The medieval doctrines of soteriology developed in the context of the Roman Catholic Church’s effort to demonstrate the rationality of the Christian truth according to the rediscovered philosophy of Aristotle.¹ Already from the time of Augustine, baptism preceded conversion for most people in Christendom.² Perhaps as a result of this historical context, there developed a tendency to regard justification, conversion, and salvation altogether as “a process” that became intricately intertwined with faith, baptism, contrition, and merit.

In Augustine, there is no sharp delineation between justification and sanctification. He emphasized “justification by faith working through love.” Love is operative or infused in the heart of the elect by God’s grace (caritas) through the working of the Holy Spirit in the believers. Justification, therefore, is a process of becoming righteous in love of and for God, and faith is assenting to what God has done.³ Implicit in Augustine’s doctrine of justification is a trace of the “merit” that was initially developed by Tertullian’s legal and ethical interpretation of salvation.⁴ In Scholasticistic soteriologies, Augustine’s caritas was eventually developed into distinctive categories of “cooperative grace,” an elaborate interweaving of grace, merit, and

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⁴Heinz, 114-7. Heinz on page 116 calls Tertullian “the founder of the Christian teaching of merit” and Cyprian as the “father of the doctrine of good works.” Although in his Christology Tertullian certainly understood that salvation comes by grace, he nevertheless emphasized the necessity of works or merit in salvation.
salvation. Another important Augustinian soteriological dimension that gave rise to the medieval concept of merit came from his *Confessions*. In it, the medieval theologians, such as Bernard of Clairvaux, found that conversion includes both the right belief and the accompanying “experience that established the truth in one’s heart.” The “experience” was described in a mystical sense of “humility,” with which the young Martin Luther struggled in his early biblical expositions.

In the thirteenth century, the question that the Scholastics strove to answer was the extent and the nature of the human participation, or the subjective appropriation of salvation that is freely granted by God. They also sought to explain the hypostatic union of the divine and the human soul in salvation. Particularly, Thomas Aquinas’ *via media* interpretation of Aristotelian ethics in terms of the *habitus infusus* caused the idea of “merit” to be the “driving force” of the discussion. According to Aquinas, God infuses grace into the human soul in such a way that a new nature is produced, the *habitus*. The *habitus* is infused apart from any act of human will, and this infusion of grace subsequently enables the human recipient to do good works (*meritum de congruo*). Hence, Thomas was able to speak of “the union of the uncreated Holy Spirit with the created human soul” without blurring the ontological distinction between God and humanity. What is critical to this paper is that Ockham, following the lead of Duns Scotus (who asserted that the relationship between grace, sin, and divine acceptance

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6 Haran, 36.
7 Heinz, 144. Habit *habitus* is a “permanent state or disposition within the believer, to be distinguished from a transitory act. The habit of grace is thus understood to be a created form within the soul of the believer, as distinct from the external influence of grace. In earlier medieval theology, the habit of grace was understood to have a status between that of God and man.” See the glossary section in Alister E. McGrath, *Luther’s Theology of the Cross: Martin Luther’s Breakthrough* (Grand Rapids: Baker Books: 1990; First published in Oxford: Basil Blackwell, Ltd., 1985), 192. For a fuller treatment on the theologies of Thomas Aquinas and Gabriel Biel, see John L. Farthing, *Thomas Aquinas and Gabriel Biel* (Durham, NC: Duke University Press, 1988).
8 James Mackinnon, *Luther and the Reformation*, vol. 1 (New York: Longmans, Green, and Co., 1925), 70-1. It is important to note that, in Thomas, God is always described as the primary cause of salvation and the human as the second cause. See Heinz, 148-9. *Meritum de congruo* will be explained more fully in the following chapter on Ockham.
was purely contingent), interpreted the category of habit as a covenantal causality, not an ontological causality. In other words, he essentially rendered Aquinas’s intricate argument of causality as being irrelevant.

At the dawn of the Reformation, Martin Luther worked out of William of Ockham’s tradition as it was further developed by Biel. Protestant scholars in general tend to reject a substantial connection between Luther and Ockham’s theology of justification. Luther’s Reformation is largely attributed to his biblical studies and his own acute existential struggle with the nature of salvation and the foundation of its certitude. Even so, it must be granted that Ockham’s epistemology and its theological implications likely influenced Luther because of his study at Erfurt (1501-5). Erfurt was then a center of the via moderna, and Luther was taught by Jodocus Trutvetter and Bartholomew Arnoldi of Usingen. Luther is assumed to have read the major works of Pierre d’Ailly and William of Ockham, and especially Gabriel Biel’s Collectorium circa quattuor sententiarum libros. Indeed, Luther’s early writings manifest a clear influence of a late Medieval Ockhamist Gabriel Biel’s exposition on salvation. In epistemology, Luther clearly took Ockham’s side on the question of universals. For instance, in the Table Talk recorded by Lautenbach, it

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9 McGrath, Luther’s Theology of the Cross, 83-4.
11 Heiko A. Oberman, The Harvest of Medieval Theology: Gabriel Biel and Late Medieval Nominalism (Durham, NC: Labyrinth Press, 1983), 199-201. In September 1505 Luther joined the Order of St. Augustine and in 1508 was appointed to the Augustinian chair of moral philosophy at Wittenberg. At Wittenberg Luther met Johannes von Staupitz, who influenced him to study the biblical texts. “Staupicius hat die doctrinam angefangen.” WA Tr 2.526, cited by McGrath, Luther’s Theology of the Cross, 38-9. See also WA Tr, 1.173: “Ex Erasmo nihil habeo. Ich hab al mein ding von Doctor Staupiz; der hatt mir occasionem geben.” See also Steinmetz, Luther and Staupitz, 3-34.
is indicated that Luther “wished to be considered Terminista modernus,” which was identified as “Nominalism” in Luther’s time.\(^\text{13}\) In this text, Luther rejected the use of humanistas to designate a “common humanity which exists in all men” because it refers to all human beings individually.

Moreover, in Luther’s time Ockham’s teaching influenced two major schools, the via moderna and the schola Augustiniana moderna, both of which influenced Luther. Both of these schools were nominalist in their philosophical orientation, for they rejected the necessity of universals. Luther’s denunciation of Ockham in Disputation against the Scholastics had to do with the implications that their diametrically opposing anthropologies had made for their doctrines of justification. William of Ockham and Gabriel Biel of the via moderna shared a rather optimistic view of human nature and taught that it was possible for a human being to fulfill the necessary requirements for salvation. Especially significant is Biel’s modification of Ockham, in which he taught:

> Before grace we merit ex congruo’ (ante gratiam meremur ex congruo)... A person is able in his own strength to love God supremely, to avoid sin, and, out of the force of the free will, to merit the grace de congruo, which God must grant necessarily according to the principle facienti quod in se est because on the basis of the potentia ordinata He cannot do anything else.\(^\text{14}\)

In contrast to Biel, Gregory of Rimini of the schola Augustiniana moderna taught that a human being was utterly incapable of being saved apart from the grace of God.\(^\text{15}\) Not surprisingly, the fifth century

\(^{13}\)McGrath, Reformation Thought, 36, 54. Also, Luther uses moderni and occamistae synonymously. See the listing provided by McGrath on 36. He cites WA 38:160; 39:1,420; 30:2,300; 1:509; 5:371; 6:194, 195.

