Are theists necessarily unreasonable (or unwarranted) in their religious beliefs? While this question is by no means new, it received renewed attention in the 1980s and 1990s, when new interest in externalist epistemological theories drew attention to defenses of justified religious belief by philosophers such as Alvin Plantinga (1981, 2000), William Alston (1991), and Nicholas Wolterstorff (1983). Generalizing roughly, these philosophers promoted the broadening or shifting of conditions that can have justificatory or warrant-conferring power, with the newly shifted conditions including some of the more typical grounds for religious belief—grounds that are broadly experiential or intuitive rather than involving reasoned argument.

Today, however, some epistemologists are questioning the field’s focus on specifying necessary and sufficient conditions under which belief states count as warranted. They favor instead the analysis of practices of belief formation and revision over time, calling excellence in these “intellectual virtue.” If we grant that this is a productive and insightful broadening of focus, how might this change the opening question? How might we epistemically evaluate not only religious states of belief at particular moments in time, the justification of which has received so much careful attention from both religious skeptics and optimistic champions of religious epistemology, but also the way that religious people form and revise those beliefs? Virtue epistemology offers a promising new way of framing the old question: can a person of faith be intellectually virtuous in the way she forms, maintains, and modifies religious beliefs?

We find this question fascinating—and much too large a topic for one essay. Our aim will be to take a chip at it by focusing first, not on faith, but on interpersonal trust. We

---

1 See Linda Zagzebski (1996), which drew on earlier work dating from Ernest Sosa (1980). See also more recent work by, e.g., Robert C. Roberts and Jay Wood (2007), Sosa (2007), Jason Baehr (2011), and John Greco (2010).
will argue that a disposition to trust others that is well-tuned or tempered—which is neither gullible naïveté nor suspicious cynicism—is an intellectual virtue.

Following most recent writers on the topic, we will begin with a focus on the trust one individual manifests towards another. But we will go on to consider communal trust, which, while not as often explicitly noted, is more pervasive. We will then explore implications for the intellectual virtue or vice in having theistic religious faith. There are, we claim, significant similarities between trust and faith (both individual and communal), which render epistemic theories of trust informative for religious epistemology. Our argument for well-tuned trust as an intellectual virtue thus makes room for an argument that well-tuned faith might be a virtue, too.

Two caveats bear emphasis up front. First, it is not within the scope of this essay to argue for a virtue epistemology or to adjudicate among virtue theories (e.g., between theories of virtues as being more like either faculties or traits/dispositions/practices).³ We invite readers unsympathetic to virtue epistemology or to the specifically trait-oriented framework we employ to charitably translate these comments into language befitting their preferred theories. This seems quite possible: one might take what we say about virtuous practices or traits as a description of the deployment of virtuous faculties, or some of our arguments and observations might be turned to show how trust can have justificatory power for beliefs, even on non-virtue-based construals of justification.³ Nevertheless, we would note that both trust and faith are especially apt candidates for epistemic evaluation within a virtue framework, given that putatively troublesome epistemic features of both concern one’s responsiveness to new evidence over time. Virtue epistemologies, as noted, facilitate the evaluation of diachronic practices of inquirers.

Second, as we turn in the second part of this essay to consider the potential tension or harmony between theistic religious faith and the intellectual virtues, our aim is limited. We will suggest that particular programmatic features of theistic religious faith, some have thought to be in tension with right intellectual conduct—the confidence, resilience, and impervious attitude toward evidence-based revision faith is sometimes thought to require—are not inherently vicious, as they are essential features of...
virtuous interpersonal trust. But of course, these particular features of faith are not the only reasons that people have thought theistic religious faith (or a particular theistic faith) unreasonable.\footnote{And, of course, there is significant variation among ways religious traditions and particular religious believers understand these features, some of which may amount to the promotion of intellectual vice. The extent to which particular traditions promote intellectual vice is a sociological question. Though in popular discussions of religion these topics often run together, our focus here is limited to the philosophical question whether the identified pervasive features of theistic religious faith are necessarily intellectually vicious.} Our intention is not to show that theistic faith is a sensible thing to have (in general, or in particular cases) or that the articles of any faith are sensible things to believe. We will suggest only that religious faith's being intellectually virtuous is compatible with its requiring one to make decisive, resilient commitments in the same vein as commitments required by appropriate interpersonal trust.

11.1 Well-Tuned Trust Among the Intellectual Virtues

The root idea underlying the concept of intellectual virtue is that there are better and worse ways to conduct our intellectual affairs. This extends beyond the strength (or weakness) of various argument forms and what counts as evidence for believing a proposition to norms concerning when one ought to revise one's opinions and what intellectual habits and skills of inquiry we ought to hone.\footnote{Some readers will ask whether the “ought” is moral, practically rational, epistemic, or some combination thereof. We take there to be a general epistemic duty to value and cultivate intellectual virtue, a requirement, not of goodness, but of truth and knowledge (pace Zagzebski 1996). However, certainly, in particular cases morality makes a claim on our intellectual development or conduct—where the beliefs or knowledge that one would acquire by right epistemic conduct would have weighty practical bearing on one's moral choices. There is some plausibility even to W. K. Clifford's famous claim that "No one man's belief is in any case a private matter which concerns himself alone. Our lives are guided by that general conception of the course of things which has been created by society for social purposes" (1886: 342). Ultimately, our concern in this essay is not to specify the relationship among the duties that motivate us to cultivate intellectual virtue: it will be enough for our purposes at present that there is such a duty incumbent on us.} The possession of some set of intellectual virtues, or dispositions that govern one's intellectual affairs, is defined by an overall regulative ideal of intellectual conduct. As with other forms of virtue, being a person of intellectual virtue (being intellectually virtuous) requires not only possessing but also balancing individual intellectual virtues, e.g. intellectual courage and intellectual caution. It is a balanced array of intellectual virtues, sometimes denoted by the singular “intellectual virtue,” that is this aforementioned regulative ideal.

We will argue that ‘well-tuned’ trust in other persons is an intellectual virtue. Now, it is certainly true that “trust in [someone],” like “faith in God,” is used in different ways in different contexts. Sometimes it is meant to indicate nothing more than a disposition to rely on someone's testimony, generally qualified by certain contextual or content parameters. This narrow disposition can be present in the absence of any significant interpersonal relationship, being based (insofar as it is reasonable) solely on an implicit or explicit judgment that the person is a reliable source of information in a certain context. But ‘trust’ is also used to characterize a more complex disposition
and its characteristic behavior, and it is this thicker notion that we have in mind when we speak of trust as an intellectual virtue. Trust, as we are here using the term, is a complex disposition that has both an action/practice component and an affective component. To trust someone is to be disposed to commit oneself to the other in specific ways (depending on the form of relationship) and to act in ways apt to help maintain that commitment; to allow oneself to be vulnerable to the other, again in relationships-specific ways; to cultivate selective “patterns of attention, lines of inquiry, and tendencies of interpretation” in relation to the other’s behavior that incline one to a favorable assessment of their motives and actions (Jones 1996: 22); and, finally, to form beliefs (either generally, or domain-specific) on the basis of the other’s testimony alone. Its affective components include respect for and confidence in the other. These typically also include a “participant stance,” as Holton has noted—a disposition to feel let down or betrayed and not merely disappointed upon finding one’s trustee to have been untrustworthy. We will mark this distinction by reserving the term “trust” for our target and using “reliance” for the narrower disposition.

An individual who possesses the virtue of trust will not only rely on others in all generally evidentially appropriate circumstances but will also trust these others where the relational context permits (where, e.g., the trustee would be aware that failure on her part would engender feelings of betrayal). There is more to be said here, but in general we will treat the putative virtue of trust as a disposition to rely on others in ways that are, at least, in paradigm cases of manifesting the virtue, emotionally involved.

A skeptic of an evidentialist bent might argue that any intellectual virtue associated with a trusting disposition derives from its component of testimonial reliance, and here only where one has good evidence for supposing that the person on whom one relies is in fact reliable. Why believe that trust is an intellectual virtue, if this involves epistemic behavior that is not continuously regulated by one’s available evidence? Part of being a trusting person is to be a person disposed to rely upon others, and while one may analytically separate this component disposition, it is doubtful that it is easily separable as a psychological matter. For this reason, we will not be continuously calling attention to the distinction in our defense of the virtue of trust that follows. Still, we want our answer to the skeptic’s challenge to be clear, so we will briefly outline it here.

In our view, eschewing trust that goes beyond strictly evidentially attuned reliance—that is, eschewing trust that is resistant to evidentially motivated modification once established, even if it does require some evidence of trustworthiness in the formation

---

See Annette Baier (1986) and Richard Holton (1994) for a thorough discussion of the distinction. Baier thinks reliance is insufficient for trust because, to trust S to do x, we must not only rely on S to do x but also rely on S’s goodwill toward us (1986: 234). Holton thinks trust requires that we rely on S to do x and “regard that reliance in a certain way”: with “readiness to feel betrayal should it be disappointed, and gratitude should it be upheld” (1994: 4).

For our purposes, we do not need to specify necessary and sufficient conditions for trust (vs. reliance). This brief list of some of the marks of trust is meant to help readers get a feel for paradigm cases, but the variation in degrees and types of trust means that not every case of trust will manifest all marks.
stage and if it is susceptible to serious trust-related defeaters—is epistemically *crippling*, insofar as it (a) would impose a burden of continual re-examination and modification of trust relationships based on calculations of reliability that is not feasible as a practical matter; (b) would preclude our exercising personal judgments of greater trustworthiness among candidate epistemic 'authorities' in cases of divided opinion, something we regularly do in practice, leading (where our judgment proves sound) to increased knowledge of the world; and (c) would arguably inhibit our appreciation of the world as a place with other minds and perspectives like our own, through restricting our apprehension of others to the apprehension of evidential data. Eschewing trust is also epistemically *impoverishing*, as there are kinds of interpersonal knowledge that require non-calculated, distinctly affective commitments of trust, as we argue below.

