QUESTION 2

The Interior Act of Faith

Next we have to consider the act of faith: first, the interior act (question 2) and, second, the exterior act (question 3).

On the first topic there are ten questions: (1) What is it to believe or to take something on faith (credere), which is the interior act of faith? (2) In how many ways is to believe used? (3) Is it necessary for salvation to take on faith something that lies beyond reason? (4) Is it necessary to take on faith what natural reason is able to arrive at? (5) Is it necessary for salvation to take some things on faith explicitly? (6) Is everyone equally obligated to take some things on faith explicitly? (7) Is it at all times necessary for salvation to have explicit faith concerning Christ? (8) Is it necessary for salvation to have explicit faith concerning the Trinity? (9) Is the act of faith meritorious? (10) Does human reasoning diminish the merit of faith?

Article 1

Is the act of faith (or the act of believing) the same as the act of thinking something through with assent?

It seems that the act of faith (or the act of believing) (credere) is not the same as the act of thinking something through with assent (cum assensione cogitare):

Objection 1: ‘Act of thinking something through’ (cogitatio) implies a sort of inquiry; for to think something through (cogitare) is, as it were, to turn it over all together (simul agitare). But in De Fide Orthodoxa 4 Damascene says that faith is “consent without inquiry” (non inquisitus consensus). Therefore, the act of thinking something through is not relevant to the act of faith.

Objection 2: As will be explained below (q. 4, a. 2), the act of faith exists in reason (fides in ratione ponitur). But as was explained in the First Part (ST 1, q. 78, a. 4), the act of thinking something through is an act of the cogitative power, which belongs to the sentient part of the soul. Therefore, the act of thinking something through is not relevant to the act of faith.

Objection 3: The act of faith is an act of the intellect, since its object is what is true. But assenting seems to be an act of the will and not an act of the intellect—just like consenting, as was explained above (ST 1-2, q. 15, a. 1). Therefore, the act of faith is not the act of thinking something through with assent.

But contrary to this: This is how Augustine defines the act of faith in De Praedestinatione Sanctorum.

I respond: There are three senses of ‘the act of thinking something through’ (cogitare):

In one sense, it is taken generally for any sort of act of considering on the part of the intellect; as Augustine puts it in De Trinitate 14, “What I am here calling ‘discernment’ (intelligentia) is the act by which we discern something while thinking it through” (qua intelligimus cogitantes).

In a second sense, the act of thinking something through is, more properly, the intellect’s act of considering something, accompanied by a sort of inquiry, in the time before it reaches the perfection of understanding the thing through a certitude of vision. In accord with this sense, Augustine says in De Trinitate 15, “The Son of God is called the Word (verbum) of the Father and not the Thinking (cogitatio) of the Father.” Indeed, when our own thinking arrives at what we know scientifically and is then fully informed (formata), we have our own true word. And so in this sense God’s Word should be understood as involving no act of thinking something through, since it does not have anything which is able to become fully informed and able to be unformed (non aliquid habens formabile quod possit esse informe). Accordingly, the act of thinking something through is properly speaking a movement of the soul during the time in which it is deliberating and in which it has not yet been brought to perfection through a full vision of the truth.
However, since such a movement can belong to the soul either (a) when it is deliberating with respect to universal intentions, which belong to the intellective part of the soul, or (b) when it is deliberating with respect to particular intentions, which belong to the sentient part of the soul, it follows that ‘the act of thinking something through’ (cogitare) is taken in the second sense for an act of the deliberating intellect, whereas ‘the act of thinking something through’ is taken in a third sense for an act of the cogitative power.

Therefore, if ‘the act of thinking something through’ is taken broadly (communiter), in accord with the first sense, then the act of thinking something through with assent does not express the whole character of what it is to have an act of faith. For in this sense even someone who is considering what he knows scientifically or what he understands intellectively is thinking something through with assent.

However, if ‘the act of thinking something through with assent’ is taken in the second sense, then it expresses the whole character of that act which is the act of faith. For some acts belonging to the intellect involve firm assent without an act of thinking something through in this sense—as when someone is considering what he knows scientifically or what he understands intellectively, given that a consideration of this sort is already fully informed (iam est formata). On the other hand, some acts of the intellect involve an act of thinking something through that is unformed and without firm assent—whether (a) these acts lean (declinent) toward neither part [of a contradiction], as happens with someone who has an act of hesitating or doubting (sicut accidit dubitanti), or whether (b) they lean more toward one part but are held on some slight evidence (tenentur aliquo levi signo), as happens with someone who has an act of suspecting (sicut accidit suspicanti); or whether (c) they adhere to one part and yet with a fear of the other part, as happens with someone who has an act of having an opinion (quaod accidit opinanti).

By contrast, the act which is the act of faith (a) involves firm adherence to one part, which the act of faith shares in common with the act of scientific knowing and the act of intellective understanding [of first principles], and yet (b) its cognition is not brought to perfection by a clear vision, and this it shares in common with the act of hesitating, the act of suspecting, and the act of having an opinion.

