regards Jesus merely as a good man, a great teacher, an exemplar of a righteous life, and trusts in Him as a safe guide, following whose footsteps he shall attain eternal life, does not really believe in the Gospel and has no saving faith. Neither has he who merely believes that Christ is true God and man. 'Tis true, saving faith includes the latter, for Christ could not have accomplished the work of our redemption if He had not been God and man. Still, saving faith does not center in the person of Jesus Christ, but rather in His work for us. To be saved, we must trust in Him as the *Savior of sinners* and, more especially, as *our* Savior. He who believes in a general way that Christ is the Savior of sinners but does not include himself among those whom He has redeemed has no saving faith. Saving faith is a very personal matter also in this, that one applies to himself personally the promises of God's grace in the Gospel. Paul confessed himself to be the chief of sinners; yet he was sure that also he had obtained mercy, 1 Tim. 1:15. Even so I must believe "that Jesus Christ, true God, begotten of the Father from eternity, and also true man, born of the Virgin Mary, is my Lord, who has redeemed *me*, a lost and condemned creature, purchased and won *me* from all sins, from death, and from the power of the devil, not with gold or silver, but with His holy, precious blood and with His innocent suffering and death, that I may be His own, and live under Him in His kingdom, and serve Him in everlasting righteousness, innocence, and blessedness, even as He is risen from the dead, lives and reigns to all eternity. This is most certainly true." This

is the best summary of the Gospel ever penned by human hands, and this, in brief, constitutes the object of saving faith. Still more briefly stated, saving faith is the assurance and confidence of the heart that "the blood of Jesus Christ, God's Son, cleanseth us from all sin," 1 John 1:7.

A person may know and believe everything else in the Bible, he may even trust in God and Christ for all manner of other blessings, if he does not accept Christ as his personal Savior and does not trust in Him for the forgiveness of his sins, he cannot be saved. On the other hand, it is possible that a person is ignorant of other truths revealed in the Bible—as is the case with our little children—or that he misunderstands and misinterprets certain texts and thus believes a false doctrine—as many in heterodox churches do—; still, if he sincerely believes that in Christ he has the redemption through faith in His blood, the forgiveness of sins, according to the riches of God's grace, Eph. 1:7, he will certainly be saved. For saving faith can exist in the heart when from ignorance a person errs in some other doctrine of the Bible; but there can be no saving faith when he is ignorant of, or errs with respect to, the cardinal truth of the Gospel. Nor can there be true faith in the Gospel if he wilfully rejects any other Bible doctrine which he has learned to be true. He who trusts for his salvation in anything else than the merits of the Savior Jesus Christ cannot be saved, no matter how sincere his faith otherwise may be. For the object of saving faith is not anything "hoped for," not anything "not seen," but solely this one thing, the forgiveness of sins procured for us by Christ and offered to us in the Gospel.

This answers also the question, Why does faith save? It is not the human act of believing, trusting in, and relying upon, Christ that saves. The performance of the act of faith has no saving power. Faith does not justify us before God because of its ethical value as a good work; for on the part of man faith is only the means by which he lays hold of, applies, and appropriates to himself, what the Gospel offers. The saving power lies in the merits of Christ's redemption and in the absolution of God based on these merits, Eph. 1:7. The saving power of these merits is, furthermore, not affected by the weakness or the strength of faith in man. Both the weak and the strong in faith trust in the same Savior, and both have the full forgiveness of their sins. While, therefore, we must stress the necessity of faith and maintain that a man is justified by faith alone, without the deeds of the Law, Rom. 3:28, let us be careful that we do not make of faith a saving work. Not faith but Christ is our Savior, and the function of faith is only instrumental, inasmuch as thereby we lay hold of Christ and His salvation.

III

Faith is sometimes defined as knowledge of, assent to, and confidence in, the promises of God's grace. This is correct, but it must also be correctly understood.

