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How Protestants Still Get Justification Wrong

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The Protestant Reformation’s 500th anniversary is likely to inspire the usual appraisals of where Protestants and Catholics have lingering disagreements and where there is now common ground. In the former category are the Eucharist, Mary, and the pope, among other areas. In the latter often goes the doctrine of justification.

It shouldn’t. The agreement over justification—that is, how we are “saved”—is an illusory bridge over an enormous chasm in both doctrine and practice.

First, a clarification is in order. The historic debate over justification is commonly stated in terms of faith alone, the Protestant position, and faith plus good works, the alleged Catholic doctrine. This dichotomy plays into a Protestant narrative that Catholics believe that our salvation involves a combination of faith in God and hard “work” on our part. The obvious worry here is that our good works diminish the efficacy of the cross and give us cause to glory in ourselves rather than in Christ.

I carried this false assumption with me in the early stages of my conversion to Catholicism. I soon learned just how untrue it is. Yes, good works matter, but the Church teaches that any good we do is really through the grace of God “working” through us. (See [Philippians 2:12-13](#).) Well, if it’s God’s grace that produces our good works then there is no reason for us to boast in ourselves and still every reason to glory in the cross, so at least I reasoned.

But this wasn’t my biggest revelation. Instead, it was the primacy of the virtue of love in Catholicism. This was everywhere I looked—in the lives of the saints, the theology of the body, the explanation for the difference between moral and venial sin, *The Divine Comedy*, and the then-new encyclical *Deus Caritas Est*. (Here I am using “love” and “charity” interchangeably, with the understanding that charity is the more technically accurate term.)

What the Church Teaches: Faith and Charity

It took many years, but I gradually came to the realization that the true dichotomy is not one of faith alone versus faith and good works but faith alone versus faith and love. One need look no further than the Council of Trent’s decree on Justification to see that this is the clear Catholic teaching. For example, here are [Canons 9 and 11](#):

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.

Canon 11. 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.

One can clearly trace this line of thinking back through the doctors of the Church. St. Thomas Aquinas summed up the traditional teaching succinctly in the *Summa Theologica*, “The movement of faith is not perfect unless it is quickened by charity; hence in the justification of the ungodly, a movement of charity is infused together with the movement of faith” ([ST, II-I, q. 113, a. 4, ad 1](#)). (A similar conjunction of faith and love in justification also occurs in [the first article](#) of Question 113.)

Good works, of course, still belong to the economy of salvation. But they are not ‘signs’ of faith, as Protestants today claim. Instead they are expressions of charity. This is reflected in Aquinas’s own divisions in the *Summa*, in which he distinguishes between charity itself and acts of charity, both interior and exterior, such as doing good and giving alms.

Aquinas’s explanation of the relationship among faith, love, and good works is consistent with Augustine’s, which is clearly stated in the [Handbook on Faith, Hope and Love](#). Citing [Galatians 5:6](#), where St. Paul declares that faith works through love, Augustine elaborates, “Wherefore there is no love without hope, no hope without love, and neither love nor hope without faith.” (Note that as Augustine indicates here hope plays a role in justification as well.) As Aquinas after him, Augustine associates good works with love:

Thus every commandment harks back to love. ... Love, in this context, of course includes both the love of God and the love of our neighbor and, indeed, “on these two commandments hang all the Law and the Prophets”—and, we may add, the gospel and the apostles.

How the Reformers Minimized Charity

Recent ecumenical dialogues convey the impression that at least some Protestants have finally come around to the Catholic position, accepting the necessity of faith and love in justification. But whether there has been any significant resolution of these issues is questionable.

Consider the [Joint Declaration on The Doctrine of Justification](#), issued with the Lutheran World Federation in 1999, which declares: “The justified live by faith that comes from the Word of Christ (Rom. 10:17) and is active through love (Gal. 5:6), the fruit of the Spirit (Gal. 5:22f).” ‘Active in love’ or a variant is repeated three times. It is also used in a key U.S.

ecumenical statement, [Evangelicals and Catholics Together](#) in 1994.

Is such language really progress? Out of context, it seems so. But now hear what Luther says about faith and love in his seminal work, [On the Freedom of a Christian](#):

This is a truly Christian life. Here *faith is truly active through love* [Gal. 5:6], that is, it finds expression in works of the freest service, cheerfully and lovingly done, with which a man willingly serves another without hope of reward; and for himself he is satisfied with the fullness and wealth of his faith.

And also John Calvin, one of the most influential Protestant Reformers today: “We, indeed, acknowledge with Paul, that the only faith which justifies is that which works by love” ([The Institutes of Christian Religion](#), 3.11.20).

The problem with the phrase should now be obvious. That Luther and Calvin were comfortable with the expression is a warning sign—for surely neither one considered their views on justification compatible with Catholicism. Clearly the expression ‘faith active in love’ is subject, to potentially widely different interpretations by Protestants and Catholics.

