

Fiducia and the Anatomy of Faith

INTRODUCTION

What is faith? Faith can refer to the objective faith to be believed (*fides quae creditur*), or the subjective element of faith (*fides qua creditur*) believers are to exercise.¹ In the Reformation, the description and definition of the subjective element of faith was a matter of contention between the Reformers and the Roman Catholics. Traditional Roman Catholicism with its view of *fides implicita* or implicit faith made faith out to be a mere unknowing assent to whatever the church teaches.² While Roman Catholicism does indeed stress the personal aspect of faith, such faith is to assent to the truths whatever they are as taught by the Church, and thus there is no true resting of one's hope upon the person of Christ.³

Gordon Haddon Clark (1902-1985) was a Presbyterian ruling and then teaching elder who was in the Orthodox Presbyterian Church (OPC) during its formative years. His ideas are oftentimes controversial, although he was never convicted for doctrinal error and left the OPC as a minister in good standing.⁴ One of his controversial contributions was his take on the nature of faith, seen primarily in his book *Faith and Saving Faith*.⁵ In this book, Clark examines the anatomy of faith, and argues for a definition of faith as being made up of knowledge and assent only. Such a definition seems to contradict the traditional Reformed notion of faith as being

¹ "fides qua creditor" and "fides quae creditor," in Richard A. Muller, *Dictionary of Latin and Greek Theological Terms: Drawn Principally from Protestant Scholastic Theology* (Grand Rapids, MI: Baker, 1985), 117

² Thomas Aquinas, *Summa Theologica*, 2ae, Q2.6 (Complete American Edition in Two Volumes. Translated by Fathers of the English Dominican Province. New York, NY: Benzinger Brother, n.d.). John Calvin, *Institutes of the Christian Religion*, 3.2.2; Francis Turretin, *Institutes of Elenctic Theology*, trans. George Musgrave Giger; ed. James T. Dennison Jr. (Phillipsburg, NJ: P&R 1994), 2:569

³ See for example *The Catechism of the Catholic Church*, 154 [http://www.vatican.va/archive/ENG0015/_PX.HTM (accessed November 20th 2012)], which states: "... believing is an authentically human act. Trusting in God and cleaving to the truths he has revealed..."

⁴ John M. Frame, *Cornelius Van Til: An Analysis of His Thought* (Phillipsburg, NJ: P&R, 1995), 102.

⁵ Gordon H. Clark, *Faith and Saving Faith* (Jefferson, MD: Trinity Foundation, 1983)

made up of understanding (*notitia*), assent (*assensus*) and trust (*fiducia*), and is noticed as such in a footnote in Michael Horton's book *The Christian Faith*.⁶

In this paper, I look at Gordon Clark's anatomy of faith from a Reformed standpoint and use his definition and arguments as a foil to engage with. It is my contention that Clark's proposed definition and critique of the traditional anatomy of faith has some validity, but is ultimately insufficient. In contradistinction to both the established definition and Clark's definition, I propose defining faith as consisting of knowledge and volitional assent that leads to an attitude of confidence (*πληροφορία*) towards God.

In order to defend this thesis, I first look at a brief development of Reformed thought on this topic of the anatomy of faith, so that the necessary background for how the anatomy of faith came to be defined in its tripartite form in the Reformed tradition can be understood. Next, I state Gordon Clark's arguments against the tripartite definition. Lastly, I analyze and put forward a new definition of faith interacting both with Reformed sources and Clark's critique.

REFORMED DEVELOPMENT

The Reformation happened as an attempted reformation of the Medieval Church, and thus it was in conversation and disputation with theology as it was done throughout the medieval era. The material principle of the Reformation is Justification by Faith Alone, and thus the debates on justification soon led to disputes regarding the very nature of faith itself. In Medieval theology, faith made up one of the three theological virtues or good habits (*habitus*), along with hope and

⁶ Louis Berkhof, *Systematic Theology*, 503-504, in Louis Berkhof, *Systematic Theology: New Combined Edition* (Grand Rapids, MI: Eerdmans, 1996); J. Gresham Machen, *What is Faith?* (Grand Rapids, MI: Eerdmans, 1946), 46-48; Robert L. Reymond, *A New Systematic Theology of the Christian Faith*, 2nd Ed. (Nashville, TN: Thomas Nelson, 1998), 726; Michael Horton, *The Christian Faith: A Systematic Theology for Pilgrims on the Way* (Grand Rapids, MI: Zondervan, 2011), 583. The observation is noted in footnote 57 in page 583 of Horton's *The Christian Faith*.