Knowledge is a prerequisite of faith. There can be no "substance of things hoped for" if one is totally ignorant of these things. The *fides carbonaria*, according to which a person is supposed to believe and trust in things of which he has no knowledge, is an impossibility. For how can one hope for things if he does not even know what these things are? There must be thoughts, ideas, knowledge, in the mind before there can be faith in the heart. Indeed, this is not a direct knowledge, such as comes by personal observation or experience, but one that comes by hearing and information or sometimes also by mere imagination. Whatever its origin, knowledge of the things in which we trust is the basis of such trust. What Paul writes Rom. 10:14: "How shall they believe in Him of whom they have not heard," is true of every kind of faith. The faith of the heart is rooted in the knowledge of the mind, and where there is no knowledge, there can be no faith.

Because of this fact it is necessary that we instruct our people, we must impart knowledge of the Gospel truths if they are to have faith in their hearts. And such instruction must be clear and definite in order that they who hear us may have clear and definite ideas concerning the things that pertain to their salvation. A preacher or a teacher who is not clear in his own mind cannot impart clear knowledge to those who hear him; and a hearer that is confused as to what he is to believe cannot believe. It is through the mind that we reach the heart; hence it must be our concern that we fill the mind with very definite ideas and a clear understanding. The fact that some who hear do not come to faith is sometimes due to poor teaching; they listen to a sermon but do not grasp what it is all about. We who teach must constantly watch ourselves on this point. The fault that a sermon does not strike home lies not always with the hearer; sometimes it lies with the preacher. It is not sufficient that the matter he wishes to present be perfectly clear to him; he must make it clear to his congregation. And it is a grievous charge when people say that they do not get anything out of our sermon because the entire presentation was confused and there was little they could remember to meditate on during the week. Let us preach thoughts and ideas, not big words and high-sounding phrases, and let us present these thoughts in language so clear that also the less educated of our hearers can understand what we mean. For unless we impart to our hearers a clear, definite knowledge of the Gospel truths, it is impossible for them to believe.

But while we must know what we are to believe, we do not believe all we know. We do not believe all we hear people say nor all we read in books. We remember some of Grimm's *Maerchen*, we learned of the twelve "labors" of Hercules, we are acquainted with some of the legends of Romish saints; yet we believe none of these, much less do we believe in any of them. It is therefore evident that an intellectual knowledge of things with which faith may be concerned is in itself not faith. "Faith is not only knowledge in the intellect." (Apol. *Trigl.*, p. 205.)

Assent to what we know is a prerequisite of faith. No one believes or trusts in things which he doubts or knows to be false. Before we place our confidence in anything, we must regard it as reliable and true. Thus the heathen trusts in his idol because he accepts as true what he has learned of him; the Romanist looks for help to his saint because he regards as true what his priest has told him of this saint; the superstitious person believes in his imaginations because he does not regard them as imaginations but as truths. Thus it is possible that a person has genuine trust and confidence of heart in things which in themselves are foolish and false; still there can be no such trust and confidence as long as a person *regards* them as foolish and false. There can be no faith without acceptance of the truth in question.

While people sometimes believe in things which are but subjectively true, *i. e.*, true only to those who believe them to be so, the doctrines of the Gospel are objectively true, irrespective of what men think about them. "Thy Word is truth," John 17:17. But if our hearers are to accept them as God's truths, we must also present them as such, 1 Tim. 2:13. If the preacher casts doubt on any statement of the Bible or but faintly intimates that he does not accept it as true, he will thereby at once prejudice his hearers against this and any other statement of the Bible. They will not regard as true, and therefore not believe, what the Bible says. We must also beware of mixing all manner of personal opinions into our sermons, to which our hearers may rightfully take exception. For not discriminating between the word of man and the Word of God, it is possible that they will discredit the truth of God together with our personal views. Neither should we present the Gospel truths in an academic, theoretical way, without impressing upon our hearers the truth of what we are saying. Paul repeatedly told his readers that he spoke the truth in Christ, Rom. 9:1; 1 Tim. 2:7. Even though we do not say it in so many words, our entire presentation of Bible truths must pulsate with personal conviction. We must ourselves be convinced if we would convince others. Indeed, we cannot add to the convincing power of God's

Word, but let us beware of hindering it. If our people are to trust in the promises of God, they must be convinced of their truth.

