

Review of: "Sola Scriptura to Improve the Quality of Christian Students in Thinking Characteristics"

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Potential competing interests: No potential competing interests to declare.

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Summary Comments

The authors are to be commended for their high views of Scripture and its foundational role in developing mature disciples. However, the paper could be better written and organized. Several key concepts need to be unpacked and defined adequately. And they still need to narrow their subject matter, context, and methods. The article is not publishable in its current state.

1. First, the authors need to understand moral, intellectual, and faith development stages and how different stages require different pedagogical andragogic strategies and approaches. (I give suggestions below.) They are also invited to read James Fowlers' influential work, *Stages of Faith*, and to review standard Christian Education references work.
2. Second, they still need to provide their readers with the educational approach, theology, or philosophy which informs their pedagogy andragogy. I assume they are proposing rote memory learning using the banking education model, but I do not know if that method is used. Christian educators will like more information regarding their philosophy of education and mode of instruction.
3. Third, their definition of *Sola Scriptural* and *Character* are not defined adequately. *Character* is defined in different ways. The authors could not settle on a definition and chose to merge all definitions of character. They should stick to one definition as it is defended and defined by a particular author, group, or field of endeavor. This would eliminate the need to compare and contrast other definitions of character and the need to justify the blending of the various definitions.
4. Regarding *Sola Scriptura*, I would have broadened the content of their proposal from *Sola Scriptura* to that of the inspiration, authority, and illumination of the Scripture. *Sola Scriptura* is a summary statement regarding questions about the Inspiration, Authority, and Illumination of Scriptures. By understanding the how and why of the questions listed below and by understanding how the Bible and saints in the past addressed the same, Christians will learn how to deconstruct those questions, underlying assumptions, and arguments that are given for and against the Bible's inspiration and authority. They will then be empowered to reconstruct why the doctrine of *Sola Scriptura* is a rational proposition. Taking the doctrine as valid simply because the authors or tradition says it is so would not be a fruitful or mature Christian approach to education. The authors' original method may be appropriate for new Christians and Christians who are teens and younger. However, mature adults should be able to deconstruct doctrines, ask questions about how doctrines came about as summaries of Biblical truth, and understand why they were created and used. They should also be taught how to reconstruct the doctrine for themselves. Just like a certified mechanic should be able to tear or break down an engine, he or she should be able to reassemble the same. Such exercises would give the student a positive, evidential, apologetic foundation for defending their faith and discipling others. Individuals are to be Berean by studying "to show [themselves] approved unto God, a workman that needeth not to be ashamed, rightly dividing the word of truth." The article's authors need to understand this three-stage process: ^{first} naivete, questioning and reflection, and ^{second} naivete. The five questions below help to answer some of the questions that individuals have

that hinder their acceptance of the doctrine of *Sola Scriptura*.

1. How Do I Know the Bible Is Inspired and Authoritative? [Theological and Historical-Archaeological Question]
2. How Do I Know the Bible Was Preserved and Transmitted Correctly and Is Reliable? [Text Critical Question]
3. How Do I Know Jesus Is the Messiah and the Fulfillment and Hope of the Old Testament? [Messianic and Prophetic Question]
4. How Do I Know Whether One Interpretation Is Better Than Another? [Hermeneutical and Exegetical Questions]
5. How Can I Know God Is Speaking to Me Through the Scriptures? [Spiritual Discipline, Pneumatological, and Lectio Divina Question]

A. *Sola Scriptura*: Definitional Context

The term *Sola Scriptura* has several related connotations, as used by Protestants. Their section on the “definition of *Sola Scriptura*” is inadequate. The term’s historical context and theological context define the term from a linguistic and historical perspective. The meaning changes based on the context.

Words, indeed, languages as a whole, are social constructions. Words have no inherent meaning in and of themselves. Modern linguistics is anti-platonic in this sense. Language and meaning are determined by society and culture (i.e., learning and socialization), by our brain and sensation-perception apparatuses (i.e., the hardware and hardwired aspects of our physiology), and by our built-in conceptual processing mechanism (our embedded cognitive software programs and processors where pattern recognition, association, and accommodation happens).

One major connotation of *Sola Scriptura* is derived from using the term to combat Roman Catholic traditions and hierarchical statements that place the Church, its tradition, and its hierarchy [magisterium] as equal with or above the Scriptures.

A second connotation is derived from using the term *Sola Scriptura* in combating radical reformers who lifted the individual’s own Holy Spirit illumination, personal inspiration, and subjective understanding and interpretation as equal with or above Scripture. Reason, history, and fellowship (two-or-three are gathered together) were considered as authorities above individual illumination or personal inspiration by the major reformers. To combat such radical reform interpretations, the term *Sola Scriptura* had another connotation in this context. See the quote below.

