

Justification By Faith NOT Faithfulness

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29th December 2014

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Introduction

I recently wrote a very brief article in the ACR [here](#). In the article, I asked several questions about the state of the Protestant doctrine of justification by faith alone, and gave quotes from certain NT scholars which implied that they at best have not been careful in articulating the traditional Protestant view of justification, or at worst have compromised several important Protestant convictions when compared to Calvin's presentation. The main point I was making was that certain statements by some stellar Protestant NT scholars sound similar to Roman Catholic statements which have been specifically critiqued and condemned in earlier Protestant writings. Implicit, then, was a criticism. That is, it would be good for Protestant NT scholars to be careful about their articulation of Pauline justification by faith, and to actually be Protestant, rather than making statements which effectively move them toward a Roman Catholic position.

In his blog in response, [Dr Bird's contribution](#) does not provide the greater clarity that is required. Leaving aside his *ad hominem* statements, Dr Bird has misunderstood and misrepresented my view on the nature of justifying faith. Dr Bird says in his piece:

Second, the underlying assumption gleamed [sic] from both the editorial and rehearsed in Olliffe's piece is that faith is nothing more than passive assent just does not stand up to lexical, exegetical, or theological scrutiny.

He goes on to quote himself from his contribution to the book *Justification: Five Views*:

The basis for our being right with God is faith in Christ Jesus who was handed over for our sins and raised for our justification. Yet we must integrate into that picture the new covenant reality of the indwelling of the Spirit, *the organic unity of faith-faithfulness-obedience* (my emphasis)

If one had not read the original article in ACR, one would have thought that I had actually stated that I believe that the faith which justifies is only 'passive assent'. However, Dr Bird is wrong to attribute to me the view that justifying faith is only 'passive assent'. I used the phrase 'fiduciary faith', which is a well-understood phrase in systematic theology. No Calvinist or Reformed thinker that I am aware of considers that 'passive assent' is ever justifying. Rather, in Reformed thinking, knowledge and assent are crowned by fiduciary faith, being trust, and only when trust in God's promises and person is evident is such faith justifying. So Dr Bird, in attributing to me the view that faith is only 'passive assent' either (1) does not understand the distinction between 'fiduciary faith' and 'passive assent' and believes that 'passive assent' and 'fiduciary faith' mean the same thing, or (2) does indeed understand that 'passive assent' and 'fiduciary faith' mean different things in reformed systematic theology, but intentionally misrepresented my view because that would make the job of arguing against me easier. The other alternative is (3) that he didn't read my original piece very carefully. I hope the answer is (3), and if the reason is (1), this essay will explain the distinction. I certainly hope the reason was not (2).

It is difficult to determine what Dr Bird thinks justifying faith – meaning the aspect of faith that justifies, rather than what justifying faith also entails – actually is, given that he does not spell out a careful definition in his blogpiece. As stated above, in addition to the possibility that Dr Bird does not understand the difference between 'passive assent' and 'fiduciary faith', it may be that Dr Bird believes that I should include in the aspect of faith that justifies, obedience, faithfulness and love. It is difficult to understand what Dr

Bird means by speaking of ‘the organic unity of faith-faithfulness-obedience’. Does that mean that ‘faithfulness’ and ‘obedience’ justify, because faith includes within it faithfulness and obedience? Or is it still only fiduciary faith that justifies, but that such faith always produces faithfulness, obedience and love?

This lack of clarity highlights a further, more significant, issue for NT scholarship, which Dr Bird does not mention directly in his blog post. This is the question whether we are justified by (fiduciary) faith alone, or are we also justified by ‘faithfulness’? Faithfulness is usually understood as the quality of strictness or thoroughness in the performance of one’s duty, the attribute of being true to one’s word, promises or vows, or being full of the ethical qualities of loyalty and fidelity.¹ I want to devote the rest of this article to this question. We need further clarity in determining what constitutes the faith that justifies, according to Paul.

This essay seeks to vindicate the teaching that according to Paul, we are not justified before God at the judgment by our faithfulness, but by faith as ‘trust’, ‘reliance’, or ‘dependence’ on God and his promises for final salvation in Christ. God makes a broad promise of justification in Christ (Romans 10:5-13) that can only be apprehended and received by faith as trust in the God who makes promises and is faithful to them. The faith that justifies is the receptive aspect of faith that appropriates to the believer the promises of forgiveness and salvation found in the gospel. Such faith is not merely assent, but is fiduciary faith. Fiduciary faith is more than knowledge and assent, and was traditionally referred to as *fiducia*, or trust, which builds on knowledge and assent. The aspect of faith that justifies, however, does not include repentance, faithfulness, obedience, love, good works, or other fruits of fiduciary faith. Justifying faith does not *include* faithfulness, obedience or love, but necessarily *produces* it.

If modern Protestant NT scholars desire to distinguish their own view from the Roman Catholic view, they should simply say that it is faith as trust, reliance and dependence that justifies in the Pauline sense, exclusive of everything else, even though such saving faith also leads to and produces faithfulness, love and good works.

¹ *The Macquarie Dictionary*, 2nd Revision, ‘faithful’, meanings 1-3.

Modern NT Scholarship and the Relationship between Faith and Faithfulness: Colijn, Dunn and Bird.

In recent NT studies, there has been a renewed appreciation of the fact that the Greek noun *pistis*, most frequently translated ‘faith’ in the sense of ‘trust’, can sometimes mean ‘faithfulness’ or ‘trustworthiness’ in Paul (e.g. Romans 3:3; Galatians 5:22; Titus 2:10).

However, the recognition that *pistis* can sometimes denote ‘faithfulness’ has now for some come to modify the traditional protestant doctrine of justification. Attributing the meaning to *pistis* of ‘faithfulness, trustworthiness, reliability’ rather than ‘faith, trust, reliance’ changes the nature of faith’s role in justification from that which was typically understood in Reformed and Protestant theology. Consider the following recent comments by B B Colijn, a Protestant NT scholar.

Finally, human beings are justified – whether in the past or the future sense – by faith(fulness). [...] However, while believers are justified by faith rather than by works of the law, to say that they are justified by faith *alone* is somewhat misleading. The phrase “faith alone” might imply – and for some, does imply – that obedience is irrelevant to salvation. However, we have already seen that *pistis* can mean both faith and faithfulness. Paul declares that the aim of his gospel is to bring the Gentiles to “the obedience of faith” (Romans 1:5; 16:26). Thus the “righteousness of faith” in Romans 4:13 is matched by the “obedience of faith” in Romans 1:5 and 16:26. Faith in Christ entails faithfulness made possible by the Holy Spirit (Romans 8:1-4). [...] Justification in the future sense (vindication) depends upon the works of faithfulness that issue from an ongoing relationship with Christ (cf Romans 2:13; 14:10-12; 1 Corinthians 3:13-15; 2 Corinthians 5:10). Thus when God justifies the ungodly (Romans 4:5), he is not acquitting the guilty. In the past, God reconciles the estranged; in the future, God vindicates the faithful.’²

Dr Colijn’s presentation accents and explicitly includes the concept of faithfulness in the faith that justifies the believer on the final day. Her citations are from Paul, so it is fair to conclude that she believes that Paul teaches justification by faithfulness at the great day of judgment, and that this justification is not ‘the acquittal of the guilty’. She holds that ‘Paul’s insistence that justification depends upon faith rather than on works of the law is directed against Jewish claims to exclusivity’.³ That is, the phrase ‘works of the law’ does not exclude all works of faithfulness, but only certain works by which Jews wrongly sought to establish Jewish exclusivity for salvation (e.g. circumcision and the food laws). Rather, Colijn holds that justification before God on the great day of judgment depends on ‘works of faithfulness’. She holds that Paul teaches that we are justified by works of faithfulness. Her book is published by IVP US, historically a Protestant Evangelical publishing house.

Contrary to Dr Colijn’s presentation is that of J D G Dunn. When it comes to justification, as conceived by the Apostle Paul, Dunn argues that ‘Faith is not the Same As Faithfulness’.⁴ As observed in the recent studies edited by Drs Bird and Sprinkle, for

² B. B. Colijn, *Images of Salvation in the New Testament* (Downers Grove: IVP, 2010), 212-13

³ *ibid*, 213.

⁴ J. D. G. Dunn, ‘Response to Michael P Barber’ in A P Stanley (ed), *Four Views on the The Role of Works at the Final Judgment* (Grand Rapids: Zondervan, 2013), 200.

Dunn, 'Abraham's *pistis* meant his faith in God's promises (4:16-22), not his faithfulness'.⁵ Dunn's exposition of Paul explicitly contrasts faith and faithfulness.

Paul was in effect protesting against the understanding of "faith" as "faithfulness." Of course [...] true faith expresses itself in faithfulness – "faith working through love" (Gal 5:6). But Paul's point is lost if faith is simply collapsed into faithfulness. Faith for Paul was no more and no less than trust – as he argued in his exposition of Genesis 15:6: "Abraham believed God" means no more and no less that Abraham trusted God's word of promise, when everything else told him it couldn't happen (Rom 4:18-21).⁶

Dunn holds to the responsive and receptive nature of faith as trust in Romans 4:

The "grace through faith" summary of Paul's soteriology means that for Paul, saving faith is in its essence the reception of saving grace. [...] But Paul thought it important, nonetheless, to press the point that faith in itself is nothing more than trusting God.⁷

Again, in his comments on Romans 4:20, Dunn clearly distinguishes faith as trust from faithfulness:

Genesis 15:5-6 shows that Abraham's faith was nothing other and nothing more than trust in God's promise; it was not faithfulness; it was not covenant loyalty. The strength of Abraham's faith was precisely that it was unsupported by anything else; it was not something which Abraham could do. It was trust, simple trust, nothing but trust.