For the purpose of this paper, the Latin terms *notitia*, *assensus* and *fiducia* function as technical terms as denoting the acts of the traditional tripartite definition of faith

charity or love.⁷ Faith was considered as an internal habit is an ontological disposition that allows a person to exercise faith.⁸ According to Thomas Aquinas, faith does not have to be explicit as long as the primary points of the faith are held to explicitly.⁹ Thus, the notion of *fides implicita* was promoted. This habit of faith (*habitus fidei*) has to be nourished unto salvation for increasing unto justification.¹⁰

The Reformation however defined faith as a gift.¹¹ In opposition to Medieval theology, the notion of implicit faith and faith being a habit was attacked. Calvin for example called the notion of implicit faith a “fiction... which not only buries true faith, but entirely destroys it.”¹² Assent is indeed required in faith, but knowledge is also necessary. Further explicating the idea of faith, Calvin inveighed against the “schoolmen” and attacked their notion of a mere assent, instead stating that faith “cannot be disjoined from pious affection.”¹³ John Owen states that besides “an assent of the mind,” justifying faith requires an “act of the heart” in “*fiducial* trust in the grace of God by Christ.”¹⁴ In his commentary on the Heidelberg Catechism, Zacharias Ursinus called faith “an assent to, or a certain knowledge of what is revealed concerning God, his works, and grace” and the “assured confidence by which we apply unto ourselves the merit of Christ.”¹⁵ The Heidelberg Catechism itself defines faith as “certain knowledge” and an “assured confidence,” while the Westminster Larger Catechism states that justifying faith assents to the truth of the Gospel’s promise and receives and rests upon Christ and his righteousness.¹⁶

⁷ Aquinas, 2a, Q62.3

⁸ “habitus fidei,” in Muller, 134

⁹ Aquinas, 2ae, Q2.5-8

¹⁰ Canons of the Council of Trent, Session 6, Chapter X, in Schaff, 2:99

¹¹ Heidelberg Catechism (HC) Q21, in Schaff, 3:313 ; Westminster Confession of Faith 14.1, in Schaff, 3:631

¹² Calvin, 3.2.2

¹³ *Ibid.*

¹⁴ John Owen, “On Justification,” in *The Works of John Owen*, Volume 5 (ed. William H. Goold; Johnstone and Hunter, 1850-3; Carlisle, PA: Banner of Truth Trust, 1965), 81-84. Italics original

¹⁵ Zacharias Ursinus, *Commentary on the Heidelberg Catechism* (trans. G.W. Williard; Phillipsburg, NJ: P&R, n.d.), 108, 110.

¹⁶ HC Q21, WLC 72

By the time of Francis Turretin, the Reformed tradition has commonly recognized the three acts in faith of *notitia*, *assensus* and *fiducia*.¹⁷ Yet Turretin acknowledged that many theologians have explained faith in various ways, some explaining it as one act, some two acts, some three acts and other four acts.¹⁸ That the anatomy of faith was not set in stone even then can be seen in the fact that Turretin, although he states that common opinion holds that there are three acts in faith, nevertheless puts forward seven acts in faith.¹⁹ Another Protestant scholastic, Herman Witsius, delineates faith into eight acts.²⁰ Most intriguing is the fact that Witsius' third act is "love of the truth" while the act of reclining and staying himself upon Christ is considered by Witsius to be the sixth act of faith.