1. Hogg, Charles R. “What Do We Mean by *Sola Scriptura*?” Lutheran Forum 2002, Vol. 36 (1), pp: 26–31. ISSN: 0024–7456

Careful examination of the principle of *sola scriptura* reveals ambiguity and incoherence in the way we articulate this

principle. When the presentation of sola scriptura current today is compared with that of the Confessions, a significant shift is evident. The difference is clearly seen when comparing the Formula of Concord's doctrine of Scripture and that of Francis Pieper in his *Christian Dogmatics*. Pieper's doctrine sees the Bible as the sole source and norm of Christian theology; the Formula's doctrine of Scripture sees the Bible as the pure source and sole norm of Christian theology. In Pieper's view, "sole" tends to be understood as "unique"; in the Formula's view, "sole" tends to be understood as "ultimate." Considers what practical difference it makes to call Scripture the "pure, clear" source and not the "sole" source of theology. (William Sailer et al., *Religious and Theological Abstracts* (Myerstown, PA: Religious and Theological Abstracts, 2012). [Red highlighting added.]

2. Reasoner, Mark. *Five Models of Scripture*. Grand Rapids, MI: William B. Eerdmans Publishing Company, 2021.

Luther, indeed had more regard for tradition than did the radical reformers after him. While Jaroslav Pelikan was still a Lutheran, he explained that Luther was attacking the traditionalism of the Catholic Church but was not attacking all tradition. Pelikan notes that the early Church looked for authoritative guidance in three directions: the Scriptures, the confessions or creeds and traditions associated with them, and the bishops. He maintains that the Orthodox Church, or Eastern Christianity, has emphasized the Scriptures and the bishops as the more potent of these three authorities. He characterizes the Roman Catholic manifestation of Western Christianity, especially after Vatican I, when papal infallibility was defined, as emphasizing the bishops over the other two sources of authority. The specific aspects of Roman traditionalism that Luther rejected were its perceived emphases in moral theology on the value of celibacy and the saints as perfect, alongside its attention to Aristotelian philosophy in its systematic theology. Luther drove a wedge between Scripture and tradition, authorities that cannot be separated in the Catholic Church, by insisting that the first church father was Tertullian, who lived over a century after the last New Testament book was written, according to Luther's chronology. He also regarded the New Testament as a proclamation firmly based on the Old Testament and the church fathers as imperfect and offering ideas derived from the Scriptures in a secondary sense. Still, it would be a mistake to stereotype Luther as against tradition in an unqualified way. As Pelikan writes, "At the Leipzig Debate in 1519 [against papal nuncio John Eck], Luther had to admit that, in the name of the Scriptures as he interpreted them, he was setting the authority of the Scriptures against and above the authority of the tradition of the Church. Within less than five years Luther was defending the tradition of the Church against those who, in the name of the Scriptures as they interpreted them, wanted to set aside the liturgical and ecclesiastical forms developed in that tradition."

What, then, did sola Scriptura mean for Luther? It did not mean that anyone could interpret the Bible however he or she wanted. But it did mean that Luther understood Scripture to be a more reliable guide to God's will than tradition. And it meant that in the construction and maintenance of liturgy, only discourse that had its basis firmly in the New Testament could be used.

Melanchthon focused Luther's emphasis on Scripture as the final authority with the idea of a single sense that Scripture contains. Papal nuncio John Eck (1486–1543) critically responded to Melanchthon with his *Excusatio*, published in 1519.

Eck called Luther and Melanchthon back to the Church's historic position of listening both to tradition and Scripture. Melanchthon promptly offered a rejoinder and clarified how he sought to use the sola Scriptura principle as follows:

First, it is not in my heart to detract from the authority of anyone in any way. I revere and honour all the lights of the Church, those illustrious defenders of Christian doctrine. Next, I consider it to be important that the opinions of the holy fathers when they differ, as they do, be judged by Scripture, not vice versa, [which would result in] Scripture suffering violence from [their] diverse judgments. There is a single and simple sense of Scripture, as also the heavenly truth is most simple, which brings together a thread of Scripture and prayer. To this end we are commanded to philosophize in the divine Scriptures, that we might assess the opinions of men and decrees against the touchstone.... The Scripture of the heavenly Spirit, which is called canonical, is one, pure and true in all things.