While such assent to the truths of God is necessary for faith, it by itself is not faith. There are many things which we have learned from books, things which we accept and believe to be true; yet we do not believe *in* them in the sense that we also trust in them, because there is nothing in them that calls for trust and confidence on our part. There is belief, but there is no faith, although the belief is sometimes called a "historic faith." In like manner one may believe "that there is a God," Jas. 2:19, that is, accept this fact as true, and still not believe *in* God, that is, not put trust and confidence in God. On the contrary, such a person's heart may be full of fear and hatred; and he may tremble at the very thought of God. The devil, no doubt, knows the promises of the Gospel, he is convinced that they are true; but he cannot have faith in them because they are not intended for him. Thus it is possible that a man has a fair knowledge of the system of Christian doctrines and for philosophic reasons accepts it as true, and still it may be only an intellectual assent; the truths of the Gospel may mean nothing to him personally; his heart may not be touched, he may have no faith.

It is apparent that, while knowledge and assent are necessary prerequisites to faith, they in themselves do not constitute the essence of faith. It is true that the word "knowledge," John 17:3, is used as a synonym of faith, but in this case the word includes more than bare knowledge; it includes the effect this knowledge has on the heart.

The essence of faith is confidence of the heart. "Faith is the substance of things hoped for." The words "hoped for" indicate that on the part of the believer there is a personal interest in, and desire for, these things, that he has set his heart on them and wishes to have them for himself. And the word "substance" shows that these hoped-for things are as sure to the believer as though he actually had them. Now such assurance of things we hope for is confidence, reliance, trust. This certainty and assurance, this trust and confidence, this *fiducia cordis*, constitutes the real essence of faith.

Thus the faith of a religious heathen does not consist merely in this, that he knows, and regards as true, what he has learned of his idol, but that he looks to, and depends on, his idol for help and protection, for blessings and comfort. The faith of a devout Romanist in his patron saint does not consist merely in knowledge of, and assent to, what he has learned of this saint, but he trusts in him for help. It is true, their faith is vain because it is based on what is naught; nevertheless, as far as their attitude is concerned, there is real trust and confidence.

Let us take examples from the Scriptures. The centurion of Capernaum, Luke 7:1-10; the nobleman, John 4:47-53; the woman of Canaan, Matt. 15:21-28, they, like many others, had heard of this Jesus of Nazareth, who was going about and "healing them that were in need of healing." But in their case there was something more than bare knowledge and conviction of this fact; there was in their hearts a confident hope that Jesus would help them also in their troubles. And it was this that prompted them to go to Him. This help had not yet materialized, it was to them a thing "hoped for," a thing "not seen"; still they were sure of it in their hearts. This assurance and confidence, which reached out for, and held to, this hoped-for help is the very essence of faith. "Weil der Glaube, insofern er selig macht, nur das Evangelium, das um Christi willen Vergebung der Suenden zusagt, zum Objekt hat, so ist der Glaube seinem Wesen nach (*formaliter*) *Vertrauen des Herzens* (*fiducia cordis*) auf die im Evangelium dargebotene Gnade. Dies kommt auch zum Ausdruck durch die Redeweise πιστεύειν εἰς τὸν υἱόν, Joh. 3:16, 18, 38; πιστεύειν εἰς Χριστόν, Gal. 2:16. Solange jemand von Christo nur Notiz nimmt (*notitia historica*) und die Kunde von ihm fuer historisch wahr haelt (*assensus historicus*), ohne auf Christum seines Herzens Zuversicht zu setzen, ist weder das Ganze noch ein Teil des Glaubens vorhanden, insofern er rechtfertigt und selig macht." (Pieper, *Christliche Dogmatik*, Vol. II, p. 508.)

When, therefore, we define faith as knowledge, assent, and confidence, it is well to bear in mind that, while these three are necessary, they are not identical nor is any one of them a third part of faith. There may be knowledge without assent, there may be assent without confidence, but there can be no confidence without knowledge and assent.

IV

We differentiate between cause and effect but know that there is a close connection and intimate relation between the two. In like manner we must distinguish between knowledge and faith but at the same time recognize their causal nexus.

