

TWENTY-FIRST EVENING LECTURE.

(March 6, 1885.)

MY FRIENDS: —

The world of unbelievers regards the tenet of the Christian religion that for salvation everything depends on a person's faith as an impossibility and discredits it. It seems to them a manifest folly, yea, a proof that even the Christian religion, like all the other religions that have originated from so-called supernatural revelations, is bent on deluding people. They claim that the Christian religion, which purports to be supernaturally revealed, by making faith the chief requisite for salvation, is not superior to Brahmanism, which requires faith in the Vedas, the sacred books of the Hindus, or Mohammedanism, which requires chiefly faith in the Koran of Mohammed, the acknowledged prophet of lies, as containing the true religion of salvation. Their argument is that it is a matter of no moment to the Father in heaven what a person believes or disbelieves, since true religion cannot consist in anything else than an upright life, the exercise of virtue and good works. What sin, they say, can there be in a person's failure to believe, something that is utterly contrary to his God-given reason? If there is a God and a future judgment, men, they claim, will on that day not be asked what they have believed, but how they have conducted themselves during their present life.

Others, endeavoring to enter more deeply into the matter, assert that, if the Father in heaven is especially pleased with a person's faith, because it is such a glorious work and such a beautiful virtue, they can see no reason whatever why He should not be equally well pleased, for instance, with a person's charity, patience, fortitude, Justice, impartiality, truthfulness, and similar qualities.

What is the source from which these objections to the Christian doctrine concerning faith spring? Gross ignorance is, without question, the primary source. People simply do not know what faith is according to the Holy Scriptures. Far from regarding justifying and saving faith as nothing else than holding fast stubbornly and strictly to certain religious teachings, as the Hindus and Mohammedans view faith, the Christian doctrine rather declares this to be entirely useless, yea, as leading people straightway to perdition. It tells men that, if they have no better reliance, they are building on sand.

Moreover, far from assigning to faith such a prominent position on the assumption that faith is a glorious work and a precious virtue, Christianity teaches, on the contrary, that faith does not justify and save a person because is such a good work, but on account of the redemption accomplished by Jesus Christ, which faith apprehends. This reflection takes us back once more to our tenth thesis.

A week ago we were told that faith is not a dead, inert affair, but something that transforms and renews the heart, regenerates a person, and brings the Holy Spirit into his soul. Tonight we shall be occupied chiefly with the second part of the tenth thesis, which states that the Word of God, the Law and the Gospel, is not rightly divided, but commingled, *when the preacher describes faith in a manner as if it makes a person righteous and saves him for the reason that it produces in him love and a reformation of his mode of living.*

The Holy Scriptures emphatically testify that there can be no genuine faith without love, without a renewal of heart, without sanctification, without an abundance of good works. But it testifies at the same time that the renewal of heart, love, and the good works which faith produces, are not the justifying and saving element in a person's faith. Innumerable passages of Scripture could be cited in proof of this statement; we shall dwell only on the principal passages.

Rom. 4, 16 says: *Therefore it is of faith that it might be by grace, to the end the promise might be sure to all the seed.* Paul here declares that the very reason why we teach righteousness by faith is because we teach that a person is justified in the sight of God and saved by grace. Now, if faith were to make us righteous because of some good quality inherent in us, it would be a wrong conclusion to teach a person's justification by faith, since he is justified and saved by grace. Justification is by grace, through faith; however, not because of good qualities inherent in faith. In justification that is not at all taken into consideration, but merely the fact that Jesus Christ has long ago redeemed the entire world, that He has done and suffered all that men ought to have done and suffered, and that men are merely to accept His work as their own. Hence the way to salvation is this: We are doing nothing, absolutely nothing, towards our salvation, but Christ has already done everything for us, and we must merely cling to what He has done, draw consolation from His finished work of redemption, and trust in it for our salvation. This passage in Romans is a precious text, a text that deserves to be remembered. If something that we must do belonged to the justifying quality of faith, the apostle would in this text be

drawing a false conclusion. In that case he should have said: “by faith, in so far as it aids us to accomplish something good.” But that is not the reason why faith justifies; it justifies because it accepts the merit of Christ. Faith is only the hand with which we grasp what God offers.