It is only in more modern times that the tripartite definition of faith is considered the view of the Reformed tradition. Heinrich Heppe in his *Reformed Dogmatics* states that "the essence of *fides* is *fiducia*," although he interestingly also states that "*assensus* is not a theoretical but a practical assent, i.e., an *apprehensio fiducialis*."²¹ Charles Hodge states that faith is "assent to the truth" and that "the primary idea of faith is trust."²² Louis Berkhof even more explicitly states that faith is made up of three elements: *notitia* as the intellectual element, *assensus* as the emotional element, and *fiducia* as the volitional element.²³ Even then, as prominent an early 20th century theologian as Herman Bavinck demurs and describes faith rather as including two acts:

¹⁷ Turretin, 2:561. Herman Bavinck claims that this tripartite definition of faith can be already seen in Philip Melancthon's *Loci Communes* [Herman Bavinck, *Holy Spirit, Church, and New Creation*. Vol. 4 of *Reformed Dogmatics* (trans. John Vriend; ed. John Bolt; Grand Rapids, MI: Baker, 2008), 113]. However, when one peruse Melancthon's *Loci Communes*, one does not find an explicit tripartite definition of faith, but rather the usage of all three terms to describe (as opposed to define) faith [Philip Melancthon, *Loci Communes 1543* (trans. J.A.O. Preus; St. Louis, MO: Concordia, n.d.), 86-91]

¹⁸ Turretin, 2:560-1

¹⁹ *Ibid.*, 2:561-564

²⁰ Herman Witsius, *The Economy of the Covenants Between God and Man* (Kingsburg, CA: den Dulk Christian Foundation, 1990), 1:375-84. Bavinck claimed that Witsius taught faith consists in nine acts (Bavinck, 115). However, Witsius himself considered the act of reception of and resting on Christ as one act, not two. (Witsius, 1:382-3)

²¹ Heinrich Heppe, *Reformed Dogmatics* (trans. G.T. Thompson; ed. Ernst Bizer; Grand Rapids, MI: Baker, 1950), 532

²² Charles Hodge, *Systematic Theology* (Peabody, MA: Hendrickson Publishers, 2001), 3:42-3

²³ Berkhof, *Systematic*, 503-6

“acceptance of the apostolic message concerning the Christ,” and “personal trust in that Christ as now living in heaven and mighty to forgive sins and to bestow complete salvation.”²⁴ This tripartite anatomy of faith is therefore a development that finalizes itself in the later part of the 20th century, although elements of it have been floating around since the time of the Reformation.²⁵

CLARK'S ARGUMENT

In dissent from the establishing dogma of the tripartite definition of faith, Gordon Clark holds to a bipartite anatomy of faith, namely knowledge and assent, or assent to understood propositions.²⁶ He denies the propriety of using the term *fiducia*, using a number of argument as to why it should not called a part of faith.

Clark's first argument is that the term *fiducia* is derived from the same root as *fides*. As such it is a tautology, and thus the tripartite definition is reduced to the statement that faith is composed of knowledge, assent, and faith.²⁷ Therefore, *fiducia* does not really add anything to the definition of *fides*.

Clark's second argument comes from his denial of a fundamental difference between “belief in” and “belief that,” between factual and evaluative belief.²⁸ In Clark's view, evaluative belief comes about merely by the addition of a factual belief that value is good. Consequently, belief in a person can be described in terms of propositional beliefs.

²⁴ Bavinck, 106

²⁵ This is not to say that many theologians have mentioned that faith is made up of *notitia*, *assensus* and *fiducia*. But what is finalized is the belief that faith is defined as three, and only these three acts.

²⁶ Clark, *Faith*, 118

²⁷ Gordon H. Clark, *What Do Presbyterians Believe?* (Unicoi TN: Trinity Foundation, 2001), 151

²⁸ Clark, *Faith*, 15

Clark's third argument denies the distinction between assent to God and a later movement to act on that assent.²⁹ According to Clark, these two are actually two different assents, not just one. The former is a mere assenting to "God," but not belief in the Triune God, which belongs to the latter.

Fourthly, Clark addressed the proof text in James 2. The Puritan Thomas Manton had argued that Jas. 2:19 taught that "bare assent to the articles of religion doth not infer true faith," but rather "true faith uniteth to Christ, it is conversant about his person."³⁰ In response to Manton, Clark disputed the fact that the devils actually assented to God's truth, noting that a belief in monotheism is not a distinctive Christian belief and thus not saving at all.³¹

Fifthly, Clark attacked the notion of a distinction between the head and the heart, showing how in the Scriptures the heart is the seat of the mind and will.³² Therefore, assent as from the heart is an act of the whole person not just an intellectual act.