\(^{14}\)Heinz, 141-2. Meritum de congruo refers to a “human moral act which is performed outside a state of grace which, although not meritorious in the strict sense of the term, is nevertheless deemed ‘appropriate’ or ‘congruous’ by God in relation to the bestowal of the first (i.e., justifying) grace. In the context of the via moderna theology, when a person does his best (facienti quod in se est), God accepts it as meritorious de congruo, under the terms of the pactum [covenant].” See McGrath in his glossary section, 192.

\(^{15}\)McGrath, Reformation Thought, 72-3; and González, 2:318-9. McGrath specifically points to Gregory of Rimini as a schola Augustiniana moderna theologian.
controversy between Augustine and Pelagius became once again a major topic of theological dispute.\textsuperscript{16}

The overall purpose of this article is to illustrate how Luther’s understanding of the nature of saving faith evolved from the early phase which manifested resemblance to the late medieval Scholastic soteriology to a characteristically Reformation understanding. This paper, therefore, will begin from a delineation of William of Ockham’s epistemological contribution to the late medieval soteriology in order to provide the incipient context of Luther’s theological endeavor. The scope of this paper is limited to tracing through Luther’s early exegetical writings to the point of Luther’s complete abandonment of the Ockhamistic understanding of the relationship between faith and salvation. The thesis of this paper is that the early Luther accepted Ockham’s famous “razor” but rejected his theology. In fact, the revolutionary legacy of Luther lies in his replacement of the Scholastic \textit{meritum de condigno} with God’s grace.\textsuperscript{17} In doing so, Luther developed a profoundly integrative and dynamic understanding of the relationship between faith and salvation, especially as it interfaces with the areas of anthropology, Christology, and pneumatology.

\section*{OCKHAM ON FAITH, MERIT, AND SALVATION}

William of Ockham was a Franciscan Nominalist philosopher and theologian of the fourteenth century (c. 1280-1349). Designated as the founder of the \textit{via moderna}, Ockham set forth Nominalistic logic whose implication for theological epistemology decisively drove a wedge between the Scholastic synthesis of faith and reason.\textsuperscript{18} Ockham’s exposition on saving faith can best be characterized as a consequence of his epistemology and of his emphasis on the absolute divine omnipotence and freedom. His epistemology resulted in a radical

\textsuperscript{16}Mackinnon classifies Ockham and Biel as “Neo-Pelagians.” See 72-3.
\textsuperscript{17}Heinz, 143. McGrath defines \textit{meritum de condigno} as “a human moral act which is performed in a state of grace, and which is worthy of divine acceptance on \textit{aquid pro quo} basis.” See McGrath, \textit{Luther’s Theology of the Cross}, in his glossary section, 192.
\textsuperscript{18}David Knowles, \textit{The Evolution of Medieval Thought}, 2\textsuperscript{nd} ed. (New York: Longman Group, Ltd., 1988), 293; González, \textit{Luther’s Theology of the Cross}, in his glossary section, 192.
empiricism in the area of science and in a rejection of natural theology. Concerning salvation, Ockham sought to demonstrate how predestination is a result of God’s radical freedom, while safeguarding it from determinism. This chapter will delineate Ockham’s doctrine of faith as it was developed in relation to salvation. The purpose is to provide the theological context in which Luther finally dismantled the burden of the medieval conception of saving faith.

Epistemology

Ockham challenged the epistemological certitude of abstract knowledge and argued that only the particulars are real in immediate human experience. Universals do not exist outside of the mind. This means that existence can be applied only to the particular or individual persons or things. There is no such thing as “common essence” from which the particulars derive. Only intuitive knowledge can be demonstrated, for it pertains to the things that are immediately accessible to human cognition. On the other hand, the knowledge of emotional experiences, such as joy and sorrow, does not prove directly the existence of the soul per se:

I claim that if by “intellective soul” one means an immaterial and incorruptible form that exists as a whole in the whole body and as a whole in each part, then one cannot evidently know either through reason or through experience that (i) such a form exists in us, or that (ii) an act of understanding proper to such a substance

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19 Ultimately, Ockham’s understanding of salvation must be approached from the doctrine of predestination, which is discussed in the dialectic between divine fiat established in the past (or from eternity) and the future judgment of merit that will be rendered to individual persons. See Ockham, Predestination, God’s Foreknowledge, and Future Contingents, trans. Marilyn McCord Adams and Norman Kretzmann (Indianapolis: Hackett Publishing Company, 1983); Marilyn McCord Adams, William of Ockham, vol. 2 (Notre Dame, IN: University of Notre Dame, 1987), 1299-1346.

20 Ockham, Ordinatio, d. II, 2, questions 4-8 in Five Texts on the Mediaeval Problem of Universals: Porphyry, Boethius, Abelard, Duns Scotus, Ockham; Summa totius logicae, I, C. 14-15 translated in Ockham: Philosophical Writings. According to González, Ockham was not so much a nominalist as he was a “realistic conceptualist.”

21 Knowles, 294.
exits in us, or that (iii) such a soul is the form of the body. . . . Rather, we merely believe these three things [by faith].

The aforementioned arguments, therefore, are built upon a set of presuppositions that are not actually evident according to the capacity of “natural reason” or experience, they are not sufficient.

Applied to theology, Ockham’s “razor” ruthlessly severed the synthesis of reason and faith (i.e., natural theology) by rejecting any demonstrability of speculative reason built on sensory perception through a complex and elaborate cognitive mediation. Theological claims can be made strictly by the presupposition of faith. Were they to be based on evidential knowledge, even the unbelievers would give assent. Just as he had demonstrated that the experience of “joy” was inept to prove the existence of the soul, Ockham also asserted that God’s attributes cannot be known directly. He wrote, “I say that neither the unity of God nor His primacy nor His infinity nor His power nor His goodness nor His perfection are [sic] able to be known in themselves. That which we immediately know are some concepts, which are not really God, but which we use in propositions in place of God.”

Second, addressing the proofs of the existence of God, he proposed that a series of efficient causes do not necessarily lead to a prime cause, because God is not bound by secondary causes and can therefore produce events without the channel of efficient causes.