Mainstream reformers such as Luther, Melanchthon, and Calvin at times appealed to the church fathers and early ecumenical creeds for guidance in their biblical interpretation and in the construction of their theologies. In contrast, radical reformers such as Menno Simons (1496–1561) or Conrad Grebel (1498–1526) pushed the sola Scriptura principle in such a way that they would pay no attention to the church fathers or creeds and advocated any person's right to interpret Scripture as he or she thought best. Radical reformer Sebastian Franck (1499–1543) expressed himself as follows: "Foolish Ambrose, Augustine, Jerome, Gregory—of whom not one even knew the Lord, so help me God, nor was sent by God to teach. Rather, they were all apostles of Antichrist." With their focus only on Scripture and intentional rejection of tradition, the radical reformers allowed every individual in their communities to exercise their own private judgment in interpretation. Not only did they therefore reject infant baptism, but they also rejected foundational truths of historic Christianity like the Trinity and the deity of Christ, since they could not find clear proof of these in Scripture. (Mark Reasoner, *Five Models of Scripture* (Grand Rapids, MI: William B. Eerdmans Publishing Company, 2021), 195–197) [Red highlighting added.]

3. The Reformers and Their Interpretative Method of the Bible

The ESV Study Bible: "The Reformers"

The Protestant Reformers of the sixteenth century reacted against the misuse of the Bible in Late Medieval theology. They insisted that authority rested not in the leaders or fathers of the Church but in a proper understanding of the text derived from correct methods of literary interpretation. Reformers starting with John Wycliffe (c. 1330–1384) insisted on a grammatical-historical approach to the Bible. The German reformer Martin Luther (1483–1546) broke with the nonliteral, allegorical approach that was dominant in his training and returned to the patristic emphasis on the centrality of Christ in the Scriptures. He was adamant that the Bible be approached not through fanciful allegories or merely to support established dogma but through ordinary language and literal, historical, and grammatical exegesis. A proper understanding of the Bible should be the product of such interpretation of the scriptural texts and should lead to healthy theology and a robust Christian life. [Red highlighting added.]

The most prolific expositor of Scripture, as well as the first major systematizer of Protestant theology, was John Calvin (1509–1564). Calvin stressed Scripture over theology and saw theology as the fruit resulting from the proper interpretation of Scripture. He was a skilled linguist who approached the Bible from the viewpoint of its historical veracity, literal interpretation, and contextual analysis. He often interpreted prophetic texts in a typological manner (as looking forward to Christ), yet he strenuously opposed arbitrary allegorization, which he believed undermined the certainty and clarity of Scripture. Some assign Calvin the designation “the founder of modern grammatical-historical exegesis,” which is confirmed by the continued popularity of his commentaries and the way in which modern interpreters still interact with him as a sober, accurate exegete. (Crossway Bibles, The ESV Study Bible (Wheaton, IL: Crossway Bibles, 2008), 2564) [Red highlighting added.]

4. Floyd’s Summary of Discussion

The historical and contextual differences in using *Sola Scriptura* should be addressed. The differences in the context of the term’s use should be explained. Is the term being explained in the context of the fight against the Roman Catholic ecclesiastical tradition and its magisterium or in the context of the Reformers’ fight against the radical reformers who placed individual subjective interpretations (a) above the group’s/Church’s interpretations (where two or three are gathered together), (b) above the cloud of witnesses (both in the Scriptures and outside of Scriptures), and (c) above or outside the correct use of sound hermeneutical principles (i.e., the use of reason, history, grammatical-exegetical, and cultural-rhetorical and discourse readings of the Bible). Based on these two definitional poles, the term *Sola Scriptura* has a different meaning: (a) alone, exclusive authority in faith and practice, or (b) the primary and supreme place of authority with secondary and tertiary authorities underneath the primary authority.

The authors should either explain and limit their definition of *Sola Scriptura* as being taken from (1) one of the major reformers’ understanding of the term (Luther, Calvin, Zwingli, or Arminius, etc.) and in what context it is being used (a. against the church traditions and magisterium or b. against individualistic interpretations) or (2) one of the radical reformers understanding of *Sola Scriptura* like the Mennonites or fundamentalist Baptists or their 19th and 20th-century denominational grandchildren (e.g., Mennonites, fundamentalist Baptists, Christian Church/Church of Christ, and Churches of Christ). By doing one of these two options, they are theoretically and rhetorically allowed to bypass discussing the “five models of Scripture” and their debates as narrated by Mark Reasoner in his *Five Models of Scripture*. This approach would allow them to discuss only one of the five from a denominational or fellowship doctrinal perspective. Right now, they write as if there is one and only one way of defining *Sola Scriptura*. This is not historically and theologically correct. It may be correct according to their own denomination’s doctrine of *Sola Scriptura*, but there needs to be an adequate historical definition and understanding. Again, If the authors want to bypass such discussion and avoid having to write a section on the five models and understanding of *Sola Scriptura*, they should limit their paper to discussing [Blank denomination’s] doctrine of *Sola Scriptura* and how it should be taught in the [Blank denomination]. I have supplied a quick summary of how Scriptural authority is used and placed in the Church’s hierarchy of authority. I list six instead of the five by Mark Reasoner. I have added Paul Achtemeier’s understanding of this doctrine in his book,

Inspiration, and Authority: Nature and Function of Christian Scripture Grand Rapids, MI, USA: Baker Academic.