By thus living in unconditional and helpless trust Abraham gave glory to God; for as Paul had indicated earlier, it is by acknowledging his total dependence on God that the creature gives glory to the creator (1:21).⁸

If Dunn is correct (and I believe that he is correct), then Colijn has committed the exegetical fallacy of 'illegitimate totality transfer',⁹ by which the totality of possible meanings of the lexeme is inappropriately attributed to a given case.

Similar to Dunn is the approach of S. S. Taylor. It is instructive that, in his article which acknowledges the undoubted link between faith and faithfulness, Taylor regards faith as simple trust and reliance as the heart of the Pauline conception.

And Paul, above all, sought to establish a church composed of Jews and Gentiles on the basis of a gospel of simple trust and reliance on God's faithful and gracious work in Christ (Romans 4:5; 10:10; Gal 2:16; Eph 2:8-9). 'Faith' as the

⁵ D. Dunn, 'Debating the Faithfulness of Jesus Christ in Twentieth-Century Scholarship' in M F Bird & P M Sprinkle (eds), *The Faith of Jesus Christ: The Pistis Christou Debate* (Milton Keynes: Paternoster, 2009), 21.

⁶ Dunn, 'Response to Michael P Barber', 200.

⁷ J. D. G. Dunn, 'Response to Michael P Barber', in A P Stanley, *Four Views on the Role of Works at the Final Judgment* (Grand Rapids: Zondervan, 2013), 201.

⁸ J D G Dunn, *Romans 1-8*: WBC (Waco: Word, 1988), 1:238.

⁹ D. A. Carson, *Exegetical Fallacies* (2nd Ed: Grand Rapids: Baker, 1996), 10.

only saving, or justifying, response to the good news about Christ, is the general and undeniable testimony of the NT.¹⁰

At issue here is the nature or aspect of faith that has the role or office of justifying the sinner. Does Paul intend us to understand that *pistis* as trust justifies, or that *pistis* as faithfulness justifies? J I Packer has complained ‘The nature of faith in its relation to God’s own justifying word needs more study among evangelical Christians than it commonly receives’.¹¹ This essay is a concerted effort to understand the nature of faith in its office or role of justification.

We now turn to Dr Bird. In his 2007 monograph, Dr Bird linked faithfulness and justification in the following way:

‘If obedience is the fruit of faith, and if faith is necessary to keep the believer in communion with God, then obedience is required for maintaining the status of justification – after all, no one will be justified if they do not persist and persevere in faithfulness’.¹²

Dr Bird’s paragraph above appears to be a systematizing synthesis of biblical data. Dr Bird articulates that the relationship between faithfulness and justification is that justification ‘requires’ obedience for maintaining the status of justification. The believer’s obedience is required to maintain his or her justified status. Justification depends on persisting and persevering in faithfulness. It would seem that for Dr Bird here, ‘obedience’ and ‘faithfulness’ are near synonyms. While Dr Bird doesn’t use the language of condition, it seems that justification for Dr Bird in this conception is conditional on obedience and faithfulness, by his use of the ‘if then construction’. That obedience/faithfulness is a necessary condition for continuation in the state of justification seems to be the import of this quote.

A condition is a thing ‘without which’ some other thing does not happen. It is often expressed explicitly in the form ‘if ... then’, but of course, conditions might be implicit or implied. Dr Bird’s conception would seem to require that obedience should be seen as a kind of condition subsequent for Pauline justification. On this analysis, justification is dependent on faith as a continuing condition (‘faith is necessary to keep the believer in communion with God’, a proposition with which I agree), but is also dependent on obedience for maintaining the status of justification as a condition subsequent (‘for maintaining the status of justification’, a proposition with which I disagree). It would seem that Dr Bird’s view is that a true and real justification has been introduced and continued by the condition of faith being met, but this justification is only maintained by a condition that must emerge subsequently (‘persist and persevere in faithfulness’). Dr Bird gives the consequence if the subsequent condition is not met – ‘one will not be justified’.

Dr Bird’s error in his formulation above, as I see it, is to take the fruit and necessary result of faith when it receives commands (obedience) and turn it into a condition for

¹⁰ S. S. Taylor, “Faith, Faithfulness”, in T D Alexander & B S Rosner (eds), *New Dictionary of Biblical Theology* (Leicester: IVP, 2000), 493.

¹¹ J. I. Packer, *Evangelical Influences* (Peabody: Hendrickson, 1999), 198.

¹² M.F. Bird, *The Saving Righteousness of God: Studies on Paul, Justification and the New Perspective* (Milton Keynes: Paternoster, 2007), 177.

maintaining that which is the benefit of fiduciary faith when it receives the promise of salvation (justification). The danger is that Dr Bird has included within the instrumental cause of justification (trust, *fiducia*) what he otherwise holds to be the effect and outworking of faith (obedience). I might identify this as a species of false correlation described in Latin as *cum hoc ergo propter hoc* ('with this, therefore because of this'). Because 'obedience' and 'faithfulness' comes with 'faith', and faith brings justification as an instrumental cause, Dr Bird reasons that faithfulness and obedience is the cause of that continuing justification, a cause which Dr Bird expresses as 'required for maintaining'. But obedience is not the cause of maintaining justification, but the fruit of faith, which is the instrumental cause of maintaining justification's status.

I might express Dr Bird's propositions in syllogistic form as follows, and my own agreement and disagreement with it.

Premise 1	Faith leads to obedience. Agree.
Premise 2	Faith also receives justification. Agree.
Conclusion	Then obedience maintains justification: Disagree.
Rebutter:	Because justification is stated to be by faith and it is not stated to be by obedience.
Error:	One result of faith (justification) is not necessarily caused by another result of faith (obedience).

Since Dr Bird has introduced a condition subsequent of obedience for justification in Paul, I am unsure how Dr Bird can say that sinners who believe in Christ are justified by faith alone. Does Dr Bird limit faith alone to initial justification, but not to the maintenance of the status of justification? While Dr Bird doesn't articulate his understanding in the form of the proposition, 'justified by faith at the beginning, stay in the justified state by obedience and faithfulness', his conception is quite consistent with that axiom. I am not sure how Dr Bird would distinguish his conception from that common summary statement of Sanders' covenantal nomism, 'Get in by grace, stay in by works [of faithfulness]'.

Perhaps Dr Bird would say that these works are the works of grace wrought in us by the Holy Spirit, and not worked under our own power. That, however, would not make it a distinctly Protestant formulation, for Roman Catholicism likewise declares that our Spirit-wrought works are included in the grounds for our justification. A similar syllogism might be set up for the Roman Catholic position, showing that the view that those who say we are justified by 'faithfulness' are moving to an analogous position to the Roman Catholic position, that says that faith to be true, must be formed by love.

Premise 1:	Faith works through love. Agree.
Premise 2:	Faith receives justification. Agree
Conclusion:	Then, love brings justification, as it gives faith its form. Disagree.
Rebutter:	Because justification is not stated to be by love but by faith, and love is produced by faith (Galatians 5:6).
Error:	One result of faith (love) is not necessarily the cause of another result of faith (justification)

As an analogy, my body produces CO₂ when I exhale and my body also produces H₂O when I perspire. But the H₂O my body produces is not the cause of the CO₂ my body produces. They are distinct products or results of my body.

While Dr Bird seems to regard obedience as a subsequent condition of continuing in justification, by contrast at least one strand of historical Protestantism did not understand even fiduciary faith as a condition, but simply as an instrument. For example, Robert Traill (1642-1716) holds that, 'faith in Jesus Christ is neither work, nor condition, nor qualification, in justification, but is a mere instrument'.¹³ However, if a condition is 'without which not', ie, that which is necessary for something else, it is difficult to see how faith is not a condition, logically speaking, of justification. Nevertheless, Traill's dictum, faith 'not condition but instrument' is true in so far as it reflects the exegetical reality that Paul does not generally present faith as a condition using the syntax of Greek conditions, but using instrumental prepositional phrases (*ek* and *dia* with the genitive, the instrumental dative).

On the other hand, R L Dabney speaks about repentance as a condition of 'final acceptance' when he reasons as follows:

That [faith] is the only act of the soul which, in its character, is receptive of Christ's righteousness. Repentance and other graces are essential, and have their all important relations to other parts of our salvation; but faith alone is the embracing act, and this alone is the act which contributes nothing, which looks wholly out of self for its object and its efficacy, and thus is compatible with a righteousness without works.¹⁴

[...] it is very obvious that to make repentance necessary to salvation, does not prove that it performs this particularly work in our salvation, the instrumental acceptance of a justifying righteousness. We might even say that repentance is a necessary condition of final acceptance and yet not make it the instrument; for there is a sense in which perseverance is such a condition. [...] But to make it the instrument is absurd; for then no one would be justified till death.¹⁵

Dabney in the quote above asserts the repentance and perseverance are conditions for 'acceptance', perhaps more broadly conceived as the whole of salvation applied to a sinful human (compare 1 Timothy 2:12). However, in doing so, Dabney excludes both repentance and perseverance from being the instrument of justification. Dabney, it would seem, holds repentance and perseverance necessary conditions for salvation, but not instruments for the particular blessing of justification. Since in Scripture justification is appropriated during this life by faith (e.g. Romans 5:1-2), Dabney argues that justification cannot be received through the instrument of perseverance because then the final divine declaration cannot be issued prior to the end of the Christian life, which, in Scripture, it clearly is. Hence, whether or not there are other 'conditions' of 'salvation' more broadly considered (as 'salvation' as a whole includes regeneration, repentance, and sanctification, which reformed and protestant theology has distinguished and excluded from justification), it is clear that faith is the only instrument of justification, in Protestant thinking.