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23 Ockham, Quodl. I, q. 10; V, q.1. For a more substantive treatment of Ockham’s epistemology, see Damascene Webering, Theory of Demonstration according to William of Ockham (St. Bonaventure, NY: Franciscan Institute, 1953).
25 Ockham, I Sent., 2, 9M. quoted by Harry Klocker, William of Ockham and the Divine Freedom (Milwaukee: Marquette University Press, 1992), 37. See also Ockham, Quodl. q.2, 100-5, where Ockham proves that the doctrine of Trinity cannot be derived by a philosopher through the aid of natural reason.
26 González writes of Ockham: “If by potentia absoluta God can become incarnate, not only in a human being, but also in an ass or a stone, there is no sense in trying to argue for the rationality of the incarnation, and of redemption through the suffering of Christ.” God, therefore, cannot be known apart from revelation and faith. See
Furthermore, God also cannot be proved by final causality because the human will is not naturally inclined toward the infinite God.\textsuperscript{27} Theological knowledge, then, is essentially different from scientific knowledge because it radically depends on God’s self-disclosure in the particulars of the created order. Theology is grounded in faith, not on self-evident knowledge.\textsuperscript{28}

What, then, does it mean to say that theology deals with matters of belief (\textit{credibilia}), and what is the role of natural reason in theology? According to Ockham, preaching and miracles do not produce an “evident knowledge [\textit{scientia}]” of faith, for the articles of faith are believed only by acquired faith. Inasmuch as the “will virtuously demands the intellect to assent to an article of faith,” not by an act of evident cognition but by God’s grace God causes an infidel to believe. Faith, therefore, is fundamentally a gift, contingent upon divine grace

\textsuperscript{27}Ockham, \textit{Quodlibetal Questions}, vol. 2, translated by Alfred J. Freddoso and Francis E. Kelley (New Haven: Yale University Press, 1991), VII, q.11 and q. 14. See also question 15, where Ockham rejects Anselm’s ontological proof of God’s existence, for to do so would involve a contradiction. The mind is incapable of conceiving of something that does not exist in actuality; therefore, that which does not exist cannot be thought of as the greatest existence. The presupposition is, again, that one cannot prove that God is infinitely greater than all else simply by an infinite regression. The human mind is not capable of knowing things that cannot be experienced, except by faith. Ockham, therefore, reinterprets Anselm’s ontological proof to read: “Nothing that does not exist in reality is in fact greater than that which exists in reality; therefore that which a greater cannot be thought exists in reality,” assuming that among existing things there is no infinite regress toward greater and greater beings. And, further, if that than which a greater cannot be thought exists in reality, then since according to everyone God is the greatest of those things that are thought, it follows that God exists in reality.” Cf. I, q. 1.

and voluntarily acquired. Furthermore, faith can be divided into two species or categories. Infused faith (fides infusa), or created faith, is “a supernatural virtue [or habit] ‘poured into’ the soul by God at baptism.” It does not stem from experience or reason and is a common faith shared by all believers. Infused faith cannot err and always remains as the “partial cause” of all religious knowledge. Acquired faith (fides adquisita), on the other hand, pertains to the individual acts of belief in the different articles of faith and is therefore of a different species. This type of faith produces a natural virtue and can lead to different conclusions through inquiries. Still, the acquired faith presupposes revelation and must be accompanied by “a strong inclination to trust the testimony of authoritative witness.”

Ockham rebrided the gap between faith and reason by the use of the Church’s authority that is founded on the Bible and the Church’s teachings. Because a theologian necessarily possesses infused and acquired faith, he is able to appropriate natural knowledge to develop further his insights. Infused faith, in turn, “unites theology into one habit which is the prerequisite and partial cause of all individual acts of belief which constitute the habits of acquired faith.” For that reason, theology is not predicated upon a blind faith. Rather, in faith seeking understanding, “faith makes theology accessible to natural knowledge . . . [and] it makes natural knowledge accessible to theology.”

Faith, Merit, and Salvation

The discussion of salvation in the late medieval theologies was centered upon the divine dialectic powers, a concept which was originated by Anselm of Canterbury. In the fourteenth century, through Thomas Aquinas, this dialectical power of God was applied by the theologians of the via moderna to assert simultaneously God’s absolute freedom and the consequent reliability of God’s actions. In

29Ockham, Quodl. IV, q. 6.
30Ibid., III, q. 7. The definitions of infused and acquired faith are provided by the translators of the Quodlibetal Questions, Alfred J. Freddoso and Francis E. Kelley, in footnote 24 of the translated text. Cf. Leff, William of Ockham, 340-59.
32Leff, William of Ockham, 359.
33Ibid., 358.
other words, the cardinal objective in the doctrine of salvation became safeguarding the notion of divine freedom so that neither necessity nor arbitrariness is attributed to divine actions. Although God in Himself is unconditionally omnipotent \( (potentia absoluta) \), limited only by self-contradiction, God has freely and primordially determined to actualize only a subset of His initial possibilities \( (potentia ordinata) \). The ordained power of God refers to a “contingent consequence” of a voluntary decision of God, by which God abides faithfully. Consequently, the “unwilled possibilities” of God remain only as hypothetical possibilities. Specifically, grace is bestowed through God’s absolute and ordained powers and leads people to salvation in the following way. Within the perimeter of God’s absolute power, God is free to justify a person by other means than an infused or created habit of grace. Whereas grace is primary and necessary in salvation, merit is a contingent or de facto necessity, although that order of salvation is not called into a question. The point is that there exists no naturally causative relationship between merit and justification.

Ockham, too, began his doctrine of salvation under the category of God’s absolute power and freedom and failed to treat profoundly the problem of sin. Conspicuously lacking Christocentric emphasis, his soteriology is largely an exposition of how God’s ordained power effectively eradicates original and venial sins through the infusion of created grace, which is dispensed though the sacraments. In maintaining the de facto necessity of the ordained means of salvation, Ockham also insisted on God’s absolute ability to impute sin and grant

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34 McGrath, Luther’s Theology of the Cross, 55-7.

35 The medieval theologians saw the irreconcilable chasm between God and human nature and sought to explain the mystery of redemption by using a particular concept of grace. Grace was understood not so much as an attitude of God toward human beings but as “a supernatural substance” that is created/infused by God into the human soul in order to make redemption possible. Grace, therefore, was conceived of as “a kind of middling species” that bridged the gap between pure human nature and divine nature (i.e., habitus). Grace is fundamentally supernatural, for it originates from God. McGrath, Reformation Thought, 89.

36 McGrath, Luther’s Theology of the Cross, 56-7.

37 Ockham, Quodl. III, q. 10; VI, q. 4; Leff, William of Ockham, 513-4. See also Reportatio, article IV, 271, 287, 299, 307, and 320 in Philosophical Writings, 157-63.
salvation by the fiat of His sovereign will. For instance, in his *Sixth Quodlibetal* Ockham asked, “Can a human be saved without created charity?” By using John 3, “Unless one is born again by water and the Holy Spirit, he cannot enter the kingdom of God,” Ockham argued that just as God saved those who died without baptism under the law of circumcision, God can also save people without baptism:

I claim that God is able to do certain things by his ordained power and certain things by his absolute power. This distinction . . . should not be understood to mean that in God there are really two powers. . . . For with respect to things outside himself there is in God a single power, which in every way is God himself. Nor should the distinction be understood to mean that God is able to do certain things ordinately and certain things absolutely and not ordinately. For God cannot do anything inordinately.

Instead, the distinction should be understood to mean that “power to do something” is sometimes taken as “power to do something in accordance with the laws that have been ordained and instituted by God,” and God is said to be able to do these things by his ordained power. In an alternative sense, “power” is taken as “power to do anything such that its being done does not involve a contradiction”, regardless of whether or not God has ordained that he will do. For there are many things God is able to do that he does not will to do. . . .

