Question 1. What is your only comfort, in life and in death?
That I belong—body and soul, in life and death—not to myself but to my faithful Savior, Jesus Christ, who at the cost of his own blood has fully paid for all my sins and has completely freed me from the dominion of the devil; that he protects me so well that without the will of my Father in heaven not a hair can fall from my head; indeed, that everything must fit his purpose for my salvation. Therefore, by this Holy Spirit, he also assures me of eternal life, and makes me wholeheartedly willing and ready from now on to live for him.

_The Heidelberg Catechism (1563)_

**Credo: I Believe—but in Whom?**

Most people long to have beliefs and convictions that both bring them inner happiness and provide meaning and purpose for their lives. Apparently each of us wants to feel good about himself and his place in the world.

How and what I feel as an “individual” is important to me. In fact sometimes, the way I feel seems to be the only real thing in the world. My emotions are so very much part of me that on occasions they seem to be the whole of me. Yet I know from the experience of living, from my mistakes and from those of others, that I cannot plan and run my life or decide what is right and wrong simply by following my feelings. They are too volatile, sometimes up and sometimes down and sometimes in a whirl.

If I am going to be stable and balanced, my feelings, my emotions, my affections—my inner self—need to be coordinated with what I think, what I believe, what I ought to be and to do and what I intend and decide. This is easier said than done! But it is possible if we begin in the right place in the right company with the right motives! We need to sit at the feet of the Lord Jesus within the household of God the Father, with a sincere heart to be taught by him there.

*Not an individual but a person in relationship*

One of the first things that I learn in the school of Christ is that I am not an individual but an individual per-
CREDO: I BELIEVE—BUT IN WHOM?

son. I am not like an isolated pebble on the beach, near to other pebbles and rocks, but not really connected to them. Rather I am like a part of a body, connected to other parts of the body as well as to the brain, nerve center and heart. I am a member of the human race; I am God's creation, made in his image and after his likeness; I am related to my family by ties of procreation and blood and thus I have relatives. Certainly I have individuality as a person for no one is exactly like me. God has made me like other human beings but with an uniqueness as his creature.

The truth of the matter is that I am an individual person connected by God's ties to God himself as my Creator and to other human beings as his creation.

For Christianity, a key verb is "I believe" or "I trust." Both in the Old and the New Testaments there is much emphasis upon "believing" and "trusting." Where the soul of a person is rightly ordered then believing and trusting involves right thinking, right feeling and right doing. To trust in the God the Father and to believe in the Lord Jesus Christ involves right thinking and right feeling and leads to right action.

We know from experience that to believe in or to have faith in someone involves much more than believing what someone says on this or that occasion. It is possible that I believe what a person tells me about a specific thing (e.g., that the next train is at noon). Yet, at the same time, I would not trust myself to that person in terms of allowing him to guide me through a tropical forest, to invest my savings, or drive me through the crowded streets of Manila.

To believe in and to have faith in a person means not only to believe what he says, but also to trust him, to be prepared to put one's life in his keeping. Such trust will involve thoughts concerning why the person should be trusted, the nature of his character and of his track record; further, it will involve thoughts concerning why I need to believe and trust him. Further, such trust will involve mixed feelings including positive emotions of confidence and peace with traces of some hesitating, fear and worry.

Believing in and trusting the God and Father of the Lord Jesus Christ, is similar to, but not identical with, believing in and trusting a human being. The most obvious difference is that almighty God is the Creator and Judge and a human being is a creature facing judgment.

Therefore to believe in and trust God the Father, the Creator, Redeemer and Judge, is to commit oneself to the one to whom one owes everything and from whom one receives everything—one's existence and one's salvation.

But why do people resist believing in and trusting the God and Father of the Lord Jesus Christ? Why does such faith seem unnecessary, irrelevant, or impossible today?

A brief and what seems to be a simplistic answer to this question is this. Such faith seems out of the question because we can never get past the "I" into the rest of the sentence which reads, "believe in God, the Father almighty." We are anchored firmly not only in our individuality but also in our self-centered individualism! We have been taught and encouraged in school and by the media to view and to call ourselves, "individuals." Around us we read and hear in glittering ways the "truth" at the center of modern secular culture, "Remember you are you, you are unique, you are an individual."