¹³ Robert Trail, *Justification Vindicated* (1692: Rev Ed Edinburgh/Pennsylvania: Banner of Truth, 2002), 18.

¹⁴ R. L. Dabney, *Systematic Theology* (2nd Ed: 1878: Reprint Edinburgh: Banner of Truth, 1985), 645.

¹⁵ *Ibid*, 646.

In one place Paul speaks of ‘obedience leading to righteousness’ (hypakoēs eis dikaionē: Romans 6:16). What is obeyed there is the ‘form of teaching’ (Romans 6:17). Throughout 6:15-23, Paul is using rhetorically stretched language, as made clear by his statement, ‘I speak in a human way, because of the weakness of your flesh’ (Romans 6:19). Thus, the motifs of slavery to ‘obedience leading to righteousness’ (v16), the Roman Christians’ obeying from the heart the type of teaching to which they were delivered over (v17),¹⁶ their enslavement to righteousness (v18), the presentation of their members as slaves to righteousness leading to sanctification (v19), and their freedom from righteousness (v20), are all forms of speech that Paul uses as concessions to human weakness, and probably not the language which he would prefer to use as best representing the Christian’s status. His preferred language is most likely that they are not slaves again to fear but have received the Spirit of adoption to sonship (Romans 8:14-16). Moreover, the language of obedience (hypakoē, hypakouō) should be taken as a reference to the hearing (akoē) that submits (cf: hypo) in faith to the gospel message (Romans 1:16-17, cf ‘obedience’ to the gospel: 10:16, faith from hearing, akoē: 10:17, and the hypakoē of faith, Romans 1:5, 16:26, which I take to be the obedience that consists of faith, though most take the construct quite acceptably as a genitive of production). Thus, I take ‘obedience leading to righteousness’ as an equivalent for faith-righteousness, the righteousness reckoned by faith, and ‘slavery to righteousness’ is the new ‘enslavement’ to the forensic gift of imputed righteousness given through Christ’s resurrection (Romans 4:1-8; 5:16-19). This slavery to ‘Christ’s righteousness’ also leads to sanctification (v19).

In two places, faith is positively described as being the condition for continuance in justification. In Romans 11:20-24, in the analogy of the olive tree, Paul makes it clear that the Roman Christians stand by faith, *pistis*, while unbelieving Jews were broken off by unbelief, *apistia*. The Romans Christians will not be spared if they do not continue in faith and the kindness of God. So it is faith, not obedience, that is the expressed instrument for remaining in Christ and the kindness of God. Again, in Colossians 1:22-23, Paul speaks of not obedience, but faith, *pistis*, as the condition of receiving a blameless status from God. The condition of appearing holy, unblemished and irreproachable before God on the day of judgment (which I take to be equivalent to justification, though the *dikaio*— terminology is not used)¹⁷ is ‘faith’, *pistis*. Bird rightly points out:

These three descriptions use sacrificial cultic imagery and relate to a particular status rather than to a moral state; it is the absence of guilt or blame that mark those who are reconciled.¹⁸

Bird argues that *pistis* refers to the ‘received body of Christian teaching’.¹⁹ However, that *pistis* refers to personal fiduciary faith is more likely from the fact that the object of faith

¹⁶ D J Moo, *Romans*: NICNT (Grand Rapids: Eerdmans, 1996), 400.

¹⁷ ‘But the key wording here seems to be ‘above reproach’. It means *free from accusation*. In other words, innocent. Another word would be ‘justified’: J Woodhouse, *Colossians and Philemon*: FOB (Fearn: Christian Focus, 2011), 72.

¹⁸ M F Bird, *Colossians and Philemon*: NCCS (Eugene: Cascade, 2009), 61

¹⁹ *ibid.*

is explicitly given as ‘the hope of the gospel’ which the Colossians have heard.²⁰ The article may well be anaphoric, referring to ‘your’ faith (Colossians 1:4).²¹

Thus, we have clear statements by Paul that the continuing condition of justification is faith, not obedience. The condition need not indicate that Paul believes that the Colossians will not continue in faith, which O’Brien paraphrases ‘and I am sure that you will’²² and Woodhouse as ‘*since you are* indeed continuing in the faith’.²³ Lightfoot holds that the indicative mood converts the hypothesis into a hope.²⁴ As Harris, argues, it is ‘a condition that Paul is confident or assumes will be fulfilled’.²⁵

The notion that someone might be justified initially but not finally is contradicted by the so called ‘golden chain’ in Romans 8:29, that ‘those whom he called, he also justified, and those whom he justified, he also glorified’. There is no slippage or seepage between (effectual) calling and justification, nor are any not glorified who have been justified. All who are justified, which Paul applies to the present life (e.g. Romans 4:1-8, 5:1, 9), will be glorified. That is because justification in the present is simply final justification given early, in this life, and the basis of justification at the beginning and at the end of life is the same, viz, the righteousness of God in Christ, the gift of righteousness found in him (Romans 5:17), being grounded on the righteous life, justifying death and justifying resurrection of Jesus Christ (Romans 4:25; 5:16-19).

In other sections of Dr Bird’s 2007 monograph, he writes statements that seem to exclude faithfulness and obedience from final justification in the Pauline sense.

‘Whatever role faithfulness and obedience play in the life of the Christian (and they are not to be discounted) the final grounds for acquittal and vindication remains in the death and resurrection of Jesus Christ.’²⁶

I am unsure whether for Dr Bird ‘final grounds for acquittal’ is the same as ‘final justification’. It is probable that the two phrases are not synonymous for Dr Bird. Does Dr Bird mean that there are several grounds of acquittal for final justification on the last day, and faithfulness is ‘one of those grounds’ for acquittal but not the ‘final grounds’ for acquittal? That is, does Dr Bird mean that faithfulness is a necessary but not sufficient ground for acquittal, and that faithfulness is necessary but not the most important of two or more grounds? In that sense, the ‘final grounds’ are the death and resurrection of Jesus Christ, but that doesn’t exclude other grounds for final acquittal. If this is the case, I take issue with Dr Bird, and follow the formulations of Reformed theology in saying that faithfulness is not the ground of acquittal, but faithfulness is the fruit of fiduciary faith, which is the sole instrument of receiving a gracious acquittal. Alternatively, does Dr Bird mean that faithfulness and obedience are excluded from final justification, but still play a role in the life of the Christian, and are evidential at the final judgment? If so, then Dr Bird and I are agreed. However, I wish he could have been much clearer and avoided making statements that seem to undermine Reformed theology. Dr Bird also writes:

²⁰ So D J Moo, *Colossians & Philemon*. Pillar (Eerdmans/Apollos/Nottingham: Grand Rapids/Cambridge, 2008), 145.

²¹ T K Abbott, *Ephesians & Colossians* : ICC (Edinburgh: T & T Clark, 1897), 227; J B Lightfoot, *Colossians & Philemon* (London: MacMillan, 1876), 163.

²² P T O’Brien, *Colossians, Philemon*. WBC (Waco: Word, 1982), 69.

²³ J Woodhouse, *Colossians and Philemon*. FOB (Fearn: Christian Focus, 2011), 73.

²⁴ J B Lightfoot, *Colossians & Philemon* (London: MacMillan, 1876), 163.

²⁵ M J Harris, *Colossians & Philemon* : EGGNT (Grand Rapids: Eerdmans, 1991), 60.

²⁶ *Ibid*, 174.

‘To insist that final justification remains conditional on performance is to engage in a type of synergism that was opposed by both Paul (against enthocentric nomism) and Luther (against medieval Catholicism).’²⁷

Again, it is difficult to determine whether Dr Bird excludes the concept of ‘faithfulness’ from ‘performance’, which he considers that Paul is opposed to with regard to final justification. If performance includes all works, including what is denoted in English by ‘faithfulness’, then in 2007 Dr Bird did not believe that faithfulness is a ground of acquittal or justification, and then Dr Bird would exclude faithfulness from final justification for Paul. Then I would agree with Dr Bird and think that his sentiment would express the true position for both Paul and historic Protestantism. However, Dr Bird’s sentiment would then seem to be at odds with his statement in the same volume that ‘obedience is required for maintaining the status of justification’.

It is over to Dr Bird, then, to explain what he means by faithfulness being required for maintaining the status of justification.

In all of this, I believe J I Packer’s warning needs to be heeded:

To the Reformers’ doctrine of justification by faith alone Reformed theology has held down the centuries, maintaining it to be both scriptural in substance and life-giving in effect. This tenacity has, however, involved constant conflict, as it still does. Two things have long threatened the truth as stated: first, the intruding of works as the ground of justification. [...] First, *the intruding of works*. [emphasis original] This happens the moment we look to anything in ourselves, whether of nature or of grace, whether to acts of faith or to deeds of repentance, as a basis for pardon and acceptance. Reformed theology had to fight this tendency in both Romanism and Arminianism. [...] The argument against both Romans [sic] and Arminians was that by finding the ground of justification in the believer himself they [...] destroyed assurance by making final salvation depend upon ourselves rather than on God; *obscured the nature of faith as self-renouncing trust* [my emphasis]; and robbed both God’s grace and God’s Son of the full glory that was their due. It is not enough, declared the Reformed writers, to say that without Christ our justification could not be; one must go on to say that it is on the ground of his obedience as our substitutionary sin bearer, and that alone, that righteousness is reckoned to us, and sin cancelled.²⁸

Packer’s view is that ‘the nature of faith’ which justifies is ‘self-renouncing trust’, and that, into this conception of faith, works must not be allowed to intrude, whether in the form of ‘acts of faith’ or ‘deeds of repentance’. According to Packer, the intrusion of works happens ‘whenever we look to anything in ourselves, whether of nature or grace’. That is, that even though the Holy Spirit truly produces in us the good works, love, obedience, and faithfulness that we have been predestined to walk in and commanded to work out with fear and trembling, nevertheless these things must be excluded from the aspect of faith that justifies.