Salvation, therefore, can be granted in the absence of the infused grace by implication of God’s infinite power, although in actuality God

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38 McGrath, *Luther’s Theology of the Cross*, 57. “Ockham mainly exploits the tension between that which is de facto and what might have been de possibili to demonstrate the radical contingency of the created order. Ockham insists that here is only one power in God, in other words, that God has only one course of action open to him now, whatever the initial possibilities many have been.”

39 Ockham, *Quodl.* VI, q. 1. Ockham continues, “Whatever God is able to do by the mediation of a secondary cause in the genus of efficient or final causality, he is able to do immediately by himself. But created charity, whether it be an effective cause [of eternal life] or a dispositive cause that disposes one toward eternal life, will be an efficient or a final secondary cause. Therefore, God is able to give someone eternal life in its absence.” Ockham also argued that by God’s absolute power God is able to save some one who hates God without the infused charity, although de facto such a case is incompatible. Ockham can argue in this manner because virtue is ultimately determined by God’s will, not discernible through natural reason. See *Reportatio* article IV, 332, 344, 349, 353, 367, 374, 385, and 393 in *Philosophical Writings*, 163-7. Similarly, Ockham demonstrates that God can remit a sinner’s guilt and punishment without an infusion of created grace and that God is not bound to accept an act elicited by those who possess created grace. See questions 4 and 2 consecutively.
will not supersede the established order of salvation. By implication, ethics is entirely dependent upon revelation as a channel by which God’s will becomes known to human beings. Similarly, the sacrament of penance is rendered efficacious only on the basis of the revealed fact that God has voluntarily ordained it as a means of granting forgiveness. The only causal relationship between meritorious acts and salvation, therefore, is strictly covenantal, not ontological. The idea of a covenantal relationship (pactum) between God (via grace) and human beings (via merit) on the basis of which justification takes place is the unique contribution that Ockham made to the via moderna theologians. The pactum, or foedus, was used as a conceptual foundation to express the divine reliability in the established order of salvation, “by which God has committed himself to bestow grace upon man, provided that he fulfils certain preconditions.” God takes the initiative in salvation by providing a reliable foundation so that justification and eternal life can become “a real possibility” for human beings. Based on and within the confines of this contractual relationship established by God, a Christian becomes responsible for his life and community. Good works, therefore, have no intrinsically sufficient value in salvation and do not obligate a reward by the divine justice.

Good works, nevertheless, have a place in the economy of salvation (i.e., the pactum) precisely because God has willed Himself to ascribe a value (reward) to a moral act under the terms of the pactum. What makes Ockham’s theory possible is his optimistic anthropology: He

40For Ockham’s view on ethics, see the four articles translated into English from his Reportatio, I-IV by Rega Wood, Ockham on the Virtues (West Lafayette, IN: Purdue University Press, 1997). See also Ockham, Quodl. III, q.13; Adams, William of Ockham, 2: 1257-75; Leff, William of Ockham, 476-526.
41Gonzlez, 2: 320.
42McGrath, Reformation Thought, 58-9.
43Glossary in McGrath, Luther’s Theology of the Cross,192; cf. Oberman, The Dawn of Reformation, 29.
assumed that human beings are rational and free moral agents who can comprehend and adhere to Christian teachings.\footnote{Ockham, *Quodl.* III, 14, 15.} Again, Ockham’s discussion on merit involved dialectics.\footnote{Leff, *William of Ockham*, 493-4; cf. McGrath, *Iustitia Dei*, 1: 116. The key to understanding Ockham’s ethics lies in the interplay between divine and human will. First, what is good is determined by God’s will, for no act is inherently good or bad. Secondly, a human act is rendered meritorious only when it is performed voluntarily (i.e., intentionally) and in accordance with reason. Finally, no act is considered meritorious unless it proceeds from a love of God. Ockham, *Quodl.* III, qq. 13-15.} Condign merit, the “true merit,” can only be performed in a state of infused grace, which can only be accepted by faith (authority).\footnote{Ockham, *Quodl.* III, q. 19; McGrath, *Iustitia Dei*, 1:116.} Condign merit requires a created or infused habit, meaning that a human being cannot do anything to earn it. Only this kind of merit is worthy of eternal life. Congruous merits, on the other hand, are good acts performed outside of grace and are rewarded by God under the *pactum*.\footnote{What Luther condemned in *via moderna* theology is its assertion, which will be presented under Biel, that “man’s doing quod in se esti is regarded as meritorious de congruo, under the terms of the pactum, so that the notion of congruous merit provides the link between the moral and meritorious realms.” McGrath, *Luther’s Theology of the Cross*, 60, 192.} They can be performed naturally by a rational moral agent. Here, Ockham’s intention was not to suggest that merits *de congruo* are qualitatively worthy of salvation or that they obligate God, for moral acts are fundamentally incapable of claiming salvation. The point is that God has, nevertheless, willed Himself to reward merits *de congruo*.\footnote{Both the *via moderna* theologians and Pelagius taught that one’s meritorious works obligate God to grant salvation as a reward. The theologians of the *via moderna*, however, did not simply reproduce the soteriology of Pelagius. By using the following economic practice of the High Middle Ages, they sought to explain the relationship between good works and justification: Most medieval coinage systems used gold and silver coins. This had the advantage of guaranteeing the value of the coins, even if it also encouraged the practice of “clipping” precious metal from the coins’ sides. The introduction of milled edges to coins represented an attempt to prevent removal of gold or silver in this way. Occasionally, however, kings found themselves in a financial crisis, through war for example. A standard way of meeting this was to recall gold and silver coins and melt them down. The gold and silver thus retrieved could be used to finance a war. In the meantime, however, currency of some sort was still required. To meet this need, small leaden coins were issued, which bore the same face value as the gold and silver coins. Although their inherent value was negligible, their ascribed or imposed value was considerable. The king would promise to replace the lead coins with their gold or silver}
Ockham’s teaching on salvation, therefore, is not a reiteration of Pelagianism. Ockham himself refuted the Pelagian charge laid before him: “For Pelagius held that grace is not in fact required in order to have eternal life, . . . but that an act elicited in a purely natural state merits eternal life condignly. I, on the other hand, claim that such an act is meritorious only through God’s absolute power accepting it [as such].” In Ockham’s soteriology congruous merits function as “the necessary (understood as necessitas consequentiae, rather than necessitas consequentis) bridge between the states of nature and grace, and between the moral and theological virtues.” Natural virtue is possessed by any rational human being, but theological virtues, which alone lead to moral perfection, require infused grace (i.e., faith, hope, equivalents once the financial crisis was past. The value of the lead coins thus resided in the king’s promise to redeem them at their full ascribed value at a later date. The value of a gold coin derives from the gold; but the value of a lead coin derives from the royal covenant to treat that coin as if it were gold . . .