By teaching and information we instil thoughts and ideas into the mind of a person, and thus he acquires knowledge. But this knowledge possesses potential power to impress and move the heart. Whenever it does so, an emotion or emotional attitude results, which is one's personal reaction to what one has learned and indicates how one feels about these things. Thus, when Absalom spoke evil of his father, his slanderous remarks finally created distrust of David in the hearts of the people. On the other hand, when Jonathan spoke well of David, his words had a quite

different effect on Saul. In every case the attitude of our heart is the effect and product of the thoughts in our mind. It is even so with faith. There is a man depressed in his spirit because of his sins, his heart is full of fear and despair, yea, even hatred of God, and there is nothing in him or in his experience that could change this attitude. But now the Gospel is preached to him; God Himself tells him: "Be of good cheer, thy sins be forgiven thee," Matt. 9:2. If these words touch his heart, fear and despair will vanish like the mist before the rising sun, and there springs up in his heart joy and hope and confidence. Thus faith is not bare intellectual knowledge of spiritual truths, but it is rather the effect this knowledge has on the heart.

And this is exactly what Paul teaches. He calls the Gospel a power of God unto salvation to every one that believeth, Rom. 1:16. This does not mean, as superstitious people sometimes think, that an external contact with the Gospel will be of any benefit. We must hear, learn, and thus know the promises of God. "So, then, faith cometh by hearing and hearing by the Word of God," Rom. 10:17. Neither the printed nor the preached Gospel will work faith in our hearts unless by reading and hearing we obtain knowledge of its promises. And when this knowledge touches and moves the heart, faith results. The Gospel, then, is the means by which God makes known to man the offer of His grace; hearing this Gospel is the means by which man learns to know of this offer; knowledge of this Gospel is the means by which God works on the heart to create faith. Hence we may say, Faith comes by knowledge, and knowledge comes by the Word of God.

Indeed, "faith is of the operation of God," Col. 2:12. But faith is not the product of an immediate action of God; for He operates through the Word. "Which believe on Me through their word," John 17:20. Man is not a block or a stone but a rational being that can be taught and impressed. Also in conversion God deals with man as with a rational being. Having Himself endowed him with a mind that can learn and acquire knowledge, with a heart that can be impressed and moved, with a will that can be turned and directed by these thought-controlled emotions, He makes use of this psychic equipment when by His Gospel He works faith in the heart of man.

The fact that in the act of believing these faculties are engaged does not mean that of themselves they could create faith or that man could "by his own reason or strength believe in Christ, or come to Him"; for theirs is not a creative but a functional power, which must be set in motion by some stimulus, influence, or power other than themselves. Without this the psychic equipment of man is like a machine where the power to start, drive,

and direct it are lacking. To be sure, there are external and internal stimuli, and some of them running at cross purposes. There is also a certain interaction between the mind, the heart, and the will. But in its simplest form the psychological process is about like this: Through our senses we come in contact with things about us; as we apperceive these things in our minds, we acquire knowledge; this knowledge has the power to impress and move the heart; these emotions then turn and direct the will.

In conversion the Holy Ghost makes use of this psychic equipment of man and follows this psychic process. The *modus operandi* is as follows: The Gospel is the external stimulus, which man must hear and learn. Thus he acquires knowledge of the promise of grace. Through this knowledge the Holy Ghost exerts an influence on the heart, creating therein an emotion, dispelling fear and instilling trust and confidence, which at once turns the will of man toward God. The moment knowledge has effectually worked on the heart, conversion results. Therefore the Word of God and man's knowledge of this Word are the means by, with, and through which the Holy Ghost operates on the heart to create faith. "Preaching and hearing of God's Word are the instruments of the Holy Ghost by, with, and through which He desires to work efficaciously and to convert men to God and to work in them both to will and to do." (F. C., Th. D., *Trigl.*, p. 901.)

Yet not every word of God will produce faith. As each letter type makes its own distinct impression on the paper, so each thought or thought group has its own emotional effect on the heart. The heart feels as the mind thinks, and the impression made is determined by the content of the thought. Hence we may not expect that anything we may teach from the Word of God will also work faith in them that hear us; but we must impart faith-producing knowledge. Here apply the words of Paul that we "rightly divide the Word of Truth," 2 Tim. 2:15. The Law and the Gospel are both the Word of God, yet their effects on the heart are quite different. No matter how well and impressively we may explain and teach the Law, its final emotional effect is fear and despair. The Gospel, on the other hand, with its promise of free grace and forgiveness of sins, can and, if it touches the heart, will create confidence, trust, and love.