Individual intellectual virtues are dispositions that are productive of epistemic goods, and collectively in balance they constitute a regulative ideal for intellectual functioning. So to claim that trust is an intellectual virtue is to claim both the following:

1. It is possible to balance trust with other intellectual virtues, so that it does not radically conflict with the intellectual virtues of, for example, intellectual autonomy or intellectual caution.
2. Trusting behaviors and attitudes, when properly balanced with other intellectual virtues, help us acquire epistemic goods.

We will begin by examining reasons we might think (1) is false. Trusting others may seem *essentially* and *radically* to conflict with intellectual virtues including respect for evidence, intellectual autonomy, and intellectual caution, such that good inquirers should strive to minimize the extent to which they trust. We will attempt to establish that an appropriately *qualified* propensity to trust does not involve undue disregard for these virtues. Having done so, it will be straightforward to demonstrate (2).

### 11.1.1 Conflicts: Trust and Intellectual Virtues

Thinking that trust has no part in an ideal picture of intellectual conduct has an impressive pedigree. Descartes developed a method (which we might plausibly construe as a prescription for intellectually virtuous conduct) that recommended, among other things, counting as worthless the testimony of others and relying only on one's own lights. The

---

7 We thank both Goldberg and McMyler for calling our attention to the possibility that this continuous calculation happens automatically or unconsciously, thus making the 'burden' of it practically feasible. However, even if this were the case (which we find empirically doubtful), it would amount to an erosion of what we ordinarily understand to be going on in interpersonal trust. We ordinarily understand ourselves to be steadily relying on those we trust without holding in mind or continuously collecting the on-balance evidence we have for their trustworthiness. It seems far more practically possible and empirically plausible to suppose that we actually ignore much such evidence acquired after the establishment of a trust relationship than that we continuously, subconsciously recalibrate.

8 "And yet a majority vote is worthless as a proof of truths that are at all difficult to discover; for a single man is much more likely to hit upon them than a group of people. I was, then, unable to choose anyone
Enlightenment focus on individual discovery and verification of truth, largely born out of frustration with a perceived widespread tendency to accept authority uncritically, entrenched a counter-attitude in society of principled resistance to trust. Locke is a notable representative, writing, "Until we ourselves see it (a putative object of knowledge) with our own eyes, and perceive it by our own understandings, we are as much in the dark, and as void of knowledge, as before, let us believe any learned author as much as we will" (1828: 558). Outside of philosophy, Emerson instructs us to “Trust thyself; every heart vibrates to that iron string” (1907: 6).

Why exactly is trust a worrisome practice, from an epistemic standpoint? Why might we think it is to be minimized and avoided instead of honed and promoted? The worries seem to fall into two major categories: trust is risky, and trust compromises autonomy. That is, trust conflicts prima facie with the widely accepted intellectual virtues of caution and autonomy. To clarify our analysis of these putative conflicts, it will be helpful to separate kinds of trust instances, examining concerns about risk and autonomy for each.

11.1.1.1 TRUSTING OTHERS’ TESTIMONY

Trusting others’ testimony is risky epistemically, practically, and emotionally because in every case of trust it is possible that the trustee either has a poor grip on his own competency in a given domain (and so sincerely reports his unreliable beliefs) or is influenced by more than a desire to tell us the truth (and so might deceive us, whether from malign or benign motives). We might trust people and end up believing falsehoods (epistemic risk). When we make decisions informed by others’ erroneous or deceptive testimony, we can put ourselves in real danger of sacrificing some health or happiness (practical risk). Moreover, the specific character of trusting another’s testimony, as opposed to merely relying on them in a subpersonal way as a source of information, forces us to accept the emotional risk of betrayal (emotional risk).

Trusting others’ testimony compromises autonomy because, as Elizabeth Fricker notes, it “lessens one’s ability rationally to police one’s belief system for falsity” (2006: 242). Typically, we question our own conclusions in the light of new evidence that conflicts with our beliefs. To put this another way, when we are the ones who have examined evidence and performed reasoning to arrive at our conclusions, we can return to tinker with those justificatory chains to test the parts for soundness. But in cases where we hold beliefs on the basis of trust in another, we may feel such questions whose opinions struck me as preferable to those of all others, and I found myself as it were forced to become my own guide” (1637/1984: 119 [AT VI, 16]).

---

9 See Linda Zagzebski (2012) for a review of the historical roots of our valuation of epistemic autonomy.
10 We here refer to testimony in the philosophical sense of “ordinary everyday informative or putatively informative statements” (McMyler 2011: 52).
11 Elizabeth Fricker (2006) identifies these as two of three ways trust is risky, citing trust’s interference with policing beliefs for falsity as the third. But we have classified this third putative risk as a potential tension with autonomy, as it seems to us less a separate non-epistemic risk and more a procedural worry about how we trust.
inappropriate to the trust relationship, or we may be less able to observe new evidence in the first place. After all, in paradigmatic cases even of testimonial trust, we recognize that an authority is better placed than we to know the truth about some subject at hand.\textsuperscript{13} In some cases, we will be unable to access any non-testimonial evidence for or against the proposition believed at all. For example, the present authors believe that the universe is about 14 billion years old, on the testimony of various astronomers and teachers and authors of astronomy textbooks. But we are so poorly placed to see direct evidence bearing on that proposition that our belief could not possibly be sensitive to new, non-testimonial evidence.\textsuperscript{13}

11.1.1.2 TRUSTING OTHERS TO PERFORM SOME ACTION

This second kind of trust is risky in the same three ways claimed for testimonial trust above. Trusting a person to perform some action is epistemically risky: it involves an expectation that he/she will in fact do it. Philosophers differ over whether this sort of trust inherently involves the belief that the trustee will perform as expected.\textsuperscript{14} But even if the degree of confidence or epistemic commitment required is less than belief, one still assumes some epistemic risk.\textsuperscript{15} Obviously, the points made above about practical and emotional risk in cases of testimonial trust also hold where the object of trust is a person’s performing an action. And it is worth noting that, practically, there is significant overlap between these first two kinds of trust. On many occasions, we trust a person to do something because she told us she would.\textsuperscript{16}

11.1.1.3 TRUSTING OTHERS MORE BROADLY, AS IN A TRUSTING RELATIONSHIP

Typical ‘trusting relationships’ we have in mind here would be close friendships and relationships between romantic partners. Basically, we are now looking at trust that is

\textsuperscript{13} See Fricker (2006: 231–237) and Zagzebski (2012). Tim Perrine pointed out to us that seeking to monitor the basis of one’s beliefs is consistent with an attenuated form of trust. If someone testifies that P, I request their reasons, they give them, and I accept them, I am still trusting, e.g., that they are not lying.

\textsuperscript{14} We might think there is an additional way trusting others’ testimony compromises our autonomy: even if relying on ‘trustworthy’ people (or people whom we reasonably believe to be trustworthy) were a highly reliable means of acquiring epistemic goods that did not significantly impede our ability to revise our beliefs in light of new evidence, still there might seem something more noble or otherwise more desirable about discovering and verifying truths for ourselves. Prima facie, this is desirable epistemically as granting a kind of certainty or experiential acquaintance with evidence not captured in sheer reliability. It may also be desirable for other reasons, e.g., as a facet of the virtue of independence. However, as we note later (see fn. 26), the desirability of epistemic humility and intellectual courage prevent the virtuous thinker from taking this ideal of the ‘self-made man’ to an extreme.


\textsuperscript{16} Virtue epistemologists are particularly well positioned to assess epistemic risk not equivalent to the potential for false belief, as virtue epistemologists typically recognize a range of epistemic values and goods extending beyond true belief. These may include true or probable or well-grounded expectations and hypotheses.

\textsuperscript{16} We thank McMyler for making this observation.
less centered on any particular three-place relation (S trusts X to φ), and more global in nature (S trusts X, in a wide range of ways and situations). This third species of trust is unquestionably the most troubling. Not only does being in a trusting relationship typically involve numerous individual instances of testimonial trust and trust that the other party will perform specific actions—being in a trusting relationship can also potentially bias us more generally, affecting our ability to assign appropriate weight to evidence that our trust is unfounded or misplaced. Such untempered trust conflicts both with intellectual caution and with intellectual autonomy, as this particular sort of bias exposes us to epistemic, practical, and emotional harms in addition to hampering our ability to assess our own evidence for beliefs.

We know that sometimes relational trust prevents giving weight to evidence that either conflicts with a trustee's testimony or suggests that he/she is not actually fulfilling trusting expectations. Think of a mother who trusts that her accused son is innocent. Her trust in him may unduly affect her ability, watching from the gallery of a court, to evaluate the prosecution's evidence. Or think of a wife whose trust in her husband includes trusting his fidelity. Her trust may blind her to recognizing signs of an affair as such. Relational trust, it would seem, is a source of bias.

