Luther and Calvin rightly maintained that justification by faith alone is the linchpin upon which the church stands or falls. If this doctrine is lost or even muddied, the semblance of religion remains, but the church fades into nonexistence. That is why a clear and unambiguous definition of faith is essential. If you don’t know exactly what the alone instrument in justification consists of how can it be defended? Further, and in order to avoid equivocation, any definition of faith has to apply to all forms of faith whether saving or not. Seems simple, right? The problem is that in the minds of the vast majority of pastors and teachers any time the word “saving” precedes the word “faith” it’s the latter that takes on an entirely new meaning. To that end the traditional threefold definition of faith has been shown to be ambiguous at best and outright dangerous at worst providing an open doorway for pernicious and deadly heresies that snake their way into the Church unabated.

While a source of irritation to many modern Reformed pastors, it was Gordon Clark who first identified this gaping crack in the Church’s foundation and correctly argued that the difference between faith and saving faith are the propositions believed.¹ In contrast, a majority of Reformed pastors and churchmen, who are blindly wed to tradition seemingly for tradition’s sake, maintain that the difference lies not in the propositions believed at all, but in some nebulous psychological state that when mixed with simple faith makes ordinary faith saving.

Like the secret recipe for KFC or McDonald’s special sauce, today’s Reformed leaders and apologists differ widely when it comes to explaining what exactly in addition to simple faith in the Gospel is needed to save a sinner. Presbyterian Church in America (PCA) pastor Andy Webb says the secret ingredient is a Harry Potter potion mingling “the emotion of love with trust, inclination, and agreement.”² The self-proclaimed “Reformed Apologist,” Ron DiGiacomo, claims the magic happens when “a disposition of commitment,”³ whatever that might entail, is added to simple belief. Alan Strange, who is an Orthodox Presbyterian Church (OPC) minister and professor of church history at Mid-America Reformed Seminary, says the alchemy that makes simple belief alone in Christ alone saving is a “mystery.” Strange warns that any attempt to define what it is that makes ordinary belief saving is like peering into the doctrine of Christ’s Incarnation and is “not amenable to rationalistic reduction.”⁴ For Strange what makes ordinary belief saving is beyond human understanding or definition. According to Strange even the words faith and belief differ, despite being translations of the exact same Greek word in Scripture, and that “justifying faith is something more than merely belief: not something less, but something more.”⁵ The central error in all this is that faith is belief; nothing more, nothing less. Consequently, and when you come right down to it, none of these men really believe in justification by faith alone. They just pay it lip service. No wonder the Federal Vision continues to spread unabated, and the PCA is now a safe

¹ See Gordon Clark’s *What Is Saving Faith?*

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5 See 4, Comment 51.
haven for the Federal Vision. Such is the state of the Reformed and Presbyterian Church today.

So, Sean, are you saying that the vast majority of Reformed churchmen don’t believe in justification by faith alone? Well, yes and no. Yes, because they add to saving faith that which is absent from faith simpliciter and end up equivocating, even contradicting themselves, when explaining what exactly the alone instrument of justification is. No, because while confused and mired in meaningless religious jargon, metaphors and word pictures, they don’t add works as that which completes faith making it somehow “saving.” They at least attempt to draw a distinction between God’s once and for all declaration of righteousness the moment a person first believes with faith’s action in justification takes a direct object: the righteousness of Christ. I really think this is as clear as I can be. I don’t see any reason why we must distinguish between the state of being and the action of salvation. Both believe that faith can be either “alive” or “dead,” which means, when stripped of its metaphorical trappings, that a person can believe the truth of the Gospel, assent to it, yet still be lost. In order to be saved and for faith to be effectual, something in addition to belief is needed. I can’t tell you how many times over the years I’ve had Reformed pastors tell me that simply believing the Gospel and Christ’s finished work on the cross is not enough to save anyone. So much for the idea that the Gospel is “the power of God unto salvation.”

Before unpacking this tragically confused paragraph, the central thing to recognize is that both Keister and Wilson are operating from the exact same definition of saving faith. Both believe that faith can be either “alive” or “dead,” which means, when stripped of its metaphorical trappings, that a person can believe the truth of the Gospel, assent to it, yet still be lost. In order to be saved and for faith to be effectual, something in addition to belief is needed. I can’t tell you how many times over the years I’ve had Reformed pastors tell me that simply believing the Gospel and Christ’s finished work on the cross is not enough to save anyone. So much for the idea that the Gospel is “the power of God unto salvation.”

