

Does Love Form Faith or Does Faith Form Love?

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The purpose of this paper is to consider the relationship between faith and love, as understood by Luther and by the Papacy. A main Biblical text of contention was Galatians 5:6 which states, “For in Christ Jesus neither circumcision nor uncircumcision avails anything, but faith working through love.” Another strong disagreement was the interpretation of Romans 3:28 – “Therefore we conclude that a man is justified by faith apart from the deeds of the law.” The second table of the law of God is summed up in one word “love” or behavior toward our neighbor as stated by Paul in Romans 13:9. And the whole argument of justification by faith is comprehended in the one word “alone.”

The central issue in the Protestant Reformation and in the Catholic Counter Reformation was the teaching of justification by faith. This was a major subject of which there was continuing disagreement during, as well as after, Luther’s life time. Luther insisted that faith forms love over against the Catholic contention that love forms faith which then justifies. These concepts were framed in two Latin clauses: *caritas fide formata* (“love shaped by faith”) as proclaimed by Luther and *fides formata caritate* (“faith shaped or formed by caritas”) as advocated by the Papacy. Before addressing the significance of these controverted concepts we first need a background check by considering Romans 3:18.

While sequestered in the Wartburg Castle, Luther translated the New Testament into the German language. He translated from the Greek text, using Erasmus' second edition (1519) of the Greek New Testament, which became known as the *Textus Receptus*. In September, 1522, Luther’s New Testament was

published. Following publication it was distributed, read and believed by many knowledgeable Catholics. Consequently, several leaders¹ became enraged and entered fully, first of all into a war with words, followed by physical conflict with armed forces. The controversy, between the contenders, can be reduced ultimately to one word. This word was like the metaphorical line drawn in the sand, clearly revealing the belief of persons on each side of the line. The case in point was how a person is justified. That word was the term “alone” as used by Luther in his translation of Roman 3:28.

In this verse he included the German word “allein” (*alone*) to describe faith as the instrument for receiving justification. Catholic Scholars and other leaders claimed Luther added to the Bible by inserting that word, thus falsifying the meaning by twisting the verse into something other than what it says. In this charge, Luther’s integrity and sincerity were vilified. He was portrayed as an outrageous heretic. Those opposing him felt he showed a total disregard for the sacred text by making it say what he wanted it to say. In that accusation against Luther, by his addition of the word “alone,” there was the unspoken assumption that he added to the meaning of the Greek text. Because of this his accusers felt he was attacking the scholarship of the Church and its leadership.

However, this simply was not the case at all. Before this point of time in his career Luther had defended his beliefs formally in the presence of priests and princes at the Diet of Worms. So, when he translated Romans 3:28 he was not trying to prove a theological point against enemies. He wrote so the verse would be grammatically correct in the German language. He simply used ordinary German

¹ Luther’s Bible was condemned and forbidden to be read by the papacy. However, there was a fellow German countryman (Jerome Emser) who, after severely criticizing Luther, published and sold Luther’s New Testament under his own name exchanging the introductions and explanations with his own. And this Bible was accepted and praised and was made required reading by Luther’s enemies! See Luther’s letter to a friend in *Luther’s Works, Vol. 35: Word and Sacrament I*, (J. J. Pelikan, H. C. Oswald, & H. T. Lehmann, Eds.) (1999), pp. 188–189.

words so common people could understand the meaning of how a person is justified.

Luther honestly sought to translate the verse according to the implications of the basic structure of the paragraph in which the verse is located. To Luther the issue was one of translation rather than a doctrinal matter. He pointed out that there is no corresponding adverb in the Greek text, so in order to speak good German in making a contrast when one thing is denied you must use “allein.” That which was negated was justification “by the works of the law.” So, for Luther, justification is “by faith alone.”

As a translator Luther was honest in his approach and can be demonstrated. This can be seen in his translations of Galatians 2:16 in which he did not add the word “alone” and in James 2:24 where he did not remove the term “only.” He also did a revision of the Vulgate, but left the Latin of Romans 3:28 as it was because the contrast between faith and works of the law were obvious. If Luther had attempted to distort Scriptures it would have been apparent.