²⁷ Bird, *Saving Righteousness*, 176.

²⁸ Packer, *Evangelical Influences*, 195.

We must ask, in light of Packer's statement, 'what is Dr Bird's view of this issue?' Should 'acts of faith' or 'deeds of repentance' be excluded from faith as 'self-renouncing trust'. Does Dr Bird look to 'anything in ourselves ... as the basis of pardon and acceptance'?

Bird's view on this issue seems to be unclear. At times, Dr Bird agrees with Packer. At other times, he makes statements that seem to contradict this.

In 2007, Dr Bird outlined the relationship between faith and faithfulness or obedience in the following passage:

Romans, the great letter of God's righteousness, is bracketed by reference to the "obedience of faith" (Rom. 1.5, 16.26) – either an obedience that consists of faith or, more likely, an obedience that springs from faith. Notably Paul never once divorces believing from doing. [...] For Paul obedience is not a work in the sense that it makes a claim upon God (e.g. Rom. 4.4-5), but obedience is the tangible out working of faith. Faith and obedience are inseparable even if they are not completely identical. [...] According to Paul, then, faithfulness and obedience are out-workings of grace and are a necessary corollary of justification.²⁹

I am glad to see that Dr Bird in 2007 recognized that faith and obedience are not completely identifiable, but that obedience springs from faith. I think that conception is a helpful explanation of the link between faith and faithfulness. I also think that the evidential nature of works as showing and demonstrating faith is correct, as Dr Bird argued in 2007 in the following quote.

It is legitimate to infer that works in general are evidential on the proviso that works are manifestations of faith and not merely their sequel [...] The works that are performed in-Christ as empowered by the Spirit demonstrate the integrity of the faith that the believer possess. [...] Works as christologically conceived, pneumatically empowered, and divinely endowed are necessary for salvation in so far as they reveal the character of authentic faith expressed in the form of obedience, love, faithfulness, righteousness and holiness.³⁰

Thus in his 2007 work, Dr Bird regards works and 'faithfulness' as evidential of faith, and necessary and required for 'salvation' in that they express the authenticity of faith. Faith and obedience are not identical, but they are inseparable.

In his 2011 essay, Dr Bird regards Paul's notion of faith as follows:

Paul's notion of faith involves *passively* trusting and relying on God, yet it *actively* entails a radical transformation of the self and is closely associated with obedience, faithfulness and love. In other words, for Paul, the only justifying faith is that which is characterized by the fruit of righteousness and expressed in deeds of love'.³¹ (emphasis original)

The question to ask Dr Bird here is whether the active entailment of radical transformation is included in the aspect of faith that justifies. If it does, there is no

²⁹ Bird, *Saving Righteousness*, 176-7.

³⁰ *ibid*, 178

³¹ M. F. Bird, 'Progressive Reformed View' in J K Beilby & P R Eddy, *Justification: Five Views* (Downers Grove: IVP, 2011), 153.

difference between his view and the Roman Catholic one. If it does not, then Dr Bird has adopted the traditional Protestant view. That is, I agree that a saving faith issues in obedience, faithfulness and love (Galatians 5:6). However, that is different from saying that the works that faith produces are included in the aspect of faith that justifies. This last thing I deny.

Dr Bird introduces the explanatory adverbs *passively* and *actively*. He does so with some theological precedent. My assertion is that only what Dr Bird regards as the passive aspect of faith (*passively* trusting and relying on God) is that which wholly and solely justifies in the Pauline sense, even though such fiduciary faith will also produce repentance, love, and other good works. This is not ‘passive’ assent, but ‘passive’ trust, reliance, or dependence (i.e. fiduciary faith). The difference between ‘assent’ and ‘trust’ is that trust actively applies and appropriates the promises of God to the believer himself or herself, based of course on a previous knowledge of the propositions of the gospel and an assent to their truth by the intellect. As Owen says:

But faith is a satisfactory persuasion that the way of God proposed in the gospel is fitted and suited, and able to save the soul in particular that doth believe, -- not only that it is a blessed way to save sinners in general, but that it is such a way to save him in particular.³²

The last act of faith, in the order of nature, is the soul’s acquiescency in, and trust unto, this way of salvation of itself and its own eternal condition, with a renunciation of all other ways and means for that end.³³

Assent by contrast merely consents to, affirms, and agrees with the truth of the known general proposition (sometimes called *fides historica*), without necessarily also appropriating and applying those truths to the self. However, the character of faith as *fiducia* involves a reflexive action in applying the promises to itself (*fides reflexa*) by apprehending and appropriating Christ, faith’s object.

As we shall see below, many Reformed theologians have used the two modifiers ‘active’ and ‘passive’ to distinguish between faith as trusting the promises and character of God for salvation (designated ‘passive’), and faith working by love (designated ‘active’). The Reformers and Protestant Scholastics limited and restricted the justifying aspect of faith to that which Dr Bird labels ‘passive’ and excluded from justification that which Dr Bird describes as ‘active’.

Thus, justifying faith does *not* include within its definition love, good works, repentance, or many of the other evangelical entailments of faith, such as faithfulness and obedience. Faith works itself out in these way, but it is not to be identified with them.

So I assert that the ‘close association of ‘faith’ with ‘faithfulness’ is *not* that of ‘inclusion’ for the purposes of justification. Faithfulness and love are excluded from the aspect of faith that justifies. In the words of my question in the original ACR article,

³² John Owen, *The Faith of God’s Elect* (1695) in W H Goold, *The Works of John Owen* (1850-53: Reprint Edinburgh/Pennsylvania: Banner of Truth, 1965), 5:419.

³³ *Ibid.*, 5:420.

What about the relationship between faith as trusting God's promise, and faith working through love? Is there a distinction between justifying faith *including* love, and justifying faith *producing* love?

I assert that *there is indeed a distinction* between faith as trusting God's promises and faith as working through love. The first is what faith *is*, the second is what faith *does*. It is faith as trusting God's promises and person alone that justifies. But the faith that trusts God's promises and person also works through love. So justifying faith does not *include* love but *produces* love. Justifying faith will produce love – and other good qualities of the soul and outworkings – wherever it is found. But love is not included in the faith that justifies.

In his 2013 Systematic Theology, Dr Bird expounds faith in Paul as follows:

Paul can identify Abraham as the prototype of Gentile Christians who have faith in God's life-giving power (esp. Rom 4:19-21); yet faith in Romans is itself broadened out to include the "obedience that comes from faith" (Romans 1:5; 16:26).³⁴

By 2013, Dr Bird's view of faith seems to have changed. Now faith 'includes' the 'obedience that comes from faith'. This 'broadening out' of faith to include obedience is a noticeable shift in Dr Bird's presentation, where up until this point, Dr Bird has said only that faith produces obedience, and the two, faith and faithfulness, are connected.

Allow me to suggest to Dr Bird that it is not necessary that faith 'includes' the obedience that comes from it. As a matter of simply expounding the genitive construction that Dr Bird renders 'obedience that comes faith', that B 'comes from' A does not necessarily mean that A 'includes' B. I, Matt Olliffe, as a human being produce carbon dioxide from my lungs every time I exhale. The CO₂ that my lungs produce of necessity 'comes from' me as I breathe it out. I could not live or exist without producing CO₂. Moreover, the CO₂ I breathe out shows that I live and exist. But that does not mean that the concept of me 'includes' the CO₂ that I produce.

Dr Bird then goes on to define faith.

"In light of that, I define "faith" as the act of entrusting oneself to the faithfulness of God. Yet faith goes beyond assent and trust; it keeps faith with God by continual believing and by holding to a disposition of obedience within the parameters of the faith relationship itself; this we call "faithfulness."³⁵

For Dr Bird in 2013, 'faith goes beyond trust and assent'. 'Goes beyond' is ambiguous. Does that mean that the concept of 'faith' for Paul 'goes beyond' assent and trust to include obedience and faithfulness? If so, does faithfulness and obedience justify? If the answer to these two is yes, there is no discernable difference between Dr Bird's position and the Roman Catholic one. There is no discernible difference between Dr Bird and Dr Colijn, if that were the case. But if Paul's concept of faith in its relationship to justification is simply trust and reliance, but that fiduciary faith itself works other works

³⁴ M. F. Bird, *Evangelical Theology: A Biblical and Systematic Introduction* (Grand Rapids: Zondervan, 2013), 538

³⁵ Bird, *Evangelical Theology*, 539.

beyond 'trust and assent', then I would agree that this is the usual Protestant position, but Dr Bird has poorly expressed it, and in a way liable to confuse his readers.

To say that faith has a 'disposition of obedience' is not in itself objectionable. It is true that faith trusts when it hears promises. Faith obeys when it hears commands. But the question I ask Dr Bird here is whether we can therefore be said to be 'justified by faithfulness'? Is the aspect of 'faith' that justifies 'faith in God's promises plus faithfulness to God's commands'? If so, is there any difference between being said to be 'justified by faithfulness' and to be said to be 'justified by obedience', or 'justified by love', given that all these later things are commanded?

The Reformed and Orthodox Protestant Understanding of the Receptivity of Faith in its office of justification: Calvin, Cranmer and their followers, and the response of Trent.

