

Fr. Perozich comments —

This article appeared on the internet today in a timely manner for me.

A priest friend was speaking to a closed minded non Catholic Christian who is in a civil marriage with a Catholic. The priest had all the tools, but could not reason with the man who would change meanings during the conversation in order to hold on to his peculiar beliefs and to his worship community.

A faith filled parishioner from a local parish here in Florida is having a greater awakening of faith. In reading St. Augustine, the seeker could not find clarity on predestination.

Too many people define their own terms and have their own understandings.

*I quoted Romans 8:28 that those God **foreknew** He **predestined** to bear the image of His divine Son; those he predestined He **called**, those He called He **justified**, and those He justified, He **glorified**.*

Yet each of the 5 terms, foreknew, predestined, called, justified, glorified all need to be fleshed out.

Most of Catholics live a faith in Jesus and are being “divinized”, transformed into His image without thinking about the hows and whys, rather we accept our new life by faith.

Layman Trey Brock, in the article below, offers some hows and whys and definitions of terms to educate the reader in God’s plan of salvation through faith.

For those of us with theology degrees, it may serve as a refresher. For those without such degrees, it may serve as a primer.

Read. Enjoy.

You Are Saved by Faith

 churchmilitant.com/news/article/you-are-saved-by-faith



by **Trey Brock, MA** •
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This means more than you think

The doctrine of justification has always hinged on the question of faith; that is, the question of belief, choice and salvation. This is why every debate among Christians (be it between Catholics and Protestants, Protestants and Protestants, or even Catholics and Catholics) has at its core the question, How are we saved? Of course, the answer is settled: For every man who has been saved or will be

saved, it's his faith that grants him entrance into the Kingdom of God.



The Council of Trent depicted

The Council of Trent **defines** faith as the "beginning of salvation and root of justification." [1] This faith is a supernatural gift, meaning it is unmerited and undeserved. In other words, for man to have faith, it requires divine grace. Virtually all Christians agree on this. Indeed, the 1999 *Joint Declaration on the Doctrine of*

Justification [states](#) that there is a "common understanding of our justification by God's grace through faith in Christ."

This declaration, which was put together by the Catholic Church's Pontifical Council for Promoting Christian Unity and the Lutheran World Federation, also professed that **"faith is itself God's gift."** Although many distinctions need to be made, the theological agreement — one that I would posit is not just restricted to the Catholic faith and the Lutheran tradition — is that **faith is a pure gift, and it is the principal concern regarding salvation.**

In general, all **Catholic–Protestant feuds are rooted not in disagreements about the necessity of faith, but rather, the meaning of faith;** and the 16th-century Protestant Reformation serves as the obvious historical precedent. This was the preeminent point of disagreement among Christians 500 years ago, and it still is today.

Background

In his *Commentary on Romans*, Martin Luther, the preeminent figure of the Reformation, asserted that "faith alone makes righteous and fulfills the law." This "faith alone" doctrine (*sola fide*) was the heart of Luther's works, and it directly contravened the Church's perennial teachings on justification. Luther's challenge, which garnered much popularity, eventually merited a formal condemnation by the Church. In direct response to these claims, the Council of Trent [declared](#):

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 (chapter 16, canon 9).

In short, the belief that aside from faith, "nothing else is required," was not an attempt to "reform" but to deconstruct (hence the Church's formal condemnation). Luther's *sola fide* ideas are often seen as a noble pursuit to merely reform, but a deeper look reveals his much more revolutionary agenda. The main reason the Church came down so hard on "faith alone" is that it necessarily led to the Protestant rejection of the Mass, Eucharist and priesthood — among many other ancient Christian practices. This is why the Council of Trent is known as the paramount council on these teachings, for it definitively laid out the orthodox understanding of exactly what Protestants were denying at the time (and still do).

In Luther's *The Abomination of the Secret Mass*, he not only rejects the Mass, but likens it to a grave offense against God, saying the Mass "is such an abomination that I don't believe it could be sufficiently punished on earth if it rained pure fire from heaven. The blasphemy is so great that it must simply wait for eternal hell fire." Being that "the specific priestly activity is sacrifice,"[2] Luther did not merely denounce the Mass, but he denounced the priesthood as well.

As the Church directly responded to Luther's claims about justification by faith alone, it did the same for his claims about the Mass, the Eucharist and the sacramental priesthood. The Catechism of the Council of Trent [states](#),

We therefore confess that the Sacrifice of the Mass is and ought to be considered one and the same Sacrifice as that of the cross. ... **The bloody and unbloody victim are not two, but one victim only, whose Sacrifice is daily renewed in the Eucharist, in obedience to the command of our Lord: Do this for a commemoration of me.** The priest is also one and the same, Christ the Lord; for the ministers who offer Sacrifice,

consecrate the holy mysteries, not in their own person, but in that of Christ.