Because modern individualism functions as a god whose existence we are often not even aware of, we do not know or feel that in our individualism and self-centered existence we are the enemies of God, the Father. We deliberately plan and live our lives as if he were not the Creator, the Redeemer and the Judge and as if his Son, the Lord Jesus Christ, were not the mediator between God and man, and as if his Holy Spirit, the Spirit of truth, were not present to help us in our weakness.
At the center of the theological word "sin" is the letter "I." Modern individualism supposes that "I," the human ego—not the infinite and eternal God—is the center of the universe. Further, it teaches that what "I" feel and what "my" opinions are must be the most important things in the universe as far as I am concerned, and, therefore, that my self-fulfillment and self-realization are paramount for full meaning and purpose in my life.

The "I" of modern, self-centered individualism certainly believes in something! The confession of this "ego" may be rendered as: "I believe in self, in humanity, in the achievements of humanity (like the sciences, or technology) and in God. I use religion to cultivate and to hallow such belief and trust." Thus religion, eastern or western, Christian or pagan, is so easily turned into a religious psychotherapy where the aim is "to feel good about myself, my religion, and my relationships."

It seems to be the case that in the popular forms of modern western religion, in practice even if not in teaching and preaching there is the equation, "Christianity = the individual plus God." Here the "individual" as a member of a voluntary society/group (a "community of faith") is perceived to be on terms of equality with God in some kind of contractual "relationship." The effect of this is to change the biblical formula, "the God of Abraham, Isaac and Jacob," to "the God who belongs to Abraham, Isaac and Jacob." Or, in New Testament terms, the understanding is that "the God of Jesus and of the apostles and martyrs belongs to me and to us." We want God/deity on our own terms and believe that we have him/it/her as such.

Such obvious or veiled self-centeredness is in contrast to God-centeredness. It is an understanding of myself not as a human being whose meaning begins in his relation to God, his Creator. Rather, it is as a being who stands alone as an individual, and in and from that aloneness imposes meaning on the world and on "deity." It is as though I am one marble in a jar of marbles touching others but not joined to any of them, and I see my task as seeking to give names and meaning to all the other marbles and also to the jar!

A self-centered individual who places self at the center of experience may also be a selfish, self-centered individual! But we need to distinguish the two at least conceptually for there can be, and often has been, selfishness even where there is little or no modern, self-centered individualism! There was much selfishness in the world before the arrival of the western Enlightenment in the eighteenth century, with modern individualism and the ever-increasing claims of varied human rights. However, this said, we need to be aware today that the combination of old-fashioned selfishness with self-centered individualism is volatile in modern society.

The "I" who by the assistance of the Holy Spirit believes and trusts in the Father almighty through Jesus Christ the Lord is a person who is not dominated by self-centered individualism but who may still be affected by it. As his personal faith and trust deepens and is tested by the grace of God, his self-centered individualism will gradually be overcome, and his true individuality (i.e., his individual personhood and personality) will mature in relation to God and man within the fellowship of the body of Christ, the household of God the Father.

The "I" of self-centered individualism cannot truly say, "I believe in God" for this "individual" can only believe in himself and in extensions and projections of himself. What he can and does say is, "I believe in myself and God."

Trusting in and having faith in God the Father almighty is not possible by an individual immersed in individualism. Believing in the Lord our God is only possible by a human being who knows and sees himself as a person—
that is, as a person whose existence is formed by relations of order within the creation. Only a human being who knows himself to be really and truly (whether he feels this or not) living in relation to God, his Creator, and to human beings as fellow creatures made in God's image, can actually believe in, trust in and have faith in this Lord God.

At baptism the “I” who confesses “I believe in God the Father almighty . . .” is a person who does so as a member of the one body of Christ as in relation to God and fellow members. In fact one real value in using the historic creeds today for catechetical instruction and for congregational use is that the “I” who speaks in them is, (1) the one “I,” the Bride of Christ, and the Body of which Christ is head, and the household of which Christ is master, and then, (2) the individual member of the body and of the family.

A QUESTION ABOUT CREEDS

A question often asked today in a culture which emphasizes experientialism and immediacy and puts little store on that which is ancient is this: Why should Christians continue to use the Apostles’ and Nicene Creeds, which were composed many centuries ago, in public teaching, services of worship and in private use?