Floyd Knight's Summary and Discussion of the Different Hierarchy of the Authority of Scripture as They Impact *Sola Scriptura* in his Appendix C of *Loving, Open, and Transforming*.

Sola Scriptura can mean that the Bible is the one, single, and only authority or the Bible is the primary, supreme, or foundation of authority—without peers or equals, but not the only authority or tool God has given, and that God uses. As was argued in Section III, different cognitive and rational ingredients will yield different results. We present below the ingredients Christians use to construct their models or understandings of the proper way to build their hermeneutical creations when discussing the Bible's Authority and Inspiration. We will present the six basic options below.

I. No Hierarchy or Proportioning of Sources (Ingredients) is needed. All loci or places (all ingredients) of authority are equally valid and useful.

1. **Holders:** Some Liberal and Mainline Christians

2. **Sources or Ingredients** (All are equal in authority.)

Primary: a. Christ/Holy Spirit

Primary: b. Church or the Collective Spiritual

Experience of the Community

Primary: c. Bible

Primary: d. Science/Reason/Nature

Primary: e. Anecdotal Personal Experience

II. The Primary Locus or Place of Authority is in Christ or the Holy Spirit, while the Church is Secondary. In other words, the primary ingredient is Christ, the second ingredient is the Church, and the tertiary ingredient is the Bible or the Bible along with other sources.

1. **Holders:** Some Episcopalians/Roman Catholics/Greek Orthodox/Liberals and Mainline Christians

1. **Holders:** Liberation Theologians, Feminist Theologians, New Age Religions Supporters

2. **Sources or Ingredients and Their Hierarchy or Proportion**

a. Model One

Primary: Christ/Holy Spirit

Secondary: Church or the Collective Spiritual Experience of the Community

Tertiary: Bible

Quaternary: Science/Reason/Nature

Quinary: Anecdotal Personal Experience

b. Model Two (The Ranking of Tertiary Sources is up to the individual.)

Primary: Christ/Holy Spirit

Secondary: Church or the Collective Spiritual Experience of the Community

Tertiary: a. Bible

b. Science/Reason/Nature

c. Anecdotal Personal Experience

III. The Primary Locus or Place of Authority is in Christ or the Holy Spirit, while Personal Experience is Secondary. In other words, the primary ingredient is Christ; the secondary ingredient is personal or anecdotal experiences grounded in a targeted community.

2. Sources or Ingredients and Their Hierarchy or Proportion

Primary: Christ/Holy Spirit

Secondary: Anecdotal Personal Experience

Tertiary: Church or the Collective Spiritual Experience of the Community

Quaternary: a. Bible

Quaternary: b. Science/Reason/Nature

IV. The Primary Locus or Place of Authority is in Christ or the Holy Spirit, while the Scriptures are Secondary. There are no other sources of authority.

In this view or model, all other institutions or sources derived their power and reasons for existence and use from the Holy Spirit. If the structures, offices, liturgy, or belief systems are not found in the Bible, they are not considered authoritative.

Other sources may have practical and pragmatic power or utility but cannot be considered authoritative.

Individuals and communities can dispense with or use them at will if they do not violate a principle in the Scriptures.

This does not mean that the Bible is always interpreted and applied the same nor that different tertiary authorities are merely matters of personal opinions. For example, the Reformers still had different ideals regarding the "correct" Biblical

patterns of civil government, church polity and administration, communion, liturgy, etc. Consequently, it is not always the different types or ordering of sources that cause different interpretations. Sometimes the differences are the results of different interpretive principles being employed and different life experiences filtering the data. Sometimes it is simply a matter of our sin-filled nature and wrong applications.

1. **Holders:** Early Reformers, Some Protestant Evangelicals, and Mainline Evangelicals

2. **Sources or Ingredients and Their Hierarchy or Proportion**

Primary: Christ/Holy Spirit

Secondary: Bible/Scriptures Only

V. The Primary Locus or Place of Authority is in Christ or the Holy Spirit, while Scripture is Secondary. Although there are other sources of authority given by God, they take a back seat to that of Scripture and are considered Tertiary or Quaternary.