This is the sense in which it is proper to one who is having an act of faith that he is thinking something through with assent. And it is in this way that the act which is the act of faith is distinguished from all the other acts of the intellect that have to do with what is true and what is false.

Reply to objection 1: Faith does not involve an inquiry of natural reason in the sense that reason demonstrates the things that are taken on faith. However, it does involve a sort of inquiry into those things by which a man is induced to these take things on faith, viz., because they have been spoken by God and confirmed by miracles.

Reply to objection 2: As has been explained, the act of thinking something through is being understood here insofar as it belongs to the intellect and not as an act of the cogitative power.

Reply to objection 3: The intellect of the one who has an act of faith is directed toward a single object (determinatur ad unum) by the will and not by reason. And so ‘assent’ is being taken here for an act of the intellect insofar as that act is directed toward a single object by the will.

Article 2

Is it appropriate to divide the act of faith into believing God, believing that God ..., and believing in God?

It seems that it is not appropriate to divide the act of faith into believing God (credere Deo), believing that God ... (credere Deum), and believing in God (credere in Deum):

Objection 1: A single habit has a single act. But faith is a single habit, since it is a single virtue. Therefore, it is inappropriate to posit more than one act for it.
Objection 2: What is common to every act of faith should not be posited as a particular act of faith. But believing God (credere Deo) is found universally in every act of faith, since faith depends upon the First Truth. Therefore, it seems inappropriate to distinguish it from other acts of faith.

Objection 3: What is appropriate even for non-believers should not be posited as an act of faith. But believing that God ... also belongs to non-believers. Therefore, it should not be posited among the acts of faith.

Objection 4: Being moved toward an end belongs to the will, the object of which is the good and the end. But believing or having faith is an act of the intellect and not of the will. Therefore, believing in God, which implies movement toward an end, should not be posited as one of the divisions of faith.

But contrary to this: Augustine posits the division in question in De Verbis Domini and Super Ioannem.

I respond: The acts of a power or habit are understood by reference to the ordering of the power or habit to its object. Now there are three possible ways to think of the object of faith. For since, as has been explained (a. 1), the act of faith (credere) belongs to the intellect insofar as the intellect is moved by the will to assent, the object of faith can be taken either (a) on the side of the intellect itself or (b) on the side of the will insofar as it moves the intellect.

If it is taken on the side of the intellect, then, as was explained above (q. 1, a. 1), there are two things that can be thought of in the object of faith:

The first of these is the material object of faith. And this is the sense in which the act of faith is posited as believing that God ... (credere Deum ...). For as was explained above (q. 1, a. 1), nothing is proposed to us to be taken on faith except insofar as it pertains to God.

The second is the formal object of faith, which is like a middle term in virtue of which one assents to what is to be taken on faith. And this is the sense in which the act of faith is posited as believing God (credere Deo). For, as was explained above (q. 1, a. 1), the formal object of faith is the First Truth, to which a man adheres in order to assent to what he takes on faith because of it.

On the other hand, if the object of faith is thought of in the third way, insofar as the intellect is moved by the will, then in this sense the act of faith is posited as believing in God (credere in Deum), since the First Truth is related to the will insofar as the First Truth has the character of an end.

Reply to objection 1: It is not three diverse acts of faith that are designated by these three expressions, but rather one and the same act having diverse relations to the object of faith.

Reply to objection 2: This likewise makes clear the reply to the second objection.

Reply to objection 3: Believing that God ... does not belong to non-believers with the same character with which the act of faith is posited (sub ea ratione qua ponitur actus fidei). For they do not believe that there is a God under the conditions that are fixed by the Faith (non credunt Deum esse sub his conditionibus quas fides determinat). And so they do not truly believe that God exists (nec vere credunt Deum), since, as the Philosopher explains in Metaphysics 9, in the case of things that are simple, the only sort of defect in cognition is to fail to grasp them at all (in simplicibus defectus cognitionis solum non attingendo totaliter).

Reply to objection 4: As was explained above (ST 1, q. 82, a. 4 and ST 1-2, q. 9, a. 1), the will moves the intellect and the other powers of the soul toward their end. This is why believing in God is posited as an act of faith.

Article 3

Is the act of faith necessary for salvation?

It seems that the act of faith is not necessary for salvation (credere non sit necessarium ad
Objection 1: What belongs to any given entity in accord with its nature seems sufficient for its salvation and perfection. But the things that belong to the Faith exceed man’s natural reason, since, as was explained above (q. 1, a. 4), these things are not apparent. Therefore, the act of faith does not seem to be necessary for salvation.

Objection 2: It is dangerous for a man to assent to something when he is unable to judge (iudicare) whether what is proposed to him is true or false—this according to Job 12:11 (“Does not the ear judge (diudicat) words?”). But a man cannot have such a judgment in the case of the things that belong to the Faith, since a man is unable to resolve these things into first principles, through which we pass judgment on everything. Therefore, it is dangerous to have faith with respect to such things. Therefore, the act of faith is not necessary for salvation.