Though the connection is often not made, Luther's *sola fide* doctrine has everything to do with his beliefs about the Mass, Eucharist, priesthood, etc. This is why the Council of Trent anathematizes the idea of faith being the only requirement for one's justification. For Luther, "faith alone" renders most of the sacraments meaningless — even blasphemous. As such, it renders the confectors of those sacraments (i.e., ordained priests) meaningless or as "an abomination," as Luther called them.

Catholic *Fide*: Faith and Obedience

The phrase "justification by faith alone" has, from its very inception, caused great confusion. And today, it remains extremely ambiguous. This is one of the reasons why Protestant scholar Dr. Walter Lowrie writes, "Good Calvinists as well as good Lutherans may continue to flaunt the phrase 'by faith alone,' but good Christians, it seems to me, might wish to get this stumbling block out of the way." [3]

Doctor Scott Hahn, the renowned Catholic apologist, once took a different approach to the question and said, "You could even say with the Calvinists, 'we're justified by faith alone,' but not by faith that is alone." While Dr. Hahn's take might leave both Catholics and Protestants scratching their heads, he is right.

He who does not obey the Son shall not see life.

Faith is belief in God and in all that He's revealed.
OK, fine, but what does it mean to "believe"? A cursory exegesis of John 3:36 shows us that true belief is followed by obedience: "He who believes in the Son has eternal life; he who does not obey the Son shall not see life, but the wrath of God rests upon him." Right

after Jesus made it abundantly clear to Nicodemus that one cannot be saved unless he is baptized ([John 3:5](#)), and right after He told him that salvation is for those who believe in the Son of God ([John 3:16](#)), it's John the Baptist who — as he was baptizing people — said that **belief and obedience go hand in hand; that is, one's faith is not true unless it's followed by obedience ([John 3:36](#))**. It makes sense, then, that in St. Bede's commentary on this verse, he [writes](#), "**We must understand here not a faith in words only, but a faith which is developed in works.**" Another scriptural analysis of John 3:36 accords, stating:

We have accepted that faith in our Baptism and have, through our incorporation into the Mystical Body of Christ, been dedicated to this life of faith, of living knowledge. But that faith must live, develop, bear fruit. And to bear fruit is the characteristic of love. Thus, if our faith is to be a living faith, it must be penetrated by love. A faith, not penetrated by love, does not unite fully with God. Such knowledge remains a kind of dead, photographic knowledge, not a living reality.[4]

A well-read Catholic would say that faith is not just a supernatural gift, but rather, faith is first and foremost a supernatural gift. "By faith," the Catechism [asserts](#), "man completely submits his intellect and his will to God." **True faith, therefore, is cultivated through a receptive disposition on the part of man in his accepting, embracing and submitting to God's grace.**



Martin Luther

A **Protestant** might say that faith is the only avenue to grace and that faith is "complete" by virtue of God's bestowing it on His elect. In this sense, "faith is not a virtue," as Protestant scholar Howard Griffith writes in his [commentary](#) on Luther's teaching on justification. Here, **faith is obtained only at a specific moment in history — and that faith cannot in effect be stripped or taken away.** This is not what all Protestants believe, but it is a common mentality that is the natural fruit of the *sola fide* and *sola gratia* [grace alone] doctrines.

For Catholics, acceptance of Christ (i.e., the act of faith) is not just a great moment in history, but rather an ongoing process made possible through the sacrament of baptism. As such, faith, from a Catholic perspective, is absolutely a virtue, for it hinges on man's freely willed acceptance of God's grace. And because the will always

remains free, any man in this state of grace can fall away from it. But faith is a supernatural virtue, and so man cannot exert his own will in order to bring about its increase. Instead, as the Catechism [notes](#), "We must beg the Lord to increase our faith."

Philosophy and Theology

Catholic–Protestant debates are typically seen as strictly theological in nature, but when these disputes are stripped down to the core, they are proven — most of the time — to be more philosophical than anything. Theological questions, which transcend the light of natural reason, are virtually impossible to answer when more basic realities have yet to be resolved. In short, if there is clear disagreement on the basic truths of human nature, why would there be agreement on the much more complex truths of divine revelation? Simply put, this is not possible.



Artist rendition of the First Vatican Council

One cannot assent, for example, to the Church's dogmatic teaching on transubstantiation if he denies or questions the existence of a Creator. The former is divinely revealed to man by God through the gift of faith, and the latter is known by man through the light of natural reason. In fact, pulling from Romans 1:20, the First Vatican Council (1869–1870) [teaches](#), "God, the beginning and end of all things, can be known with certitude by the natural light of human reason from created things."