Two of the points Luther made for his translation of Romans 3:28 were: 1) it was demanded by the context, and 2) that “sola” (alone or only) was used in the translation of this verse before his time.

There were Catholic versions of the New Testament before and during his lifetime in which the verse was translated just as he had done. The Nuremberg Bible (1483), in German, was “*allein durch den glauben*” (Lit: “alone [or only] by the faith”²) – the identical clause used by Luther. And there were two Italian Latin Bibles, of Geneva (1476) and of Venice (1538), that say “*per sola fide*” (“by faith

² “halten wir nun dafür, dass der Mensch gerecht werde ohne des Gesetzes Werke, allein durch den Glauben” (Literally: “We therefore conclude that a man is justified without the works of the law, only through faith”).

alone). Luther also stated that he knew of others before him who had translated justification as by faith alone:

I am not the only one, or even the first, to say that faith alone justifies. Ambrose said it before me, and Augustine and many others. And if a man is going to read St. Paul and understand him, he will have to say the same thing; he can say nothing else. Paul's words are too strong; they admit of no works, none at all. Now if it is not a work, then it must be faith alone.³

What's more, prominent Roman Catholic scholar Joseph Fitzmyer points out that Luther was not the only one to translate Romans 3:28 with the word "alone." He wrote "... [T]wo of the points that Luther made in his defense of the added adverb were that it was demanded by the context and that sola was used in the theological tradition before him."⁴ Fitzmyer also listed earlier so-called Church Fathers who used sola in Romans 3:28.⁵

Luther simply placed faith as priority over the works of the law in Romans 3:28 according to its context of chapters three and four. He contended that it is by faith in Christ alone that justifies.

Catholics believed faith was foundational in both the beginning and the continuing new life, but theirs was, and is, faith in the Church *alone* for salvation and not as Luther's faith in Christ alone in personal salvation. Later, justification by faith alone was explicitly condemned by the Council of Trent in which it was decreed, "no one can know with the certitude of faith admitting no error, that he has obtained God's grace"⁶; and again: "If anyone says that man is absolved from his sins and justified because he believes with certainty that he is absolved and justified; or that no one is truly justified except he who believes he is justified, and

³ Luther, M. (1999). *Luther's works, vol. 35: Word and Sacrament I*. (J. J. Pelikan, H. C. Oswald, & H. T. Lehmann, Eds.) (Vol. 35, p. 197). Philadelphia: Fortress Press.

⁴ Joseph A. Fitzmyer: "Romans, A New Translation with introduction and Commentary," *The Anchor Bible Series* (New York: Doubleday, 1993) 360-361.

⁵ Ibid.: Origen, Hilary, Basil, Ambrosiaster, John Chrysostom, Cyril of Alexandria, Bernard, and Theophylact.

⁶ Council of Trent, Session VI, chapter 11.

that absolution and justification are effected by this faith alone: let him be anathema.”⁷

While the Papacy denies with curses justification by faith alone, she boasts that salvation is her exclusive right (“alone”). For about 1,500 years, popes have stated that salvation comes *only* through the Roman Catholic Church. In no uncertain terms Rome has insisted that there is no salvation for anyone outside the Catholic church.

Pope Pius XII in 1953 declared: “By divine mandate the interpreter and guardian of the Scriptures, and the depository of Sacred Tradition living within her, the Church *alone* is the entrance to salvation: She *alone*, by herself, and under the protection and guidance of the Holy Spirit, is the source of truth.”⁸ (Emphasis added).

Pope Innocent III (1215) decreed: “Indeed, there is but one universal Church of the faithful outside of which no one at all is saved.”⁹

Pope Benedict XVI, formerly known as Joseph Cardinal Ratzinger when as Prefect of the Congregation for the Doctrine of the Faith (formerly known as the Supreme Sacred Congregation of the Roman and Universal Inquisition, signed a declaration known as *Dominus Iesus* (“The Lord Jesus”), which set off a firestorm of criticism among Protestant and other Christian denominations because he said they were not true churches but merely “ecclesial communities” and therefore did not have the “means of salvation.”