Lastly, Clark argued that there is no essential difference between a "confident resting on a person" and "assent given to a testimony."³³ For Clark, such rests on a mistaken psychological analysis. Instead, a "confident resting on a person" is assent given to a testimony about a person, and vice versa.

With all these as support, Clark argued that the term *fiducia* is redundant and should not be defined as a part of faith. Rather, by knowledge and assent, a person trusts in Christ and God for his salvation.

PRELIMINARY REMARKS ON FIDUCIA

²⁹ *Ibid.*, 25

³⁰ Thomas Manton, *An Exposition of the Epistle of James* (Grand Rapids, MI: n.d.), 240

³¹ Clark, *Faith*, 46

³² *Ibid.*, 66-79

³³ *Ibid.*, 106-7

Faith is made up of at least both knowledge and assent. One can only believe in what one knows. Similarly, one must express agreement with what one knows. These two principle acts of faith have never been disputed among Protestants.

The issue at hand is what we are to make of the traditional third act of *fiducia*.³⁴ This term is used to stress the fact that believers rest on Christ alone personally for their salvation, not to rely blindly upon the church through *fides implicita*, or that faith (seen as a habit) is the initial act of works for salvation.³⁵ The substance of *fiducia* therefore is biblical. On this, all Reformed theologians materially believe in *fiducia*, even Gordon Clark.³⁶ The question is not whether *fiducia* is a biblical and confessional description, but whether *fiducia* should be seen as part of the definition of faith.

Before the 20th century, the notion of *fiducia* is mentioned, but its explication as part of a tripartite definition of faith is not unanimous. As it is seen, Witsius in his eight acts of faith placed the fiduciary element as the sixth act in his description of faith.³⁷ Calvin in his *Institutes* mentioned that “assent itself... consists in pious affection.”³⁸ Ursinus at one place mentions that faith is assent and certain knowledge, while at another states that it is an assured confidence, thus conflating the two as being equivalent phrases.³⁹ Francis Turretin, while agreeing with the common notion, nevertheless shows the inseparableness of assent and trust by terming the second act of faith (which should correspond to *assensus*) as “theoretical assent,” and the third

³⁴ In this paper, I differentiate between “act” and “part” as stating that act is something distinct definitionally, while “part” is merely descriptive of how any act is expressed. Similarly, “definition” is what a thing is constituted of, while “description” follows how a thing is expressed, sensed and experienced

³⁵ Bavinck, 109-12

³⁶ This is contrary to the charge made against Clark as can be seen for example in Horton, 583, where Clark is said to believe that “faith... [is] defined as mere assent even to true doctrine.” Clark actually teaches that faith is defined as an assent of the whole self towards God, and thus subsumes what is normally called *fiducia* under “assent.” (Clark, *Faith*, 79)

³⁷ Witsius, 1:375-84

³⁸ Calvin, 3.2.8

³⁹ Ursinus, 108, 110

act of faith as “fiducial and practical assent.”⁴⁰ When Heinrich Heppe wrote that “*assensus* is not a theoretical but a practical assent,” he was writing within a tradition that sees *fiducia* not as a separate element from *assensus* but as an explication of the more holistic Reformed notion of *assensus* over and against the Roman view of *assensus*, notwithstanding Owen’s and Manton’s embrace of certain psychological theories to distinguish *assensus* and *fiducia* as separate acts.⁴¹

The term *fiducia* therefore is not well supported historically to function as a distinct act of faith, although it is considered a part of faith.⁴² The content of *fiducia* is indeed held to, but it served rather in explicating the nature of the assent to God.

ASSENT AS VOLITIONAL

Assent is normally described as either an act of the intellect or of the emotions.⁴³ Clark however described assent as “a volitional act.”⁴⁴ Defining assent as volitional suits the usage of the term in normal parlance better. In the Collins English Dictionary, “assent” as a noun is defined as agreement, hesitant agreement, compliance or sanction.⁴⁵ Therefore, when one assents to proposition X, one is choosing to express agreement with whatever proposition X states, and choosing to express agreement is an act of the will not of the intellect or emotions.⁴⁶

Describing “assent” as being an act of the intellect is errant, for it confuses knowledge with the choice to agree with the truth of such knowledge. It is certainly true that the intellect is

