

## CHRISTIAN FAITH AS TRUST\*

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### Abstract:

Thomas Aquinas and the Scholastic tradition have defined the noetic content

of Christian faith, *fide*, as a sort of ungrounded belief — not knowledge — motivated by grace. Calvin and the Reformed tradition, instead, have seen that content as a sort of knowledge made possible by grace. Both theologians agree that faith produces trust in God, but the way they respectively understand the ground of such trust depends upon their respective ways of understanding the noetic content of faith. The aim of the present paper is to explain in what sense Christian faith, as understood by John Calvin, is or involves a certain kind of trust or reliance.

**Key words:** Aquinas, Calvin, faith and knowledge, trust.

### 1 Introduction

The main goal of this paper is to explain in what sense Christian faith, as understood by John Calvin, is or involves a certain kind of trust or reliance. This is not to imply that faith is *merely* trust: faith involves also, in a very essential way, noetic structures and propositional attitudes. The paper intends to clarify how these sustain or create trust and what are the objects of such trust. It will be convenient, in order to highlight Calvin's views on faith, to compare them with those of Thomas Aquinas, which are better known. This should clarify the differences between these two great theologians on the issue, hopefully contribute to dispelling some of the misunderstandings that, according to Vos (1985), some Protestants hold regarding Aquinas' conception of faith, but also to make clear which is the actual Calvinian view.

There is no doubt that, even if it has other aspects, faith involves certain noetic acts and propositional attitudes. It is impossible to understand Aquinas' or Calvin's concept of faith without taking into account the noetic structure of the person. Plantinga

(2000, p. 221) defines a person's noetic structure as "the set of propositions he believes, together with certain epistemic relations that hold between him and these propositions". In the next section I will expose the details of this concept, which will be used throughout as a tool to analyze the respective accounts of Aquinas and Calvin of the noetic structure presupposed by faith.

Starting with his theory of knowledge, in the third section I will try to reconstruct Aquinas' conception of faith, as rigorously and clearly as possible, and then explain how he saw the trust involved in faith.<sup>1</sup> In the fourth section I will do something analogous on Calvin, following the relevant passages of his *Institutes of the Christian Religion*.

### 2 The Concept of a Noetic Structure

Any normal human person harbors beliefs about many things. Usually, these beliefs are not isolated, but are related, connected among themselves by associations, logical connections and the like, so that the person's stream of consciousness consists of these, passing from one to the other, interspersed with images, emotions and feelings.<sup>2</sup> Thus, these beliefs are somehow "stored" in the body of the person, forming a certain system or structure. And there is no doubt, indeed, that much that is important and interesting can be said about the neurological or psychological aspects of this structure. Nevertheless, I shall not deal with these aspects here, but only with the logical and epistemic ones. This task is feasible because a person can normally provide reasons for

<sup>1</sup> The doctrine of faith is mainly exposed in the Second Part of the Second Part, chapters 1 to 16, of the *Summa Theologica*. I will follow here Redmond's (2000) exposition of Aquinas doctrine on faith, which I find quite accurate. Redmond refers to these chapters as 'F'.

<sup>2</sup> Perhaps the literary form of interior monologue, used to portray the stream of consciousness of some character, would be a better way of depicting this stream. An example is Molly Bloom's soliloquy in chapter eighteen of James Joyce's *Ulysses*.

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harboring some of his beliefs, and can infer beliefs from other beliefs, even if unconsciously.

It is important to stress that noetic structures are something actual in living human beings. The reason why this is so important is that the notion of a noetic structure usually tends to be somewhat idealized. It tends to portray humans as perfect computers, endowed with perfect information and able to draw all the logical consequences of their beliefs. It is therefore important to remember that a person may have beliefs entailing a proposition  $A$  and yet be unable to see that  $A$  is a proposition he should also believe. Or he may harbor belief  $A$  unconsciously, so that if someone asks him whether he believes that  $A$  he might say that he does not, or that he has never thought about it. Also, beliefs that are more or less obvious to someone may be suppressed for some or another motive; for instance, a wife may be unwilling to acknowledge that her husband is a serial murderer, even though she has enough evidence for it.

The noetic structure of person  $S$ , thus, is the set of beliefs maintained by  $S$ , even though he might not be conscious of some of them, or of some of their logical consequences. Thus, his noetic structure is a certain system, even if the system may be relatively disconnected and even inconsistent.