In the section above, I outlined my initial complaint that Dr Bird has misrepresented me by claiming that I believe that justifying faith is only ‘passive assent’. I pointed out that what I actually wrote was that the faith which justifies is ‘fiduciary faith’. This suggests that it is probable that Dr Bird has confused the categories that are clearly laid out in Traditional Reformed and Protestant Orthodox theology, categories that I will now explain.

Taylor rightly observes that ‘At least since the reformation, crucial doctrines have rested on the conceptual distinction underlying the two terms, faith and faithfulness’.³⁶ Traditionally in Reformed and Protestant orthodox theology, ‘faith’ (Lat. *fides*) was regarded as consisting of three components: (1) knowledge (Lat. *notitia*), being knowledge of the content of the gospel and the promises of God; (2) assent (Lat. *assensus*), referring to the intellect’s actual assent to the truth of the content of the gospel (*notitia*); and (3) trust (Lat. *fiducia*), which, building on the earlier two components, denotes an act of the will which appropriates savingly the gospel promises to oneself.³⁷ Trust, or *fiducia*, is of the essence and the crown of saving faith.³⁸

Donald MacLeod summarises the Reformed teaching in this way:

The Reformers emphasized those two components firmly. They spoke of *fides* or belief on the one hand; and *fiducia* or trust on the other. Only where these two exist in combination is there a real faith: that is, such persuasion of the mind as leads to personal trust in God our Father and Jesus Christ our Saviour.³⁹

Knowledge and assent is not enough to justify. But in so far as fiduciary faith or trust is present, there is the presence of saving faith, and such fiduciary faith is the sole instrument of justification, in the traditional reformed and Protestant conception.

As I pointed out above, Dr Bird noticed that faith is ‘closely associated with obedience, faithfulness and love’ and argues that ‘for Paul, the only justifying faith is that which is [...] expressed in deeds of love’.⁴⁰

The Roman Catholic response to the Reformation also closely associated faith with love, but did so by including love as a constituent element of saving faith. The medieval understanding, following Thomas Aquinas, was that only ‘faith informed by love’ (Lat. *Fides caritate formata*), that is, a faith that includes the good works of love, justifies.⁴¹ Unformed faith (Lat. *fides informata*) is faith without works of charity. The notion of ‘faith

³⁶ S. S. Taylor, “Faith, Faithfulness”, in T D Alexander & B S Rosner (eds), *New Dictionary of Biblical Theology* (Leicester: IVP, 2000), 488.

³⁷ R. A. Muller, *Dictionary of Latin and Greek Theological Terms Drawn Principally From Protestant Scholastic Theology* (Grand Rapids: Baker, 1985), 115-6

³⁸ *ibid*, 118.

³⁹ D. Macleod, *A Faith to Live By: Understanding Christian Doctrine* (Fearn: Mentor, 2010), 167.

⁴⁰ M. F. Bird, ‘Progressive Reformed View’ in J K Beilby & P R Eddy, *Justification: Five Views* (Downers Grove: IVP, 2011), 153.

⁴¹ Muller, *Dictionary*, 116.

informed by love' was picked up by the Council of Trent, which declared in its '**Decree Concerning Justification (1547)**':

Canon 11: If anyone says that men are justified either by the sole imputation of the justice of Christ or by the sole remission of sins, to the exclusion of the grace and the charity which is poured forth in their hearts by the Holy Ghost (Rom 5:5), and remains in them, or also that the grace by which we are justified is only the good will of God, let him anathema.⁴²

Thus, Roman Catholicism in its official documents does not exclude but includes love (Lat. *caritas*) in its conception of the faith that justifies. Love gives faith its 'form', and thus is of the essence of true faith.

By contrast, the Reformers and Protestant orthodox denied that love was included in the conception of the faith that justifies, not in so far as it was recognized that faith truly produced love and good works, but in so far as the formulation 'faith informed by love' required the necessity of good works for justification by subsuming love as a constituent element of justifying faith. Love is not the 'form of faith', because faith and love are co-ordinate graces.⁴³ Thus in the Reformed and Protestant conception, 'Faith justifies not because of itself, insofar as it is a quality in man, but on account of Christ, of whom faith lays hold'.⁴⁴ Again, 'Faith does not actively justify but rather is the means of acceptance [...] of the grace that justifies'.⁴⁵ By 'actively' is meant faith in its role of working love, and this is excluded from justification.

Therefore, for the Reformed, justifying faith encompasses a *knowledge* of the promises of God in the gospel, intellectual *assent* to the truthfulness of the propositions, and then personal *trust, reliance and dependence* on them. It is not only intellectual assent that justifies. It is faith as trust, reliance, or dependence (*fiducia*) on the promulgated promises of God, the truth of which is apprehended by the intellect, that justifies. It is faith in its fiduciary aspect of trust and reliance on the promises of God that connects the sinner to Christ and his justifying righteousness. It is true that this same faith will also work in love (Galatians 5:6). But it is not that 'active' aspect of faith (that faith works through love) that justifies in the Reformed conception, but what we might call here, following some Reformed theologians, a 'passive' aspect, that faith believes and relies on the promise of God (not just 'passive assent' which does not justify, but passive trust, reliance, and dependence, which does). Love, obedience and repentance, while produced by justifying faith, are not to be included in the faith that justifies.

For example, **John Calvin (1509-64)** locates the instrumental cause of justification in faith alone. And the aspect of faith that justifies is fiduciary faith that receives God's promises. 'There is a permanent relationship between faith and the Word'.⁴⁶ Faith makes the promises of God our own by inwardly embracing the promise.⁴⁷

⁴² J. C. Olin (ed), *John Calvin & Jacopo Sadoleto: A Reformation Debate* (Grand Rapids: Baker, 1966), 132-3.

⁴³ R. L. Dabney, *Systematic Theology* (2nd Ed: 1878; Reprint Edinburgh: Banner of Truth, 1985), 610.

⁴⁴ Muller, *Dictionary*, 117.

⁴⁵ *ibid.*

⁴⁶ *Institutes*, III.2.6 (Battles, 1:548).

⁴⁷ *Institutes*, III.2.16 (Battles, 1:561).

Calvin on the one hand is highly critical of his Roman Catholic opponents who would 'have faith to be an assent by which any despiser of God may receive what is offered from Scripture',⁴⁸ and on the other hand also refutes the Roman Catholic notion that contends that we are justified by love rather than faith because love is greater than faith. In arguing against the latter, Calvin says that 'the power of justifying, which faith possesses, does not lie in any worth of works. Our justification rests upon God's mercy alone and Christ's merit' and again 'faith justifies, not because it merits righteousness for us by its own worth, but because it is an instrument whereby we obtain free the righteousness of Christ'.⁴⁹ Though love is greater than faith (e.g. 1 Corinthians 13:2), to say that love justifies 'is as if someone argued a king is more capable of making a shoe than a shoemaker is because he is infinitely more eminent'.⁵⁰ In other words, for Calvin, fiduciary faith is well suited to be the sole instrument of justification, even though faith is inferior to love as a quality of the soul, because faith receives and rests on the promises and person of God and Christ's merits.

So for Calvin, faith is neither only assent, nor is it love, but 'the apostle derives confidence (Lat. *fiduciam*) from faith' and 'the word "faith" is very often used for confidence'.⁵¹ The faith that alone justifies is *fiduciary* faith. Calvin's definition of faith is 'a firm and certain knowledge of God's benevolence toward us, founded upon the truth of the freely given promise in Christ, both revealed to our minds and sealed upon our hearts through the Holy Spirit'.⁵² As Wübbenhorst neatly summarises:

Faith, as Calvin sees it, is a wholly receptive faculty – it recumbs on the mercy of God, the promises attested in Christ. Love, on the other hand, is a more positive, deed-filled concern – in the love of God and neighbor are summarized all the works of the law! If works of the law, under the name of love, are smuggled into the concept of justification – even if they are, as Augustine allows, worked in us by the Holy Spirit – then what of the 'righteousness of God' without the law that Romans 3:21 joyfully announces?⁵³

Likewise, **Thomas Cranmer (1489-1556)** in his 'Homily of Salvation',⁵⁴ incorporated by reference in Article XI and the Anglican understanding of 'justification by faith only', which the Article asserts comes to a believer 'only for the merits of our Lord and Saviour Jesus Christ by faith and not for our own works or deservings', expounds justifying faith by excluding certain other entailments and qualities that spring from faith from the aspect of faith that justifies.

Therefore Paul declares here that nothing is required on behalf of man concerning his justification, but only a true and lively faith; which nevertheless is the gift of God, and not man's only work without God.

Yet faith does not exclude repentance, hope, love, dread, and the fear of God, which are to be joined with faith in every man that is justified. *It does exclude*

⁴⁸ *Institutes*, III.2.8 (Battles, 1:552).

⁴⁹ *Institutes*, III.18.8 (Battles, 1:829-30).

⁵⁰ *Institutes*, III.18.8 (Battles, 1:830).

⁵¹ *Institutes*, III.2.15 (Battles, 1:561).

⁵² *Institutes*, III.2.7 (Battles, 1:551).

⁵³ K Wübbenhorst, 'Calvin's Doctrine of Justification: Variations on a Lutheran Theme' in B L McCormack (ed), *Justification in Perspective: Historical Developments and Contemporary Challenges* (Grand Rapids/Edinburgh: Baker/Rutherford House, 2006), 99-118 at 108.