Doug should disagree with this, either. I suppose I will have to enact a qualification of this, nevertheless, lest people think I am making faith active. When I am referring to “faith’s action” I do not mean that we are doing a work. I mean only that faith is doing something in justification. And this is what it is doing: it is “accepting, receiving, and resting upon Christ alone for justification” (WCF 14.2).7

Contrary to the criticisms of FV proponents… I know of NO Reformed scholar who says that we are justified by a dead faith. I know of no Reformed scholar who even hints at this. I know of dozens of Reformed scholars who say the aliveness of faith is not what justifies us. The best way I can put this is to say that the aliveness of faith is a sine qua non, but is not part of the inherent structure of justification. Of course the person who stretches out his arm to catch a ball has to be alive to do that. But his being alive is not an action inherent in stretching out his arm. Maybe I can put it this way: states of being are distinct from actions, just like verbs of being are distinct from verbs of action. We must distinguish then between the state of being alive and the verb of action of what faith does in laying hold of Christ’s righteousness. To put it another way, our aliveness can have no object. It is inherently reflexive. But faith’s action in justification takes a direct object: the righteousness of Christ. I really think this is as clear as I can be. I don’t see any reason why this way: states of being are distinct from actions, just like verbs of being are distinct from verbs of action. We must distinguish then between the state of being alive and the verb of action of what faith does in laying hold of Christ’s righteousness. To put it another way, our aliveness can have no object. It is inherently reflexive. But faith’s action in justification takes a direct object: the righteousness of Christ. I really think this is as clear as I can be. I don’t see any reason why

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8 “One Last Word,” comment 2.
First, as one who identifies with “Robbins and his crowd” I do deny that saving faith is “alive” simply because it is a metaphor that is misapplied to saving faith. Besides, in order for any metaphor to make sense it has to be first explained in literal language. Now, it could be said that saving faith is evidence that a person has already been translated from death to life in regeneration, but beyond that it is completely irrelevant to the question of the role faith plays in justification. This is an important point because as Dewey Robert’s observers, Federal Visionists like Wilson deny God’s grace in regeneration.9 Second, the Westminster Confession nowhere says that “justifying faith is alive.” Concerning faith in justification the Confession states, “Faith, thus receiving and resting on Christ and His righteousness, is the alone instrument of justification: yet is it not alone in the person justified, but is ever accompanied with all other saving graces, and is no dead faith, but works by love” (11:2). Keister is mistaken simply because that which accompanies something, in this case saving faith, is not part of the essence of saving faith, but rather results from it. That should have been obvious to Keister, and the clue is the phrase “works by love,” but more on that later.

B. B. Warfield said, “The saving power of faith resides thus not in itself, but in the Almighty Savior on whom it rests…. It is not, strictly speaking, even faith in Christ that saves, but Christ that saves through faith. The saving power resides exclusively, not in the act of faith or the attitude of faith or the nature of faith, but in the object of faith…”10 If one were to follow Warfield and focus on the “object of faith” then he would be forced to agree with Clark and admit that the difference between faith and saving faith lies in the propositions believed and not in some psychological quality or disposition residing in the one who believes. Had the opponents of the Federal Vision focused on the propositions these heretics believe they would have immediately identified the inherent structure of the Federal Vision scheme of justification as being a clever counterfeit of the Biblical one. They would have easily and quickly identified the Federal Vision as a false gospel and the fight would have been over. They would never have identified those who believe this perversion of the Gospel as their brothers in Christ,” as those writing PCA study report on the Federal Vision did.

Not surprisingly at this point in the discussion Doug Wilson responded: “Lane, I am happy to let you have the last word here.”

And, well he should. With the battle won, Wilson knew the debate was over. It was for this reason Lane declared, “Personally, I am willing to believe that Wilson holds to justification by faith alone, although he is too ambiguous on the aliveness of faith and its place in justification.”

What Keister failed to identify is that the question of the imagined “aliveness” of faith was a carefully laid trap and one that I suspect Keister still fails to see. Jesus said in John 5:24, “Truly, truly, I say to you, he who hears My word, and believes Him who sent Me, has eternal life, and does not come into judgment, but has passed out of death into life.” Jesus’ use of the word “hear” is not a reference to sound vibrations tickling an eardrum, but rather to understanding. Consequently, he who understand Jesus’ word, His message, and believes it has passed from death to life. That person has been born again. There is nothing inherent in the act of believing or faith that saves a sinner, but rather, as Jesus makes clear, it is the message or propositions believed. The problem with all sub-Christian systems like Romanism, Mormonism, or the Federal Vision, is that they do not believe Jesus’ message. Simply put, they do not understand and assent to the Gospel.

Further, the idea of a faith that is dead or alive in Scripture has to do with the process of sanctification where a person who claims to believe the message of the Gospel will invariably evidence, to one degree or another, his belief in the Gospel. For example, James writes:

If a brother or sister is naked and destitute of daily food, and one of you says to them, “Depart in peace, be warmed and filled,” but you do not give them the things which are needed for the body, what does it profit? Thus also faith by itself, if it does not have works, is dead.