1. **Holders:** Some Protestant Evangelicals, Mainline Evangelicals, and Mainline Christians

2. **Sources or Ingredients and Their Hierarchy or Proportion**

a. Model One

Primary: Christ/Holy Spirit

Secondary: Bible

Tertiary: a. Church or the Collective Spiritual Experience of the Community

b. Science/Reason/Nature

b. Model Two

Primary: Christ/Holy Spirit

Secondary: Bible

Tertiary: Science/Reason/Nature

Quaternary: Church or the Collective Spiritual Experience of the Community

VI. The Authority of Scripture is Two Dimensional. It has both Modal (Process/Development/Historical) and Locus (Place or Spatial) Dimensions.

[This is the view of Paul Achtemeier in his book **The Inspiration of Scripture**.]

The primary place of Authority is in Christ or the Holy Spirit. The primary mode of authority is in the revelation, or the

unfolding, of that authority through the collective lives of individuals, known as the Church universal. The secondary place of authority is the Bible. The secondary mode of authority is in the illumination, that is, the process of discernment of individual believers and the Church.

As the primary and definitive record of the process of God's inspiration, the Bible continues to be an illuminating tool of the Holy Spirit to give insight to individuals and the Church regarding the will and purpose of God. Through the Scriptures, the Holy Spirit reveals who God is and God's plans for us individually and collectively. As such, it is the primary measuring tool by which individuals and the Church--illuminated by the Holy Spirit--can determine whether current actions and beliefs are derived from and are consistent with the primary mode (the historical community) and locus of authority (God) that have already been revealed. (Floyd Knight, 2010. *Loving, Open, and Transforming: Questions and Answers Regarding Homosexuality and Gay Marriages from a Biblical Perspective*: <https://www.createpace.com/3844106>)

1. **Holders:** Some Mainline Evangelicals and Mainline Christians

2. **Sources or Ingredients and Their Hierarchy or Proportion**

Primary Locus: Christ/Holy Spirit

Primary Modes: a. Laws of Physics as observed by individuals [Natural and Moral Theology/Philosophy]

b. Revealed Laws (Bible) as received by Individuals and the Community of Faith

Secondary Locus: Bible (as the Record of the Above Modes/Processes)

Secondary Mode: The Holy Spirit working through and in Individuals within the Community of Faith [Illumination and Development of Doctrine]

Tertiary Mode: Science, Reason, History, etc.

B. Definition of the Phrase: "Thinking in Character is the process of making decisions based on the character possessed."

1. *Character* is not defined adequately.

Character is not defined in the introductory section until the seventh paragraph. Do we want students to model a Christian *character* (or people like Jesus, Paul, or the Disciples) as in a Christian morality play called life? Or are we talking about character as a person's mental and moral qualities? Or are the authors using both denotations of *character*?

In a later discussion, several pages down, the authors use the following definitions. I am trying to understand why several definitions of character are being used: is this a purposeful syncretistic definition of character, which produces no cognitive dissonance in the authors, or is this an accidental merging of diverse meanings and definitions of character?

The Meaning of the Characters

Character is a very important subject but must be discussed and addressed, even among Christians. Two possible reasons for ignoring this teaching are: (1) this discussion is considered less interesting than other doctrinal themes; (2) Not everyone likes to discuss Character because this concerns the area of a person's "personality," which is considered not to be disturbed. No attribute is more important than Character (J.C., 2001). Even Jesus put much emphasis on the Character of His disciples. God willingly provided time to be with His disciples. For example, in the Gospel of Matthew (10:1-4; 13:10 Mat 17:1). They were not only present but witnessed when the Lord Jesus preached, taught, or when the Lord Jesus discussed and even debated with the Jewish leaders.

In the Big Indonesian Dictionary, the word "character" is Character, psychological traits, morals, or Character that distinguishes one person from another (Badudu, 1996). The good and superior Character of each individual means trying to do the best for God, oneself, others, the environment, the nation, the state, and the global world. Usually, a good character always optimizes his own potential (knowledge) and is accompanied by his emotions and motivation (his feelings).

Character is the reflection of a person's inner state, which appears in the form of daily behavior related to oneself, other people, and the natural environment. In other words, Character or temperament is an inner trait that influences all thoughts, behaviors, manners, and qualities of humans or other creatures. Character influences ethical and moral judgment and decision-making.

Generally, there are two types of Character: good (virtues) and bad (vices). Good Character (virtues) includes trustworthiness, respect, honesty, discipline, loyalty, self-acceptance, responsibility.), diligence and hard work (diligence), courage (courage), tolerance (tolerance), hospitality (hospitality), willingness to understand others, being fair (fairness), caring (caring), and having integrity (integrity). Meanwhile, bad characters (vices) include dishonesty, arrogance, indiscipline, laziness, carelessness, miserliness and wastefulness, greed, selfishness, selfishness, indifference, lies, or lies (Tjasmaadi, 2022).