A conscientious physician is very careful as to what remedy he prescribes for his patient. From the *materia medica* he will select that medicine which, according to his professional opinion, will have the desired effect. We likewise must be scrupulously careful as to what we teach our spiritual patients; for it is the content of our teaching that determines the impression and effect on their hearts and souls. If we teach a man a wrong doctrine, he

will not only have wrong ideas in his mind, but, if they touch his heart, there will also be a wrong emotional reaction, a wrong faith. We therefore insist on purity of Scripture doctrines not only because we stand in awe of God's Word, Is. 66:2, but also for the very practical reason that only the right doctrine can convey right thoughts to the mind and create the right faith in the heart.

Again, as faith is a matter of the heart, we must beware lest in our teaching we appeal exclusively to the intellect. We must indeed impart knowledge to the mind; yet our aim is and must be that through this knowledge we impress and move the heart. While it is God, operating through this Word, that opens the heart, Acts 16:14, we who teach this Word should not do so in a listless and apathetic fashion, without any concern on our part whether or not our hearers accept what we teach them. We are to preach the Gospel for the distinct purpose of winning men for Christ and of keeping them with Christ, Matt. 28:19. Of this purpose we must always be conscious, and such consciousness will then also be reflected in our manner of teaching. Being ourselves convinced, we shall try to convince others; being ourselves impressed with what we have learned, we shall speak impressively to those that hear us; having ourselves found peace and joy in Christ, we shall endeavor to bring this peace to the hearts of our hearers.

Faith comes by knowledge, but it also lives and thrives on knowledge. When knowledge ceases, faith dies. No one can continue in the faith of Christ if he has forgotten what the Gospel teaches concerning the Savior. As the plant is rooted in the soil, so faith is rooted in the knowledge of the Gospel and continually draws nourishment and strength therefrom. Hence it is necessary that the saving truths of God's Word be again and again called to our remembrance lest our faith die of starvation. This, however, does not mean that we have faith only while and as long as our mind is consciously occupied with God's promises of grace. We are not conscious of all we know, and still we know it; we love our friends even though we are not thinking of them. Even so it is with faith. Believers are in the faith also when they sleep or lie in a state of unconsciousness or while their thoughts are occupied with the duties of their calling. Nevertheless we should diligently hear the Word of God and often meditate upon its promises that our faith may continue and live; for the power of God that keeps us through faith unto salvation, 1 Pet. 1:5, operates through the Gospel, Rom. 1:16.

But the matter of fact is that not all who hear and know the Gospel come to faith, nor do they all continue in the faith that once was theirs. Responsibility for this lies in no sense with God, but entirely and exclusively with man. For "God will have all

men to be saved and come unto the knowledge of the truth," 1 Tim. 2:4. But Christ had to tell the children of Jerusalem, "Ye would not," Matt. 23:37, and Stephen said to the Jews, "Ye do always resist the Holy Ghost," Acts 7:51.

But how is it possible for men to resist God? When God acts in His uncovered majesty, as when He called the light out of darkness and when He will call the dead from their graves, there is nothing and no one that can resist and refuse. But when He acts through means, then man has the power to resist and check the working of His might. It is the almighty power of God that makes the plant grow, blossom, and bear fruit. Yet man can cut down the plant and thus resist and interrupt the normal working of God's power in this particular case. Likewise God operates through means when He would bring man to faith. He employs the Gospel as the external means through which He works on man, and He uses the psychic endowments of man, his mind, heart, and will, as the internal means on which and in which He would work faith. And here it is where man has that dreadful power to resist and to frustrate the gracious designs of God. The Gospel itself he cannot deprive of its efficacy, but when its power is brought to bear on him personally, he can hinder its effect on his heart.