Here, for example, is Calvin’s full quotation: “We, indeed, acknowledge with Paul, that the only faith which justifies is that which works by love (Gal. 3:6); but love does not give it its justifying power. Nay, its only means of justifying consists in its bringing us into communication with the righteousness of Christ.” In this scheme, love is more of an outcome of faith. This is confirmed in Calvin’s own commentary on Canon 11, of Trent’s Decree on Justification:

It is therefore faith alone which justifies, and yet the faith which justifies is not alone: just as it is the heat alone of the sun which warms the earth, and yet in the sun it is not alone, because it is constantly conjoined with light. Wherefore we do not separate the whole grace of regeneration from faith, but claim the power and faculty of justifying entirely for faith, as we ought ([Acts of the Council of Trent with the Antidote](#)).

In Calvin’s view, love is a byproduct of faith, much the same as oxygen is a byproduct of photosynthesis or fizz and alcohol is of fermentation. This builds upon Luther, who viewed

love as a mere “tool” of faith:

He makes love the tool through which faith works. Now who does not know that a tool has its power, movement, and action, not from itself but from the artisan who works with it or uses it? For who would say that an axe gives the power and motion of cutting to a carpenter, or that a ship gives power and motion of sailing to a sailor? (*Lectures on Galatians*).

Where the Protestant Reformers Erred

This completely reverses Aquinas’s own treatment of the topic. In the above excerpt from the *Summa*, Aquinas presents charity as that which “quickens” faith. Elsewhere he says charity is the [“form”](#)—or animating principle—of faith. Luther not only had it backwards but his figurative paradigm was wrong. Rather than thinking in terms of instrumentality and tools, a better analogy seems to be that of a filament in a light bulb and electricity. Just as it is “electricity” that makes bright metal shine, so also it is charity that makes our faith shine before others. To take another: the relationship could be likened to the water which powers a mill wheel.

As the above examples illustrate, the relationship between faith and love is a complex one, and this is reflected in Aquinas’s extensive [discussion](#) of it in the *Summa*. In terms of the order of generation—*which comes first?*—Aquinas places faith first, followed by hope, then love. We must first know God by faith before we can love him, Aquinas says. (This point is also a constant refrain of Augustine in [De Trinitate](#).) But in the order of perfection, love is foremost.

This teaching merely restates in distinctly Thomistic terms what Paul says in [1 Corinthians 13](#) in which Paul enumerates spiritual gifts that are “nothing” without love. Significantly, this includes “faith that could move mountains.” Paul spells out all that love does winding up to this pronouncement: “So faith, hope, love remain, these three; but the greatest of these is love.”

This statement presents obvious difficulties for Protestant interpreters who would make love a mere “tool” or byproduct of faith. Calvin [resolves this](#) by simply imposing a completely contrary meaning on the text: “For if we single out the particular effects of faith, and compare

them, faith will be found to be in many respects superior. Nay, even love itself, according to the testimony of the same Apostle, (1 Thessalonians 1:3), is an effect of faith. Now the effect is, undoubtedly, inferior to its cause.” ([1 Thessalonians 1:3](#), by the way, does not at all say what Calvin claims it does.)

Luther likewise struggles mightily with the passage. “How is it, then, Paul speaks as if faith without love were possible? We reply, this one text cannot be understood as subverting and militating against all those texts which ascribe justification to faith alone,” Luther declares in a [sermon](#). He then muddles his way through three possible explanations—Paul is not talking about true Christian faith, or he is talking about true Christian faith but has in mind those who lost it, or he is postulating an impossible scenario to highlight the inseparability of love and faith. In the latter Luther comes closest to the Catholic doctrine, but remember, he considers love to be a “tool” of faith that has no power of its own—a position that completely misses the whole point of 1 Corinthians 13.

Luther alludes to “all those texts” which limit justification to faith. But the word “alone” is in none of the verses he cites. Luther had to add it. The [only place](#) ‘faith alone’ appears in the New Testament is in [James 2](#), where it is described as dead if it lacks “good works” (the expression of charity). Catholics can welcome any verse on justification by faith, because we absolutely hold that faith is essential to justification. But Protestants will struggle with any verse that insists on the primacy and power of love. And there are many more than the few that are identified above (omitted due to space constraints). One thinks especially of [1 John 4:8](#), which declares that those who do not love do not know God.

Five hundred years after the Reformation, some Protestant and Catholics may have found common wording to describe the doctrine of justification but they are still worlds apart in meaning. Only a culture built on a deep understanding that love is even greater than mountain-moving faith could produce saints like St. John of the Cross, who [wrote passionately](#) about the wound of divine love and his mystical longing for God. Think also of stigmatics like St. Francis of Assisi, Eucharistic fasters like St. Catherine of Siena, and visionaries like St. Catherine of Genoa, who [described](#) purgatory as a “fire of divine love.” Such saints, whose lives were one long act of radical, otherworldly love, are inconceivable in a faith-alone culture.

Editor's note: Pictured above is a painting of the trial of Martin Luther at the Diet of Worms.

Tagged as [Charity](#), [Justification by Faith / Works](#), [Martin Luther](#), [Protestant Reformation](#), [St. Thomas Aquinas](#)



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