The beliefs constituting a noetic structure can be divided into basic and nonbasic. A belief  $A$  is *basic* for person  $S$  iff  $S$  believes it and does not believe it on the basis of other propositions (cf. Plantinga 2000, p. 219). Notice that this is not to say that  $S$  is “rational” (whatever this may mean) in believing  $A$ , or that  $A$  is evident to  $S$ :  $A$  may be a belief inherited by tradition which may have been rational for  $S$ 's ancestors to believe but that it is no longer rational for  $S$  to maintain. Hence, some basic beliefs may be grounded for  $S$  (i.e.  $S$  has grounds to maintain them), whereas others might not be.

The propositions within the noetic structure of person  $S$  may be believed with different degrees of intensity. Plantinga (2000, p. 222) suggests that it is somehow possible to have an index of degree of belief, namely

as a function  $B_S(A)$  from the set of propositions a person  $S$  believes or disbelieves into the real numbers between 0 and 1.  $B_S(A) = n$ , then, records something like the degree to which  $S$  believes  $A$ , or the strength of his belief that  $A$ .  $B_S(A) = 1$  proclaims  $S$ 's utter and abandoned commitment to  $A$ ;  $B_S(A) = 0$  records a similar commitment to not  $A$ ;  $B_S(A) = 5$  means that  $S$ , like Buridan's ass, is suspended in equilibrium between  $A$  and not  $A$ .

The existence of such an index presupposes that there is a binary relation  $\preceq$  among the propositions  $S$  believes or disbelieves, such that  $A \preceq A'$  if  $A$  is more firmly believed than  $A'$  by  $S$ . It requires also that  $\preceq$  be at least connected, reflexive and transitive over such set of propositions. Measures of degree of belief restricted to subsets of beliefs with certain structural characteristics can be defined as measurements of subjective probabilities, as explained by Suppes (1974).

The propositions believed by  $S$  may also have different depth of ingression. Comparing the noetic structure of a person with a building, some have explained depth of ingression by means of a metaphor that compares it with closeness to the foundations: the foundations sustaining the building have the greatest depth; the columns supporting superior floors a little less. Perhaps the iron of the balcony has very little. The criterion of depth of ingression for a tenet is usually how much of the building would have to be rebuilt if the tenet were removed. The foundations have the greatest depth of ingression because removing them would be tantamount to removing the whole building. It is hard to imagine an index of depth of ingression, but usually religious beliefs,<sup>3</sup> and those constituting the central tenets of the worldview, tend to be in the core of the noetic structure. The closer to the core, the harder for  $S$  to abandon a belief. This has an analogue in scientific theories. Lakatos (1970) claimed that scientific theories have a “hard core” which is never rejected in the face of negative evidence: what is modified or rejected is the “protective belt” surrounding the hard core.

In addition, the propositions believed by  $S$  may also have different degree of support or confirmation for  $S$ . Classical foundationalism has a general doctrine of belief justification. According to it, justified basic beliefs must be selfevident or incorrigible or evident to the senses. Other beliefs are justified if they receive enough support from the foundations, the justified basic beliefs. This leads to the idea of degree of confirmation: the degree of confirmation a proposition  $P$  has depends upon how is  $P$  related to certain basic justified beliefs. We cannot get into the details here, but any doctrine of confirmation degree must explain how a non-basic proposition  $P$  is con-

<sup>3</sup> For a precise definition of what I mean by religious belief, see Clouser 2005.

firmed by a set of justified basic propositions  $P_1, \dots, P_n$ .<sup>4</sup>

### 3 Aquinas' Conception of Faith

According to Plantinga (2000), Aquinas is correctly seen as a classical foundationalist. Aquinas held that a properly functioning ("rational") noetic structure must harbor as basic beliefs only beliefs that are self-evident, incorrigible or evident to the senses. Any non-basic belief must be believed with a degree of intensity proportional to its degree of confirmation, leading to one of four degrees of propositional commitment:

- (1) *Knowing* (and understanding, *intelligere*), when the mind firmly "assents" (*assentire, assensio*) to a proposition and "adheres" (*adhaerere, adhaesio*) firmly to its truth-value (*pars*, its truth or falsehood). Assent means grasping (*capere*) the content and judging it true or false [F9:1; these are the fundamental mental acts of apprehension and judgment].
- (2) *Opining* (*opinari*), when the mind, lacking strong assent, adheres to one truth-value not firmly but with misgiving ("fear of error") [Opinion (*opinari, opinio*), "weak and infirm," sometimes ethically deserving (F2:9:ad2), characterized by contingency (F1:5:ad4), misgiving, and even willfulness (F1:4), may constitute belief. Aquinas also speaks of "(*mente tenere*, hold in the mind" (F1:5:3, etc.); he tends to reserve '*credere*' ("believing") for "holding on faith"; the word may have other connotations such as trust (F2:2)].
- (3) *Suspecting* (*susplicari*), when the mind, "guided by a slight clue (*tenetur aliquo levi signo*)," "inclines (*declinare*)" more to one truth-value than the other.
- (4) *Wavering* (*dubitare*), when the mind vacillates between the truth and falsehood of the proposition. (Redmond 2000, p. 38)