Phil. 3, 8–9 the same apostle states: *I count all things but loss for the excellency of the knowledge of Christ Jesus, my Lord, for whom I have suffered the loss of all things and do count them but dung that I may win Christ and be found in Him, not having mine own righteousness, which is of the Law, but that which is through the faith of Christ, the righteousness which is of God by faith.* Another precious passage, a veritable sun, shedding bright light on the real essence of faith. The apostle declares that he is indeed righteous; however, the righteousness which he has obtained by faith is not at all his own righteousness, but the righteousness of Christ. Accordingly, when we become righteous by faith, we are made righteous by an alien righteousness. God beholds in us absolutely nothing that He could count as righteousness to our credit. It is Another’s righteousness which we have by faith. We have not acquired it or contributed anything towards it. Had we contributed love towards it, and were God to Justify us on that account, our righteousness would not be an alien righteousness, or it would at least be only half alien, to supplement our own imperfect righteousness. The apostle declares: “I have no righteousness of my own, but only the righteousness which God credits to faith.”

Rom. 4, 5 the apostle states: *But to him that worketh not, but believeth on Him that justifieth the ungodly, his faith is counted for righteousness.* When a person is justified, he has been previously a godless, not a godly person made godly by faith and on that account godly. Any one possessing genuine faith acknowledges that he has been godless, meriting hell and damnation, lost, contaminated with sin from the crown of his head to the sole of his feet, and that a divine miracle of grace was performed on him when God said to him the moment he believed in his Savior: “Thou art counted as righteous: I behold in thee no righteousness of thine own, but I cover thee with the righteousness of My Son and henceforth behold in thee nothing but righteousness.” Whoever does not come to Christ as an ungodly person does not come to Him at all.

Eph. 2, 8–9 we read: *For by grace are ye saved through faith; and that not of yourselves, it is the gift of God; not of works, lest any man should boast.* This sounds as if the apostle felt that he was not saying enough to keep

men from being led astray into self-righteousness. First he says: “By grace are ye saved”; next, he adds: “through faith.” Lest some one think he had achieved this feat by his faith, the apostle continues: “and that not of yourselves.” Whence, then, is it? “It is the gift of God”; and to head off any thought of a person’s own merit, he adds: “not of works,” such as a person’s love, or charity, would be. He winds up with the statement: “Lest any man should boast.” Now, a person who claims that faith justifies on account of love which follows it could say: “I have been justified by faith, but that was because I loved at the same time, because I had performed good works at the same time, because I had become a different person. That is why God regards me as righteous.” This thought the apostle rules out of order by his concluding remarks. Whoever imagines that there is, a little aureole, a little glory, that he may claim as his own is still without the faith that justifies, is still blind, and is not walking in the way of salvation, but is headed straight for perdition.

Rom. 11, 6 the apostle writes: *If by grace, then it is no more of works; otherwise grace is no more grace. But if it be of works, then it is no more grace; otherwise work is no more work.* The apostle tries to make the element of grace quite plain. He invites his readers to reflect that, when they admit that their salvation is “by grace,” it cannot be by merit, for that would destroy the idea of grace. Adding merit to grace renders grace void. In that case all talk of grace is miserable bosh. On the other hand, if salvation is by the merit of works, grace does not count, or merit would not be merit. Nothing remains, then, for a person but to believe firmly that he has been made righteous out of God’s pure, everlasting mercy, by faith. Even when his faith bears good fruits, these follow later, after he has received all that is necessary for his salvation. First a person is saved, then he becomes godly. First he must be made an heir of heaven, then he becomes a different person. Here we have the wonderful quality of the Christian religion. If a person wants to do everything himself to get to heaven, he is lost. No; he must first be made an heir of heaven and be saved; after that he begins to live a life filled with gratitude to God.