One might argue that virtuous trust could not be a source of bias. Although our ultimate aim is to defend the epistemic virtue of trust, we do not find such an argument convincing. The argument contends that only inappropriate trust or naïveté in relationships opens us to bias, while appropriate trust poses no threat to our ability to weigh evidence coolly. To be sure, gullible people who are too ready to trust and who linger in trust longer than is prudent contribute to trust's bad reputation as a force for bias. However, even intuitively appropriate trust relationships require resiliency, a certain level of resistance to evidence that trust is misplaced. For example, in The Brothers Karamazov, heedless of mounting evidence that Dmitri committed parricide, his brother Alyosha persists in trusting his innocence. Now, Alyosha is no foolish or naïve character, and Dostoyevsky leads us to believe his persistence was appropriate in the circumstances. Thus we have an instance of trust that is both strikingly resilient in the face of evidence of untrustworthiness and apparently well within the realm of appropriate trust (as opposed to rashness, naïveté, or gullibility).

The objector might persist by claiming that virtuous trust is not a force for bias because its reticence to see evidence for untrustworthiness is itself evidentially grounded: trust influences our beliefs only insofar as our total evidence for these includes experiential knowledge of a trustee. This objector might say that, since

---

7 This has received some attention in recent philosophical literature on trust. Paul Faulkner notes that “... trust can involve a willful insensitivity to such counter-evidence” (2007: 316). Victoria McGeer says substantial trust is characterized just by the following:

“(1) it involves making or maintaining judgments about others…that go beyond what the evidence supports; and

(2) it renounces the very prospect of weighing whatever evidence there is in a cool, disengaged, and purportedly objective way” (2008: 240).
Alyosha’s trust in Dmitri is based on his intimate experiential knowledge of him as a brother, evidence guides his belief in Dmitri’s innocence throughout. Alyosha is simply privy to evidence that other people, including ourselves as readers, are not.\(^\text{18}\)

But Alyosha’s trust of Dmitri just does not amount to assimilating his knowledge of his brother’s character as part of his total evidence. Pamela Hieronymi, in considering the reasons we might trust a friend’s claims to innocence, writes, “But note, if you are simply treating her utterance as reliable evidence, calculating the likelihood of her veracity, then you are precisely not trusting her. You are instead treating her like a good thermometer” (2008: 222). Hieronymi’s point is important: trust (in the ‘thicker’ sense) involves the normative, affective expectation that a trustee is trustworthy, which once established can preempt weighing evidence for a trustee’s likelihood to fulfill expectations. Alyosha’s trusting expectation of Dmitri’s trustworthiness (which, to be sure, is predicated on prolonged brotherly exposure) preempts an evaluation of that exposure as evidence. And it seems not merely necessary that Alyosha’s thought process appears to be uncalculated, so that Dmitri and others will be able to believe that Alyosha trusts him. On pain of thinking Alyosha cold and calculating, we must assume that he actually bases his belief in Dmitri’s innocence squarely on their strong trust relationship, not an assessment of his total evidence.\(^\text{19}\)

We accept that trusting relationships are always at least somewhat risky and also in tension with intellectual autonomy. But recall claim (1) of our thesis on trust: It is possible to balance trust with other intellectual virtues (i.e., trust does not inherently conflict with the intellectual virtues of, e.g., intellectual autonomy or intellectual caution). Having briefly sketched potential reasons one might deny this claim, we will now attempt its defense.

\(^{18}\) Mark Kaplan made this objection in correspondence.\(^{19}\) We also agree with John Bishop (correspondence) that even if Alyosha was simply assimilating proprietary character evidence of Dmitri, there would still be some doxastic venture involved in ‘going beyond’ that evidence to complete confidence.

There may be a sense in which Alyosha does base his belief on ‘total evidence,’ if total evidence is taken to non-reductively include second-personal reasons for belief, such that those reasons can effectively screen off other evidence and not merely be assigned a weight alongside it. However, we note that this would not be an ordinary usage of “evidence,” and certainly not one a traditional evidentialist would endorse. Evidentialists would worry that it is never appropriate to screen off, dismiss, or disregard pieces of evidence. We submit here only the observation that the variable, expandable quality of one’s evidence complicates the existence of the duty being implicitly appealed to: the duty to pay attention to all one’s evidence. Surely there can be potential sources of information/evidence we reasonably decide to either not seek out or ignore. For example, one might entirely disregard the evidence conferred by the testimony of a radical terrorist that Allah hates the Western world. One wouldn’t merely assign it a low weight and let it get swamped in an overall assessment of evidence. It may be similarly plausible to say in cases where we trust another deeply that we don’t need to and shouldn’t listen to certain kinds of evidence that trust is misplaced. See McMyler (2011) for a defense of the categorical distinctiveness of second-personal reasons for belief. (His defense is not committed to this normative theory for assimilating those reasons with other evidence.)
11.1.2 Harmony: Mitigating Conflicts

Trust is maintained with varying levels of strength and resilience, which proportionately open us to risk and threaten to compromise our intellectual autonomy. We claim that appropriate or well-tuned trust—what we have been calling trust as might be distinguished from gullibility—is a stance determined in part by one’s grounds for trust, thus qualified or tempered by the virtues of caution and autonomy.\textsuperscript{20} Appropriately trusting requires tailoring the risks and compromises one is willing to incur to the strength of recommendation available for trust on the basis of cautious, independent conduct. While proper trust, once formed, renounces a continual calibration in the light of new evidence, it is first formed on the basis of significant evidence of the trustworthiness of its object.

Let us be clear: in claiming that trust is a virtue, we mean that having an ingrained desire and ability to trust others at an appropriate level is part of what it is to be intellectually virtuous. The virtue of trust is an ‘Aristotelian mean’ between gullibility or naïveté and suspicion or cynicism. (It is an unfortunate accident of language that the unqualified term “trust,” unlike some other virtue terms such as “courage” and “humility,” does not itself generally designate the mean between the states of excess and deficiency. However, we do often make a commonsense distinction between trusting and just being gullible, which supports our claim that (appropriate) trust is a virtue.) Our further claim in this section is that this tempered quality of appropriate trust mitigates prima facie conflicts with autonomy and caution.

Now, we do not believe there is a single scalar quantity of trust that we ought to be matching to each set of circumstances we encounter. The trust we place in others, especially relational trust, can have many constituent parts: for example, trust in the other’s testimony generally, trust in the other’s testimony limited to a specific field, trust in the other’s affective attitudes toward oneself, trust in the other’s affective attitudes generally, trust in the other’s wisdom, trust in the other’s reciprocal trust, etc. Each of these in turn can vary along the dimensions of resilience and confidence. Our claim is that in any instance of coming to trust, there will be a particular way of (non)trusting or perhaps a range of ways, where the confidence and resilience of each component is appropriately responsive to the initial contextual grounds of trust. This would suggest that

\textsuperscript{20} It is outside the scope of this essay to consider the requisite grounds for appropriate trust in particular kinds of cases. One fundamental issue concerns the most basic form of trust, trust in another’s testimony. Thomas Reid, J. L. Austin, and contemporary ‘anti-reductionists’ about testimony hold that testimony is a basic source of justification, like perception—we have reason to rely upon another unless we have particular reason for refraining. Whereas ‘reductionists’ typically hold that in each case of justified acceptance of testimony, one’s justification is rooted in justification one has for inductive inference from instances of one’s own perception, memory, and other sources. For discussion, see Lackey (2011). Outside of grounds or evidence for thinking a candidate trustee to be trustworthy, there can be non-epistemic limiting factors on the appropriateness of trust of more intimate kinds. How we trust shapes our relationships with others, so moral and practical considerations about the likely relational effects of trusting can limit appropriateness. We have in this essay focused on epistemic appropriateness.
appropriate trust, being tempered by concerns for intellectual caution and autonomy, cannot radically conflict with these other virtues.

One might think, however, that it is impossible in practice to temper trust according to these virtues. After all, trust is often an involuntary psychological phenomenon—not a decision we consciously calibrate to available evidence. Trust can arise when we like a stranger’s facial features. Distrust is often involuntary in situations similar to past instances of trustees letting us down. And if trust necessarily or usually involves the having and forming of certain beliefs (as we have claimed), the common rejection of doxastic voluntarism would seem to preclude any view of trust that made it a purely voluntary matter.

Even so, we can distinguish between the state of belief and the decisions/actions that rest on taking a person to be trustworthy or encourage/reinforce that state. It seems there is a degree of voluntariness here in many individual cases of trust as well as in our acquired habits of being more or less trusting. Richard Holton notes the scenario of a drama class playing the game “trust,” in which one person stands in the middle of the circled class, spins around, and at a particular moment decides to fall backwards, hoping to be caught by classmates’ arms (1994: 1). We suggest that voluntariness in trust is even more commonplace. One might choose whether or not to trust a friend with some sensitive secret. Or where two respected scientists disagree, one may make a conscious and apparently voluntary choice whom to trust.

Perhaps one will grant that we sometimes decide whether to trust but claim that, since emotions typically settle those decisions, we still can’t really temper our trust to respect other intellectual virtues—these decisions do not admit of governance by maxims of good intellectual conduct. In reply, we contend that even though emotions often do factor in decisions whether to trust, (a) the other available evidence bearing on the likelihood of our trust being upheld or disappointed nonetheless limits the appropriateness of trust, and (b) it may be that emotional responses and intuitions are sometimes important clues to others’ trustworthiness, making them forms of evidence.

To explain what we mean in (a), let us consider a concrete case. Let’s suppose Joe has agreed to sublease an apartment from his friend Erin, but since they are close friends, neither one thinks to write out a contract. One month Erin calls to say that she has misplaced Joe’s rent check and to ask Joe to mail her a new check. Six months later, when they have each moved to different cities and long after Erin has cashed Joe’s re-written check, Joe sees the first check also deducted from his bank account.