⁵⁴ Referred to in Article XI as 'the Homily of Justification'.

them from the role of justifying; so that although they are all present together in him that is justified, yet they do not all justify. Faith also does not exclude the requirement of our good works, which are necessary to be done because of duty towards God (for we are obliged to serve God in doing good deeds, commanded by him in his holy Scripture, all the days of our life). *But it does exclude them, in that we may not do them in order to be made good by doing them. All the good works that we can do are imperfect, and therefore are not able to deserve our justification. Our justification comes freely by the mere mercy of God [...]*⁵⁵

Cranmer here makes it clear that while a ‘true and lively faith’ does not exclude repentance, hope, love, dread and the fear of God, and that faith also does not exclude the requirement to do good works because these virtues are ‘joined’ to saving faith, nevertheless it is not these virtues or fruits of faith that justify in the Pauline sense. These aspects of faith are *excluded from the role of justifying*. Repentance does not justify. Love does not justify. Good works do not justify. And if Cranmer were writing his homily for today’s NT scholars, I am sure he would say ‘faithfulness doesn’t justify, but faith does’!

Faith also works through love (Galatians 5:6). Cranmer is speaking about a ‘true and lively faith’. For Cranmer, a person who has a true and lively faith, and thus saving faith, also has ‘repentance, hope, love, dread, and the fear of God, which are to be joined with faith in every man that is justified.’ All these qualities of the soul co-exist in the justified person. All of them are related to fiduciary faith, as fruit is to root. But this is the key point: for Cranmer, it is not faith’s nature as ‘working through love’ that justifies, but it is the aspect of faith that responds to God’s promise with trust and reliance that justifies, as he understands the Apostle Paul. Such an understanding of faith as reliance or dependence (that is, fiduciary faith) emerges from the close relation of faith as the believing response to the word of promise.

The gracious nature of justification in the Protestant tradition following Calvin and Cranmer depends on our attributing only an *instrumentality* to faith in its office of justification. Faith must be nothing more than instrumental to unite the believer to an external and alien righteousness in Calvin’s conception. For Calvin, ‘faith receives all from God, and brings nothing except a humble confession of want’.⁵⁶ ‘Faith then is not a naked knowledge either of God or of his truth; nor is it a simple persuasion that God is, that his word is the truth; but a sure knowledge of God’s mercy, which is received from the gospel, and brings peace of conscience with regard to God, and rest to the mind’.⁵⁷

Moreover, not every aspect of faith justifies, but faith only *in so far as and to the extent that it receives God’s promise of salvation*, and thereby receives an external, extrinsic, alien righteousness. So Calvin comments, ‘And this connection of faith with the word ought to be well understood and carefully remembered; for faith can bring us nothing more than what it receives from the word’.⁵⁸

In the Caroline period, some Anglican divines searched for a *via media* between the Reformation and Rome. Part of their middle way involved the redefinition of faith as ‘faithfulness’. J I Packer argues that these divines:

⁵⁵ Cranmer’s, ‘Homily of Salvation’ in K Birkett (ed), *Classics of the Reformation* (Sydney: Matthaïs Media, 2000), 211-12, my emphasis.

⁵⁶ Calvin, *Comm Romans* 3:27 in CC, 19:148.

⁵⁷ Calvin, *Comm Romans* 4:14 in CC, 19:170-1.

⁵⁸ Calvin, *Comm Romans* 4:22 in CC, 19:182.

[...] accepted the redefinition of faith which Arminians and some Puritans had come up with, according to which faith is essentially volitional (active) rather than intellectual (passive), as the Reformers had conceived it to be. Instead of being a God-given certainty of one's acceptance here and now for Jesus' sake, faith thus became a resolute commitment to obey Christ; instead of being a fiducial reception through the Spirit of a divine assurance, based on God's promise in Scripture, that one is this moment and for ever justified in Christ, it became in effect a meritorious work whereby justification is sought; instead of being the root of repentance, it became indistinguishable from repentance, so that it could now actually be equated with one's 'new obedience' in Christ. [...] But this is not the Reformed doctrine, even though it is sometimes heard today on evangelical lips. The nature of faith in its relation to God's own justifying word needs more study among evangelical Christians than it commonly receives.⁵⁹

According to Packer, the Reformers had a passive intellectual understanding of faith, not as merely assent, but 'a God-given certainty of one's acceptance here and now' and 'a fiducial reception through the Spirit of a divine assurance, based on God's promise in Scripture, that one is this moment and for ever justified in Christ'.⁶⁰ Assurance is thus of the essence of fiduciary faith, because faith applies and appropriates the benefit of God's saving promise to the believer. The Reformers, then, viewed faith in its role of justification as a fiduciary reception of God's promise of salvation, and that alone. Faith is thus distinguishable from repentance as a root is from fruit.

R L Dabney also observed that faith is trust. '[T]he scriptures say faith is trust, and trust is faith'.⁶¹ This trust encompasses both belief (historical faith) and an embracing (trust).⁶² However, Dabney adopted the adjective active into the discussion of fiduciary faith. Dabney argued that this trust is 'active'. Faith contains an active element of trust and choice, as well as the mental one of belief, and moreover since 'faith is implicitly present in repentance, so repentance is implicitly in faith', then 'this gives to faith an active character'.⁶³ Thus, Dabney gave to fiduciary faith 'an active and holy character'.⁶⁴ But even though he argued that faith had an active, obediential character, he did not regard this obediential character of faith as justifying.

[W]e define faith as a holy exercise of the soul; *but we do not attribute its instrumentality to justify, to its holiness, but to the fact that it embraces Christ's justifying righteousness.* It is neither strange nor unreasonable, that a thing should have two or more attributes, and yet be adapted by one special attribute among them, to a given instrumentality. The diamond is transparent, but it is its hardness which fits it for cutting glass. True faith is obediential: it involves the will: it has moral quality: *but its receptive nature is what fits it to be the organ of our justification.*⁶⁵

⁵⁹ J I Packer, *Evangelical Influences* (Peabody: Hendrickson, 1999), 198.

⁶⁰ *ibid.*

⁶¹ *ibid.*

⁶² R L Dabney, *Systematic Theology* (2nd Ed: 1878: Reprint Edinburgh: Banner of Truth, 1985), 605.

⁶³ *ibid.*, 606.

⁶⁴ *Ibid.*, 607.

⁶⁵ *ibid.*, 607, my emphasis.

Therefore, even if trust or fiduciary faith is regarded as also ‘obedient’ in and of itself, as opposed to the more usual Reformed position that fiduciary faith does not include obedience in it but leads to or bears obedience as its fruit, the important point here is that Dabney excludes any obedience or faithfulness or love which might be included in that aspect of fiduciary faith which justifies.

My own illustration is that of a propeller. A propeller provides propulsion, which fits it for use to drive an aeroplane, helicopter, boat, or drone. A propeller also provides wind, which makes it useful as a fan. A propeller also cuts, making it fit for use in a mower or garden edger. The fact that a propeller cuts or propels does not make it fit for a fan. To the contrary, propulsion and cutting makes a pedestal fan dangerous. It is only a propeller’s quality of providing wind that makes it fit to be used in a fan. Yet, a propeller indeed does have these other qualities, that endanger or put at risk its use as a fan.

The quality of faith that fits it to be the appropriate instrument of justification is its receptiveness. It trusts and believes in God’s promises and person, while renouncing every other object or ground of trust. As the hymn says, ‘I dare not trust the sweetest frame but wholly lean on Jesus’ name.’ Faith’s obediential nature might lead some into thinking that it is the obedient nature of faith that justifies. But that is a mistake. Just like protections must be built in to a fan to prevent the blades from cutting or the fan from moving, so also we must be careful to protect people from thinking that it is the obediential nature of faith that justifies, for it is fiduciary faith as trust in God’s promise and person that justifies, and fiduciary faith justifies by appropriating the gift of divine righteousness from God in Christ offered to the sinner (Romans 5:17; Philippians 3:9).

Another author who excludes faith’s obediential disposition from its role in appropriating justification is Robert Trail. The quote which follows is evidence of the traditional Protestant view of justification, argued for in this article.

Some say that faith in Jesus Christ justifies as it is a work, by the act of believing; as if it came in the place of perfect obedience, required by the law. Some say that faith justifies as it is informed and animated by charity. This is the teaching of the Papists, who plainly confound justification and sanctification. Some say, that faith justifies as it is a fulfilling of the condition of the new covenant: If you believe you shall be saved. *Nay, they will not stop there, but they will have this faith to justify as it has a principle and fitness in it to dispose to sincere obedience.* (my emphasis)

The plain old Protestant doctrine is that the place of faith in justification is only that of a hand or instrument, receiving the righteousness of Christ, for the sake of which alone we are justified. So that, though great scholars do often confound themselves and others in their disputations about faith’s justifying a sinner, every poor plain believer has the marrow of this mystery feeding his heart; and that he can readily tell you that to be justified by faith is to be justified by Christ’s righteousness, apprehended by faith.⁶⁶

I cannot resist a long quote from J I Packer, whose articulation of, and passion for, the receptive office of faith alone in its role in justifying sinners, is second to none.

⁶⁶ Robert Trail, *Justification Vindicated* (1692: Rev Ed Edinburgh/Pennsylvania: Banner of Truth, 2002), 14-15.