Aquinas held, moreover, that in describing a properly functioning noetic structure he was describing "natural reason", the natural intellectual powers of any normal human being, in whatever epoch and culture, where 'normal human being' means human person able to speak coherently and make correct inferences.

Aquinas maintained the Scholastic view that there are two classes of propositions: those whose truth-value can be determined in principle by natural reason, and those that cannot. These last concern revealed matters divine (*circa divina*) "but also cer-

tain temporal affairs in their relation to God" (Redmond 2000, p. 39). Aquinas held that certain tenets regarding matters divine could be believed by revelation or reached instead by natural reason. The existence and unicity of God as creator are among these tenets. The claim that the existence of God can be known by natural reason implies that such knowledge is within the reach of any normal human being; i.e., any normal human being making use of his natural intellectual powers can come to know that there is a transcendent God that created the world. This knowledge is not basic for Aquinas, however, since it must be reached by means of inferences from basic propositions.<sup>5</sup> Since the arguments are involved, these inferences are not "spontaneous"; i.e., not every normal human being actually reaches the conclusion that there is a transcendent unique God which is creator of the universe. In point of fact, Aquinas thought that most human beings come to believe such a proposition not by argument but by faith, which for him implies without knowing it.

This doctrine of the "natural" knowledge of God seems to clash with the teachings of Romans 1:18–25, where it is implied that the knowledge of God is immediate for human beings with a properly functioning noetic structure but not for "normal" humans in general, due to a certain corruption of the intellectual powers:

18 The wrath of God is being revealed from heaven against all the godlessness and wickedness of men who suppress the truth by their wickedness, 19 since what may be known about God is plain to them because God has made it plain to them (διότι τὸ γνωστόν τοῦ Θεοῦ φανερόν ἐστιν ἐν αὐτοῖς). 20 For since the creation of the world God's invisible qualities — his eternal power and divine nature — have been clearly seen, being understood from what has been made, so that men are without excuse. 21 For although they knew God, they neither glorified him as God nor gave thanks to him, but their thinking became futile and their foolish hearts were darkened.

Indeed, since 'φανερόν' means "visible", "manifest", "evident", the scripture is clearly asserting that what can be known about God, namely his eternal power and divine nature, was originally visible, manifest and evident to all men. Now, since

<sup>4</sup> The literature on confirmation degree usually takes Carnap 1950 as one of the seminal contributions of this field.

<sup>5</sup> Aquinas' traditional arguments for the existence of God are known as the *viae*: "ways." A rigorous formal reconstruction and discussion of the same can be found in Bochenski 2000.

some of them no longer are able to know God in such a way, or know him at all, it follows that something must have happened to their intellectual powers. Romans 1 continues explaining the cause of such downfall:

22 Although they claimed to be wise, they became fools 23 and exchanged the glory of the immortal God for images made to look like mortal man and birds and animals and reptiles. . . . 25 They exchanged the truth of God for a lie, and worshiped and served created things rather than the Creator. . . .

Hence, I take this scripture as implying, first,

- (1) The proposition “there is a divine eternal being which is creator of the universe” is self-evident to all human beings with a properly functioning noetic structure.

And, second,

- (2) Not all normal human beings have a properly functioning noetic structure.

Aquinas (and the Scholastic tradition) seem to deny (2). When he describes “natural reason”, Aquinas seems to assume that he is describing a properly functioning noetic structure. Hence, he seems to be implicitly attributing to normal human beings such a structure. Moreover, he also denies (1), that the proposition “there is a divine eternal being which is creator of the universe” is self-evident, since even Christian philosophers — according to him — need sophisticated arguments in order to see its truth. Now, given that this type of knowledge of God can be reached only by people with special training, it cannot be equated with the self-evident knowledge of God mentioned in the former scripture: clearly, a proposition whose truth can be known only by those having a rather sophisticated logical training could hardly be said to be plain to all normal human beings. Thus, there is a dissonance between Aquinas’ account of the natural knowledge of God and the former scripture. Aquinas would be willing to claim that even for human beings with a properly functioning noetic structure (i.e., according to him, all human beings in general) the proposition “there is a divine eternal being which is creator of the universe” is *not* self-evident. For him, the knowledge of God is the privilege of philosophically trained persons who have followed the proper arguments.