If the mind and heart of man were absolutely void of all other thoughts and feelings, or if man could so thoroughly forget and suppress everything else as to become truly neutral in his attitude, then the knowledge of the Gospel would undoubtedly produce a favorable reaction in his heart; in other words, if there were no obstructions at all in the mind and heart of man, the power of the Gospel would inevitably work faith. But if the heart of man is possessed of, and dominated by, thoughts and inclinations that run contrary to the Gospel, then these will, and can do nothing but resist the influence of the Gospel.

To illustrate: Children, whose minds are relatively more free and open than the minds of grown people, will more readily believe, and are more easily impressed by, what we tell them than adults, who are settled in their convictions and attitudes. "Es ist schwer, alte Hunde baendig und alte Schaelke fromm zu machen; . . . aber die jungen Baeumlein kann man besser biegen und ziehen." (Luther.) Grown people have their own ideas, who critically examine, and perhaps regard as foolish, what we tell them. Or they may have developed certain attitudes of heart which are so contrary to the intended effect of our message that they counteract every influence our words might otherwise have. Again, we find that people are prejudiced or are so preoccupied with other matters that whatever we may say does not reach their

heart. In every such case it is a struggle of powers that actually possess and control the heart against powers that would *gain* possession and control of the heart.

Now, what is the power that controls the heart of natural man? What is his attitude toward God and His Word? Is there anything in his knowledge and experience that could possibly incline his heart toward God or induce him to assume a neutral position? Ever since the Fall the imagination of man's heart is evil from his youth, Gen. 8:21; his thoughts, desires, and inclinations are toward evil. He is flesh born of flesh, John 3:6; therefore he is carnally minded, his mind is set on the things of the flesh, on things that are contrary to God's will; hence he is an enemy of God, Rom. 5:6, 7. He is wise in his own conceits, Rom. 12:16, selfish, self-righteous, and very much satisfied with himself. He sins, and he loves his sins, he is given to the joys and pleasures, the cares and worries, of life. And there is nothing in his natural make-up and in his daily experience that could possibly bring about a change in his attitude. Being, therefore, what he is, natural man can do nothing but resist the efforts of God to win him. Even Christians experience this hostility of their flesh. Paul says: "I am carnal, sold under sin. . . . I know that in me, that is, in my flesh, dwelleth no good thing. . . . I see another law in my members, warring against the Law of my mind," Rom. 7:14, 18, 23. Even after regeneration our flesh does not in the least cooperate with the Spirit, or the new man in us, but "the flesh lusteth against the Spirit and the Spirit against the flesh; and these are contrary the one to the other, so that ye cannot do the things ye would," Gal. 5:17. If, then, even in a Christian the flesh is so antagonistic to the Spirit, may we assume that in an unconverted person it is less so? And all these inhibitions that tend to resist and counteract the influence of the Gospel originate in man. Whenever, therefore, he acts on his own, according to his own inclinations and will, then he cannot but resist the efforts of God.

But the fact that by his own impulse and strength he can and does resist does not prove that by his own impulse and strength he can also accept and believe the Gospel. By nature he is disposed to do the first, but there is nothing in his make-up that may enable and dispose him to do also the second. If by his own reason and strength he were to believe in Christ, he would first have to change his entire nature, which he cannot do and is not inclined to do. If, therefore, any man comes to faith, then this is not due to any natural movement or impetus, but solely and exclusively to influences that work on him from without, namely, the power of the Holy Ghost in the Gospel. Man remains what he is by his own will; but when there is a change, a *metanoia*, then this is wrought

by powers and influences not inherent in his nature. It is even so in the physical world. Things remain what they are by nature, and when a change is brought about, it is effected by powers other than those inherent in that particular thing. The liquid water can be changed into a solid block of ice; but it cannot do this of itself; it is the cold temperature that brings about this change. Thus man is capable of conversion, but he cannot convert himself; this God must do, and He does it through the Gospel. Making use of the psychic equipment of man, the Holy Ghost gives man a new knowledge, creates in him new movements and longings, turns his will toward God, and thus works faith. Faith, therefore, is the product of God's power operating through the Gospel.