That declaration was approved by Pope John Paul II and published on August 6, 2000. It is subtitled “On the Unicity and Salvific Universality of Jesus

⁷ Trent, Session 6, Canon 14

⁸ Pope Pius XII (Ruled:1939 – 1958)), *Allocution to the Gregorian*, October 17, 1953.

⁹ Pope Innocent III, Fourth Lateran Council, 1215; Denzinger, 151.

Christ and the Church.” It is most widely known for its elaboration of the Catholic dogma that the Catholic Church is the sole true Church of Christ.

Several other Popes have declared that there is salvation only in the Church of Rome. This dogma was taught openly by Rome until Vatican II, after which it was pushed into the background, but it remains as an infallible doctrine of Rome.

So much for the beginning and the continuation of the conflict between faith and works regarding justification. The above backdrop is essential for the discussion of the differences between “*caritas fide formata*” (love shaped by faith) as proclaimed by Luther and “*fides formata caritate*” (faith shaped or formed by love (*caritas*)) advocated by the Papacy.

Luther had clear insights into the Catholic argument of love and faith. Her claim was, and is, that love first forms faith which justifies. She has made known formally, officially and explicitly that God’s grace, Christ’s death and belief in Christ are essential to be justified. While she is very strong in her insistence that both grace and the blood of Christ are absolutely vital and indispensable for justification, she adamantly opposes “faith only” in justification.

After Luther died, the Council of Trent officially denied “faith alone” in justification and leveled its curses on anyone who did not agree with its decision. Rome declares in Canon 12, of Session 6: “If anyone says, that justifying faith is nothing else but confidence [faith or trust: *fiduciam*; pronounced: fee due’ chum] in the divine mercy which remits sins for Christ’s sake; or, that this confidence alone is that whereby we are justified; let him be anathema.”

Trent declared as heretical the statement that:

“If anyone says that men are justified either by the *sole* imputation of the justice of Christ or by the sole remission of sins, *to the exclusion of* the grace and the *charity* which is poured forth in their hearts by the Holy Ghost, and remains in them, or also that the grace by which we are justified is only the good will of God, let him be anathema” (Canon 11). (Emphasis supplied).

Note one more of the several Canons of damnation on justification by faith alone:

“Canon 9. If anyone says that the sinner is justified by faith *alone*, meaning that nothing else is required to cooperate in order to obtain the grace of justification, and that it is not in any way necessary that he be prepared and disposed by the action of his own will, let him be anathema.” (Emphasis supplied).

Along with Romans 3:28, another text of contention was Galatians 5:6 which states, “For in Christ Jesus neither circumcision nor uncircumcision avails anything, but faith working through love.” The last clause “faith working through love” was, and still is, a bone of contention. The English Catholic *Douay-Rheims* translates this clause as “faith that worketh by Charity.” The term “charity” is derived from the Latin “*caritas*.”¹⁰ The papacy interprets this clause to mean faith must be formed by *caritas* in order for a person to be justified. They use the Latin “*fides charitate*¹¹ *formata*” meaning faith must be formed by love. Luther, on the other hand, insisted that love is shaped by faith (*caritas fide formata*). To him “faith alone” is the only way one is justified as considered above.

Galatians 5:6 states “in Christ Jesus” the only thing that avails is “faith working through love.” Beginning with verse one of chapter five, liberty and bondage are contrasted, followed by circumcision and the law in contrast (verses 2 and 3); next there is cause and effect in estrangement from Christ and the fall from grace for those who attempt to be justified by the law (verse 4); with verse 5 presenting “the hope of righteousness by faith;” and finally in verse 6 with “faith working through love.”

¹⁰The Latin Vulgate renders the clause as *fides quae per caritatem operator* “*fides quae* [kwi] (is what or which) *per* (through) *caritatem operator* (operates or works) See *Biblia Sacra Vulgata: Iuxta Vulgatem Versionem*. (1969). (electronic edition of the 3rd edition., Ga 5:6). Stuttgart: Deutsche Bibelgesellschaft.

¹¹ *charitate* : ablative case from *caritas* in Latin. Here *caritas* is translated as the medium by which faith is formed.