In contradistinction to the philosophical knowledge of God,

faith has not that inquiry of natural reason which demonstrates what is believed, but an inquiry into those things whereby a man is induced to believe, for instance, that such things have been uttered by God and confirmed by miracles. (F2:1, Reply Obj. 1)

Now, if *S* really *knew* that there is a divine eternal being which is creator of the universe (God) *and* that the tenets proposed for belief (those in the Scripture) have been uttered by such being *and* that such being never lies, then it would be altogether foolish for *S* not to assent to those tenets. Indeed, a good ground for *S* to *trust* that what *T* says is true is to know that *T* is reliable; i.e., that *T* knows what he is talking about, and that *T* never lies. This holds also for the acts of faith that humans perform regarding very practical temporal matters, like boarding a plane to cross the Atlantic: if person *S* did not know many things about planes, the fact that not many fall down, that they receive proper maintenance, that the pilot is expert, and so on, perhaps *S* would rather not board the plane. The point is that trust and reliance in practical, moral, human matters is usually grounded upon *knowledge* of the relevant facts. When it is not, we say that it is *blind faith*.

Does God require blind faith by those to whom he proposes the fidic tenets? If a normal man *S* *knew* that God exists, that such being never lies, and that the Bible contains his word, and if he felt his conscience accusing him, then *S* would certainly feel rather inclined to assent to the tenets proposed by God in the Gospel. Yet, Aquinas would not admit that this much knowledge about God is possible. He would admit that natural reason can reach at most the knowledge of the existence and unicity of God, perhaps with some intimations of his moral character due to the witness borne by their consciences (Romans 2:15). As a matter of fact, regarding the question whether it is necessary to believe by faith those things which can be proved by natural reason, Aquinas says that

It is necessary for man to accept by faith not only things which are above reason, but also those which can be known by reason: and this for three motives. First, in order that man may arrive more quickly at the knowledge of Divine truth. Because the science to whose province it belongs to prove the existence of God, is the last of all to offer itself to human research, since it presupposes many other sciences: so that it would not be until late in life that man would arrive at the knowledge of God. The second reason is, in order that the knowledge of God may be more general. For many are unable to make progress in the study of science, either through dullness of mind, or through hav-

ing a number of occupations, and temporal needs, or even through laziness in learning, all of whom would be altogether deprived of the knowledge of God, unless Divine things were brought to their knowledge under the guise of faith. The third reason is for the sake of certitude. For human reason is very deficient in things concerning God. A sign of this is that philosophers in their researches, by natural investigation, into human affairs, have fallen into many errors, and have disagreed among themselves. And consequently, in order that men might have knowledge of God, free of doubt and uncertainty, it was necessary for Divine matters to be delivered to them by way of faith, being told to them, as it were, by God Himself Who cannot lie. (F2:4)

The problem of this text is that its use of the term ‘knowledge’ is incorrect, since no proposition taken by faith, according to Aquinas, can count as knowledge. It is clear that if “Divine matter” *A* is delivered to *S* by way of faith, then *S* does not know that *A*.<sup>6</sup> If *all* such matters are delivered by faith then *S* cannot know that they were delivered by God or that God cannot lie. Hence, in order to have faith *S* must take a leap, so to say, assenting to entirely groundless tenets. Thus, Aquinas is implying that most believers *are* fideist, insofar as they accept the authority of Scripture without evidence. He is also giving three motives why all men *should be* fideist, taking by faith even tenets that can be known by reason. Moreover, if a philosophically trained person wanted to accept the authority of the Scripture by reason, he would not be able, since the proposition “the Scripture is the Word of God, of that same God whose existence you reached by way of rational proof” is not a tenet that for Aquinas can be known, but must be taken by faith. Thus, it is hard to see how, for Aquinas, faith can be said to build upon nature.

Curiously enough, far from taking this groundless assenting as a defect, Aquinas claims that it is meritorious (cf. F9), precisely because there are no reasons to assent to it:

our actions are meritorious in so far as they proceed from the free-will moved with grace by God. Therefore every human act proceeding from the free-will, if it be referred to God, can be meritorious. Now the act of believing is an act of the intellect assenting to the Divine truth at the command of the will moved by the grace of God, so that it is subject to the free-will in relation to God; and consequently the act of faith can be meritorious.