That is why Luther says that the Christian religion is, in a word, a religion of gratitude. All the good that Christians do is not done to merit something. We would not know what to take up for the purpose of acquiring merit. Everything has been given us: righteousness, our everlasting heritage, our salvation. All that remains for us to do is to thank God. And then there is this,

that out of great kindness God proposes to give to those who are specially faithful in this life a peculiar glory in addition to their salvation. That is no paltry affair in the life to come. For God bestows extraordinary gifts when He gives those gifts of glory. There will be a great difference among Christians in the life to come. For even the least plus which one of the saints receives above that which his fellow-saints get in heaven is no trifle: Why? Because it is an ever-enduring gift. For that reason we must be truly grateful to God, after having received eternal life, for all that we are and possess. Only works proceeding from gratitude are genuinely good works. Even in our secular relations, when a person is very willing to render services to another because he hopes for a reward, we denounce him as a miserable cheat who pretended love to us while he speculated on financial gain and simulated disinterested service for pay. Such a person nauseates us: he figures on getting more from us than he does for us and becomes malicious and hostile to us when his hopes are frustrated.

The real good works, therefore, are works to which gratitude toward God prompts us. Whoever has true faith never thinks of meriting something good for himself by his service. He cannot help expressing his gratitude by love and good works. His heart has been changed: it has been softened by the richness of God's love which he has experienced. Over and above this God is so gracious that He rewards even the good works which He accomplishes in us. For the good works done by Christians are God's works.

The objection is raised against us that in sanctification a person is surely doing something himself. But a person never begins any good work of his own accord. God must prompt him and work in him even to will, to desire to do, the good work that he is to perform. Accordingly, whenever Christians seem to do something good, it is by the power and operation of God in them that they do it.

The papists occasionally say that a person is justified and saved by faith, but they add: "provided love is added to faith." They do not mean to say merely this, that the person who has no love has no faith. That is what we also teach, in accordance with Scripture. What they mean is this: A person may have the true faith, wrought in him by the Holy Spirit, but if love is not added to it, faith is absolutely worthless. That is why they call love the *forma* of faith. In theological terminology, you know, *forma* is that which makes a matter what it is (= essential quality). The papists declare that, if love is not added to

faith, faith may be genuine, but it is not justifying faith, because love is the *forma* of faith, which makes justifying faith what the name indicates. Such faith they call *fides formata*, faith that has received the proper form. If love has not been added, they call that faith *fides informis*, faith without its proper form.

The *Council of Trent*, in its sixth session, adopted chap. VII, canon 28, which reads: “Faith, when love is not added to it, neither forms a vital union with Christ, nor does it make a person a living member of the body of Christ. Catechumens acquire the faith which confers eternal life, which faith without love cannot confer. For this reason they are told immediately the word of Christ: ‘If thou wilt enter into life, keep the commandments.’ ”

The papists do not speak of “faith from which love springs.” That would be correct; for if faith does not produce love, it is a mere sham. What they mean is this: You may have a good faith, but it does not justify you if love is not added to it. Love is not to flow from faith; that is something altogether impossible according to their teaching, because they understand by faith the mere inert mental perception of the doctrines of the Church. Love, they say, must be added to faith, then faith will justify you. Well, if that is the case, what, then, is it that justifies? Only love, or a person’s good works. They do not say this in plain terms, but any person who reflects but a little on what they say is compelled to get this meaning out of their remarks: If faith does not justify in the first place, then it must be that alone which is added to faith which does the justifying.

By catechumens the papists mean those who want to join their Church. These are told that without love faith does not confer everlasting life, and the words of Christ in Matt. 19, 17 are cited to them for proof. Here we have the papists’ faith: Faith, though admittedly necessary, does not obtain everlasting life. They say: If a person does not keep the commandments, faith is of no help to him. After he has complied with the command of Christ to believe, he must comply with the other command, to keep the commandments.

The rich young man in Matt. 19 had asked the Lord: “What good thing shall I do that I may have eternal life?” His question had not been: “What must I do?” but: “What *good* thing shall I do?” Accordingly, Christ had to tell him: “You must keep the commandments.” That did not mean that the rich young man could really keep them; the Lord was simply answering the question of

this person who was head over heels merged in self-righteousness. When the Lord failed to cure him of his awful blindness by telling him that he must love God above all things and his neighbor as himself, He gave him an additional lesson by telling him to sell all that he had and give it to the poor. That lesson sent the young man away with a sad heart. The sting had without question been driven home to him; he knew now that he did not love God above all things. He had to acknowledge that Jesus had judged him rightly. But he was not seriously concerned about his salvation, otherwise he would have admitted that he was unable to do what the Lord commanded and would be lost if that was the only way to obtain everlasting life. Had he admitted that, the Lord would have told him: “Here is One who can save you. Believe in Me, and though you were an abominable man and had wantonly transgressed the commandments, you wilt be saved.” But he went away. Without doubt, if he had become a believer, Scripture would have recorded that fact.