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Understanding Character from several Experts: (1) According to (Ditjen Mandikdasmen - Ministry of National Education), Character is a way of thinking and behaving characteristically of each living together within the family, community, nation, and state. Individuals with good Character can make decisions and are ready to take responsibility for any consequences of their choices (Ministry of National Education, 2010). (2) Michael Novak, in the book Lickona Thomas, explains that Character is "a compatible mixture of all the goodness identified by religious traditions, literary stories, wise people, and a

collection of common-sense people in history (Thomas, 2012). (3) Daniel Nuhamara said that Character is the quality of a person responding to something (Nuhamara, 2002). (4) Zaim Elmubarak explained that Character is the process of forming the human soul so that it becomes unique and different from other people so that with differences in Character or nature, a person can be known as a character (Elmubarak, 2009). (5) Samani and Hariyanto (2013) that Character can be interpreted as a basic value that builds a person's personality, formed due to the influence of heredity, as well as environmental impacts, which distinguishes him from other people and is manifested by his attitude and behavior in everyday life (M, Samani, 2013).

I see at least two definitions. First, they use character as the collection and sum of a person's psychological traits or moral aspects, reflecting the person's inner self or state. This collective of traits or aspects allows one person to be distinguished from another person. This is a taxonomic process of defining a term. Is the taxonomic description of the traits and aspects (displayed by an individual) responsible for defining a person's character? These would make these traits or aspects general and essential, substantive descriptions for defining *character*.

Second, the authors also use traits and aspects as functional and relative descriptions [non-essential or accidental aspects and traits] of one's character. This is because *character* is given independent animacy and agency. It can influence 'all thoughts, behaviors, manners, and qualities . . . ethical and moral judgments and decision-making.' Consequently, unlike the taxonomic descriptions responsible for defining the term, *character*, the traits and aspects in these descriptions are separate from the definition. They are accidental or non-essential aspects. Just as I can describe a car by its color, appearance, make, model, top speed, gear ratio etc., these descriptions do not substantively change or define the car.

In the same way, psychological traits and moral aspects can be used to describe the human character. However, these descriptions of traits and aspects do not substantively change, alter, or define one's character. They are functional and relative descriptors used to distinguish one character from another, like a name defines a person but does not define him or her as human. These traits and aspectual character descriptions are not responsible for defining the *character*. Consequently, the definition of *character* needs more refining and narrowing, or if the authors intend to combine all definitions and create one syncretistic definition, then they need to give their rationale.

2. "Thinking in" is not defined adequately.

The phrase could be interpreted with both definitions of character as mentioned above. Is thinking about *knowing what the right facts are* and *knowing what the correct responses are*? Is thinking about getting the right input to make the right output (speech or behavior/action)? Or is thinking about assimilation, association, and accommodation of sensory input and performing the correct cognitive processes and procedures involving deconstructionist, constructionist, and apologetic analyses and solutions? Is *thinking* more about changing a person's doings, thoughts, or responses, or is *thinking* more about transforming the whole person's being from the inside out? Is there a difference between *being* and *doing*?

The authors mention Galatians 5, but the metaphor used is similar to that in John 15, where Jesus speaks of him as the

vine and we as the branches. The metaphor used in Galatians 5 is also an organic and horticultural metaphor (the fruit of the Spirit). It is supernatural growth to which the passage is referring. The principal metaphor is that the vines receive the nutrients they need to grow and produce their fruit from the trunk or branch of the tree or grape bush. So too, Christians grow and produce fruit because of the sustenance they receive from Jesus in John 15 or from the Spirit which dwells inside them in Galatians 5.

Doctrinal knowledge and a banking model approach to education are not mentioned in these passages. The fruit of the Spirit (not pieces of fruits) are described as characteristics of one fruit: like the normal description of the piece of fruit's size, color, aroma, firmness, shape, glossiness, etc. This one piece of fruit is characterized as having Love, Joy, Peace, Patience, Generosity, etc. Each of these qualities is of the one fruit; they are not qualities of separate fruit: one piece of fruit is joy, another is peace, and another is patience. All individual fruit of Christ should include all of the characteristics. We can argue over whether the fruit and the aspect of its description are essential, general, or accidental. I think they are general attributes, but the jury is out. These passages have nothing to do with a banking metaphor of education and growth.

The authors discuss developing mature Christian character traits to correct character defects or deficits to inculcate the fruit of the Spirit. They have turned Gal 5 agrarian metaphor into a banking metaphor. They want to somehow deposit those traits or characteristics of the fruit into the individual. Readers may see their approach as invoking a behaviorist approach for “reprogramming” a person’s character. They, as teachers, would be seen as depositing knowledge into their students' brains.