The theologians of the via moderna used this economic analogy to counter the charge of Pelagianism. To the suggestion that they were exaggerating the value of human works (in that they seemed to be making them capable of meriting salvation), they replied that they were doing nothing of the sort. Human works were like lead coins, they argued, they were of little inherent value. But God had promised, through the covenant, to treat them as if they were of much greater value, in just the same way as a king could treat a lead coin as if it were gold. Pelagius, they conceded, certainly treated human works as if they were gold, capable of purchasing salvation. But they were arguing that human works were like lead and that the only reason why they were of any value was that God had graciously undertaken to treat them as if they were much more valuable. The theological exploitation of the difference between the inherent and the imposed value of coins thus served to get the theologians of the via moderna out of a potentially awkward situation . . . . See McGrath, Reformation Thought, 76-8.

50Ockham, Quodl. VI, q. 1. In fact, Ockham was condemned for Pelagianism in 1326. The rediscovery of Ockham’s condemned articles, however, suggests that Ockham was falsely accused. Four of those propositions: (1) “de potentia Dei absoluta a man may make good use of his will by his purely natural powers, which God may accept as meritorious.” (2) “de potentia absoluta God may accept a man ex puris naturalibus as worthy of eternal life without his possessing habitual grace, or damn him without his having sinned.” (3) “de potentia absoluta God may accept a man ex puris naturalibus as worthy of eternal life without his possessing a habit of charity.” (4) “de potentia absoluta God may remit sin without the infusion of grace.” See McGrath, Iustitia Dei, 2:122-3.

51McGrath, Iustitia Dei, 2:116: necessitas consequentiae (necessity of consequence from a given set of premises); necessitas consequentis (the necessity of the consequent).
and love). Merit de congruo belongs to the category of acquired habits which can be attained without the supernaturally infused habit. Yet, it functions as the bridge between the two moral orders for two reasons: (1) It presupposes the supernaturally infused habits of faith, hope, and love and (2) It is predicated upon God's ordained power, not absolute power, that rewards good acts produced by the use of right reason. This means that “grace and merit both converge in God's acceptance, which for Ockham is only another way of saying that the holy spirit as uncreated grace itself suffices by God's absolute power for eternal life without any created gift.”

In conclusion, Ockham explicitly rejected the Pelagian teaching that a human being may merit salvation by virtue of his own natural goodness. However, the very notion that a person can “attain the congruous merit by the aid of grace to effectuate his own salvation” was a stumbling block that Luther had to overcome in his painstaking quest toward the Reformation.

LUTHER ON SAVING FAITH: OUT OF OCKHAMISM EN ROUTE TO REFORMATION

Luther’s critique of Ockham is not directed against his epistemology, but his theological content. In stark contrast to Ockham’s discussions on justification/salvation that are done syllogistically, Luther’s position is developed out of his biblical exegesis and his intense existential struggle to understand the reality of salvation and the problem of sin. Although it is generally acknowledged that Luther was influenced by Ockham’s notion of divine freedom and imputation of sin by God’s absolute power, Luther

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52Ockham, Quodl. IV, q. 6. On habits and virtues, see Quodl. III, qq. 18-21. There are five gradations of virtues: 1) a desire to act justly based on reason and circumstances for the sake of what is to be done; 2) a desire to persist in moral obligation regardless of the consequence; 3) actually carrying out the second virtue; 4) adhering to the right reason for love of God (true and perfect morality); and 5) a heroic virtue performed only for the sake of loving God in response to a formal command. Only the last two levels are considered as theological virtues. See Leff, William of Ockham, 492-3. See also Leff, “Introduction,” in Ockham on the Virtues, 55-6.
54Mackinnon, 74.
made no use of God’s dialectic powers in his theology. He eventually divorced himself completely from the Scholastic anthropology and soteriology and developed a decisively Christocentric doctrine of justification that is often characterized by the principles of “sola fide” and “sola gratia.” The objective of this section is to convey Luther’s progression toward his Reformation perspective on the relationship between salvation, merit, and faith. The discussion will focus on Luther’s shedding of Ockhamistic elements in the subject, while illuminating his innovations.

Luther’s early understanding of justification manifests a clear incorporation of several aspects of Ockham’s theology, such as Nominalistic epistemology and the notion of a covenant (pactum or testamentum) between God and man. Specifically, Luther worked out of the ethos of Gabriel Biel’s theology of justification. Like Ockham, Biel had an optimistic view of human nature. Biel, however, drew some extreme conclusions that Ockham never did. Biel’s thesis was: “A person is able in his own strength to love God supremely, to avoid sin, and, out of the force of the free will, to merit the grace de congruo, which God must grant necessarily according to the principle facienti quod in se est because on the basis of the potentia ordinata He cannot do anything else.” Biel interpreted the Scholastic axiom on the subjective appropriation of justification, i.e., facienti quod in se est Deus non denegat gratiam, to mean that under the pactum “God is under obligation to give the first grace [merit de congruo] to the man who desists from sin.” From the side of the human, a person must first do his best (facere quod in se est) in order to be disposed toward justification by de congruo. God alone can remit sin and grant eternal life, but by virtue of the pactum a person is able and required to act in such a way as to obligate God to grant redemption. In a succinct summary of Biel’s highly complex soteriology, Oberman writes: “One

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56 Rupp, 90-1; McGrath, Luther’s Theology of the Cross, 58; Lohse, 147.
57 McGrath, Reformation Thought, 58.
58 Heinz, 141-2. See Leff, Medieval Thought: Saint Augustine to Ockham, 131-40. See also Bengt Héggglund, The Background of Luther’s Doctrine of Justification in Late Medieval Theology (Philadelphia: Fortress Press, 1971).
59 McGrath, Iustitia Dei, 1: 83, 89.
60 Ibid.
thing is clear: when the term *gratia gratis data* is used, it is thoroughly naturalized and barely distinguishable from man’s natural endowments.”\(^{61}\) By equating *quod in se est* with a purely human performance under the general influence of God, Biel failed to make an explicit distinction between the sanctifying grace of God and a person’s natural capacity for salvation.

**Randbemerkungen (1509-10)**

As early as 1509, Luther wrote: “It is to be observed that Charity (whatever may be possible) is in fact always given with the Holy Spirit.”\(^{63}\) From Augustine’s *de Trinitate*, Luther gleaned that the Holy Spirit is *caritas*. In other words, Luther began to speak of *caritas* in a relational sense, rather than as a created form of grace. *De facto* it is impossible to separate the gifts of *caritas* and the Holy Spirit because both are given simultaneously and in conjunction with one another. Although this is an evidence of Luther’s movement away from Ockhamism, the work also bears many troublesome allusions to the fact that faith alone cannot justify a sinner unless it is informed by *caritas*.\(^{64}\)

**First Lectures on the Psalms (1513-15)**

In this lecture series, Luther’s use of the fourfold exegetical method with a Christological hermeneutic is highly visible. Using the tropological sense of meaning, Luther integrated Christology with conversion.\(^{65}\) The incarnation is “the decisive conversion event in history,” upon which human conversion is grounded. In this work

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\(^{61}\) Oberman, The Dawn of Reformation, 138, 139.