Some one might think that possibly the papists, after all, meant only this, that a dead lip-faith does not justify a person — exactly what we teach ourselves. But no; they mean to say: No matter how good a person’s faith is, it does not save him unless love is added to it. That is about as wise a statement as if I would say: An apple-tree may be ever so good; but unless you add fruit to it, it is not an apple-tree. Why, the reverse is true. Apples do not make an apple-tree, but the apple-tree produces apples.

However, the papists have expressed themselves quite plainly on this matter. In the aforementioned chapter and canon the Council of Trent decreed: “If any one says that faith is lost at the same time when grace is lost by sin, or that the faith which remains in the sinner is not genuine faith, although it may not be a living faith, or that the person who has faith without love is not a Christian, let him be accursed.”

They assert, then, that a person falling into mortal sin does not lose faith. We would say that a person living in mortal sin may possess a perfect historical faith; however, we add that such faith is not genuine, but a mere sham. The papists, however, declare it to be genuine faith. They speak of faith as something apart from love. Love must join faith in their view in order to make faith good. They regard faith as a beautiful receptacle that serves no other purpose than to store something away in it. The treasure that is to be

placed in this vessel is love. When placed in the vessel, it makes the vessel much more precious than the vessel previously was. Thus the papists hold that faith is made precious through the addition of love. Or they may put it this way: Faith justifies, however, with the understanding that it has love.

In the days of John Gerhard the theologians of Cologne, at that time the best-reputed theologians of Rome, published the *Censura Coloniensis*. In this treatise they state: “The fact that the just lives by his faith is not due solely to Christ or His work; yea, its justifying *forma*, or power, it does not derive from Christ, whom it apprehends and possesses, but from its own love.” This statement declares, not only that love must be added to faith, but that in justifying faith love is the only reason why it justifies.

Let us now hear a few testimonies from Luther on the so-called *fides formata* as contrasted with the *fides informis*, or faith that has the true essence as placed over against that faith which, according to the papists’ view, is indeed true faith, but does not justify.

In his *Commentary on Galatians* (St. L. Ed. IX, 357 f.) Luther says: “The Sophists [he means, the papistic theologians], ready to pervert the Scriptures, add these acute glosses to this passage [Gal. 3, 11]: ‘The Just lives by his faith’; however, by the faith that is efficacious, operates, or has obtained its proper form by love (*formata caritate*). If faith lacks this form (*informis*), it does not justify. This gloss they have spun out of their own brain; they are doing violence to the prophet’s [Habakkuk’s] words.” (Luther means they have twisted and perverted this precious, comforting passage. Indeed, they say, the Apostle Paul as well as the prophet Habakkuk have stated: The just lives by his faith. But what faith does he mean? Why, an active faith that does good works, that has love, and that has renewed the person. That, that alone, is the faith which he meant, and it is only for this reason that man lives by faith.)

Luther proceeds: “I would not be displeased with their gloss if by faith properly formed they understood the genuine faith, of which we speak in theology, or, as Paul calls it, ‘faith unfeigned.’ For in that case faith would not be set up as something distinct over against love, but it would be in opposition to a vain opinion which man may have of faith. We, too, distinguish between spurious and genuine faith. A spurious or fictitious faith exists in a person who has heard about God, Christ, and all the mysteries of incarnation and redemption, who has perceived these matters mentally, and knows how to talk about them beautifully, yet all remains vain imagination. His hearing of these

matters has merely left an echo of the Gospel in his heart, concerning which he babbles. But it is not in reality faith; for it does not renew and transform the heart, does not produce a new man, but leaves the person in his former opinion and conduct. Such faith is actually baneful; it would be better for such a person not to have it. A moral philosopher of this world is better than a hypocrite who has this faith.”