The word emphasized by its repetition in the last two verses is *faith*. That was the truth of which the Galatians needed to be reminded. Obviously, then, Christ is the object in this context. He was the one who made them free (verse 1), but because of their works of the law, the Galatians fell from grace and were thus estranged from Him. The only way back was by faith in Christ alone.

This sixth verse states the *principle* on which all the preceding verses rest. In this verse Paul first gives the negative side of the principle: neither circumcision nor uncircumcision counts for anything. Then he gives the positive – what does matter is *faith*. Faith is the only condition that has anything to do with being justified and in consequent living. The one condition God established for distinguishing between those to whom He justifies and those he does not is faith in Christ alone. It is only after a person is justified by faith unaided by anything else that love follows formed as a heart response to what God has done for him in Christ alone. This love then reaches out to others in, and as, works of the law (Romans 13:9).

Rome insisted that her formula: “*fides formata caritate*” (faith shaped or formed by love (*caritas*)) was the only way to interpret Galatians 5:6. Rome completely transferred justification from faith and attributed it to love. In interpreting Galatians 5:6 – “faith working by love” – the papacy insisted that Paul meant and wanted to say faith does not justify and is nothing unless love as the worker forms faith. This is the same position advocated today. The Catholic Encyclopedia under the heading of Justification states that “only such faith as is active in charity and good works (*fides formata*) possesses any power to justify man ... whilst faith devoid of charity and good works (*fides informis*) is a dead faith and in the eyes of God insufficient for justification (cf. James 2:17).”

Faith, to Rome, is necessary but it is not sufficient in justification. It must be first formed by *caritas* – the amalgamation between eros and agape that Pope

Benedict XVI advocated.¹² For Rome, justifying faith must be more than unformed faith. To this shapeless faith there must be added charity (caritas) which gives it form. The faith that is “formed by love” is that which is infused into the person, by sacramental grace, making him acceptable to God and making him/her capable of producing good works.

In Catholicism charity is the form, or life, of all virtues. Conformity to Christ is the goal and pattern of “faith formed by love” (*fides formata caritate*).¹³

Luther declared that such interpreters prove themselves “unrefined students of grammar” by confusing subject and object as well as the active and passive voice.¹⁴ By interpreting Galatians 5:6 – “faith working by love” – to mean that Paul wanted to say that faith does not justify and is nothing unless love, as the worker, is added and then forms faith. Luther inverted the “sophist’s” formula of love forming faith, to faith forming love.

For Rome the meritorious cause of justification is the life and death of Christ, who when we were yet sinners and at enmity with God merited for us the righteousness and the friendship of God, making atonement for us. But they insisted that the instrumental cause is the sacrament of baptism, called the sacrament of faith without which no man can be justified.

Rome maintained that love (charity or caritas) effected the structure of faith (formed it) and thus enabled faith to justify. The papal doctrine results chiefly from changes in the structure of faith unformed to that which is formed by caritas or

¹² See my paper “Considerations about the ENCYCLICAL LETTER *DEUS CARITAS EST* OF THE SUPREME PONTIFF BENEDICT XVI” presented in our meeting of the Gospel Study Group, April, 24-25, 2017.

¹³ Sailer, W., Christman, J. C., Greulich, D. C., Scanlin, H. P., Lennox, S. J., & Guistwite, P. (2012). *Religious and Theological Abstracts*. Myerstown, PA: Religious and Theological Abstracts.

¹⁴ Robert Song and Brent Waters, editors, *The Authority of the Gospel: Explorations in Moral and Political Theology in Honor of Oliver O'Donovan*, Eerdmans Publishing (2015) p. 8.

love. Let's consider the relationship of love to the law of God. In Romans 13:9 Paul summed up the law as love when he wrote:

For the commandments, "You shall not commit adultery," "You shall not murder," "You shall not steal," "You shall not bear false witness," "You shall not covet," and if there is any other commandment, are all summed up in this saying, namely, "You shall love your neighbor as yourself."