But someone will say, “You have faith, and I have works.” Show me your faith without your works, and I will show you my faith by my works. You believe that there is one God. You do well. Even the demons believe—and tremble! But do you want to know, O foolish man, that faith without works is dead? Was not Abraham our father justified by works when he offered Isaac his son on the altar? Do you see that faith was working together with his works, and by works faith was made perfect? And the Scripture was fulfilled which says, “Abraham believed God, and it was accounted to him for righteousness.” And he was called the friend of God. You see then that a man is justified by works, and not by faith only.

Likewise, was not Rahab the harlot also justified by works when she received the messengers and sent them out another way?

For as the body without the spirit is dead, so faith without works is dead also. (2:15-25)

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As every Christian knows, or at least should know, James is not talking about justification before God, but rather those things, those actions, which justify our claims to believe in Jesus Christ to other believers. As Calvin explains in his commentary on this passage:

But here a question arises: Can faith be separated from love? It is indeed true that the exposition of this passage has produced that common distinction of the Sophists, between uniformed and formed faith; but of such a thing James knew nothing, for it appears from the first words, that he speaks of false profession of faith: for he does not begin thus, “If any one has faith;” but, “If any says that he has faith;” by which he certainly intimates that hypocrites boast of the empty name of faith, which really does not belong to them.

Note carefully, for Calvin the question is not between those who have faith where one person’s faith is alive and the other’s is dead, as if they both had faith, but rather between the one who believes and the other who does not. The distinction James is drawing is between the person who possesses genuine belief and the hypocrite. Calvin rightly understands in describing faith as alive or dead that James is using a rhetorical device as he “disputes against those who made a false pretense as to faith, of which they were wholly destitute.” This is so painfully obvious that it is unbelievable that any man claiming to be Reformed – even a PCA pastor – could be taken in, much less tied in knots, by Wilson’s subtlety. Instead of simply judging Wilson by his works, his theology, they find common ground with Wilson and the Federal Vision when it comes to their shared and errant view of saving faith. This is why they are willing to believe that Wilson and the other Federal Vision men believe in justification by faith alone, even if some like Keister were later forced to eat their words.

Similarly, Calvin corrects those who would likewise distort Paul’s meaning in Galatians 5:6 – “For in Christ Jesus neither circumcision nor uncircumcision means anything, but faith working through love.” Calvin writes:

There would be no difficulty in this passage, were it not for the dishonest manner in which it has been tortured by the Papists to uphold the righteousness of works. When they attempt to refute our doctrine, that we are justified by faith alone, they take this line of argument. If the faith which justifies us be that “which worketh by love,” then faith alone does not justify. I answer, they do not comprehend their own silly talk; still less do they comprehend our statements. It is not our doctrine that the faith which justifies is alone; we maintain that it is invariably accompanied by good works; only we contend that faith alone is sufficient for justification. The Papists themselves are accustomed to tear faith after a murderous fashion, sometimes presenting it out of all shape and unaccompanied by love, and at other times, in its true character. We, again, refuse to admit that…faith can be separated from the Spirit of regeneration; but when the question comes to be in what manner we are justified, we then set aside all works.

With respect to the present passage, Paul enters into no dispute whether love cooperates with faith in justification; but, in order to avoid the appearance of representing Christians as idle and as resembling blocks of wood, he points out what are the true exercises of believers. *When you are engaged in discussing the question of justification, beware of allowing any mention to be made of love or of works, but resolutely adhere to the exclusive particle. Paul does not here treat of justification, or assign any part of the praise of it to love. Had he done so, the same argument would prove that circumcision and ceremonies, at a former period, had some share in justifying a sinner. As in Christ Jesus he commands faith accompanied by love, so before the coming of Christ ceremonies were required. But this has nothing to do with obtaining righteousness, as the Papists themselves allow; and neither must it be supposed that love possesses any such influence. (Emphasis added.)*

In every case Calvin rightly notes that whether it’s a question of love or works or a faith that is alive or dead, the question has to do with sanctification, not justification. Justification in every case is by mere faith or belief alone. And, in every case, those who lack love or good works, or the difference between a faith that is alive or one that is dead, is really the difference between those who believe and are being sanctified and those who are not. It’s also important to note that while Calvin did say some confusing things in regard to the nature of saving faith (for example in one place confusing assurance with faith), he did not hold to the traditional three-fold definition.

The time has come to finally reject the traditional three-fold definition of saving faith as a Latin brew mixing notitia, assensus and fiducia. Frankly, it is time to end this Romish love affair with Latin entirely and return to the Greek of the New Testament. It is time to return to *pistēn* (which means “to believe”) or one of its cognates like *pistis* (which means “belief”). Faith consists of understanding and assent; nothing more, nothing less. And, the difference between faith and saving faith is not found in *fiducia*, that ill-defined and meaningless addition to ordinary faith. Rather, the difference between faith and saving faith is found exclusively in the propositions believed.