3. *The Means of Justification*

Justification, said the Reformers, is by faith *only*. Why so? Not because there are no 'good works' in the believer's life (on the contrary, faith works by love untiringly and the knowledge of justification is the supreme ethical dynamic), but because Christ's vicariousness righteousness is the *only* ground of justification, and it is *only* by faith that we lay hold of Christ, for his righteousness to become ours. Faith is a conscious acknowledgement of our own unrighteousness and ungodliness and on that basis a looking to Christ as our righteousness, a clasping of him as the ring clasps the jewel (so Luther), a receiving of him as an empty vessel receives treasure (so Calvin), and a reverent, resolute reliance on the biblical promise of life through him for all who believe. Faith is our act, but not our work; it is an instrument of reception without being a means of merit; it is the work in us of the Holy Spirit, who both evokes it and through it ingrafts us into Christ in such a sense that we know at once the personal relationship of sinner to Saviour and disciple to Master and with that the dynamic relationship of resurrection life, communicated through the Spirit's indwelling. So faith takes, and rejoices, and hopes, and loves, and triumphs.

One of the unhealthiest features of Protestant theology today is its preoccupation with faith: faith, that is, viewed man-centredly as a state of existential commitment. Inevitably, this preoccupation diverts thought away from faith's object, even when this is clearly conceived – as too often in modern theology it is not. Though the Reformers said much about faith, even to the point of calling their message of justification 'the doctrine of faith,' their interest was not of the modern kind. It was not subject-centred but object-centred, not psychological but theological, not anthropocentric but Christocentric. The reformers saw faith as a relationship, not to oneself, as did Tillich, but to the living Christ of the Bible, and they fed faith in themselves and in others by concentrating on that Christ as Saviour and Lord, by whom our whole life must be determined. A M Stibbs echoed the Reformer's 'object-centred' account of faith with precision when he wrote:

The faith of the individual must be seen as having no value in itself, but as discovering value wholly and solely through movement towards and committal to Christ. It must be seen as simply a means of finding all one's hope outside oneself in the person and work of another; and not in any sense an originating cause or objective ground of justification. For true faith is active only in the man who is wholly occupied with Christ; its practice means that every blessing is received from another. For this reason faith is exclusive and intolerant of company; it is only truly present when any and every contribution towards his salvation on the part of the believer or on the part of the church is absolutely and unequivocally shut out. Justification must be seen and received as a blessing dependent wholly and exclusively on Christ alone, on what he is and what he has done – a blessing enjoyed simply through being joined directly to him, through finding one's all in him, through drawing one's all from him, without the interposition of any other mediator or mediating channel whatever.⁶⁷

⁶⁷ J I Packer, *Evangelical Influences* (Peabody: Hendrickson, 1999), 194-5, citing A M Stibbs, 'Justification By Faith: the Reinstatement of the Doctrine Today,' *Evangelical Quarterly*, July 1952 p 166.

The Receptive nature of Justifying Faith expressed by Four Moore Principals and One Principal More

[In his blogpiece](#), Dr Bird articulated the following concern about Sydney Anglicanism.

I'm worried that in Sydney Anglican circles there is developing something analogous to the hyper-Dispensational position of the "Free Grace" school about "faith" and "works."

Dr Bird mis-identifies what he is seeing. What he is observing is simply the Reformation theology articulated by Calvin, Cranmer and Packer, that fiduciary faith alone justifies, not faithfulness nor love. This truth has been articulated consistently by the principals of the Sydney Anglican theological college, down to the present day—there is no new position 'developing'. It is this same consistent position which I take in the article to which Dr Bird is referring.

T C Hammond (1877-1961) wrote a detailed work on soteriology, and particularly justification, called *The New Creation*, written at the end of his period of service as Principal of Moore College in the early 1950s. The following passages show that Hammond regarded faith as being 'receptive' in its office of justification.

Similarly we are justified in arguing that faith is not "informed" by love, nor does faith become love or adopt love as one constituent element of its character, but faith awakens love, a separate quality of the soul but necessary as an inevitable consequence of saving faith, or, on an alternative interpretation, faith expresses itself in the individual by means of love, and can only so express itself. [...] [Faith] remains confidence or reliance [...] ⁶⁸

It is true that faith contains in it the promise of works, but that is not the ground on which it secures acceptance with God. That ground is simply the reaching out in confidence on the merits of One who died, "the Just for the unjust, that he might bring us to God". [...] We cannot get water from a reservoir unless the pipes are laid down to convey it. But all the piping in the world would not get a drop of water from a reservoir that had run dry. The pipes are the means, but the water is the cause of our refreshment. Even so the value of faith resides in the fact that through it we make contact with Jesus Christ our Lord, "who of God is made unto us wisdom, and righteousness and sanctification, and redemption" (1 Corinthians i.30). ⁶⁹

For Hammond, faith leads to love and expresses itself as love, but faith is not to be equated with love and does not absorb love into itself. Love remains a separate quality of the soul. Faith leads to works, and contains the promise of works, but it is not to be equated with works, and the notion of 'works' is not absorbed into 'faith'. Faith remains confidence or reliance.

⁶⁸ T C Hammond, *The New Creation*, (London: Marshall, Morgan & Scott, 1953), 106.

⁶⁹ *Ibid*, 109-10.

Dr Bird quotes the late **D B Knox (1916-1994)** in his 2013 systematic theology in order to support Bird's position that faith is more than assent and trust but rather "faithfulness". Dr Bird claims:

Yet faith goes beyond assent and trust; it keeps faith with God by continual believing and by holding to a disposition of obedience within the parameters of the faith relationship itself; this we call "faithfulness." In the end, as D B Knox observed, "The whole of our Christian life is a life of faith."⁷⁰

However, a fuller quotation from Knox shows a very different picture. The complete sentence is as follows:

The whole of our Christian life is a life of faith, and therefore a life of worship through a moment by moment acknowledgment of God's trustworthiness.⁷¹

If Dr Bird is quoting D B Knox as authority for the proposition that the 'faith' that justifies is 'lifelong faithfulness', then Dr Bird is mistaken, because the faithful or trustworthy one is God, in whom humans put their faith and trust. Knox never uses the word 'faithfulness' in his essay of the response of human faith, only of the faithfulness of God,⁷² and Knox explicitly regards faith as trust in the promises of God: 'the Christian life is a daily life of faith [...] faith must cling to the plain promises of God'.⁷³ God is the faithful one in whom humans are called to have faith.

It is worth at this stage summarizing the argument of D B Knox's *Justification By Faith*.

Knox first of all emphasizes the perfection that God required at the judgment.

To put it in a word, God's standard is perfection [...] It is only to those who continuously do all the things written in God's law, that the law promises life (Lev 18:5; Rom 10:5; Gal 3:12). He that offends in one point becomes altogether guilty (Jas 2:10).⁷⁴

Knox observed the tendency of humans to lower God's standard of judgment to a level which we think is possible to attain.⁷⁵ The real differences between the moral attainment of humans do not move any humans out of the category of 'failure', because God's standard is perfection.⁷⁶ For Knox, the only way this problem could be dealt with was the representative perfection of Christ, who lived the perfect life.

We who are Christ's stand in God's presence covered with the robe of Christ's merits'.⁷⁷

The provision of justification in Christ is complete and perfect. Christ has suffered the penalty which God must inflict on sinners, whose sins Christ bore,

⁷⁰ Bird, *Evangelical Theology*, 539.

⁷¹ D B Knox, *Justification By Faith* (Sydney: Church Book Room Press, 1959), 15.

⁷² Eg, *ibid*, 11.

⁷³ *Ibid*, 13.

⁷⁴ *Ibid*, 3.

⁷⁵ *Ibid*, 4.

⁷⁶ *Ibid*, 5.

⁷⁷ *Ibid*, 6.

and we are forgiven in Him. Christ has rendered that perfect obedience which is the condition of life. Not as an isolated individual but as the head and representative of His brethren.⁷⁸

When he comes to expound faith, Knox says:

The justification which the love of God has provided in Christ is offered to men in the form of promises to be taken hold of by faith.’⁷⁹

Knox continues, with language reminiscent of R L Dabney:

From its many synonyms in the New Testament it is easy to see that *the response of faith* to which we are called by the Gospel *is a response of active faith, of self-committing trust, of utter reliance*. One of the difficulties in expounding the doctrine of justification by faith is that the word ‘faith’ may also quite properly be used of mere intellectual assent, of belief in the truth of the historicity of the fact, apart from self committal to the trustworthiness of the Promiser. Logically, of course, assent to the fact of God’s love ought to result *in active trust in Him*; but because of sinful fallen nature, an intellectual assent to the truth of such a proposition may never issue in its logical consequence of trust and self-committal [...]. Saving faith is altogether different, being a sure and firm confidence and trust in the goodness of God towards us in Christ, made known to us in His promises to us. *It always contains the active element of response*. “Coming to Christ” is faith by another name; so is “calling on the name of the Lord”; and so are all the other synonyms we have already noted.⁸⁰

Knox here, following Dabney, uses the adjective ‘active’ to refer to faith. In the main stream of the reformed conception of ‘faith’, we have seen that the adjective ‘passive’ was used to modify ‘faith’ so that the faith would be seen as ‘fiduciary faith’ and not ‘faith formed by love’, which was conceived of as ‘active’. However, here Knox is protecting the notion of fiduciary faith as trust from confusion with intellectual assent, which does not justify. Knox is *not* using the adjective ‘active’ to refer to the response of faith working through love, as Muller, Bird, and Packer do. Rather, Knox is using the word ‘active’ to describe the response of faith as trust in God’s promise that leads to self-commitment and embracing the promises of God for the self. ‘Active trust’ for Knox is contrasted to ‘intellectual assent to the truth of a proposition’; i.e. Knox has referred to what the Reformers described as *fiducia* as opposed to ‘assent’. However, ‘active’ in modifying ‘faith’ is used quite differently by Muller, Bird and Packer, to speak of works of faithfulness and love. These we must exclude from justification, according to Packer (and, in a number of places, Bird). If we use the word ‘active’ in the sense intended by D B Knox, and thus speak of ‘active faith’ as a responsive appropriating of God’s promises to oneself, it is right to call the faith that justifies ‘active’, ‘living’, and ‘lively’, because such fiduciary faith actively appropriates the promises of God to the self, as opposed to mere intellectual assent to the truth of the propositions contained. ‘The faith that justifies is directed to God and his provision in Christ, made known in His word through the promises it contains’.⁸¹

⁷⁸ *Ibid*, 7.