Consequently, education is the transfer or depositing of appropriate information, knowledge, and behaviors from one individual (the teacher) to another (the student). If the authors use a banking model, the teachers seek to transfer Christian knowledge (*sola scriptura*) to the student, which will help students change or reprogram their characters. In this type of education, the goal is not about changing the being of an individual from the inside out, *per se*, but about changing how they think, behave, and respond to outside stimuli—information, doctrine, and facts.

The banking model of education is out of favor in the educational establishment. While it has its place with elementary students, it is rejected as an appropriate metaphor for educating young and older adults. Why? Transformative education, andragogy, critical thinking, reading, reasoning, and writing are now the main conceptual trends and philosophies. The authors should spell out their theory of education, how it is or is not related to this banking model of education, and how their proposed model fits into modern educational theories, philosophies, and approaches.

3. Classical Education Does not Equal Critical Thinking, Reasoning, Reading, and Writing Approaches

Again, I am assuming that the authors have in mind the classical method of education used in Greek and Roman society. The Stoics further developed the system to inculcate virtue in an individual and was adopted by medieval Christians. Just because the traditional classical education model that was used for virtue education included grammar, rhetoric, and logic as part of the Trivium and arithmetic, geometry, music, and astronomy as part of the Quadrivium, the modern approaches to critical thinking, reasoning, reading, and writing go beyond what could be learned in the Trivium and Quadrivium. They

include deconstructionist criticism and worldviews, apologetic approaches, and methods.

If the authors are instead using “thinking in character” as a synonym for the spiritual, moral, and intellectual development of a person, they would need to discuss the difference (a) in the classical model of character development and education as the inculcation of platonic ideas of virtue and the virtuous life in Greek and Roman literature and as it was redefined in Christianity and (b) in the Transformative models, andragogic models, and critical reasoning, thinking, and writing models.

Unfortunately, many educators reject classical and traditional education as a banking model. Consequently, classical education, with its Platonic emphasis on abstract ideas of virtues and the virtuous life, is at odds with the present educational establishment focusing on whole-person development and integration. The goal of education is less on the transfer of knowledge and more on developing, nurturing, and empowering the individual to self-actualize and take mutual ownership of their learning potentiality and growth. The transformative approach is holistic, cooperative, and collaborative. It is often andragogic-centered in its methods and approaches.

Again, the authors would have to summarize the differences between these approaches and argue for a return to classical virtue education over the transformative and critical thinking approaches. If the authors want to argue for a synthesis or hybrid approach, they will have to spell this out after summarizing the differences (positive and negative for each approach).

C. Different Methods for Different Ages and Stages of Development Are Needed

1. Binary Scheme

The authors have set up their program in a binary fashion. Humans have two ways of thinking: positive and negative. In reality, morality is three-dimensional.

The first dimension is the horizontal. There is the good at one end and the *bad at the other*. It would also be best to express good and bad, positive and negative, qualitatively: extremely good, mostly good, good, less good, somewhat good, slightly bad, bad, mostly bad, extremely bad. Some things bring both “good” and “bad” in different admixtures, whether the good outweighs the bad. We use a scalar approach in our modern life when discussing employing drugs, chemotherapy, radiation, or surgery. The good that these instruments of healing provide must be weight regarding their side effects or adverse effects. The same assessment of benefit and risk can be described and examined in Christians’ actions and beliefs. We are, after all, fallen creatures who are being transformed into God’s likeness. Our actions and thoughts are often in the sphere of relative good or bad.

The vertical dimension has a second spectrum (God’s will and purpose).

Something that is considered humanly or ethically good may not be Godly. It was good that the Disciples wanted to defend their master and friend from the crowd in the garden of Gethsemane, but it was not a Godly thing to do. They were

doing a human thing and not a Godly thing.

It was good that Paul's companion wanted to prevent Paul from going to Jerusalem, where he would face imprisonment and death, when they heard the prophecy in Acts 21:10ff. Their attempt to dissuade him from going was not in harmony and alignment with the Lord's will. They were not acting in a godly fashion. They were a hindrance. The good is not always Godly, and the bad is not always ungodly, as the "near sacrifice of Isaac demonstrated." The authors do not have a nuanced understanding of the good, bad, and godly.

The third dimension of depth would involve good and bad being associated with the quantitative labels of more or less. This ensures that the Godly is not equated with materialistic or aesthetic quantitative values. Like the widow's mite, the value of something might be quantitatively less valued but spiritually loaded with value. And some things bring better quantitative outcomes than others in opposite ways and dimensions: earthly or heavenly.

2. Developmental Level and Stages of Moral Development

The authors' method of instruction suggests an Ethos (or Authority-Centered and Hierarchical) approach to Christian Education rather than a Logos-Centered approach. (See discussion above on Transformative Approaches to Education.) Their methods appear geared toward new Christians or children in the second and third emotional, intellectual, moral, and spiritual developmental stages. If the authors intend to teach children only, this approach and the banking model of education may be appropriate. While appropriate for children in stages one through three, it is not appropriate for the fourth stage of intellectual, moral, and spiritual development.

