Though the Larger Catechism does not address itself directly to the psychological analysis of faith or belief, this problem is one that has merited the attention, not only of Christian theologians, but also of secular philosophers. These secularists, even when they are not so successful as the theologians, have one advantage; to wit, their task is simpler because they do not consider religious complications. Many theological discussions fall into confusion because elements necessary to saving faith are assigned to any belief whatever. Here one must first try to analyze belief as such, and then characterize those beliefs, or that belief, which justifies.

The usual evangelical analysis of belief separates it into three parts: notitia, assensus, and fiducia—or understanding, assent, and trust. Perhaps even theologians who use this analysis might omit fiducia if they confined themselves to belief as such; for in a colloquial manner a person who believes that Columbus discovered America in 1492, or in 1374, is not taken as an example of trust. Yet is he not actually an example of confidence?

Thomas Manton in his Commentary on James expresses the usual evangelical view quite well; and he distinguished, well or poorly, between saving faith and other faiths. The passage is too long to quote, so a condensation—sometimes verbatim—sometimes not, must suffice.

Quoting James 2:19 about the devils, Manton remarks that the faith here is a "bare speculation" and cannot possibly save anyone. That this faith cannot save is very true. It is no more than a belief in monotheism. This the Moslems possess. But, however it may be with Moslems, it seems incorrect to call the faith of devils a bare "speculation." This word often is used to refer to some proposition that is so unverifiable as to be more likely false than true. Granted, Manton also calls it a knowledge; and this is better, because on this point, if on nothing else, the devils believe the truth.

He continues: "Thou believest; that is, assentest to this truth." Belief therefore is an act of assent to the truth. Yet Manton adds, believing is the "lowest act of faith." In view of all the Scriptural commands to believe, this sounds very strange. Is there then a higher act of faith? And if so, is it higher because it has a more detailed object—i.e. a greater number of propositions—or because the elements of the act of believing are different?

Manton continues with the object of this belief: "There is one God. He instanceth in this proposition, though he doth limit the matter only to this." This is a now rare usage of the verb, not noun, to instance. It means, to give an instance; the proposition, "there is one God," is therefore an instance or specification of what the man believes. Manton suggests that the man believes or assents to "other articles of religion." This is doubtless true,
for nearly everyone who believes in any sort of God believes something else about him beyond bare existence. That the man has an extensive Jewish or Christian theology, however, is not clear because the devils are soon said to believe the same propositions.

"Thou doest well," quotes Manton, "it is an approbation of such assent so far as it is good and not rested in." Again Manton has described the act as voluntary assent. Naturally, all assent must be voluntary. But what also needs to be noted here are the words "rested in." When we say we resting—or should not rest in—this or that, do we mean that in addition to notitia and assensus there is some other psychological element in saving faith called "resting"? Or does it mean that saving faith, rather than being psychologically different, must be an assent to other propositions in addition to monotheism? The latter seems to be the case, whether or not Manton meant it so. We should not "rest in," i.e. be satisfied with, the single proposition, "There is but one God." This proposition even the devils accept. But for salvation men must not only accept the monotheistic proposition, but also other propositions relating to the Atonement.

On the next page Manton notes that the devils assent to this one truth and to other truths revealed in the word, even to "many truths in the Scriptures" (on the following page). But how much of the Bible the devils believe, justification by faith perhaps, is a question that we in our ignorance of satanic psychology cannot answer. Manton apparently wants to maximize the devils' orthodoxy.

"Bare assent," says Manton, "to the articles of religion doth not infer true faith. True faith uniteth to Christ, it is conversant about his person." Two factors seem to be confused in Manton’s mind: the psychology and the propositions. Does this quotation mean that saving faith, in addition to belief in monotheism, must also include the Chalcedonian Christology? Certainly an assent to Chalcedon, however "bare," is "conversant about his person." Or does Manton’s statement mean that the devils themselves subscribe to Chalcedon, and that "conversant" is a psychological element in addition to assent? It would seem so because otherwise no contrast could be made between "assent to the articles of religion" and "conversant about his person."