This can be answered along these lines:

First of all we use creeds because to do so is part of our long Christian heritage reaching back to the beginnings of the Christian church. What we call the Apostles’ Creed is in essence the creed used for baptism in the church in Rome from early times. It was not written by the apostles but it claims the basics of their teaching and it was adopted by many dioceses in the Latin-speaking West. What we call the Nicene Creed reached its definitive form at the Council of Constantinople (381) but it had a previous history both before and after the Council of Nicea (325) as a baptismal creed. This is truly the ecumenical creed.

In the Western church the Apostles’ Creed has been used for holy baptism and in the daily prayer (offices), while the Nicene Creed has been used primarily but not only at the Eucharist/Mass/Holy Communion. In the Eastern church the Apostles’ Creed is rarely used but the Nicene is used both for baptism and in the Divine Liturgy/Eucharist.

Protestants have varied in their actual public use of the creeds. Anglicans use one or both of the creeds daily, Presbyterians use them infrequently and Baptists rarely.

Entering the church of God, we are taught the essence of the faith via the creed, the essence of how to live before God via the commandments, and the essence of our relation to the Father via the Lord’s prayer.

Second, we use creeds in order to proclaim to one another in the congregation of Christ’s flock what is the basis and essence of the faith we hold and live by. Effectively each of us as a member of the body of Christ, the family of God, is saying to every other member, “This is what I believe, teach, and confess as a baptized Christian.” We are rejoicing together in our common faith and hope.

Third, we use creeds in order to be able to proclaim to the world outside the church what is the essence of our belief as Christians. Having memorized the text of, and having understood the meaning of the creed, we are able by God’s help to explain to all who desire to know what is the Christian gospel and what is the Christian faith.

Fourth, we use creeds in worship as a means of echoing what we have heard from the Lord concerning his salvation and grace. We address the Father through his Son, our Lord Jesus Christ, with the Holy Spirit, repeating what we have learned from him and what he has done for us and for our salvation. And as we all speak to God together as one people we use the first person singular, “I believe,” for we are the body of Christ united to Christ the head and we are the bride singing to her Bridegroom.
Fifth, we use creeds in order to implant in our minds a structure of understanding so that by this structure or paradigm we can rightly read the Holy Scriptures with understanding and with profit. The mind is not like a vacuum or an empty city square waiting to be filled. Rather it is like a processing machine which receives and understands material according to its programming. This means that our minds have to be programmed (as it were) with the structure and essence of the faith so that they can become Christian minds and as such begin rightly to appreciate, read, meditate and understand the sacred Scriptures. The creed implanted in the memory opens up its own depths of meaning as we read and meditate upon Scripture; at the same time the creed gives us the key to interpret Scripture and thus opens up the Scriptures for us.

THE NEW "I" WHO BELIEVES

The creed is initially a baptismal confession for Christians. Each believer who truly confesses: "I believe in God the Father almighty," does so as an individual person. Responding to the good news, the Christian gospel, he has decided to turn away from the world, the flesh, and the devil and toward God the Father through Jesus Christ the Lord. His confession is certainly, therefore, his individual faith which he really accepts, holds and cherishes.

Yet while his first believing was in the solitude of personal decision, this assent and consent immediately moved into a larger context, that of "the communion of saints;" for he also began to confess the faith as a member of the body of Christ and of the household of God. Together with them he said and continues to say as long as he lives as a disciple in this evil age, "I believe."

The living faith embraced individually and personally by a believing sinner is certainly not an ideology or set of opinions. It is the dynamic faith handed down in word and in deed within the church by martyrs and confessors and received and appropriated afresh by every generation, by every jurisdiction of the one, holy, catholic, and apostolic church, and by each and every baptized believer. Thus the "I believe . . ." is also and pre-eminently the one church addressing her only Savior, the bride singing to her Bridegroom and the body speaking to the head of the body.

In accepting this faith the believer seeks not to put his own spin on it and to interpret it so that it is really becomes his opinion—for in America not to have opinions is regarded as being odd. Rather, instead of developing opinions, he seeks to enter into its depth, height, length, and breadth as a disciple. He believes in order to understand, to pray and to obey so as to please almighty God, the Father of the Lord Jesus Christ, and be in fellowship and communion with the saints in heaven and on earth.