Mark well: Luther admits the phrase *fides formata* if it is to signify nothing else than genuine faith of the heart. He knew that a faith which does not purify the heart does not justify, but keeps its possessor in sin. The papists have at all times represented the Lutherans as teaching that faith alone justifies and that therefore the believer must do no good works. That is a shameful doctrine, calculated to repel people from the practise of good works. It would amount to telling the people to quit doing good works and only to believe, and heaven would immediately be their heritage. The better-informed papists, of course, know that this is not Lutheran doctrine. However, there are ever so many papists, even among the priesthood, who actually regard the Lutheran Church as a noxious sect, which teaches that the mere mental perception of certain tenets justifies and saves men and lands them in heaven, no matter what kind of life they lead. In opposition to this view, Luther declares that if *fides formata* signifies the faith wrought by the Holy Spirit, this faith is a fruitful source of all good works; and if it is said that this faith justifies, he is in full harmony with the papists. Only they must not add: Faith saves because it has the aforementioned beautiful form; for faith first justifies and saves a person, and after that it is also productive of good works.

Luther continues: “Accordingly, if they [the papists] were to distinguish faith properly formed (*fidem formatam*) from false or fictitious faith, their distinction would not be offensive to me. But they are speaking of faith that receives its proper form from love, and they establish two kinds of faith: faith unformed and faith properly formed (*informem et formatam*). This altogether noxious and diabolical gloss I am forced to repudiate in the strongest terms. For they say: Even where there is infused faith, which is a gift of the Holy Spirit, and, in addition, acquired faith, which we produce ourselves by many acts of believing, still, both these kinds are unformed; they receive their proper form by love.”

Let us remember that a host of people have been snared by the Jesuits, and when reproved by Lutherans that they do not teach justification by faith at all,

they reply: “Your Lutheran preacher has told you that. We do not teach that doctrine. We are teaching a better doctrine than yours. You say: Only believe, and you will go to heaven. We say: A person is justified by faith, namely, by faith which worketh by love, as the Apostle Paul teaches.” Now, a person not knowing that all this is a piece of knavery imagines that he has been wrongly informed about the doctrine of the Catholic Church. However let no one permit himself to be deceived. The Jesuits do not speak of faith as a source of love, but of a faith that has love existing alongside of it. Hence it is a lie when they say in any sense that a person is justified by faith. When they add the term *formatato fides*, they really mean works; for they say that a person is justified by faith if he has works in addition to faith. Their faith is worth no more than the imitation money used in a business college or the toy money of children, which looks like real money, but has no purchasing power.

The Roman doctrine of justification is nothing else than a complete denial, annihilation, and condemnation of the Gospel. Any sect is incomparably better than the Papacy, the Roman Church. The sects worry ever so much over their works of piety, their wrestling for grace, and their prayers, but they still hold fast the teaching that faith in the Lord Jesus alone justifies and saves a person. When a poor Methodist or Baptist is in his final agony, he realizes that faith alone saves, and he dies saved when he takes refuge in the Lord Christ. But the dying papist has to think of purgatory and how long he may have to be confined in it because he lacks charity and good works. He has to consider himself lost. That was the devil’s aim when he founded the Papacy — he wanted to destroy the redemption of Christ by the abominable doctrine that faith does not justify and save except when there is another element added to it which acquires salvation.

In conclusion Luther writes: “According to their fancy, faith without love is like a painting or anything beautiful to behold that is placed in the dark and cannot be seen until light is let into the place, that is, until love is added to it. By this view, love is made the essence of faith and faith the material on which love works. That means that love is placed above faith, and a person’s righteousness is ascribed not to his faith, but to his love. For whatever gives a certain quality to something possesses that quality in a higher degree. Therefore the Romanists are really ascribing nothing at all to faith, because they ascribe righteousness to faith only on of Christ account of love.

Moreover, these perverters of the Gospel of Christ say that infused faith, which has not been obtained by preaching or some other operation, but is wrought in man by the Holy Spirit, can exist in a person who is guilty of a mortal sin and can be found in the worst scoundrels. For this reason they declare it an inert and useless thing when it is alone, even if it were to be of the wonder-working kind. Thus they rob faith entirely of its function and ascribe it to love, by declaring faith utterly worthless, unless that which gives faith its proper form, namely, love, is added to it.”