Now, looking back on the situation Joe might admit to other friends that he ought not to have trusted, even though it felt (emotionally) right to do so at the time. He might admit to there being a series of red flags that ought to have alerted him to the inappropriateness of doing so—maybe her consistent willingness to let other friends pick up

---

21 The actual ability of human intuitions and emotions to track likelihood of harm or betrayal from another is a matter for empirical research; we are uncertain about the reliability of these forms of evidence. Martha Nussbaum (2001) argues that emotions have a cognitive component and can have justificatory force. Zagzebski (1996: 21) classifies insight into the character of others as an intellectual virtue in its own right.
checks at restaurants and equally consistent forgetfulness in paying them back, or the
dismissive way she talked about other friends she had known in the past, etc. He should
have been able to see Erin as someone who was likely to use or cheat him, regardless of her
friendly demeanor. In this hindsight assessment, Joe would be acknowledging that

1. He had a decision about whether or not to trust Erin with the second rent check.
2. He made the wrong decision.
3. He made the decision *wrongly*—in this case, by consulting only his immediate
   feelings about the appropriateness of the situation and not considering, for
   example, Erin’s other personal finance habits or her behavior in past friendships.

This last acknowledgment is important. There is a situation-appropriate set of evidential
factors bearing on the contextual trustworthiness of the party in question we really
ought to consider when faced with a demand for trust; it is not reasonable or appropriate—it is not intellectually virtuous—to make those decisions just any way we please. The seeming existence of right ways to make choices that encourage or rest on trust
(perhaps best conceived as within some evidential boundaries) suggests the amenability
of trust to some degree of rational control.

However, we note that these arguments for such amenability are not strictly necessary
to our thesis. We said one might object to there being an appropriate, evidence-tempered
level of trust in every situation by denying that we are in control of how and when we
trust. But there being an appropriate level of trust is consistent with our *not* having con-
trol. The intellectually virtuous act may not, because of one’s habits, psychology, or cir-
cumstances, be practically available. But this is true of virtue generally.\(^3\)

### 11.1.3 Harmony: Promoting Excellent Function

Appropriate trust’s prima facie clashes with autonomy and caution soften a good deal
when we assume that, in any instance, the confidence and resilience of trust respect
boundaries these very virtues help set. In addition, there are at least three positive rea-
sons we might appropriate think trust dwells harmoniously among the intellectual
virtues. Trust can promote and be promoted by the intellectual virtues of respect for
evidence and intellectual firmness. Trust also promotes epistemic goods, including
knowledge and understanding.\(^4\)

\(^2\) The limiting conditions on trust’s appropriateness may, however, extend beyond evidential considera-
tions of trustworthiness. See note 35 below.

\(^3\) It is far outside the scope of this essay to consider whether “ought” implies “can” in this context. Surely,
though, there are at least some senses in which it does not. We think a father ought to be patient with his chil-
dren, although perhaps some fathers will be so habitually quick-tempered or even psychologically affected
that they cannot practice patience in a particular instance.

\(^4\) An argument that we do *not* make is one that has been advanced by Foley (2001) and endorsed by
Zagzebski (2012) and Wood (this volume). They argue for an a priori connection between self-trust and trust
in others, based on (1) the necessity of ‘trust’ in one’s own rational faculties, and (2) the similarity of others’
faculties to one’s own.
The virtue of responding to one's available evidence in forming and revising beliefs is a commonplace. If in a particular instance we do have good evidence/grounds to think another person trustworthy, the intellectual virtue of responding appropriately to evidence may require us to treat them as such. In our world, we can see that others are sometimes in a position to know more than we do, and we can see that others are often in fact trustworthy. We can observe these qualities in others broadly, as when children evaluate an adult or when we admire a personal hero. Or we can note these in circumscribed domains, as when we see that a physicist has superior knowledge within his field or when we note particular qualities of loyalty or honesty. Seeing such superiority in others, are we not bound rationally to respond by trusting in a way appropriate to this evidence at hand?

The second positive argument for trust relates to its promotion of firmness, or “tenacity with respect to one’s own epistemic acquisitions” (Roberts and Wood 2007: 183). Trust involves clinging to beliefs in the trustworthiness of others, which may seem problematic. But while clinging to beliefs can be epistemically vicious, measured tenacity in belief is virtuous. There are at least two good epistemic reasons for being reluctant to revise the beliefs we hold at a given time. First, flashy, new pieces of evidence can potentially seduce us to undervalue long-accrued confirming evidence for

We have concerns about this strategy of argument. Certainly, it has been successfully argued (most thoroughly by Alston 1993) that our taking ourselves to have rational beliefs pragmatically presupposes the reliability of one’s basic cognitive capacities. And one might reasonably extend this point to the necessary presupposition of the rough reliability of basic faculties in other human persons of apparently sound minds, given that we are conspecifics. But application of this further point to the rationality of trusting others’ testimony on any particular matter is less straightforward (cf. Fricker 2006). For one thing, while I have to presuppose that my basic faculties are truth-conducive in the main, I quickly come to learn many specific, contingent limits. Perhaps my mathematical reasoning is highly reliable only in very limited domains, or my memory’s reliability tapers off rather sharply over time. I cannot know a priori (and it is not even true!) that other human beings are like me in these specific respects. Likewise when it comes to giving testimony. I know that I am disposed in a general sort of way to speak honestly concerning what I believe. I also know that I often don’t do so in particular kinds of cases, as a function of my moral character, courage, tact, and so on. Others will differ in these details.

More importantly for present purposes, however, we think that an argument for the rationality of trust in others’ faculties from the necessity of self-trust—even if successful—would do little to establish the virtuousness of the kinds of trust with which we are currently, primarily concerned. That we cannot help but accept the reliability of our faculties seems unassailable. And let us grant, for the sake of argument, that we further cannot help but accept the general reliability of others. But when most people worry about the intellectual virtue in trust, they are not considering the legitimacy either of ignoring the deceiving-demon scenarios or of the largely hard-wired methods of language acquisition in young children. Instead, they have in mind things like relationships and religion in reflective adults. They are concerned with how good reasoners make choices and develop habits about how trusting to be, in cases where trust is not basic and unavoidable. The basic and unreflective non-skeptical stances that we and our fellow human beings are not massively deceived or deceiving are sufficiently dissimilar to these non-basic choices and habits that labeling them ‘self-trust’ and ‘trust in others’ risks conflating the very different epistemic challenges the latter pose. At a minimum, we suggest that clearer terminological demarcation is needed, between ‘general’ (or ‘basic’) and ‘focused’ varieties of trust.  

25 It is common to analyze response to evidence as a cluster of virtues, including caution and also perhaps objectivity or open-mindedness. Still, we think this notion is sufficiently coherent to treat as a singular virtue, for the purpose at hand.
a proposition believed. A theory proven fruitful and reliable in our experience should not be immediately or lightly scrapped. Second, resilience in well-grounded beliefs is a component of being confident in those beliefs, a desirable epistemic good. Being highly tentative in our judgments, an inevitable consequence of a general disposition to revise our beliefs regularly, would impoverish our epistemic grasp of the world. Of course, where new and significant evidence contrary to our beliefs has been sufficiently considered and confirmed, intellectual virtue calls for revision. But appropriate trust needn’t have us cling in circumstances in which strong, non-fragile evidence to the contrary is made plain. We hold that in promoting a measured obstinacy in belief, trust actually promotes the intellectual virtue of firmness.

In summary, it is a holistic view of the intellectual virtues that leads us to include trust as among them. Trust does conflict prima facie with intellectual autonomy and intellectual caution. But these virtues actually govern the contours of an appropriate trust stance. Moreover, the virtues of respect for evidence and intellectual firmness positively motivate trust. Trust’s seemingly regrettable offenses against intellectual virtue begin to seem less like offenses and more like tempering complements.

We turn now to our second claim: (2) the trait of trusting, when properly balanced with other intellectual virtues, produces epistemic goods.

We begin by noting the epistemic productivity of trust in others’ testimony. To some extent, we must be disposed to trust what other people tell us. We have to trust some people, sometimes, in order to get very far in life at all—epistemically or otherwise. At the very least, we have to rely on some of the things we hear other people say, if we are ever to have a body of knowledge about the world large enough to function in practical terms. Otherwise, how could we know facts about history or any event at all that we have not ourselves witnessed? More radically, Elizabeth Fricker plausibly maintains:

It is not clear that we do or could possess any knowledge at all which is not in some way, perhaps obliquely, reliant on testimony… There is certainly massive causal reliance on testimony in the process by which each of us develops into a language user… The initial stages of language acquisition by a child inevitably occur through a process of simple trust in its teachers—parents and other caretakers. (2006: 225–6)

16 The virtues of intellectual courage and epistemic humility also motivate trust. The intellectually courageous person accepts necessary risks in the name of important knowledge, and the epistemically humble person is willing to believe that others are sometimes better suited than oneself to know. Trust’s relationship to these virtues seems to soften the concern regarding trust in testimony’s putative conflict with autonomy that was noted in fn.13.

17 Indeed, as noted in the section “Intellectual Virtue,” it seems that we must already balance, e.g., intellectual courage and intellectual caution, epistemic humility and firmness; Roberts and Wood introduce the notion of “complementary virtues” (p. 234) or “partner virtues” to capture the way that, e.g. courage and caution relate. We have chosen to categorize “appropriate trust” as a singular virtue. But one might alternatively think in terms of a pair of partner virtues: the virtue of trust (or in testimonial cases, “credulity” or “openness”) and the virtue of wariness. Regardless of whether we let appropriate trust stand as a single virtue, the point stands that any one virtue is an inappropriate sort of thing to pursue at all costs in isolation from the other virtues.
Clearly, we need to rely on some of what people say if we are going to have any useful set of beliefs about the world or even to use language. This has been much noted and needs no belaboring.