⁴⁰ Turretin, 561-2

⁴¹ Owen, 5:81-84. Manton, 240

⁴² See footnote 34

⁴³ Those who describe it as part of the intellect include Robert Reymond (Reymond, 728) and Michael Horton (Horton, 583). Calvin and Berkhof on the other hand describe it as part of the emotions (Calvin, 3.2.8; Berkhof, 504), although Calvin nuanced his view of assent as a pious volitional affection

⁴⁴ Clark, *Faith*, 16, 68

⁴⁵ assent. Dictionary.com. *Collins English Dictionary - Complete & Unabridged 10th Edition*. HarperCollins Publishers. <http://dictionary.reference.com/browse/assent> (accessed November 20, 2012).

⁴⁶ It is necessary here to state concurrence with Clark’s argument against the utilization of Jas. 2:19 to dismiss assent as insufficient, as the faith stated there is a belief in monotheism not in the Gospel (Clark, *Faith*, 46)

involved, but the intellect is involved in every act of faith, even the fiduciary part of trusting, for no one trusts in a Christ they do not know. The various acts of faith after all are distinguishable not separable.⁴⁷

Here, Clark's definition, and my proposed definition, differs significantly from that of Jacob Arminius. Arminius did indeed define faith as made up of *notitia* and *assensus*, with *fiducia* as a consequence.⁴⁸ However, for Arminius, assent is intellectual not volitional. Therefore, Arminius' view of assent can lead to *fides historica*, whereas Clark's view would not.⁴⁹

Faith is thus made up of knowledge and **volitional** assent, assent to propositions and also to the reality that they point to, God. Yet, defining it merely as such is insufficient.

CONFIDENCE AS CONSEQUENCE

Clark's critique of the use of the term "fiducia" as being tautological has some validity to it. Yet, the fact is that the term *fiducia* was used to translate the sense of the Greek word πληροφορία, and therefore the tautology is due to the translational choice of theologians.⁵⁰

The adoption of the Latin term *fiducia* is an imperfect attempt to express the fact that saving faith has its endpoint in the person of Christ. Faith is the fullness, the assurance and confidence the believer has in Christ (Col. 2:2, Heb. 6:11, 10:22). This is the sense of the term *fiducia* that the Reformed theologians wanted to convey.

⁴⁷ Bavinck, 107

⁴⁸ Richard A. Muller, "The Priority of the Intellect in the Soteriology of Jacob Arminius," *WTJ* 55 (1993): 60. Muller cites the *Works of James Arminius*, 1.176-177, to make his point

⁴⁹ Similarly, Arminius made *fiducia* a consequence but not part of the substance of faith (Muller, "Priority," 60). Clark's argument however is that *fiducia* is not only the consequent but as an internal consequent is part of the substance of faith, as part of assent. As I argue in the next section, such is insufficient, for "assent" cannot bear the entire meaning of *fiducia*. Rather, what is known as *fiducia* can be seen as consisting partly of assent (when defined as a volition) and part of the consequent within faith of confidence (πληροφορία)

⁵⁰ Turretin, 2:562; Witsius 1:377-9

It is at this juncture that Clark's definition of faith is inadequate. Clark's rejection of the distinction between "resting on a person" and "assent given to a testimony" only holds true if one is speaking of a subjective psychological state of such a resting. The biblical idea of assurance however is an objective reality created by the Holy Spirit not merely a subjective one created by one's emotions. It is the boldness that one has that God's promises are true. It is of course true that such involves the addition of extra propositions to assent to regarding the value of Christ, but such does not adequately express the objective extrospective assurance that one has in Christ, as such an assurance is not reducible to evaluative belief.⁵¹

As Clark has pointed out, the distinction in Scripture is not between the head and the heart, but between the heart and the lips.⁵² Thus, assent must be expressed as an activity of the whole person by the will, not a mere intellectual or emotional activity. However, from this arises two problems with defining faith as knowledge and volitional assent only. The first problem is the fact that Clark's idea of "assent" is basically unknowable in discerning whether a verbal expression of agreement is a true or a false assent. *Fiducia* being subsumed under assent means that a real or true assent is one that is expressed in embracing and resting on Christ, and that seems to imply a necessity to qualify "assent" in some way in the definition of faith. The second problem is its difficulty in addressing both the problems of moral weakness and the irrational nature of sin. Sin as irrational means that one may very well think that one assents to the truth, but he does not see the logical conclusive actions that should flow from what he thinks he assents to. Such is not a true assent in the Clarkian understanding of the term "assent," although the person sincerely agrees with whatever he claims to believe in. Related to this is the problem of moral weakness (a consequence of sin) where one is unable to stop oneself from