Church leaders should help members revisit the members' first spiritual steps as children or adolescents. Those early experiences must often be reevaluated and accommodated to the current individual member's adult state of intellectual and faith development. The age and the stage of cognitive, ethical, and faith development from which an individual may have made his or her initial commitment to Christ may no longer be adequate for understanding their faith and relationship with God as an adult. This will require those individuals to reexamine their faith periodically to grow in their understanding of the same.

Why? We all progress cyclically through the four cognitive, ethical, and faith developmental stages. We start life in stage one, motivated by pain or pleasure. We then move cyclically through the "good boy" and "good girl" or "good citizen" stage of familial and communal affirmation or public shaming, shunning, ignoring, or negative labeling: e.g., bad boy, bad girl, delinquent, troublemaker, black sheep.

The third stage that we cycle through is the rule-based/game-based/law and order understanding of our moral, familial, and communal relationships and responsibilities. In the fourth stage, we learn to live by principles and to determine whether specific laws and rules lead to concepts of justice, fairness, liberty, responsibility, grace, mercy, and love. This last and fourth stage that we cycle through is often something younger children and adolescents cannot experience or understand.

From this fourth stage, Jesus gives us his two overarching principles. Jesus said all the 600-something laws and

commandments recorded in the Torah, and the prophets hang on (1) our love for God and (2) our love for others. In this last or fourth stage, the principal stage, we learn to rebalance or to balance rightly competing principles and to recognize and incorporate all the other three lower stages as tools or means for living out our understandings of God's character, will, principles, and purposes.

It should be noted that our progression through the various stages is more cyclical than linear. Sometimes in one context, our motivations, feelings, and thinking are more aligned with the first or second stages of development, and sometimes in another, they are more aligned with the third or fourth stages. We rarely grow or transit in a straight line through these stages. We cycle our way through them.

Why is this important? Children see the Gospel differently than mature adults. Suppose a child accepts Jesus at a young, elementary age; in that case, the child may see the Gospel and entry into the kingdom of God out of a stage one perspective, that is, as a way to avoid pain (e.g., as a way to avoid going to hell) or to ensure a future pleasure (e.g., as a way to see, play, and to hug their mommy or daddy again in heaven when the child dies). While this is a proper understanding of the Gospel as a child, it is an incomplete picture of the Gospel as an adult.

Suppose a child accepts Jesus out of a stage two perspective; they may see salvation as a lifestyle choice, as a positive affiliation or identification, or to gain acceptance and affirmation (e.g., I am a Christian or a "good person" or "good citizen" as opposed to being unsaved, a heathen, atheist, "bad person," or irresponsible citizen). Again, while this perspective and understanding are appropriate for a child, it is inappropriate and too reductionistic for those with an adult and mature understanding of their faith.

If it is out of a stage three perspective—the law-and-order stage, the child or adolescent may see the Gospel and salvation as being earned. The Gospel may appear reserved for them based on merit, works-based ethics, or because they choose to play by God's religious rules. Heaven, salvation, and citizenship in the kingdom are reserved for those who "live by God's rules," while "hell and damnation" are reserved for those who violate God's rules. Again, while this may be an appropriate level of understanding for a child or an adolescent, it is less than adequate for an adult because "a half-truth is always a whole lie."

While there is nothing wrong with a child processing the Gospel or Salvation based on the cognitive stages in which they first accepted Jesus as their Lord and Savior, there is something wrong when those same individuals carry into adulthood an understanding of the Gospel, Salvation, and God's Kingdom based on a childish understanding of the faith. "When I was a child, I talked like a child, I thought like a child, I reasoned like a child. When I became a man, I put the ways of childhood behind me" (1 Cor. 13:11 NIV). Adults should have a stage four understanding of the Gospel and their conversion. Consequently, we must help members who came to Christ at an earlier age and in an earlier cognitive developmental stage translate their earlier experiences in a more developed and adult-like manner with a deeper understanding of the principles and the process of spiritual transformation.

Using an Ethos-based approach with a banking model of education teaching children and new adult Christians about the doctrine of Sola Scriptura may be appropriate. If they want to use the same approach on young adults and adults, they

should use a Logos-center approach and a transformational education model with andragogic methods.

Assisting God in growing the fruit of the Spirit in others must be more integrative and holistic. Ethos-centered instructions based on a banking education model will not produce mature Christians. Worldview apologetics and knowledge for deconstructing and reconstructing Christian doctrines are needed and should be addressed. How the current authors have structured their method will not help individuals obtain adult-level knowledge of their faith.