\(^{62}\) Marginal notes on the *Sentences* of Peter Lombard.

\(^{63}\) *D. Martin Luthers Werke* (Weimar: Hermann Bohlaus Nachfolger, 1883- ), 9:42.36-7, quoted and translated by Rupp, 91.

\(^{64}\) “*fides enim qua iustificatus es:* Talis fides non est sine caritate” WA 9:72; “*caritas facit totam personam gratam.*” WA 9:90. Cited in McGrath, *Luther’s Theology of the Cross*, 81. See also 84-5.

\(^{65}\) Haran, 21-3. Luther in his early works interwove references to conversion, faith, and humility. Haran describes Luther’s various use of the term *conversio*: “(1) the unrepeatable entrance into the Christian life, that is, baptism; (2) a repeatable event, that is, contrition or penitence; (3) an event, that is, a dramatic personal transformation, as with Paul and Augustine, or the instance of God’s becoming man in the incarnation.” For a historical analysis on the concept of conversion, see Haran, 23-53.
Luther used the word “conversion” rather frequently, without distinguishing it from “justification” or “salvation.” For the most part, his central question has to do with the necessity of a preparation for conversion to faith and righteousness, within the framework of the pactum. The following excerpt taken from his exegesis of Psalm 51:4 shows clearly his reliance on the pactum theory:66

Hence the fact that God has made Himself our debtor is because of the promise of Him who is merciful, not because of the worth of meritorious human nature. He required nothing but preparation, that we might be capable of this gift, as if a prince or king of the earth would promise his robber or murderer one hundred florins, prepared only to wait for him at the determined time and place. Here it is clear that that king would be a debtor out of his free promise and mercy without the robber’s merit, nor would the king deny what he had promised, because of demerit. So also the spiritual advent is by grace and will be by glory, because it is not on the basis of our merits but of the pure promise of a merciful God . . . (Matt. 7:7-8).

Interestingly, the idea of preparation (quod in se est) is presented in this text as having essentially a nonmeritorious status, while a strong emphasis is placed on God’s unilateral decision as the basis of the covenant.67

Even as early as these lectures, however, some shifts and innovations appear. The work shows a profound preoccupation with the concepts of justification and the righteousness of God and their implications for faith. First, there is no allusion to the dialectic powers of God in his delineation of the pactum. Second, although he retained the pactum theology, Luther allowed no place for merit de condigno:

67 Consider also this passage: “Yes, even faith and grace, through which we are today justified, would not of themselves justify us if God’s covenant did not do it. It is precisely for this reason that we are saved: He made a testament and covenant with us so that whoever believes and is baptized shall be saved. But in this covenant God is truthful and faithful and keeps what He promised. Therefore, it is true that before Him we are always in sins, so that in His covenant [pactum] and testament which He has established with us He might be the justifier.” Psalms (1513-15) in LW 10:237; WA 3:289. According to Leif Grane, this passage illustrates Luther’s departure from Nominalism. See Grane, Contra Gabrielem: Luthers Auseinandersetzung mit Gabriel Biel in der Disputatio contra Scholasticam Theologiam (Copenhagen: Gylendal, 1962), 291-301. Luther’s position, however, is not yet entirely consistent.
“Hence the teachers correctly say that to a man who does what is in him God gives grace without fail, and though he could not prepare himself for grace on the basis of worth (de condigno), because the grace is beyond compare, yet he may well prepare himself on the basis of fitness (de congruo) because of this promise of God and the covenant of His mercy.”

Third, Luther’s exposition of faith conspicuously lacks its association with the *habitus* of any kind. For him, faith is fundamentally grounded on Jesus Christ and that functions as “a requisite before everything.” Faith is indeed “the substance, foundation, fountain, source, chief, and the first born of all spiritual gifts, virtues, merits, and works.” There is a tendency, however, for Luther to interweave faith, grace, and covenant together. Fourth, faith is also interchangeably used with humility. On Psalm 60:8 Luther wrote: “For that reason they are deservedly called Gilead because of their faith. Therefore they are humbled and not puffed up. For no one is justified by faith except one who has first in humility confessed himself to be unrighteous. This, however, is humility.” In essence, humility is characterized by a constant “openness to correction by God and awareness of one’s need for grace; remorse is confrontation with oneself as one realizes the sins one has committed and the good one has failed to do.” No one ever reaches a state of complete humility and contrition. But by grace, in Christ, and according to the *pactum*, God justifies the *viator*. Luther also interpreted the idea of preparation to mean that a person must constantly “cry out” to God “for salvation” in faith so that He might grant what He has promised. This “crying out” means that a person must humble himself before God and acknowledge that he is a sinner, a pronouncement that comes through the Word of God. Hence, Luther mentioned faith, humility, and the proclamation in the same breath.

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69 Ibid., LW 10:146; WA 3, 649-50.
70 Ibid., LA 10:237; WA 3:289.
71 Ibid., LW 10:290; WA 3:345.
73 *Psalms* (1513-15) in LW 11:511; WA 4: 374,375. See also Heinz, 161.
Fifth, faith is integrated with the concept of righteousness. The only proper righteousness is God’s righteousness, which is essentially through faith in Christ. For Luther human righteousness and divine righteousness are mutually exclusive. Human beings are sinful and utterly incapable of being justified by works of the law, which is the equivalent of “spiritual idol.” God’s righteousness was fully manifested on the cross and is now confronting men and women as grace and judgment through the gospel. It pleases God more when one “lift[s] up a straw in obedience to God . . . [than] to move mountains outside of obedience.” Moreover, “he who affirms his own righteousness denies God’s righteousness and makes Him a liar.” Lastly, the recognition of one’s helplessness and remorse is sometimes described as that which comes from the work of God in the human. In other words, he sometimes described that humility itself as the work of God: “Therefore the one who is most attractive in the sight of God [coram Deo] is not the one who seems most humble to himself, but the one who sees himself as most filthy and depraved. The reason is that he would never see his own filthiness, unless he had been enlightened in his inmost being with a holy light.”

Even so, ambiguity exists because the context of this text suggests that one must be able to recognize and acknowledge one’s wretched state.

In conclusion, in the *First Lectures on the Psalms*, Luther left the question of justification by faith unresolved. On one hand, he emphasized the pactum (i.e., humility) as the necessity for a person to move toward God, but on the other hand, he also made clear that such act cannot take place apart from the divine initiative.

Lectures on Romans (1515-16)

The most prominent concern in this work has to do with the question of perseverance, rather than the idea of preparation. Although the ambiguities from the previous work with reference to the quod in se est still persist here, it also bears Luther’s remarkably significant

75Ibid., LW 10: 239; WA 3: 290.
76Haran, 85.
77Ibid., 21. Luther made several indirect references to Ockham and Biel, but the comments are not directly related to the scope of the paper. For instance, under 8:28, Luther criticized Ockhamists for their use of the notion of contingency in the doctrine of predestination. See *Lectures on Romans* (1515-16) in LW 25:372-3; WA 56: 382-4.
departure from the Scholastic doctrine of justification in various aspects.