Less remarked upon is the fact that relational trust is a prerequisite for certain kinds of epistemic goods. The class of epistemic goods extends beyond propositional knowledge and justified belief, including both understanding and knowledge by acquaintance. Relational trust can produce valuable interpersonal understanding and acquaintance. Our close friendships and romantic relationships require trust in both genesis and development. And it is these relationships—the intimacy and the practical opportunities to interact that these afford—that create the robust knowledge we indicate when we say one friend knows another. This includes but goes beyond propositional knowledge of facts about one's friends, which one might sometimes ascertain without trust: it is a practical acquaintance with and an experiential understanding of a friend's character and personality.

In addition to understanding persons, relational trust can help us understand the obligations and practices of morality. As Carolyn McLeod (2011, §3) observes, “Morality itself is a cooperative activity, which can only get off the ground if people can trust one another to try, at least, to be moral...to be able to make meaningful attempts in this regard [morality], people have to be somewhat morally mature, which can only come from a moral education grounded in trust.”

Finally, relational trust is instrumental to getting information of various kinds, since people will tell you things about themselves and other sensitive matters only to the extent that there is trust underlying those relationships.

Trust produces epistemic goods, including social and moral knowledge. Granting this and granting that trust can peacefully co-exist with other intellectual virtues of autonomy and caution, we must include trust among the intellectual virtues. But there is an important, pervasive dimension of epistemic trust that we have yet to explore, one that complicates the epistemology of trust while yielding in its best instances a much bigger payoff of epistemic goods.

11.1.4 Communities of Epistemic Trust

Up to this point, we have been discussing dyadic trust relationships. However, we do not simply engage in myriad one-on-one relationships of trust. We are embedded in much larger networks or communities of trust—as indeed are most of our individual trust relationships. These networks are often overlapping and typically domain-specific. So, for example, we each commit (in varying ways, and to varying degrees) to trust in neighborhoods and local communities to function in accordance with certain social and legal norms, in media to convey accurate information about current affairs, in overlapping scientific communities to accurately convey known evidence for theories, in work organizations and mass transit authorities to function as announced. Much of what we believe, in short, is grounded in part in polyadic mutual
social trust. Some of these instances of social trust have affective elements, whereas others are more or less purely epistemic.

For purposes of assessing religious communal trust, we think it is most useful to focus on scientific communities (from the standpoint of engaged practitioners, not merely its consumers). As science has become hyper-specialized, the distribution of labor has become correspondingly fine grained. In consequence, very little of what a scientist believes concerning her own field of expertise is based on evidence that she has acquired first hand. (And even much of what we might loosely call ‘first-hand’ acquaintance with evidence is in part theory mediated, and so partly based also in social trust.)

Now such scientific communities of course do not involve anything remotely like ‘blind trust.’ Elaborate practices of independent experiment, peer review, and so on provide individuals with good reason for measured trust in reports that proceed via approved channels. These practices are not foolproof, and fraudulent practices come to light from time to time. In part for this reason, one’s confidence in significant new, apparently confirmed results might seem properly to grow over time, even where new relevant data in the intervening time is meager.

In these cursory observations about the sociality of scientific knowledge, two further characteristics are worth highlighting. First, the network of scientists does not have a ‘flat’ structure. There are hierarchies of intellectual authority that (in best cases) serve to more efficiently channel and filter the flood of new data and ideas: credentialing, curricular, research funding, and reporting authorities, alongside informal authorities in the form of respected leaders in the field who weigh in on the relative plausibility of new lines of inquiry. These authorities are not regarded as infallible in even the most tightly circumscribed domains, and so they can be and properly are challenged. Still, they play an important and in many cases indispensable role in advancing scientific knowledge. This hierarchical structure of authority permits the individual scientist to focus his trust away from the multitude of unknown scientists of varying ability and indeed trustworthiness and onto a smaller number of gatekeepers whom one knows to be widely trusted and whose activities in these important roles are more carefully scrutinized.

The second characteristic is a direct result of the combination of field specialization and the enormous output of information in every field. Large scientific communities possess collectively a quantity and synthesis of knowledge that is not had by any individual scientist. Likewise, the full details of its manner of operations—who is contributing what, and how—are not known to anyone.

We take it as given that, for the most part, the communal trust characteristic of mature scientific disciplines is intellectually virtuous. And it well illustrates our previous contention that the virtue of intellectual autonomy needs to be balanced against other virtues, and specifically against trust, whose own claim to being a virtue is grounded in such other virtues as respect for evidence and intellectual humility. Furthermore, communal trust allows for a far greater quantity and scope of individual and collective knowledge than would an extreme emphasis on individual autonomy.
Now, scientists are typically not fans of talk of ‘intellectual authorities.’ We noted early on important historical reasons behind this modern tradition of ‘distrust of trust in authorities.’ And there continue to be good reasons for caution in this sphere, even when it comes to carefully circumscribed scientific authorities of the sorts we have just described. Authorities can hinder advancement in many ways, for example by being corrupt or petty or rigid in what they deem as ‘established’ theory or as lines of inquiry worthy of investigation. Prominent individuals who function as informal authorities can retard progress in their eagerness to preserve the legacy of their own work, as witnessed by physicist Max Planck’s quip that “science advances one funeral at a time.” Such cautions noted, and despite the knee-jerk reaction the word “authority” provokes in discussions of science—especially in the context of comparing science to religion—virtually no one supposes that science would advance more quickly if all forms of hierarchy and authority were jettisoned. What is optimal, instead, is to have effective means of establishing oversight of and checks on authorities, reforming their procedures, and removing individuals or whole governing bodies where they do more harm than good. And no doubt it is helpful for there to be space for renegade practitioners not reliant on normal funding procedures, at a minimum.

This all-too-brief highlighting of the social dimension completes our discussion of the virtue of well-tuned trust. As we will see, many of the worries we might have about calling trust an intellectual virtue also hold for theistic religious faith, and we will explore whether and how the observations above bear on the case of theistic religious faith. To reiterate our introductory caveats: there are additional worries, both epistemic and non-epistemic, one might have about (particular forms of) religious faith. We do not offer here an argument for counting faith an intellectual virtue but only a collection of observations that together approximate an ideal model that one might employ in such an argument.

11.2 Can Theistic Religious Faith Be Intellectually Virtuous?

11.2.1 The Nature of Faith in God

We here take “theistic religious faith” to refer to an amalgam of both doxastic elements—the having of certain beliefs, theories, or opinions—and affective or conative elements—the having of certain attitudes, desires, and consciously adopted behaviors, such as prayer and renewed acts of commitment. Moreover, we take the having of certain beliefs to be essential to faith. (While faith in God does not reduce to faith that God exists and has done/is doing certain things, it does subsume it.) This seems to

\[\text{MacDonald (1993)}\] for a more thorough treatment of the balance of these elements in specifically Christian faith.
be at least the classic Christian view, although there are some who disagree.\textsuperscript{29} And it seems true even of the noncommunal form of faith in God that has proved especially attractive in the present day. Such faith typically involves some specific beliefs regarding God's nature and attitudes towards and expectations of us—in our culture, these beliefs are usually the result of selective editing of Christian teaching. But our focus here will be on the more typical cases, as in Christian faith, of faith that is nested in a developed religious tradition of creed and practice.

Before noting the parallels that we see in the epistemology of trust and faith, we observe that there is at first glance a striking dissimilarity between ordinary trust and faith, which one might regard as undercutting any argument from the virtue of trust to the virtue of faith (see Bishop, this volume). When I trust another human person, the existence of the object of my trust is given, not something embraced through trust; it is only his faithfulness or trustworthiness that is less than certain to me. Whereas, in the case of faith in God, the situation seems to be the reverse: faith is at work in my belief in the very existence of God; insofar as God is conceived to be \textit{inter alia} perfect goodness itself, I cannot reasonably suppose, granted His existence, that He might prove to be unworthy of entrusting myself wholeheartedly to His care. (However, I \textit{can} reasonably entertain the possibility that my religious community and I have been in contact with a being who is not, in fact, God as traditionally conceived.)

\textsuperscript{29} Some think what is really significant and valuable in the Christian faith and other faiths is not the truth of their particular doctrines but their ability to help people achieve a particular kind of transformation, generally a transformation resulting in the destruction of self-centeredness and the awakening of compassion. John Hick is a noteworthy representative. He writes:

\begin{quote}
“the possibility emerges that the great world traditions constitute different ways of conceiving, and therefore of experiencing, and therefore of responding in life to the Ultimate. They are thus different forms (each including many sub-forms) of upaya, skillful means to draw men and women from a consuming natural self-concern, with all its attendant sins and woes, to a radically different orientation in which they have become ‘transparent’ to the universal presence of the Ultimate” (1991: 157).
\end{quote}

On this conception of faith, it doesn’t seem to matter much whether particular doctrines are \textit{true}—indeed, on Hick’s view, they strictly speaking are not—and thus the importance of harmony with intellectual virtue is less clear. Questions of truth, justification, and propriety in belief seemingly take a backseat to pragmatic questions about effectiveness and appropriateness.