In other words, embracing the Lord Jesus Christ and being embraced by his Father through his Spirit is the end of individualism as usually understood in the West today. It is the end of the autonomy of the self and the doing of one's own thing. It is the end of individualistic opinions on the identity of God, Christ, and salvation. After all, heresies are "opinions." And it is the end of individual rights pressing for what one feels one should have or be in the world. In contrast, it is the beginning of being conformed to the mind, the will and the character of Jesus Christ.

It is the beginning of a journey of understanding as one seeks to grasp what the church has believed, taught and confessed over the centuries on the basis of sacred Scripture. It is the accepting of the duties and responsibilities of a disciple of Jesus Christ in an evil and hostile age and world. It is a growing into the fullness of right belief presented in the creed, a growing into the prayer of the church united to Christ the high priest, and a growing into the virtuous life of the saints by obeying the commandments.
The new “I,” living in Christ, does not pick and choose between received, central beliefs, contents of true prayer, and the commandments, but as a member of the one body is bound by divine order to the whole revelation from God the Father. Therefore, he seeks to conform his mind, heart and will to that teaching, setting aside both the temptation to hold personal opinions about God, Christ, and salvation and the temptation to claim rights before the Sovereign Lord.

The moment a person really and truly says with conviction, “I believe in God,” or “I trust God,” or “I have faith in God,” then God has become infinitely more important to him than himself. The “I,” who believes, trusts and has faith takes second place to the one who is being trusted. The dependence appropriate to a creature before his Creator is developing and the rational creature is beginning to act as one who is made in the image and after the likeness of God.

NOT MERE THEISM

To say, “I believe that there is a God,” means usually that the mortal “I” is more important than, or at least is equal to, the immortal God. Here the human self appears to have mental and emotional priority even as God takes a second place as an object of rational, discursive thought, but not yet as the supreme, uncreated Lord to be trusted and adored.

In western society most of us appear to believe in “gods” and offer them tokens, symbols, and words of worship, as we ascribe to them supreme, or virtually supreme, worth. These gods may be living creatures—e.g., sports heroes, film stars, and media personalities—or they may be dynamic forces at work in the world—e.g., achievements in technology, the attractiveness of consumer products, or an ideology like communism or capitalism. Somehow, in honoring and bowing down to these gods of modernity, modern folks retain their individualism. While such gods cannot redeem human beings they do give a purpose which can bring temporary satisfaction in this world.

To believe in and to trust the God above the gods, the God who judges the gods and the God who is able to redeem those in the power of the gods, is to begin to lose one’s self-centeredness. Such saving faith has the effect of refocusing the human soul, mind, heart, and will. It causes one’s mind and heart to find real purpose and vital joy and directs the will into good intention and action. Yet it is not human effort to believe which brings the new power and direction, it is the secret and invisible work of the Holy Spirit of God in human souls, inspiring and cultivating true faith.

This God, called the Lord (Hebrew, YHWH; Greek, ho kyrios), is above both the gods and the cosmos. To Israel came these words many centuries ago: “Hear O Israel: The Lord is our God, the Lord alone” (Deuteronomy 6:4). While polytheism (worship of several or many gods) was common in the ancient near East, there was then, and there is now, one true and living God, whose self-declared and revealed name is Yahweh, which carries the meaning, “I am who I am” and “I am who I was” and “I shall be who I am and who I was” (Exodus 3). Thus he is the one who is absolutely trustworthy.

To believe that there is solely and only God, who is above the gods and whose being is separate from the cosmos, is to be committed to monotheism (mono; one; theos, God). Of course, people can be monotheists by culture or education but at the same time not believe in and trust the one, true and living Lord God. We must distinguish between an intellectual assent to the existence of God and a trusting, commitment to God the Lord.

The prophets of ancient Israel, Elijah, Elisha, and Jere-
miah, for example, called the Hebrew people to trust in the Lord, to love him, and to serve him. What such love, trust, and service meant in real terms for the Hebrews can be found expressed in the prayers, praises, thanksgivings, petitions, confessions and laments in the 150 psalms of the Psalter. The religion of the prophets and the psalmists is a living and a practical monotheism, for it involved a constant rejection of the cult of the gods of the Canaanites, Philistines, and other neighbors—the gods associated with the sun, moon and stars, with the cycle of the year and with fertility, and with tribal and ethnic identity.