Faith "is not only assensus axiomati, an assent to a Gospel maxim or proposition; you are not justified by that, but by being one with Christ. It was the mistake of the former age to make the promise, rather than the person of Christ, to be the formal object of faith." The mention of the person of Christ is pious language. Similar expressions are common today. One slogan is, "No creed but Christ." Another expression, with variations from person to person, is, "Faith is not belief in a proposition, but trust in a person."

Though this may sound very pious, it is nonetheless destructive of Christianity. Back in the twenties, before the Methodist Church became totally apostate, a liberal in their General Conference opposed theological precision by some phrase centering on Christ, such as, Christ is all we need. A certain pastor, a remnant of the evangelical wing of the church, had the courage to take the floor and ask the pointed question, "which Christ?"

The name Jesus Christ, at least since 1835 in Strauss’s Leben Jesu, has been applied to several alleged persons. Strauss initiated the "Life of Jesus Movement." It ran through Ernest Renan to Albert Schweitzer. But the persons described are nothing like the person described in the Creed of Chalcedon, nor, for that matter, are they alike amongst themselves. It is necessary therefore to ask, which Christ, or, whose Christ? The Christian or Biblical answer is the Creed of Chalcedon. A person can be identified only by a set of propositions.

This is what Manton refers to as "the mistake of the former age." Thomas Manton was a Puritan of the seventeenth century, and when he speaks of "the former age," he is not referring to apostate Romanism, but to the Reformers themselves. Hence he is a witness that they defined faith has an assent to the promise of the Gospel. By the same token, he wishes to introduce some other element into faith in addition to this act of will. What is it? He answers, "There is not only assent in faith, but consent; not
only an assent to the truth of the word, but a consent to take Christ...True believing is not an act of the understanding only, but a work of all the heart."

A careful study of these words and of the complete context in Manton, plus a comparison with the Scripture, should conclude that Manton is confused. The first point is that the word consent receives no explanation. It makes a pleasant alliteration with assent, but literary style is no substitute for analysis. Is "consent" an act of will? Ordinary language would make it seem so; but if so, how is it different from assent? If "consent" is not voluntary, and if it cannot be an act of the understanding either, what sort of mental state is it? Then too, when he says that "true believing is not an act of the understanding only, but a work of all the heart," he is not accurately confronting "the former age." The former age never said that true believing, or false believing either, is an act of the understanding only. The former age, and much of the later ages too, specify as sent in addition to understanding. They make this specification with the deliberate aim of not restricting belief to understanding alone. One can understand and lecture on the philosophy of Spinoza, but this does not mean that the lecturer assents to it. Belief is the act of assenting to something understood. But understanding alone is not belief in what is understood.

Manton himself acknowledges, "I confess some expressions of Scripture seem to lay much upon assent as 1 John 4:2 and 5:1; 1 Corinthians 12:3; Matthew 16:17; but these places [Manton strangely says] do either show that assents, where they are serious and upon full conviction, come from some special revelation; or else, if they propound them as evidence of grace, we must distinguish times."

Now, Matthew 16:17 is not clearly a special revelation. It can well be, and more probably is, an illumination such as God gives to every believer. Nor is 1 Corinthians 12:3 a special revelation: It refers to all men—it is a completely general statement—and cannot apply only to the recipients of special revelation. Unless, therefore, one wishes to be very dogmatic about Peter in Matthew, all of these verses—in Manton’s opinion—are to be set aside, are to be explained away by "distinguishing the times." True enough, God administered the covenant in the Old Testament in a manner different from his administration of the New. Then too, but the differences are much less important, the apostolic age and the following two centuries faced difficulties that do not so directly trouble us now. But such historical differences are entirely irrelevant to the present discussion. Whether the propositions and promises of the Old Testament were more vague and less specific than those in the New, and whether the truths of the Gospel seemed more "contrary to the ordinary and received principles of reason" there than now (which is much to be doubted), all this is irrelevant because the mental act of believing is the same in every age and every place. Manton’s account of faith is therefore confused, and it has led him to set aside some instructive New Testament material.

The crux of the difficulty with the popular analysis of faith into notitia (understanding), assensus (assent), and fiducia (trust), is that fiducia comes from the same root as fides (faith). Hence this popular analysis reduces to the obviously absurd definition that faith consists of understanding, assent, and faith. Something better than this tautology must be found.