There are, too, less radical departures from our very rough sketch of faith as both doxastic and affective, which would not go so far as to say that central Christian doctrines are mere means to transformation, but which still would deny that it is necessary for Christians strictly to \textit{believe} them. Robert Audi writes that “even a strong faith which is sufficiently rooted in a person to form the center of a religious life, need not be doxastic… much of religious commitment is not cognitive in any narrow sense… it consists in dispositions to conduct oneself in a certain way, in and outside one’s specifically religious life” (1992: 86). Some hail non-doxastic faith as a perfectly legitimate form of Christian faith that could be rational even for those who feel that flat-out belief in the articles of faith is rationally unjustified.

Obviously, thinking of faith as not necessarily involving belief changes the question of whether faith is consistent with intellectual virtue and, as Audi notes, lowers the bar: “the possibility of such faith (faith that does not entail belief) sets a different baseline for religious rationality… than would be appropriate if the counterpart beliefs were a necessary condition for religious commitment” (p. 84). We generally think that less evidence is required for sensibly adopting a working hypothesis than for sensibly embracing a belief. See also Schellenberg (this volume).
Granting this difference, we do not think it shows that the epistemologies of trust and faith are problematically dissimilar, given the similarities (in ideal cases of each) that we point out below.

We note, first, that faith in God is at least partly constituted of trust in religious ‘authorities.’ Thus thinking about trust is directly relevant to thinking about those components of faith that involve trust in other humans. Second and more fundamentally, the objection is that “God is trustworthy” presumes “God exists,” which requires a kind of ‘faith’ in the way of doxastic venture, unparalleled in typical cases of interpersonal trust. It is then inferred that “God is trustworthy” will be harder to support evidentially than typical cases of “Jane is trustworthy,” and so, in practice, religious persons may not be able to find the same strength of evidence to support the former claim and its presumptions. However, granting all of this, the basic structure of the intellectual moves required is nonetheless similar. From some evidence-based assessment of the likelihood of “Jane is trustworthy,” we decide whether the evidence warrants the doxastic venture required for trust, and we have good reason—the virtuousness of trust, as argued in Section 11.1—for stepping out in faith/trust where it does. It is this parallel we wish to draw: the virtuousness of coming to trust within the bounds of evidence suggests the virtuousness of coming to faith within the bounds of evidence. In both cases, evidence-based commitment takes one into subsequent doxastic venture, and the appropriate strength of evidence required for virtuous commitment will depend on contextual factors (see fn. 35). The suggestion that it’s hard to find good enough evidence that God is trustworthy does not threaten this parallel. (Bearing in mind that the available evidence for a proposition varies from person to person, we may further note that there seem to be cases of theistic faith that lack altogether the dissimilarity to which Bishop points: some individuals’ available evidence for the existence of God is such that for them it is essentially certain that God exists. We think of the prophets or those who have found natural theological arguments compelling. Even so, it requires faith for them to believe that His character and purposes are those that Christianity proclaims, and such faith can be more or less virtuous in just the way that trust is.)

We turn, then, to consider whether other characteristics of faith in God as putatively revealed in a religious tradition, ones often criticized on epistemic grounds, are paralleled in certain forms of interpersonal trust. We will assume that theistic religions require or exhort the faithful to hold these beliefs confidently, resiliently, and passionately. We have chosen these rather bare elements of religious orientation towards beliefs both for their seemingly wide applicability across varieties of theistic faith and for their connection to elements of trust.

The writer C. S. Lewis articulates well the common popular worry about the confidence and resilience faith requires. About “the adherence to… [religious] belief after it has once been formed,” he writes:

It is here that the charge of irrationality and resistance to evidence becomes really important. For it must be admitted at once that Christians do praise such an adherence as if it were meritorious;
and even, in a sense, more meritorious the stronger the apparent evidence against their faith becomes... And this is certainly shockingly unlike the behaviour we all demand of the Scientist or the Historian in their own disciplines. (1955: 531–2)

Faith seems to require belief that is (at least, mostly) impervious to evidence that the articles of faith are untrue or that faith is somehow misplaced. This is the worry that prompts people to say things like, “Sure—there may be something to theism and even to Christianity in particular. But how could you ever just sign up wholesale? How could you agree to ‘check your mind at the door’ and go on believing on faith for the rest of your life?”

Relatedly, on many conceptions of theistic religious faith, it is desirable and important (perhaps even necessary) for it to be passionate. To be passionate in one’s faith, in this sense, is to take (or at least be willing to take) risks in the name of faith, typically both practical and epistemic risks. Kierkegaard is the archetypal champion of this kind of passion in religious faith. In the Postscript he (or, more precisely, his pseudonym Johannes Climacus) tells us, “it behooves us to get rid of introductory guarantees of certainty, proofs from consequences, and the whole mob of public pawnbrokers and guarantors... in order that the individual may believe if he wills it” (p. 190). Elsewhere in the Postscript he writes, “Faith does not result from straightforward scholarly deliberation, nor does it come directly; on the contrary, in this objectivity one loses that infinite, personal, impassioned interest, which is the condition of faith” (quoted, Westphal p. 51).

The thought—the worry, for one concerned about intellectual virtue—is that the passionate nature of faith “renders it useless or undesirable to reason objectively in support of such faith” (Adams 1987: 25). Virtuously weighing evidence for and against religious beliefs is a cautious thing to do. Asking for evidence to believe God in a certain situation might, from a religious standpoint, seem inappropriately cautious. It might seem as though one were trying too carefully to maintain control over one’s vulnerability in relationship with the divine. If taking risks in the name of faith were good, if “leaps” were intrinsic and valuable in faith, then a faithful believer would do well not to require or seek evidential support for his beliefs. Indeed, Kierkegaard seems to think a faithful believer ought to rejoice precisely in (what he deems to be) the implausibility of the Christian story, since this implausibility renders the sacrifices of faith less rational and therefore more risky and passionate.

The confidence, resilience, and passion that common varieties of faith require clash, prima facie, with the intellectual virtues of respect for evidence, intellectual autonomy, and intellectual caution. We will briefly suggest, first, how parallels with trust might mitigate or at least illuminate the first and last of these worries. We will then discuss some of the peculiarities of the communal character of typical religious faith before

---

30 See Adams (1987) for a good analysis; but also see Westphal (1996) and Evans (1998) for opposing interpretations.
considering the second worry—whether and how faith compromises intellectual autonomy.

11.2.2 Faith and Respect for Evidence

Like faith, trusting others can also put our ability to fairly assess evidence—specifically, evidence that our trust is misplaced—at risk. But we noted above that appropriate trust is never wholly immune to evidential considerations; evidence relating to the trustworthiness of another person can be a limiting condition on situations in which it is appropriate to trust. And even in strong trusting relationships, where a healthy respect for intellectual virtue is maintained, there are still some evidential situations that, obtaining, would cause one or both parties to abandon trust.

It is an empirical question whether any particular theistic faith’s exhortations to confidence and resilience are compatible with parallel evidential checks. If having faith of a certain type requires being unconcerned about whether there is evidence for believing the articles of faith and unprepared to give up one’s beliefs under any evidential circumstances (a view some read Kierkegaard as espousing), then our observations mitigating worries about interpersonal trust are irrelevant to an analysis of such faith. However, although it is far outside the scope of this essay to provide a sociological survey of the kinds of confidence or resilience different faiths require, we note that at least some deeply religious people are not wholly unprepared to give up their beliefs in the face of new evidence. Robert Adams (1987) argues that legitimate Christian faith does not require the blindness to evidence or unqualified obstinacy in belief Kierkegaard supposed. Here he echoes many Christian traditions that encourage believers not to shun but actually to seek out and investigate potential reasons for doubt. St. Augustine is a notable example, writing in Letter 120, “Heaven forbid, I say, that we should believe in such a way that we do not accept or seek a rational account.”

It is plausible, then, that on some conceptions of theistic faith the requirement for resilience is analogous to a requirement of interpersonal trust. In “normal” circumstances, when no new significant piece of evidence has cropped up that ought to prompt the faithful believer to question or re-evaluate the articles of faith, he is to make daily decisions about how to live and worship without factoring in the possibility that faith is mistaken. This possibility must lie dormant, in the back of the mind. Similarly, someone in a committed marriage is, in “normal” circumstances, to operate on the assumption that her spouse is faithful, not suspiciously to calculate continuously the likelihood of infidelity and factor this into day-to-day feelings toward the spouse. We see a violation of this principle when a spouse is all too willing to see some trivial occurrence as evidence of infidelity. Strong faith and trust both require that the lingering possibility that one’s faith or trust is misplaced not enter into day-to-day life.