UNITED TO THE HOLY TRINITY

Christians, as the name implies, follow Jesus, the Christ (= the Messiah), as the way to, the truth concerning, and the life of God, the Lord. According to the New Testament Christians are those who have turned away from idols to worship and to serve the true and living God. In fact the full name of God for Christians, revealed by Jesus himself, is found within his command to make disciples of all nations and to baptize them "in the name [=Yahweh, the Lord] of the Father, and of the Son, and of the Holy Spirit" (Matthew 28:19).

Through Jesus Christ, and through him alone, we have been taught that the full name of Yahweh is "the Father, together with his only begotten Son and with his Holy Spirit." God as the Lord God is a Trinity in unity and a unity in Trinity. The Father is God, the Son is God, and the Holy Spirit is God but there are not three Gods but one God. There are three persons—the Father, his only-begotten Son and his Holy Spirit—and there is one godhead, one divinity, one deity.

In the Bible we hear of God the Father creating the world, preserving the world, judging the world, and revealing himself to the world, and always doing so through his only-begotten Son and by his Holy Spirit. From the Father through the Son and by the Holy Spirit is the descent of God into his creation. There is also an ascent to God from the creation presented in the Bible. Worship, prayer and sacrificial service rise to the Father, through the Son (the mediator), and with the Holy Spirit. The Holy Trinity is revealed and known in the mission of God into and from his world in his great work of reconciling the world to himself.

In the New Testament, when the word "God" (theos) occurs, the normal meaning is "God, the Father, the First Person of the Holy Trinity." So it is not surprising that the creeds begin with the words, "I believe in God the Father ..." Only rarely does "God" mean "the godhead" or "deity" in the New Testament. However, in later Christian writing the word God was used to mean both "the Father of the only begotten Son" and "the godhead" which is shared by three persons.

The only way to begin rightly to understand the Trinity is to follow through the divine revelation. In order to know the Lord to be the holy Father, together with his Son and his Holy Spirit one has to read through the Bible in a disciplined way and to meditate prayerfully, regularly, and humbly on its content in the light of the confession of the creeds.

The Scriptures lead us first to the one Lord who is proclaimed as the God who chose the Hebrews to be his covenant people and who is also declared to be the Creator, Judge and Savior of the whole world. Only as we first know the Lord, who reveals himself through his Word and by his action, can we come to see in and through the existence, identity, work, and words of Jesus of Nazareth that the Lord is the Father Almighty whose Word is his Son and whose Spirit is the Holy Spirit.

In the apostolic age, a Jew or a pagan became a Chris-
tian as he confessed, "Jesus is the Lord." That is, Jesus of Nazareth, who died for our sins, has been exalted to the right hand of God the Father. He has been given the name above every name, the name of Kyrios (Yahweh) and thus all creation will confess at the end of the age that Jesus is Lord to the glory of God the Father. And to confess that Jesus is the Lord is to confess in principle if not in detail the name and the work of the holy Trinity, of God the Father, the Incarnate Son, and the Holy Spirit.

While the doctrine of the holy, blessed, and undivided Trinity of the Father and of the Son and the Holy Spirit is set forth in the Apostles’ Creed, it is set forth with greater precision in the Nicene [Niceno-Constantinopolitan] Creed of 381. It was well stated in summary by the Fifth Ecumenical Council (553) in these terms:

If anyone will not confess that the Father, the Son and the Holy Spirit have one nature or substance, that they have one power and authority, that there is a consubstantial Trinity, one Deity to be adored in three Subsistences or Persons: let him be anathema. For there is only one God and Father, from whom all things come, and one Lord Jesus Christ, through whom all things are, and one Holy Spirit, in whom all things are.

To believe in, to trust in, to have faith in the Lord, who is the holy Trinity, is the means of entry into the kingdom of God and into the one, holy, catholic, and apostolic church of God. It is the beginnings and the preparation for a complete life of believing, trusting, serving, worshiping, obeying, loving and enjoying the Lord within his church in this world and then in the life of the age to come. "I believe! Help thou, O God, my unbelief."
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