It would be more understandable that if agent *S* knows that there is a God, and *S* obeys him by assenting to the propositions he proposes, or to his promises, then *S* has some merit for that reason. But it is hard to understand why a groundless leap of faith to believe an unknown god can be seen as meritorious at all.

#### 4 Calvin’s Conception of Faith

We shall see that Calvin’s view of faith is entirely different. First of all, Calvin would have accepted sentences (1) and (2), in the first place precisely because they are scripturally grounded, but also because there is empirical evidence in their favor. For Calvin, the only reason why humans do not find evident that there is a divine eternal being which is creator of the universe is that, due to the Fall, their noetic structure is not working properly, since

There is within the human mind, and indeed by natural instinct, an awareness of divinity. This we take to be beyond controversy. To prevent anyone from taking refuge in the pretense of ignorance, God himself has implanted in all men a certain understanding of his divinemajesty. Ever renewing hismemory, he repeatedly drops fresh drops. Since, therefore, men one and all perceive that there is a God and that he is their Maker, they are condemned by their own testimony because they have failed to honor him and to consecrate their lives to his will. If ignorance of God is to be looked for anywhere, surely one is most likely to find an example of it among the more backward folk and those more remote from civilization. Yet there is, as the eminent pagan says, no nation so barbarous, no people so savage, that they have not a deep-seated conviction that there is a God. And they who in other aspects of life seem least to differ from brutes still continue to retain some seed of religion. So deeply does the common conception occupy the minds of all, so tenaciously does it inhere in the hearts of all! Therefore, since from the beginning of the world there has been no region, no city, in short, no household, that could do without religion, there lies in this a tacit confession of a sense of deity [sensus divinitatis] inscribed in the hearts of all.

This awareness, which is called by Calvin *sensus divinitatis* (henceforth SD), can be defined as a sort of innate predisposition to form the belief that God the creator exists, and that he is worthy of obedience and praise. According to Helm (2004, pp. 227–228),

given a properly working SD the natural awareness of the world around us, and of ourselves, activates or

<sup>6</sup> Cf. Redmond 2000, p. 41.

sustains the belief not simply that God exists, but that he has created and is sustaining all that one is aware of. So the cognitive content of the sensus is not merely that God exists, but that God the Creator exists. This awareness, that oneself and all that one sees is the creation of God, in turn triggers beliefs of awe, respect, gratitude, and obligation to the benefactor of the whole, beliefs and feelings which are entirely appropriate given the knowledge of God the creator that men possess, and commitment to a moral principle such as: Benefactors ought to be loved and respected.

Thus, a properly working noetic structure, one in which the SD works properly, finds as evident and basic that God the creator exists and that there is an obligation to love and respect him. Even though Calvin does not despise natural theology,<sup>7</sup> he would have said that *for a properly working* noetic structure the knowledge of God is immediate, obvious, so that no sophisticated arguments are needed in order to obtain it. This is universally valid for all humans: if, for some *S*, *S* has a properly working SD, “and has the knowledge that there is a God renewed by data  $D_1 \dots D_5$ ”, then, for any *S* 0 with a properly working SD, *S*’ will have the knowledge that there is a God renewed by data  $D_1, \dots, D_5$ ” (cf. Helm 2004, p. 227).

The restitution of the SD requires a regenerative operation of the heart, whereby the person arrives at a position in which he can receive the Scripture as God’s Word, since the noetic structure cannot be repaired further but through this Word. This operation is what the Scripture calls “washing of rebirth and renewal by the Holy Spirit” (Titus 3:5), and is deemed as sufficient for justification by Reformed theologians, as the seed of faith (*semen fidei*). This operation does not restore completely the noetic structure, to the point that the SD becomes sufficiently repaired. That is why the Scripture is required, which “gathering up the otherwise confused knowledge of God in our minds, having dispersed our dullness, clearly shows us the true God” (*Institutes* I.6.1).

Hence, the reason why some find impossible to admit that the Bible is the Word of God is that their SD is not working properly: All men have a SD, but in many of them it is corrupted. This does not mean it is nonexistent; only that it does not yield the right conclusion. “Calvin is clearly not saying that all those who have a sense of God have a sense of the same God” (Helm 2004, p. 233). What is, then, “the divine” that all men have a sense of? Helm (*ibid*, p.