Even when real doubts arise—when some change in circumstance is sufficiently alarming to prompt a believer or spouse to question his faith or trust—both faith and trust may sometimes properly ask one to provisionally assume that somehow one’s suspicions or worries are ill founded, based on the strength and history of the faith or
trust relationship. In other cases, they may prompt further investigation marked by suspension—rather than revision—of belief. But for many theistic religious believers there is some imaginable circumstance, for faith as well as trust, where one would yield to doubts out of respect for evidential considerations.\footnote{It may seem difficult to imagine the circumstances that would cause a very committed religious believer to abandon faith because faithful people \textit{ipso facto} see their total life evidence as supporting faith. But for many of these individuals there remain conceivable sets of circumstances that would radically expand relevant available evidence, and which would cause them to abandon the faith. For many a Christian, whose faith centrally involves certain historical claims, such a circumstance might include experts claiming after thorough examination of the evidence to have found the full skeleton of Jesus, with Christian experts concurring and none of stature disputing the finding. And of course, if upon death the Christian found herself in an afterworld very different from the one described in Christian teaching, she would be rather likely to have a change in view.}

In the case of trust, we also said that the intellectual virtue of respect for evidence provided positive motivation for trust. Whether the same could be true of religious faith will hang on a number of disputed issues we cannot consider here. First and most obviously, if as some maintain there are strong objective (third-personal) evidential grounds for believing the articles of some faith, then respect for evidence motivates such faith. This, it should be emphasized, requires a willingness to expose oneself to all relevant available evidence and to resist confirmation bias in what evidence one carefully attends to.\footnote{Of course, the extent to which we investigate available sources of evidence will depend upon the importance of the claim at hand. And in practice, people vary in the extent to which they can practically work to expose themselves to available evidence, because of differences in, e.g., education, leisure, and accessibility of reliable sources. See fn. 23.} Then there is the question of externalist accounts of warranted belief and whether they alter the playing field when it comes to the scope of ‘evidence’ in the religious sphere.\footnote{For explanation of these strategies, see the Introduction to this volume. For endorsement of Plantinga’s (2000) approach in particular, see the essays by Stump and Wood, and for critical assessment, see Fales and Goldberg, all in this volume.}

Finally, Zagzebski (2012 and this volume) argues that in general people have both first-personal and third-personal reasons for many of their beliefs, and these are non-aggregative. If I have an experience or a hunch or a belief that is rooted in an emotional response to a situation, that gives me a distinctive kind of (potentially strong or weak) reason for belief that you will not have even if I report to you the content of my reason. So our resulting judgments may diverge, even as both of us are fully respecting of evidence. If her claim is correct, prima facie it would also apply to experiences, hunches, and emotional responses grounding religious belief. (It might also be relevant to assessing the impact of entrenched disagreement in religious matters among intellectual peers, on which more below.)

Additionally, the intellectual virtue of firmness may provide positive motivation for faith as we argued it does for trust. The only salient difference between what is required for having faith and having trust seems to be the \textit{degree} of firmness required by any particular faith tradition or self-enjoined by any particular person. Faith does promote
firmness; the question is whether the particular degree of firmness a believer embraces is appropriate.

11.2.3 Faith and Intellectual Caution

What has already been said about the compatibility of confidence and resilience of belief with respect for evidence also applies to their compatibility with intellectual caution. So we will move directly to consider the compatibility of faith’s exhortation to passion with intellectual caution.

It seems passion is most important, not in propositional faith—faith in the truth of some religious proposition—but in a theist’s faith in God.44 The closest parallel in interpersonal trust, then, would be not testimonial trust but broad trusting relationships. And we indeed see a similar upholding of the appropriateness of passion in such relationships. In the same way that asking for evidence to believe God in a certain situation might seem inappropriately cautious and controlling, it would sometimes seem inappropriate to require exterior evidence for the truth of a friend’s assertion before believing her word.

Moreover, it seems that here again we will require a granular analysis of particular theistic religious conceptions. Some Christians, while admitting that religious passion is very desirable, would point out that Christian teaching is also full of admonitions to guard doctrines and to make sure that religious passion is rightly directed, rightly expressed. Faith, they would say, should be passionate, but it should also be thoughtful and humble—willing to be corrected and to learn. See, for example, the exhortation in St. Paul’s Epistle to the Romans: “Brothers and sisters, my heart’s desire and prayer to God for the Israelites is that they may be saved. For I can testify about them that they are zealous for God, but their zeal is not based on knowledge.” (10:1–2, NIV) Given significantly varying views concerning the appropriate role of evidence or reasoning in grounding faith, it is likely that faith is reconcilable with intellectual caution on some conceptions of faith but not others.35

34 See Anscombe (2008) and Audi (2011).

35 Contextual factors may bear on the proper exercise of the intellectual virtue of caution in matters of faith as well as trust. For example, let’s suppose a man faces a choice between theistic religious faith and agnosticism or atheism. Let’s say he takes himself to have some good reasons—but not conclusive reasons—for thinking each option correct. Let’s stipulate further that he really cares about making the right choice and that simply not making up his mind is not palatable to him, if it is even possible. If all this is so—one might think—then factors other than evidence may rightly decide the matter, and this involves a degree of intellectual risk-taking. William James famously argued so, saying that in such cases it was necessarily one’s “passional nature” that rightly decided the matter. But deciding on one’s passional nature would appear intellectually virtuous only if doing so furthers an epistemic good and not just a practical good. James thought this to be the case, contending that the passional nature helps to drive scientific advance. This is however controversial. See Bishop (2007) for an exploration of the relationship between moral and epistemological concerns in a Jamesian account, and also our brief remarks below in the section just prior to the conclusion.
11.2.4 The Epistemic Character of Communities of Faith

Our observation in the previous section that much epistemic trust has a deeply communal character applies to common forms of theistic religious belief. Typical theistic religious faith is revelation-based and communal, with the community serving social/moral as much as epistemic functions. Interpreting a putative divine revelation and integrating it with other knowledge is, as a practical matter, necessarily a communal enterprise, at least within the Abrahamic religions and perhaps most especially within Christianity. For Christianity’s religious text encompasses both the Hebrew Bible and the New Testament, where the latter controls the understanding of the former. Collectively they constitute not a set of simple instructions and creeds, but a very diverse set of writings spanning centuries and cultures and employing a variety of genres that to this day are only incompletely understood. Attempting to interpret such writings individually requires a number of expert scholarly skills, and no individual scholar possesses sufficient skills to do so well for all these texts. Attempting to synthesize such knowledge so as to interpret the whole as a unified, progressive revelation, which Christianity teaches is necessary for proper understanding of any of them, requires yet further literary and theological skills. For most Christians, it also requires engaging the many centuries of attempts to do so, though Christians differ on the degree of authority the voices of the past should properly be accorded and their relative weighting. It also requires sensitivity to the way one’s own culture shapes the way one approaches the text, such as the ‘plausibility structure’ one brings to bear and one’s ability and willingness to hear specific emphases. (Christians living in shanties on a vast garbage dump outside of a Southern Hemisphere mega-city tend to hear Jesus’s teachings concerning wealth and poverty differently than do American Christian academics.) Then there is the expertise of philosophers in assessing philosophical arguments for and against theism or claims concerning miraculous events; the expertise of historians and archaeologists in evaluating evidence concerning the historicity of important events in the biblical narratives; and the multi-disciplinary expertise needed to attempt to integrate in an intellectually satisfying way what appears to be taught in revelation and what we learn from outside revelation, through, for example, science and historical/social/moral reflection. And there is the ongoing ‘cloud of witnesses’ voicing their experiences of the faith, both confirming and disconfirming of different expectations rooted in different understandings of what the faith teaches concerning living a life of faith. While every such witness has evidential value,\(^{36}\) primacy is given to the voices of those who have been recognized to have special insight into faithful living: for example, prophets, mystics, and ascetics who devote themselves to prayer and disconnect from the ordinary rhythms of society, or saints whose lives are marked

\(^{36}\) “Every one of us is something that the other is not, and therefore knows something—it may be without knowing that he knows it—which no one else knows: and...it is everyone’s business, as one of the kingdom of light and inheritor in it all, to give his portion to the rest.” George MacDonald, *Unspoken Sermons*, Series III, “The Inheritance.”
by unusual spiritual maturity and daily faithfulness to demanding practical teaching. Devout Christians listen to and are shaped by such voices, past and contemporary.

We could go on. Christians are part of a sprawling, multi-generational, multi-cultural faith community whose understanding of God and of God’s ways is ever evolving. (Depending on which denominational tradition one resides in, one will see more or less latitude for evolution. But it is present in some measure for all such sub-traditions.) Every individual is deeply dependent (knowingly or not) on a vast number of others for whatever measure of understanding they possess and for the objective plausibility of the faith that they embrace. As with the sciences, so here: there is much more knowledge present within the community as a whole than any one individual may hope to attain.

Also as with the sciences, there are intellectual authorities, though here difficult problems lurk for the believer who seeks to be intellectually virtuous. Humanistic scholarly authorities don’t always speak with one voice in any given domain, to put it mildly. There are competing intra-religious claims to authority that one must somehow adjudicate, at least in some cases. For some Christians, the theological authorities they recognize are not sanctioned as such in any official way. They merely gain influence in certain quarters through persuasive preaching and writing. And some traditions exhort believers to a kind of faith in religious leaders as direct sources of information or spiritual guidance concerning the details of one’s life.

Whether acceptance of a religious authority can be intellectually virtuous, harmonizing not only with respect for evidence but also with a healthy degree of intellectual autonomy, is a vexed question, not admitting of a single answer. Given the greater degree of discordance than is observed in scientific communities, one’s confidence seems appropriately lessened in the religious case. However, it is also the case that a religious believer has (and typically exercises, where there is awareness of the diversity of reasonably argued opinion) the option of being confident only on primary matters on which there is, if not unanimity, broad agreement across the major streams of the faith. The amount and precision of creditable information coming from the sciences is quite extraordinary and is vital to its ongoing success. By comparison, the body of religious information according to even the most stringent Christian sub-traditions is much less extensive and precise, and the body of information deemed to be crucial to understanding and practicing the faith is smaller still. And of further assistance in navigating through this vast and tangled territory is the reasonable confidence that a non-arrogant but educated believer has in dismissing distinctive claims of sub-traditions whose theological belief-forming practices are plainly rooted in avoidance of readily available forms of countervailing evidence.