Salvation involves a vivid struggle between sin and righteousness. The human will is captivated by sin and is entirely incapable of achieving righteousness apart from grace. Luther thereby criticized the Scholastic understanding of sin for underestimating the depth of concupiscence and the egocentric will. Commenting on Romans 8:28 within the context of predestination, Luther wrote:

The free will without grace has absolutely no power to achieve righteousness, but of necessity it is in sin. Therefore blessed Augustine is correct in his book Against Julian when he calls it “a bound will rather than a free will.” For when we possess grace, then the will is actually made free, especially with respect to salvation. To be sure it is always free in a natural way, but only with respect to those things which are under its power and lower than itself, but not with respect to the things above it, since it is captive in sin and now cannot choose that which is good in God’s eyes.

Grounded in this Augustinian anthropology, faith is expressed in terms of the imputed righteousness that comes through faith in Christ. The phrase “faith in Christ” in relationship to the working of the Holy Spirit becomes prominent in Romans. God’s righteousness originates from outside the human (extranea, externa, or aliena iustitia) over against the human self-righteousness (propria or domestica iustitia). In order to be redeemed, human righteousness must first be “plucked up,” because “God does not want to redeem us through our own, but through external righteousness and Wisdom.” The alien righteousness, which is apart from the law, is also the righteousness of Christ. This righteousness of God, then, is what produces good works as God in His mercy bestows the “power of willing and doing.”

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78See Lectures on Romans (1515-16) in LW 256-7, 260-1; WA 56: 268-9, 272 for Luther’s exposition of simul iustus et peccator.
80Ibid., 375; WA 56: 384-5. See also LW 25:371-2; WA 56:382-3.
82Lectures on Romans (1515-16) in LW 25:136-7; WA 56:158.
84Ibid., LW 25:388; WA 56:172-3, 398. Elsewhere Luther wrote that “grace and love can only be obtained in Jesus Christ[,] who pours out the Holy Spirit in order to enable the Christian to do good works.” See LW 25:326; WA 56:338-9.
therefore, is effectively refuted. The concept of *habitus*, then, needs to be replaced with “the righteousness” that “depends on the imputation of God.” Righteousness is not a “quality” or “the essence of a thing itself,” but that which comes “only by the imputation of a merciful God through faith in His Word.”

Faith in Christ encompasses the active and passive justification, both of which are divine gifts. The active justification represents the human response to God’s justifying work in the person: “Through the fact that ‘God is justified’ we are justified. And this passive justification of God by which He is justified by us is our active justification by God.” God first comes to a person to expose the deception of human righteousness: “For unless God had first come forth and sought to be truthful in us, we could not have entered into ourselves and be made liars and unrighteous men. For man of himself could not know that he is such a person before God, unless God Himself had revealed it to him. . . . Otherwise man would always believe that he is trustful, righteous, and wise. . . .”

In some places, however, faith is not as prominently delineated or incorporated in Luther’s exegesis as is the human participation in the work of justification. For instance, in 8:26, Luther identified “the first grace” as “the operative grace” in the context of salvation, i.e., the Holy Spirit’s coming to us and confronting us with the Word. The problem lies in the ambiguity of Luther’s description. On the one hand, the first grace is that which must be received passively so that “the second grace” or “the cooperative grace” can begin to work. On the other hand, the entire discussion is inseparably connected with the idea of “praying and begging” for the grace of God to come upon us. In 3:20, Luther commented that “the will to be righteous” that is manifested through preparatory works for justification (i.e., repentance) is “already righteous in a certain sense,” precisely because it is done so “in trust.”

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85 See Gerhard O. Forde’s analysis of Luther’s *Romans* in “The Exodus from Virtue to Grace: Justification by Faith Today,” *Interpretation* 34 (Jan. 1980): 32-39. He argues that this work by Luther is sufficient to repudiate any notion of works righteousness connected to justification.

86 *Lectures in Romans* (1515-16) in LW 25:274-5; WA 56:287-8


of the righteousness that will be received ("the future righteousness").\footnote{Ibid., LW 25:241; WA:56:254-5.}
Moreover, God comes to us in the midst of this yearning and surprises us infinitely by His grace. There are also some more direct references to the preparatory works for justification found in Romans. This idea is communicated in terms of a “progress of justification” until it reaches its perfection.\footnote{Ibid., LW 25:18-19, 183-4, 205-6, 244-5, 259-80; WA 56:22, 200, 221-2, 224-5, 258-9, 271.} In 1:17, faith is portrayed as a journey from “unformed to formed faith or from beginning to perfect faith.”\footnote{These descriptions about justification may indicate a lack of doctrine of assurance at this point. See Lectures in Romans (1515-16) in LW 25:18-19, 183-4, 205-6, 244-5, 259-80; WA 56:22, 200, 221-2, 224-5, 258-9, 271.} The unformed faith refers to a waiting period in “suspense” until “what must be believed” can be seen.

Luther’s work on Romans integrates faith with decisively Christocentric and pneumatological overtones. Faith is always faith in Christ, whether implicitly or explicitly recognized. Faith, in the overall context, is also presented dynamically as the effect of the working of the Holy Spirit. With the newly emerging ideas of alien righteousness and passive justification, Luther’s Romans must indeed be regarded as a major breakthrough in a step toward the Reformation. Nevertheless, certain ambiguous expressions concerning the preparation for salvation still linger throughout the work.

Early Sermons (c. 1510 - 16)

The earliest sermons of Luther are notably ethical in content.\footnote{Ibid., LW 25:152; WA:56:172-3.} The sermon from Stephen’s Day, December 26, 1514 contains Luther’s reiteration of humility as a necessary preparation toward salvation that is given through Christ.\footnote{Haran, 94; Cf. Lectures in Romans (1515-16) in LW 25:152; WA:56:172-3.} The same general content appears also in the sermon from July 27, 1516 ("Sermon on the Tenth Sunday after Trinity, Luke 18:9-14). According to these two sermons, humility is a necessary condition for “drawing near” to God: “The truly humble person is the opposite. He despairs of being sufficient of himself. He fervently longs that there be a God and prays for what he lacks; indeed, he gives the
glory to God and so he is justified.” Humility is not a merit *per se*. Rather, it depicts an existential struggle of a person who is seeking God, which is the same as placing oneself under the judgment of Christ.

The “Sermon on St. Thomas’ Day, Ps. 19:1” (December 21, 1516), on the other hand, is considered a Reformation sermon. This sermon actually includes some preliminary elements that develop into “the theology of the cross.” God’s alien work is “the suffering of and in Christ,” whereas God’s proper work is the resurrection of Christ. Righteousness is created by God in a person through the proclamation of the gospel. The work of the gospel prepares one for justification through the judgment that it makes on its hearer. Even in this sermon, nevertheless, there is a hint of “the preparatory work” that comes across at the end: “[T]hrough it [baptism of repentance such as preached by John] men are prepared for grace, which effects the remission of sins. Sins are remitted only to those who are dissatisfied with themselves, and this is what it means to repent.” Law and self-dissatisfaction are presented as conditions that lead to the remission of sin, for they evoke fear and humility in people. Additionally, the same intriguing theme appears in a letter written to Georg Spenlein in April 8, 1516. Although it is humanly impossible to earn righteousness, the work of humbling oneself is what makes salvation possible. In the final analysis, however, the work of Christ alone makes righteousness possible for the Christian.