234) suggests that it is accurate to suppose that, for Calvin, it “is more like the recognition of a category of things than of some thing or things within a category”. Roy Clouser has found that this category can be encountered in all religious beliefs, namely as the category *unconditionally, non-dependently real*.<sup>8</sup> All men have a tendency to form judgments as to what falls, or does not fall, within this category, and that explains the enormous diversity of religious beliefs. If a properly working noetic structure puts the God of Abraham in this category, a defective one will put instead some other putative entity or entities in its place, falling thus in some or another form of idolatry.

Idolatry leads to different interpretations of the facts or to the outright denial of facts. According to Helm (2004, p. 238),

Calvin would argue that the Fall has brought about misguided conceptions of self-interest. A person does not now believe that his self-interest is bound up with the knowledge and service of God, but in other ways. And as a result of this, he misinterprets relevant evidence, he suppresses evidence, he accepts common opinion, and so on.

Nevertheless, for those whose noetic structure has been reordered, it is evident that God himself speaks in the Scripture. According to Calvin, asking how can anybody be assured that the Scripture has sprung from God is like asking

Whence will we learn to distinguish light from darkness, white from black, sweet from bitter? Indeed, Scripture exhibits fully as clear evidence of its own truth as white and black things do of their color, or sweet and bitter things do of their taste. (*Institutes* I.7.2)

Calvin also refers to a certain experience common to Christians when he explains why the Scripture bears its own self-authentication:

those whom the Holy Spirit has inwardly taught truly rest upon Scripture, and that Scripture indeed is self-authenticated; hence, it is not right to subject it to proof and reasoning. And the certainty it deserves with us, it attains by the testimony of the Spirit. (*Institutes* I.8.5)

This does not mean that all the tenets of the Scripture become equally clear to the one who has suffered this change in his noetic structure. As Helm suggests, one-step self-authentication applies to

<sup>7</sup> Cf. *Institutes* I.5.

<sup>8</sup> Clouser 2005, p. 19.

certain core affirmations of Scripture, whereas a faithful interpreter should interpret the non-core affirmations in a way that is consistent with the core (this is the so-called ‘analogy of faith’). “This implies that understanding the meaning of the core expressions is easy or fairly easy; their meaning is clear and indisputable”. But anything that is self-authentic in this sense is basic in the sense established in §2 above. Hence, in contradistinction to Aquinas’ view, Calvin’s is that the noetic content of faith is *knowledge*; i.e., it consists of true propositions grounded upon self-evident propositions that are accepted as basic. In particular, the belief that the Scripture is the Word of God is one of these basic tenets. The Catholic critics insist that this makes of Calvin a fideist, but that is only because they are assuming, or presupposing, Aquinas’ view on the matter, namely that the tenets of the Scripture cannot be known, but only assented to by the will. Calvin would reply: No, they are known with self-evidence, once grace has restored the fallen noetic structure of the person involved. For Aquinas, grace “inclines” the will to assent unknowingly; for Calvin, grace restores the SD to the point in which the core tenets of the Scripture become self-evident.

Therefore, for Calvin, faith as trust, not as propositional content, can be defined as confidence grounded upon knowledge: there is good reason to trust God’s promises, since we *know* that he is faithful and almighty. His own definition runs thus:

Now we shall possess a right definition of faith if we call it 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 mind and sealed upon our hearts through the Holy Spirit. (Institutes III.2.7)

Hence, the emphasis of Hebrews 11:1 is that faith is assurance and certainty of things unseen and of promises given: “faith is being sure of what we hope for and certain of what we do not see”. But certainty implies knowledge.<sup>9</sup> We can conclude that, for Calvin, trust in God’s promises, in his faithfully maintaining his creation through the laws governing the universe, is grounded in knowledge, not in a mere act of willful assent. It follows that faith cannot be meritorious in any sense since, as Aquinas himself says, “the considerations of science are not meritorious” (F2:9, Obj. 2) and if *S* has a sufficient motive for his belief, “this does not seem to imply any merit on his part, since he is no longer free to

believe or not to believe” (F2:9, Obj. 3). Redmond’s way of putting it is extremely clear:

We are not free toward knowledge, according to Aquinas; once [S] sees the evidence for two plus two equals four, he is not free not to know it. (Redmond 2000, p. 37)

Hence, when *S* is credited by God with righteousness for believing his promises (cf. Genesis 15:6), the reason is not that *S* is assenting without any motive, but that he is *obeying* God’s voice, knowing that it is God who is speaking; but above all that this act of obedience is made possible by the restoration of *S*’s noetic structure and SD, restoration which is the means of justification.

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<sup>9</sup> Cf. also *Institutes* III.2.14.

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