This leads us to a final point that bears emphasis. Religious communities (and Christianity in particular) tend to be non-elitist in a way that sharply contrasts with scientific communities. People of all levels of education, intelligence, and quality of moral character are welcomed into the fold under minimal conditions having nothing to do with intellectual acuity. While some persons whose theological understanding is
fairly shallow are content to let those of greater understanding speak concerning the content of the faith, a great many others are all too happy to express their own opinions. So the person who attempts to exercise virtue in evaluating the competing claims concerning, and on behalf of, a religion such as Christianity—whether she is herself a believer or an outsider—needs to take care to sift through the many voices in order to hear and consider those with the greatest likelihood of speaking knowledgably and wisely. For an intellectual, this can be a long process and involves shifts of opinion. In some cases, doing so appropriately may also require the virtue of courage, as coming to question one’s particular sub-tradition can be no less painful and costly than abandoning one’s religious community (or non-religious identity) altogether.\textsuperscript{37}

Let us elaborate a bit more on this point, by way of responding to the following objection to our drawing an analogy between the role of communal trust in science and religion:

The community of scientists (or any disciplinary subcommunity) is a whole lot more intellectually respectable and trustworthy than is the Christian community in their respective domains for just the reason you have acknowledged: scientific communities are elitist, composed entirely of trained individuals who are allowed to make meaningful contributions to the enterprise only by submitting themselves to a rigorous process; the Christian community is egalitarian, and is shaped to some degree by individuals strikingly lacking in intellectual virtue. (And while we’re at it, we may note that there is also plenty of deficiency in moral virtue, which is relevant to Christianity’s enterprise.) Furthermore, basic science is more or less entirely a dogged pursuit of truth and understanding, whereas refined understanding of theological matters is far from the primary aim of the Christian faith. And finally, while there is always ongoing dispute, sometimes fierce, between competing camps in the sciences, the disputes take place, at least within mature sciences, against a background of massive agreement. We have spoken of ‘the Christian community,’ but in fact there are many streams comprising Christianity, and between them the disputes are often deep and entrenched. So why should the virtuousness of communal trust in the scientific community have any bearing on the degree of virtue in communal trust in the Christian community (or any religious community)?

We cannot hope to respond fully to this objection here. However, acknowledging the significance of the differences noted, we suggest that a clearer understanding of what we are (and are not) advocating mitigates the force of the objection.

It’s true, as we noted above, that Christianity is non-elitist. ‘Run-of-the-mill’ Christians may not be particularly intellectually adept, and moreover they generally value truth in religious beliefs only instrumentally—for the way that right belief enables right love of God. And it’s true that they—both individual Christians and subtraditions—disagree on a host of theological issues. (To put it bluntly, we do not deny

\textsuperscript{37} For a thorough discussion of when and how it is intellectually virtuous to accept a person or group as a religious authority, see Linda Zagzebski (2012). In this essay, we have referenced only Zagzebski’s basic argument for trust in others, but she goes on to offer a thoughtful defense of how this general argument might be extended to the case of religious authority.
that a lot of Christians have wild and contradictory ideas about God’s dealings with humankind.) We are not suggesting that virtuous trust in the Christian community is as straightforward as virtuous trust in the scientific community.

However, there is non-trivial ecumenical agreement among (almost all) Christians on certain core teachings and practices, which have been distilled in creeds and catechisms by Christian authorities over the centuries. This core has been batted about and refined to reflect common Christian knowledge of God, including after ecclesiastical divisions and political freedoms increasingly made possible more radical theological critique of the older traditions. We suggest that the parallel with the scientific community begins here. The virtuous Christian thinker trusts in this doctrinal core that has been carefully refined and endorsed by a host of religious authorities of varying stripes.

From a minimalist commitment to core Christian teaching, one may or may not identify a subtradition (or a family of subtraditions) as trustworthy and accept its more maximalist commitments. Obviously, at each stage of embracing a more contentious and specific commitment, the evidential bar is raised. Although one might learn many things from diverse other Christians and other subtraditions, one should try carefully to trust only appropriately knowledgeable and trained authorities on finer points of theology. There is much more to be said here, but the basic point we wish to underscore is that coming to trust God’s revelation in the Christian community, and even thinking that (many of) the voices across the historical, denominational, educational, and socioeconomic spectrum should be attended to, is consistent with being carefully measured in whom one trusts and for what. One need not uncritically trust all or most of the cacophony of voices within Christendom on sundry matters, be they narrowly theological or moral or political or scientific.

Noting the problems associated with disagreement within one’s religious communities of course brings to mind the more radical and seemingly entrenched disagreement among different religious communities. We haven’t space here to explore this matter, which is discussed focally by several essays in this volume and in our editorial introduction. We will simply record our own belief that the fact of entrenched disagreement among individuals of roughly comparable intellectual abilities and roughly equal grasp of relevant public information bearing on the truth or falsity of the differing religious propositions does not, in itself, give one reason to downgrade one’s own assessment of the evidence. A virtuous thinker will take note of such disagreement and be led to carefully reconsider her opinions and, where opportunity is available, engage in discussion with thoughtful others who hold opposing views. But once such reflections have had their influence upon her own ‘straight’ assessment of the matters in question, she does not acquire a reason to (further) downgrade her assessment simply due to the fact of disagreement itself. Doing so would seem to display a failure of intellectual courage and to be a self-defeating position (given that intelligent epistemologists disagree about the epistemic significance of disagreement). Furthermore, it is not plainly required by intellectual humility. (One can consistently judge a person to
be one’s intellectual *superior* and to nonetheless have mistaken views. Witness David Lewis’s metaphysics!)

11.2.5 *The Epistemic Productivity of Faith*

It is virtually uncontroversial that trust is epistemically productive, even epistemically necessary. But the epistemic productivity of faith, which would be necessary to the case for faith as an intellectual virtue, requires argument.\(^{38}\) Here we make only two simple points.

Faith of a specific kind, where rooted in evidence, is extremely epistemically productive if indeed the articles of one’s faith are true and the practices of one’s faith are reliable. Assuming the truth of Christianity, Christian faith would help us know God, ourselves, and his purposes for us—which would be very important pieces of human understanding indeed. Thinking of theistic faith more generally as a kind, assuming there’s a God, regardless of which theistic religion is most approximately true, well-grounded theistic faith would suffice to help us know him as the ultimate fount of reality who abounds in love and mercy towards us—also very important pieces of human understanding.

This argument’s reliance on contestable metaphysical commitments does not distinguish it, *eo ipso*, from arguments for any other disposition (including trust) as an intellectual virtue. Faith is epistemically productive *if* the articles of faith are true. But the epistemic productivity of trust is similarly conditional, predicated on the actual trustworthiness of at least some trustees. So trust is epistemically productive *if* trustees are generally somewhat trustworthy. These conditionals differ in that everyone believes that trustees are generally trustworthy,\(^ {39}\) while only some people believe that the articles of any theistic faith tradition are true. Still, calling either of trust or faith epistemically virtuous requires making *some* kind of supposition about the world. These suppositions are in fact endemic in identifying intellectual virtues. As Roberts and Wood note:

> different conceptions of the human person and his place in the universe yield strikingly different pictures of proper human functioning, and thus of the virtues... we see that at some point in the development of the specificity of the concept, we will have to advert to some contestable view of human nature. (2007: 67)

A second point to make is that an evidence-sensitive, well-tuned faith, while epistemically risky, opens one to the seemingly good chance of important knowledge one would otherwise have to forego. Virtuous thinkers take calculated epistemic risks where the payoff is significant. Given the inescapability of our fallibility in all domains of inquiry,

\(^{38}\) This argument could take stronger or weaker forms. One might argue that a set of intellectual habits and traits that included faith was *necessarily* or only *possibly* more productive of intellectual goods.

\(^{39}\) And in that we do not and seemingly cannot require proof of people’s general trustworthiness before we trust.
it is plausible that William James (1897) was correct as against W. K. Clifford (1886) concerning the relative weights the virtuous thinker assigns to the maxims “Believe truth” and “Shun error.”

11.3 Conclusion

We have argued for (appropriate, temperate) trust as an intellectual virtue. We have also attempted to draw parallels between interpersonal trust and theistic religious faith, suggesting that at least some of the observations we might make about the intellectual virtue of trust would be relevant to an assessment of the virtue of faith.

The really problematic intellectual behavior both faith and trust require is cultivated resistance to suggestions that faith or trust is misplaced. That this is worrisome is undeniable; that in some qualified form this resistance is inherent in strong faith and trust relationships we accept. And yet we have argued that the implications of this worry for our assessment of intellectual virtue in trust or faith turn heavily on the possibility of requiring the resistance to observe boundaries partly set by available evidence. After all, the steadfastness of faith or trust can seem perfectly sensible and virtuous in limited contexts. A religious believer who ignored fleeting feelings of uneasiness about her worldview and a committed spouse who was willing to give his/her partner the benefit of the doubt upon encountering some small piece of evidence for infidelity do not seem necessarily intellectually un-virtuous. Since people seem to hold inherently passionate and risky trust commitments that are nevertheless amenable to some evidential checks on appropriateness, we see little reason to exclude at least interpersonal trust from the list of intellectual virtues. Whether or not certain forms of religious faith may likewise merit inclusion will depend on the resolution of further issues peculiar to faith such as those highlighted above.

Quotations from the Bible are from the New International Version: THE HOLY BIBLE, NEW INTERNATIONAL VERSION®, NIV® Copyright © 1973, 1978, 1984, 2011 by Biblica, Inc.® Used by permission. All rights reserved worldwide.

References