In this connection a difficult question arises. If all men are by nature equally impotent to convert themselves or to contribute anything towards their conversion, and if God seriously wants to save all men and is the only one who can do so, why, then, are some converted and others not? If the same conditions prevail and the same power is applied, we should expect the same result; either all are converted or none. Why some and not others? We can answer these questions separately. If man is converted, then that is God's doing; if man is not converted, then that is man's doing. "O Israel, thou hast destroyed thyself; but in Me is thy help," Hos. 13:9. But if we join these questions, we cannot give an answer that covers both. Calvinism has a uniform answer: God does not want to convert and save all men; which is wrong. Synergism also has a uniform answer: Those are converted who cooperate with God in bringing about their conversion, which is likewise wrong. We are here confronted with a difficulty which the Scriptures do not solve and which human reason should not try to solve.

When by the power of the Holy Ghost man has come to faith, a radical change is wrought in him both in his relation to God and in the conduct of his daily life. However, let us not assume that his sinful nature, his Old Adam, has been definitely killed, that his flesh is now changed into a saint. His flesh remains flesh, and his Old Adam remains what he was. But a new power has been created in his heart, his faith. Both his flesh and his faith coexist in his heart, each striving for the mastery, Gal. 5:17; Rom. 7:23. As long as we live in this mortal body, we shall have our "flesh," the Old Adam. Faith cannot kill the flesh, but the flesh can kill the faith. The flesh with its affections and lusts is a constant danger to our faith; it did not want faith to enter the heart, and it does not want faith to continue in the heart. We must therefore watch our hearts that we do not yield to the destructive influences of the flesh. It is because of this that we are told: "Work out your own salvation with fear and trembling," Phil. 2:12;

"with fear and trembling" because of the sinister and faith-destroying influence of our own flesh. On the other hand, we must continue to use the Word of God, by which faith was wrought and by which it is preserved. We must frequently meditate on the precious promises of the Gospel and examine ourselves whether we be in the faith, 2 Cor. 13:5. We have this treasure of faith in earthen vessels, 2 Cor. 4:7; hence let us pray: "Lord, increase our faith," Luke 17:5.*

River Forest, Ill.

E. W. A. KOEHLER

Luther's Spiritual Martyrdom and Its Appeasement

Luther had entered the monastery in order to merit eternal life and was convinced that the life of a monk was the surest way in which to obtain the grace of God. Now, the way in which Luther sought to gain salvation was according to the Catholic doctrine of justification, with this difference, that as a monk he had taken upon himself the heaviest yoke of Christ and that he had given himself exclusively into the service of God.

During the first two years in the monastery Luther's faith in his monkery seems to have remained unshaken, for during those earlier years there is no trace of an acute spiritual conflict. Luther did at times experience doubts and misgivings; but "burning up with zeal," his life as a whole was "quiet and peaceful." However, after Luther was ordained priest, and after he had begun the study of Catholic theology, there was a marked difference. Luther says of his monastic life: "Certain it is, I was a pious monk and observed the rules of my order so strictly that I venture to say that if a monk could have gained heaven through monkery, I should certainly have got there. This all my fellow-monks who have known me will attest." (Weimar ed., XXXVIII:143.) "I was so deeply plunged in monkery, even to delirium and insanity. If righteousness was to be gotten by the Law, I should certainly have attained it." (Vol. XL, Pt. I:134.) But Luther adds: "If it had lasted much longer, I should have martyred myself to death

* EDITORIAL NOTE.—Lest the author be misunderstood, we quote a few sentences from his own book, *A Summary of Christian Doctrine* (p. 126): "Knowledge is so essential to faith that sometimes faith is called knowledge outright. 'And this is life eternal, that they might know Thee, the only true God, and Jesus Christ, whom Thou hast sent,' John 17:3. However, the word 'knowledge' is here used in a fuller sense. It means not a purely intellectual knowledge, such as unbelievers may have, but it is a live knowledge, a *nosse cum affectu*, a knowledge which has affected the heart and the will, working conviction and confidence. While faith is based on, and sustained by, the knowledge of the mind, it is essentially a *fiducia cordis*, confidence of the heart, which confidence is an emotional attitude of the heart plus an act of the will. 'With the heart man believeth unto salvation,' Rom. 10:10."

THE WORLD TODAY

A Challenge to the Christian Church

By **ALFRED M. REHWINKEL, M. A., B. D.**

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