Disputation against the Scholastic Theology (1517)

According to Grane, *Disputations* demonstrates Luther’s complete exodus from the *via moderna*. In theses 57 and 93 Luther specifically denounced Ockham: “God cannot accept man without his justifying grace. This is in opposition to Ockham.” “There is a kind of subtle evil

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95 LW 51:15.
96 Haran, 155.
97 Introductory note to the sermon in LW 51:17. See also 17-23. The rejection of Biel appears more frequently. The cardinal here is Peter D’Ailly.
98 LW 48:12-3.
100 Grane, 299-300, 368.
in the argument that an act is at the same time the fruit and the use of the fruit. In opposition to Ockham, the Cardinal, Gabriel.”  

Luther’s condemnation of Ockhamism pertains to his rejection of Aristotelian dialectical method, the dialectical power of God, and the concepts of merit, especially as it was understood in terms of a preparation for justification. For Luther, the grace of God is necessarily active and living, thereby negating the possibility of the remission of sin by God’s absolute power without the presence of grace. Human beings in their natural state are utterly incapable of loving God. Apart from grace, the will is incapable of doing any good such as fulfilling the law (65, 68-97). Grace in essence is a “director” or “mediator” of the will that reconciles the law with the will.  

This treatise, therefore, manifests no dependence on Ockhamistic soteriology.

Lectures on Hebrews (1517-18)

It was in the midst of writing his commentary on Hebrews that Luther posted his Ninety-five Theses, and as such, this work demonstrates the Reformation concept of faith and the role of Christ in relationship to that faith. According to Rupp, faith is “a master word” in this commentary.  

Faith carries a dynamic, “rich complex” connotation in the grand scheme of dialectics between the law and gospel, the righteousness of God and the condemned human righteousness. Faith, the Word, and the heart are one, for faith is a “glue” between God’s Word and the human heart. Luther wrote: “Therefore it is true that the heart is combined with the Word through faith and that the Word is combined with the heart through the same faith.”  

By implication faith and preaching cannot be separated. Also, humility is now identified with Christ’s humility in the Incarnation and crucifixion.  

The humility of Christ, in turn, is what transforms a person and produces a belief or faith in God. Not only is faith prior to works, but it also makes good works possible.

101Disputations against the Scholastic Theology (1517) in LW 31:14.  
103Rupp, 203.  
105LW 29:11; WA 57-3:99.
Faith in Christ is fundamentally active and is what decisively shapes the Christian life, precisely because God is a sovereign living God, not an abstraction:

Therefore, the whole substance of the new law and its righteousness is that one and only faith in Christ. Yet it is not so one-and-only and so sterile as human opinions are; for Christ lives, and not only lives but works, and not only works but also reigns. Therefore it is impossible for faith in Him to be idle; for it is alive, and it itself works and triumphs, and in this way works flow forth spontaneously from faith. . . . Therefore, he who wants to imitate Christ insofar as He is an example must first believe with a firm faith that Christ suffered and died for him insofar as this was a sacrament. Consequently, those who contrive to blot our sins first by means of works and labors of penance err greatly . . .

The implication of this passage is tremendous, for faith alone is most emphatically the “preparation” for salvation and that which is essential throughout life. Salvation is solely the work of God (i.e., grace), in which faith functions almost as an ontological reality that transforms the entire existence of the believer. Lectures on Hebrews, therefore, ostensibly attests Luther’s complete dismissal of the quod in se est.

Lectures on Galatians (1519)

Despite the disagreements on the precise dating of Luther’s exodus from the Scholastic teachings, it is clear that Luther wrote Galatians as a Reformer. Again, righteousness is that which comes from faith in Christ, and nothing else. Thus, the distinction between acquired faith and infused faith is irrelevant. “Faith in Christ” is a theologically sufficient expression that points to the work of the Holy Spirit in man and woman. Specifically, the Holy Spirit unites the Word and its reception through proclamation. The concept of humility as it was employed in his earlier writings does not appear here at all. It is not that

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108 Lectures on Galatians, in LW 27:349; WA:2:576
humidity prepares a person to know God; rather the knowledge of God is directly given by God as faith. Faith, therefore, is a gift from God. Luther wrote in his commentary on Isaiah 12:26:

Thus our knowing is a being known by God, who has also worked this very knowing within us. This is a very apt way of speaking for him to use against those who . . . want to get ahead of God with their works and to prepare for God a righteousness that should be accepted by him.\textsuperscript{110}

Also, as it was already emerging in his lectures on Hebrews, Luther’s preoccupation in this commentary lies in the relationship between faith and the Christian life. For him, faith is the controlling reality of the entire Christian life, which is characterized as \textit{simul iustus et peccator}.\textsuperscript{111} Faith is not static, just as righteousness in not something to be attained once and for all. On the contrary, faith is the controlling force of the Christian life from beginning to end. Faith precedes any good works and engages in a constant struggle between the law and the gospel. In essence, faith is what makes \textit{simul iustus et peccator} possible.\textsuperscript{112} Throughout Lectures on Galatians, faith in Christ as the foundation for the Christian understanding of righteousness is indisputably manifested. In \textit{Galatians} faith is conjoined with the righteousness of God in Christ, proclamation, salvation, the Holy Spirit, and the newly created capacity to do good.

\section*{CONCLUSION}

Luther’s dynamic, integrative style and existential focus are indeed a startling contrast to Ockham’s far “less integrated and . . . more artificially departmentalized conception of the interaction of grace and free will.”\textsuperscript{113} Perhaps it can be said that Luther took Ockham’s “razor” principle to its logical conclusion by piercing through the enormously complex and opaque Scholastic doctrine of saving faith. Luther’s writings considered in this paper manifest his keen insight into the central message of the Bible that salvation comes from God through faith. Luther indeed traveled very far from his years at Erfurt to his \textit{Disputation against the Scholastic Theology}. In Gordon Rupp’s

\begin{footnotesize}
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\item Ibid., LW 27:294; WA:2:539.
\item Ibid., LW 27:294, 349-408; WA:2:539-40, 576-616.
\item Ibid., LW 27:230; WA:2:563.
\item Francis Clark, “A New Appraisal of Late-Medieval Theology,” \textit{Gregorianum} 46, no. 4 (1965): 750.
\end{enumerate}
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expression, Luther took “Christ and [f]aith on the one hand and sin and concupiscence on the other, which can be traced through the succeeding lectures of Psalms, Romans, Galatians, Hebrews . . . [and] treat[ed] seriously the depth and tragedy of the human predicament because it considers man and his world in the presence of the living God.”¹¹⁴ And thus sprang forth the Protestant Reformation and its unique understanding of sola fide.

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¹¹⁴Rupp, 101.