⁵¹ This of course brings us the debate over whether assurance is of the essence of faith. While not addressing the issue here, it is noted that the "assurance" spoken here is something that grasps Christ and his promises, not a focus on the state of one's personal salvation.

⁵² Clark, *Faith*, 79

violating one's sincerely professed beliefs. The Clarkian understanding of "assent" seems to impute some form of falsehood to such people, instead of seeing it as true volitional agreement with one's professed beliefs.⁵³

It is in this light that I propose a modified definition of faith. *Fiducia* is not to be seen as a distinct act of faith but rather as a needed explanation of how assent is worked out in saving faith. In other words, *fiducia* does not exist apart from *assensus*. Confidence (πληροφορία) qualifies the type of assent as speaking of its necessary consequence within faith. It is not the case therefore that the definition of saving faith is that a person knows facts about God, agrees with these facts, and then trusts in God, correct as it might be descriptively. Rather, in saving faith a person knows facts about God, agrees with his will on these facts and their values, with the **result** that he has confidence towards God and His promises. Faith therefore is knowledge and volitional assent leading to an attitude of confidence (πληροφορία) in God.

CONCLUSION

The developed definition of faith draws from the descriptions of faith used during the Reformation and post-Reformation era with its polemics against the Romanists and other sects and heresies. Yet this development veered into defining faith according to the parts emphasized by Reformed theologians, without regard to the relations between these emphasized parts. Worse still is the shift to the subjective seen especially in Berkhof, who defines assent as an emotional element without any nuancing whatsoever, with the result that he finds it difficult to

⁵³ The problem therefore with the Clarkian definition is that the word "assent" is incapable of bearing the whole weight of what the term *fiducia* traditionally convey. No doubt it can convey a significant amount of meaning that *fiducia* has been used to convey, but it cannot cover all of its meanings. Trying to subsume *fiducia* totally under "assent" removes the extrospective aspect of *fiducia* and makes knowledge of one's assent an introspective process.

distinguish assent from knowledge because a distinguishing characteristic of knowledge of saving faith is that it “carries with it a conviction of the truth and reality of its object.”⁵⁴

The Clarkian critique aids in clearing some of the confusion over the relations between the terms used to describe and define faith. However, it does not sufficiently address the difficulties arising from differentiating between true and false assent. A view of seeing confidence as the necessary consequence within faith to qualify the type of assent that is true and saving is therefore necessary to preserve the extrospective aspect of faith.

Practically, this modification helps in minimizing the danger of treating *fiducia* as a mystical process one does, as a leap of faith one engages in after cognitively agreeing with the truths of God.⁵⁵ One does not intellectually assent and then mystically place one's faith in Christ. Rather, one assents to the truth of Scripture and of God and such is evidenced in resting in Christ in confidence in God and His promises. Trust is not a mystical process following assent, but rather the logical consequence of true saving faith. Christians are not called to make leaps of faith, but rather to act on that faith with their whole selves towards God. Therefore, as the Heidelberg Catechism answers in reply to the question “What is saving faith?”

[Saving faith] is not only a certain knowledge whereby I hold for truth all that God has revealed to us in his Word, but also a hearty trust which the Holy Ghost works in me by the Gospel, that not only to others, but to me also, forgiveness of sins, everlasting righteousness and salvation, are freely given by God, merely of grace, only for the sake of Christ's merits.⁵⁶

Amen.

⁵⁴ Berkhof, 505.

⁵⁵ This is not of course the Reformed view of how *fiducia* functions in the tripartite definition of faith. But my contention is that this is the logical conclusion of seeing *assensus* and *fiducia* as if they were distinct acts which have no necessary relation to each other. Thankfully, most people do not think through the logical consequences of such a definition

⁵⁶ HC Q21, in Schaff, 3:313

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