Love is the foundation principle of the law. The action of love is the positive side of keeping the law. Love to God and love to neighbor is in the realm of sanctification. So, in Rome's insistence that faith is formed by love she is simply advocating that by doing the works of the law justification occurs. Rome's teaching reverses God's order of salvation in that sanctification precedes justification.

In the *Catholic Dictionary* we read under "Sanctification: Being made holy." "The first sanctification takes place at baptism, by which the love of God is infused by the Holy Spirit (Romans 5:5)." Defining justification, this same dictionary states: "On the positive side it [justification] is the supernatural sanctification and renewal of a person who thus becomes holy and pleasing to God and an heir of heaven." Rome insists that justification is sanctification or that sanctification produces justification.

Coming again to Galatians 5:6 – "For in Christ Jesus neither circumcision nor uncircumcision avails anything, but faith working through love" – Paul is discussing behavior which is doing the deeds of the law, or sanctification.

On verse 5 Luther commented:

This place the schoolmen do wrest unto their own opinion, whereby they teach that we are justified by charity or works. For they say that faith, even though it be infused from above (and of faith gotten by our own industry I speak not here), justifieth not, except it be formed by charity. For they call charity "grace making acceptable," that is, justifying (to use our word, or

rather Paul's word); and then they say that charity is gotten by our merit of congruence, &c....¹⁵

Luther further wrote:

For Paul saith not: Faith which justifieth by love, or: Faith which maketh acceptable by love. Such a text they do invent, and forcibly thrust it into this place. Much less doth Paul say: Charity maketh acceptable.... He saith that works are done by faith through love, and not that a man is justified by love. But who is so rude a grammarian that he understandeth not from the very words, that it is one thing to be justified and another to work? For the words of Paul are clear and plain: "Faith WORKETH by love."¹⁶ (Emphasis original).

According to Luther, Paul is not declaring what faith is in this verse, nor is he speaking of justification here as Rome insists. Instead he is showing what the Christian life is, by saying: "In Christ Jesus neither circumcision nor uncircumcision avails anything, but faith working through love."

Love becomes active through faith in Christ. Faith is the root, love is its fruit. Faith in Christ alone produces the fruit. If there is no fruit there is no faith.

What we have considered today is very relevant for us right now. Most of Protestantism is moving rapidly to the Catholic position of *fides formata caritate* ("faith shaped or formed by love") as advocated by the Papacy. However, there are a few who continue to hold to *caritas fide formata* ("love shaped by faith").

Summary and Conclusion

In both the Protestant Reformation and the Catholic Counter Reformation we have considered two verses as used by the two sides in the conflict that relate to faith alone and the counter claim – the work of the law, which is love, in connection with justification. For Rome, justifying faith must be more than so-called unformed faith. Accordingly, to this faith there must be added charity (*caritas*) which gives it life. The faith that is "formed by love" is infused into the

¹⁵ Luther, M. (1997). *Commentary on Galatians*, p. 467.

¹⁶ *Ibid.*

soul at baptism and continues by all the other so-called sacraments which justifies a person and which also produces good works. This makes justification a product of sanctification.

Love for God and for our neighbor are works of the law. If it is true that love forms our faith, then faith and justification would be due, in part, to our works of love which are the works of the law. But this violates the principle of faith in Christ alone for justification. On the other hand, if our relationship with God for justification is that of faith first, then love flows forth from a heart transformed by Christ alone and consequently there is no need for the sacramental graces of Catholicism. Love following both faith and justification motivates us to do good works.

Rome transferred justification from faith alone and attributed it to love, thus interpreting Galatians 5:6 – “faith working by love” – to mean that Paul wanted to say that faith does not justify and is nothing unless love, as the worker, is added by doing the so-called sacraments and thus the formation of faith.

However, both in Romans 3:28 and in Galatians 5:6 faith has priority over love which is the work of the law and there is no need of the papal sacraments, nor of the papacy for that matter. In one fell swoop the Church of Rome would have been abolished by the simple term “only” if only believed!

In closing we need to ask, “Are you more aligned with the Catholic position of *fides formata caritate* (“faith shaped or formed by caritas”), or do you line up as a Protestant who continues to hold to the principle of *caritas fide formata* (“love shaped by faith”)?