In his *Commentary on Galatians* (on chap. 2, 19), *Luther* writes (St. L. Ed. IX, 218): “When I have thus apprehended Christ by faith, have become dead to the Law, justified from sin, and liberated from death, the devil, and hell by Christ, I begin to do good works, to love God, to show Him gratitude, and to practise love towards my fellow-man. But my love, or the works that follow after faith, neither give the proper form to my faith nor do they adorn it, but my faith gives love its proper form and adorns it.” *Caritas non est forma fidei, sed fides est forma caritatis* — this axiom of Luther shows up still more plainly the hideousness of the papists’ teaching regarding faith. For, mark you, they do not say that faith does not save when a person has formed faith by his own effort, but even when it is genuine faith, produced in a person’s heart by the Holy Spirit. Even this true faith, they hold, can exist in a person who lives in mortal sin, as the Council of Trent has declared, and it does not justify a person unless love is added to it. The very opposite, Luther says, is true: It is faith that gives love its real essence and makes it genuine and good, not *vice versa*.

The papists regard Gal. 5, 6 as a valuable proof-text for their doctrine; but they totally misinterpret the text. Commenting on this text, *Luther* says (St. L. Ed. IX, 632 ff.) : “The Sophists force this text to support their view that we must be justified by our love and good works. For, not to say anything of faith which a person has obtained by his own effort (*de fide acquisita*), they declare that even faith infused into a person by God does not justify unless it is given its proper form by love, because they call love that grace which makes a person acceptable in the sight of God (*gratiam gratum facientem*) what we, speaking in the words of Paul, would call justifying grace. Moreover, they say that love is obtained by our merit, which God is in justice bound to reward

(*nostro merito congrui*), etc. Yea, they even maintain that infused faith can exist in a person living in mortal sin. Thus they remove justification entirely from faith and attribute it to love alone; and they want to establish this doctrine of theirs by what Paul says in this passage, when he speaks of ‘faith that worketh by love.’ Just as if Paul had meant to say: See, faith does not justify; it amounts to nothing, unless work-producing love is added to it, which gives faith its proper form.”

“However, all these strange, horrible ideas have been fabricated by unspiritual men. Could any one tolerate the doctrine that faith, the gift of God which is poured into men’s hearts by the Holy Ghost, can exist alongside of mortal sin? One could tolerate such teaching if they were referring to faith which a person acquires by his own effort or to historical faith, that opinion which a person, by using his natural reason, forms from a study of historical faith. Their teaching would apply correctly to the latter kind of faith. But since they speak of imparted faith, they plainly reveal that they have no true understanding whatever of faith. Besides, they read this passage of Paul through a colored glass, as we say; they pervert the text and twist it so as to make it favor their fancy. For Paul does not say: faith which justifieth by love or faith which makes a person acceptable by love. A sense of that kind they have imagined and foisted upon this text by violence. Much less does the text say: Love makes a person acceptable. No; this is what the apostle says: ‘faith which worketh by love.’ He states that works are performed by faith through love, not that man is justified by love.”

The papists, in their antichristian error of work-righteousness, mistake the scope of Gal. 5, 6. That text does not state what faith effects before God, but what it does viewed by itself: it is active through love, after it has obtained for the believer righteousness before God and everlasting salvation.

With the papists this error is fundamental, and within the Protestant churches there is also in most instances faulty teaching on this point. After declaring that salvation is altogether by grace, through faith, many Protestants add: “Of course, faith must produce also good works,” because they are afraid the above statement might offend people if it were not qualified. But by adding the qualification, they have perverted and upset their whole preaching; for with

that qualification all their preaching about grace and faith is futile and a wasted effort. For what they say with that qualification sounds as if faith were not sufficient for justification and had to be reinforced by love. When you preach on this subject, this is how you must speak: Of course, a person that has not love, let him understand that he has not faith either; hence he cannot be righteous in God's sight. That is the proper way to speak, not because love justifies a person in God's sight, but because only that is genuine faith, wrought by God through the Holy Spirit, which flows forth in love of God and our fellow-men.