⁷⁹ *Ibid*, 8.

⁸⁰ *Ibid*, 8-9, my emphasis.

⁸¹ *ibid*, 10.

Knox lays down fiduciary faith as opposed to intellectual assent as the essence of justifying faith in the following passage.

Justification by faith and justification by works are seen to be intrinsically incompatible when it is remembered that faith means utter trust and dependence on the dependability of God. If faith is thought of, as many erroneously understand it, as intellectual assent merely, then faith and works together would seem to be an eminently suitable method by which to participate in God's justification in Christ. But when it is remembered that the faith of which we speak is utter and complete reliance on the trustworthiness of God and his word to us, it will be seen that, once reliance on our own works enters in, in however subordinate a place, faith becomes less than faith; in fact it is destroyed at its centre, for the essence of Christian faith is the completeness of its reliance on God.

It is very fitting that sinners should be justified by faith only.⁸²

Knox observes that 'Faith and love are very closely linked; for love springs from faith.' In the observation, Knox outlines the true relation of faith and love, which is not one of identity, inclusion, or absorption, but of production. Faith works through love (Galatians 5:6).

So it comes about that good works issue of necessity from faith. Though works have no part in justification, works must follow justification, for the faith that justifies is a faith that loves to work God's will.⁸³

Again,

Since it is a widespread conviction that we are justified by works, it may be well to enquire what place scripture gives to works in justification. The answer is that works have no place there whatsoever.⁸⁴

Former Principal **Peter F Jensen** and current Principal **Mark D Thompson** co-authored the *Doctrine 2* Notes for the Moore College certificate course in 2002. The following are the salient points drawn from their account of 'Faith' and 'Faith and assurance' on pages 90 to 93.⁸⁵

The faith the Bible speaks about is not simply a conviction that something is true. It certainly includes such a conviction and the relationship between faith and truth is something we must explore presently. However, faith as the Bible understands it, is essentially trust or dependence. It is fundamentally personal and involves the whole person, not just the mind. Classically theologians have spoken about saving faith as both believing and embracing Christ as he is held out to us in the gospel.⁸⁶

Faith is anchored in the truth and in true relationships. In and of itself faith is empty and weak. What matters is not the amount of faith or the psychological

⁸² *ibid*, 14.

⁸³ *Ibid*, 11.

⁸⁴ *Ibid*, 16.

⁸⁵ P F Jensen & M D Thompson, *Doctrine 2* (Newtown: Moore Theological College, 2002).

⁸⁶ *Ibid*, 90

strength of faith, but the one whom we trust. In other words, all the value and power of faith comes its object [...] The Christian person demonstrates faith in God, as he or she trusts Christ and his promises⁸⁷

When faith is understood in terms of a personal relationship of trust in the God who thoroughly trustworthy, it is easy to see how assurance lies at its heart. ‘Trusting in’ and ‘having confidence in’ are two ways of saying the same thing.⁸⁸

[...] Where there is a lingering conviction that our salvation relies at least in part on what we do, there will always be a question of whether we have done enough. Legalistic preaching that does not speak clearly of grace and the salvation won for sinners by Christ on the cross, merely makes such a situation worse. The remedy provided by the gospel is powerfully effective because it directs our attention from ourselves to Christ.⁸⁹

It is also worth noting that **Leon Morris (1914-2006)**, late Principal of Ridley College Melbourne, also accents the responsiveness of faith to God’s character and promises.

But for Paul trust in God was of central importance. It is significant that he can speak of becoming a Christian as believing (e.g. Rom 1:16, 1 Cor 1:21). He is not referring to a shallow surface experience but to believing in one’s heart (Rom 10:9); and its focus is the God who raised Jesus Christ from the dead and inaugurated the new age’ [...] Faith means coupling the recognition of the impossibility of our achieving our salvation with the acceptance of the truth that God has done all that is necessary.⁹⁰

For Paul, it is significant that Abraham was accepted by God simply because he believed that what God had promised him God would perform. Paul explicitly rules out works as the basis of Abraham’s acceptance before God (Rom 4:2). It was Abraham’s faith in divine faithfulness that was significant.⁹¹

Mostly Paul speaks of faith in terms of trust in Christ or in God. It is the basic attitude that brings people out of their sinfulness into right relationship with the Deity.⁹²

Morris’ exposition is all the more significant given that he acknowledges ‘The word *pistis* is generally translated “faith”, but on occasion it can signify “faithfulness” (e.g. Gal 5:22).’⁹³ Yet he recognizes that it is the *responsive* nature of faith to promises which makes it effective in its office of justification. Morris also considers the ongoing aspect of faith in the life of the believer:

Paul does not see faith as a kind of passport to salvation, as though we must believe if we are to be regarded as among the saved, and that from then on we

⁸⁷ *Ibid*, 91

⁸⁸ *Ibid*, 92

⁸⁹ *Ibid*, 93

⁹⁰ L Morris, ‘Faith’, in G F Hawthorne, R P Martin, D G Reid (eds), *Dictionary of Paul and his Letters* (Downers Grove: IVP, 1993), 285.

⁹¹ Morris, “Faith”, 287.

⁹² *Ibid*, 290.

⁹³ *Ibid*, 287.

must live by our own efforts. He speaks of Christ as dwelling in the hearts of believers “through faith” (Eph 3:17), which points to an ongoing activity, not a fleeting visit.⁹⁴

Morris expounds the ‘obedience of faith’ as follows:

“Obedience which consists in faith” or “obedience which springs from faith” are much more likely. For our present purpose the important point is that faith and obedience are linked; we must not take Paul’s emphasis on faith to mean that he is doing away with the importance of obedience. Those who really trust Christ will be obedient to his will. “The word of faith” (Rom 10:8) probably is another demand for obedience, with the meaning “the message that calls for obedience.”⁹⁵

Morris links faith and obedience and rightly sees that one will not exist without the other. But Morris does not say that it is faith *as obedience* that justifies. When it comes to justification, he leaves it to faith—understood as trust in God’s character as trustworthy and God’s promises.

⁹⁴ *Ibid*, 289.

⁹⁵ *Ibid*, 290.

Conclusion

Dr Colijn has clearly stated that she believes that Christians are justified by faith(fullness), on the strength that *pistis* can mean faithfulness. On the contrary, I hold that when Paul speaks of *pistis* in the context of justification, he means trust, reliance or dependence on the promise and person of God, and the saving activity of Jesus Christ. I affirm with Dunn that in Romans 4:13-22, 'Paul gives his clearest and most powerful exposition of what he understood by *pistis*, "faith."' ⁹⁶

Before that God, the only response could be faith, simple trust [...] This was the character of a faith far more fundamental than Abraham's subsequent faithfulness [...] This was the faith of the creature wholly reliant upon and confident in God's promise because it was God who promised'. ⁹⁷

The aspect of faith that justifies in the Pauline conception is simply trusting in the promise of God and the person and works of Christ, that 'if you confess with your mouth "Jesus is Lord" and believe in your heart God raised him from the dead, you will be saved' (Romans 10:9). This fiduciary faith is not merely assent, but constitutes knowledge, assent *and* trust. This trust can be described as 'active' in the sense that it appropriates the divine promise to itself, but it is 'passive' in the sense that it does not do works to appropriate the promise, but simply relies on God to fulfill his word, and on the person and work of Christ. This faith *does not* include repentance, dread, love, fear of God, and good works within it. Neither does this faith include faithfulness or evangelical obedience within it. Neither is this faith 'faith informed by love'. Rather, fiduciary faith produces and results in repentance, dread, love, faithfulness and good works. But these fruits of faith must not be included in the justifying aspect of faith. In this way, faith remains the sole instrumentality for justification, in the way the hymn describes, 'Nothing in my hand I bring, simply to thy cross I cling'.

With this in mind, I invite Dr Bird to do two things by way of clarification.

Firstly, I invite Dr Bird to say whether he includes 'faithfulness' in the aspect of faith that justifies. This clarification is effectively a choice between two historically well established positions. If 'faithfulness' is included in and added to *fiducia* (as trust) in justification, such that faithfulness can be said to be a constituent part of faith in its justifying role, and thus instrumental in justification, then he has adopted something very similar to the Roman Catholic position. But if faithfulness, meaning the obedient acts and disposition which accompany trust in God's person and promises and are produced by fiduciary faith, is excluded from justification in Paul, along with the exclusion of love, obedience, hope, dread and the fear of God, then Dr Bird adheres to the historical Protestant position.

Second, I invite Dr Bird to agree with me that we are justified by faith, not faithfulness, and that this justifying faith is *fiducia*, trusting the person and promises of God, which is exclusive of any of our own works or deservings, past, present or future, pre- or post-baptismal. I ask Dr Bird to assert with me that all of the outworkings and entailments of fiduciary faith, including faithfulness and obedience, are excluded from the aspect of faith that justifies believers, and that this fiduciary faith alone and apart from everything

⁹⁶ J D G Dunn, *The Theology of Paul the Apostle* (Grand Rapids: Eerdmans, 1998), 377.

⁹⁷ *Ibid*, 378-9.

else is sufficient at the final judgment for full Pauline justification, being the crediting of righteousness by God.