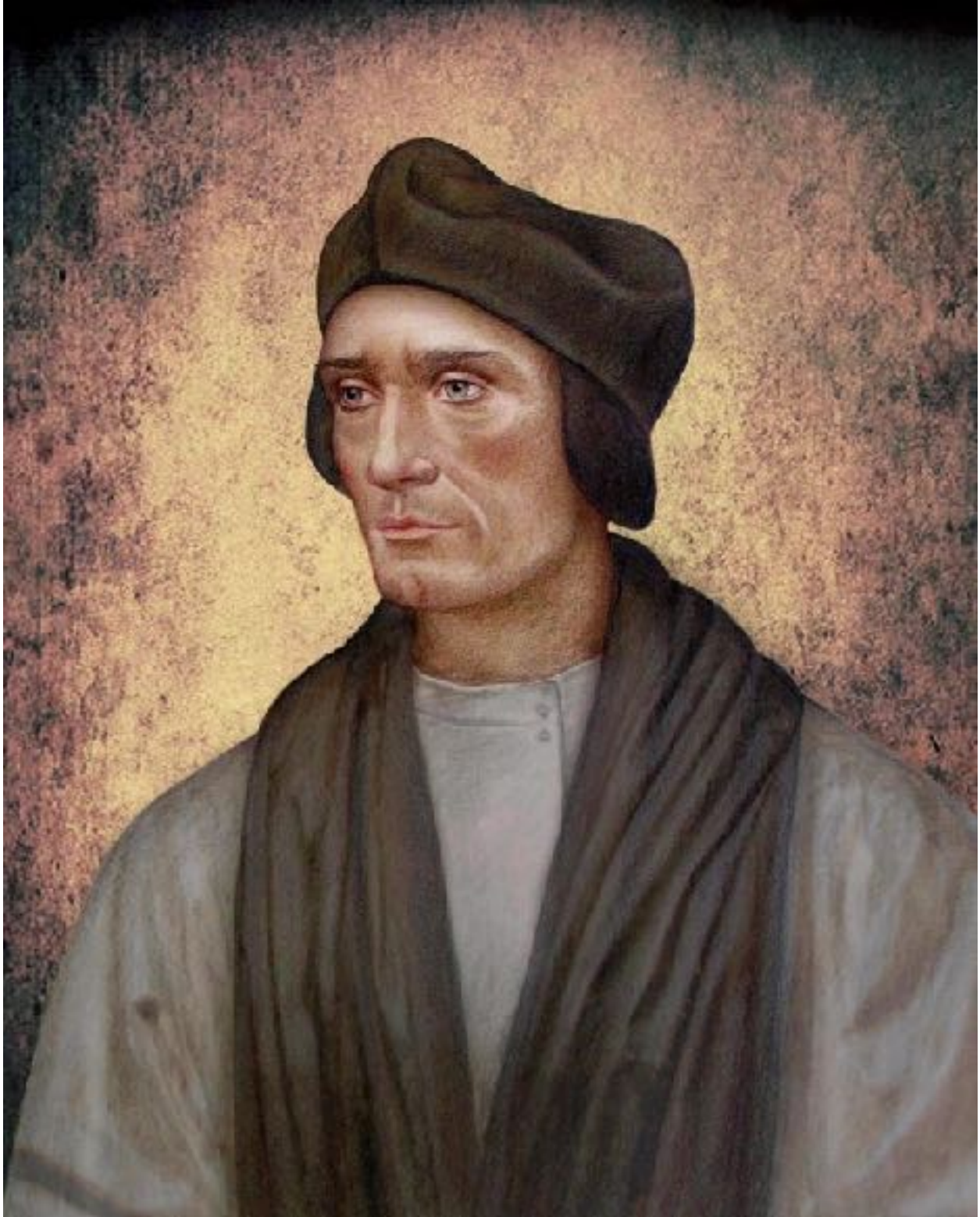
If philosophical givens, such as the existence of God or the immortality of the soul, are not assented to, then theological truths don't stand a chance. Why, then, would somebody believe that God changes bread into the actual Body

and Blood of Christ if that same person denies God's existence and an afterlife? Again, this would be incoherent.

Catholics and Protestants obviously do not deny the existence of God, nor do they deny the immortality of the soul. They do, however, differ greatly on the topic of **free will**. **And this has everything to do with how one responds to the gift of faith and lives it out.**

Luther and Free Will

Martin Luther believed in man's free will as late as 1515, but by the time of his 1521 *Assertion*, his views had clearly shifted. Luther [believed](#) the term free will ("*liberum arbitrium*") was a "device of the devil."^[5] Free will, according to Luther, was "a lie, an invention."



St. John Fisher

In direct response, the Council of Trent proclaimed, "If anyone says that after the sin of Adam man's free will was lost and destroyed, or that it is a thing only in name, indeed a name without a reality, a fiction introduced into the Church by Satan, let him be anathema."

Luther's ideas about free will are often compared to determinism, wherein man's actions are not a result of choice and volition, but rather, they're determined purely by external stimuli. This line of thinking was condemned in the 13th century by St. Thomas Aquinas and other scholastics. Luther's teachings about free will, or what he called **the "bondage of the will," reeked of determinism**, and so Catholic theologians responded much like Aquinas did, 300 years earlier.

Luther's main challenger at the time was Bp. John Fisher, a future Catholic martyr and saint who wrote *Confutation of Luther's Assertion* in 1523 (a refutation of Luther's 1521 *Assertions*). And Fisher's work was not insignificant in the least. In fact, Luther's first Catholic biographer, Johannes Cochlaeus, described Fisher as the greatest Catholic theologian in England at the time and the one who refuted Luther "most seriously and thoroughly."^[6] Fisher refuted Luther's deterministic teachings by succinctly laying out the authentic Christian understanding of grace, free will and justification:

We have the beginning of our salvation by the mercy of God. That we assent to his saving inspiration is within our power. That we receive what we desire by assenting to his warning, is a gift of God. That we do not fall away from this state of salvation is at once a matter for our concern and for God's assistance. If we do fall away, that is the result of our own power and

idleness (quoted in Gennadius' *De ecclesiasticis dogmatibus*, chapter 21).

Luther never met Fisher's challenge. But it was Fisher — along with other men such as fellow martyr and saint, Thomas More — whose writings and testimonies shaped the Council of Trent and, as such, condemned many of the Protestant heresies of the day.

Desacramentalizing Christianity

Man is called to a real transformation, one that involves human nature being lifted up to the divine. And because God created beings who exist in the material world in His image, **this divinization process begins and advances in the temporal realm.** According to the Catechism of the Catholic Church, **"By the participation of the Spirit, we become communicants in the divine nature."**



Baptism and Holy Communion

Continuing on, the Catechism [makes clear](#) that man is called to a divine status: "For this reason, those in whom the Spirit dwells are divinized." This Catholic doctrine of **divinization** is what underlies the Church's sacramental theology, for it is through the sacraments (i.e., sensible signs that confer grace to the soul) that man is made holy and righteous.

It is no secret that Luther not only rejected the authority of the Church and the priesthood, but he also ended up rejecting nearly all of the sacraments. Most theologians say he held on to baptism and Communion as necessary for salvation, but he denied transubstantiation, and so it is more accurate to say he only held on to baptism.

While baptism is the only sacrament necessary for salvation, for, "According to the unanimous teaching of Sacred Scripture and of Tradition, Baptism alone is sufficient for the attaining of eternal happiness,"[7] this does not render the sacraments that flow from it null and void. "Baptism is the birth of the soul, whereas the other sacraments are its food or its medicine." [8] In other words, while baptism is the source of grace in the soul, this principal sacrament directs man to the others, which then serve as nourishment in the spiritual life.

Conclusion

If "faith alone" means the intellectual assent to all that God has revealed followed by the movement of the will to live in accordance with that revelation, then yes, we're saved by faith alone. But this is not what the so-called reformers meant, for they denied God's revelation and twisted it to conform to their new theology — which divorces nature from grace, belief from obedience, and free will from human nature.

Faith produces hope, which generates charity. And these supernatural virtues are infused into every baptized soul for the single purpose of making man a member of God's Kingdom, giving him the grace and strength to "walk in newness of life" (Romans 6:4) all for God's "glory and honor and power" (Revelation 4:11). Faith, which is incomplete without hope and charity, has always been and will continue to be the measure of man's righteousness before God.

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1. *The Canons and Decrees of the Sacred and Ecumenical Council of Trent*, trans. Rev. J. Waterworth (New York: Catholic Publication Society Company, 1848), 319
2. Ludwig Ott, *Fundamentals of Catholic Dogma*, trans. Patrick Lynch, ed. by James Bastible (London: Baronius Press, 2018), 425
3. "About 'Justification by Faith Alone,' *The Journal of Religion* 32, no. 4 (1952): 241
4. W. Randag, "The Living Knowledge of Christ," *Life of the Spirit* 9, no. 108 (1955): 554
5. Hartmann Grisar, *Luther*, trans. E.M. Lamond, ed. by Luigi Cappadelta (London: Kegan Paul, Trench, Trübner & Co., 1913), 232
6. *Luther's Lives: Two contemporary accounts of Martin Luther*, trans. Elizabeth Vandiver, Ralph Keen and Thomas D. Frazel (Manchester: Manchester University Press, 2002), 116

7. Ott, *Fundamentals of Catholic Dogma*, 420

8. Francis Spirago, *The Catechism Explained: An Exhaustive Explanation of the Christian Religion*, ed. by Richard Clark (Post Falls, ID: Mediatrix Press, 2020), 615