Objection 3: Man’s salvation consists in God—this according to Psalm 36:39 (“The salvation of the just is from the Lord”). But as Romans 1:20 says, “The invisible things of God are seen through those things that are understood, and His everlasting power and divinity as well.” Now what is seen by the intellect is not taken on faith. Therefore, it is not necessary for salvation that a man should take anything on faith.

But contrary to this: Hebrews 11:6 says, “Without faith it is impossible to please God.”

I respond: In the case of all natures that are ordered, one finds that two things come together for the perfection of a lower nature, one in accord with its own proper movement, and the other in accord with the movement of a higher nature. For instance, in accord with its own proper movement water moves toward the center [of the earth], but in accord with the movement of the moon it moves around the center by ebb and flow (secundum fluxum et refluxum); similarly, by their proper movements the planets move in their orbits from west to east, whereas by the movement of the first orbit they move from east to west.

Now only a rational created nature is immediately ordered toward God. For the other creatures attain only to something particular and not to anything universal, participating only in God’s goodness and in existence, as in the case of inanimate things, or in life and the cognition of singulars as well, as in the case of plants and animals. By contrast, a rational nature, insofar as it has cognition of the universal character of goodness and being, has an immediate ordering to the universal principle of being. Therefore, the perfection of a rational creature consists not only in what belongs to him in accord with his nature, but also in what accrues to him from a sort of supernatural participation in God’s goodness.

Hence, it was explained above (ST 1, q. 12, a. 1 and ST 1-2, q. 3, a. 8) that a man’s ultimate beatitude consists in the supernatural vision of God. But a man cannot reach this vision except in the manner of someone being taught by God the Teacher (per modum addiscentis a Deo doctor)—this according to John 6:45 (“Everyone who hears the Father and learns from Him comes to me”). Now a man participates in this learning successively and not all at once, in accord with the mode of his nature. But every such student must have faith (oporet quod credat) in order to arrive at perfect scientific knowledge. Hence, in order for a man to arrive at the perfect vision of beatitude it is necessary for him to believe God (credat Deo) in the way that a student must believe the master who teaches him.

Reply to objection 1: Since a man’s nature depends on a higher nature, his natural cognition is not sufficient for his perfection; instead, as has been explained, what is required is a sort of supernatural cognition (quaedam supernaturalis).

Reply to objection 2: Just as a man assents to principles by the natural light of the intellect (per naturale lumen intellectus), so a virtuous man, through the habit of a virtue, has correct judgment about what is appropriate for that virtue. And in this way, too, a man, through the light of faith that is divinely infused into the man, assents to the things that belong to the Faith and not to their contraries. And so “there is no” danger or “condemnation for those who are in Christ Jesus” (Romans 8:1), illuminated by Him through faith.
Reply to objection 3: With respect to many things (*quantum ad plura*), faith perceives the invisible things of God in a higher mode than does natural reason, which proceeds from creatures to God. Hence, Ecclesiasticus 3:25 says, “Many things have been shown to you beyond the understanding of man.”

Article 4

Is it necessary to take on faith what can be proved by natural reason?

It seems that it is not necessary to take on faith what can be proved by natural reason:

Objection 1: There is nothing superfluous in the works of God, even less so than in the works of nature. But if something can be done by one thing, it is superfluous for a second thing to be assigned to it. Therefore, it is superfluous to take on faith what can be known through natural reason (*ea quae per naturalem rationem cognosci possunt*).

Objection 2: It is necessary to take on faith those things that the Faith is about. But as was established above (q. 1, a. 5), scientific knowledge and faith are not about the same thing. Therefore, since scientific knowledge is about all the things that can be known through natural reason, it seems unnecessary to take on faith what is proved by natural reason.

Objection 3: All knowable things (*scibilia*) seem to share in the same character (*esse unius rationis*). Therefore, if some of them are proposed to man as things to be taken on faith, then by parity of reasoning it is necessary to take all things of this sort on faith. But this is false. Therefore, it is not necessary to take on faith what can be known through natural reason.

But contrary to this: It is necessary to take on faith that there is one God and that God is incorporeal, both of which are proved by philosophers through natural reason.

I respond: It is necessary for man to accept on faith not only what lies beyond reason but also what can be known through reason. There are three reasons for this:

First, in order that man might come more quickly to the cognition of God. For the science to which it belongs to prove that there is a God and other things of this sort about God is the last one to be proposed to men to learn, since it presupposes many other sciences. And in this way a man would arrive at the cognition of God only after a long stretch of his life.

Second, in order that the cognition of God might be more widespread (*communior*). For there are many who are unable to be proficient in the study of science, either because of mental dullness (*propter hebetudinem ingenii*), or because of the other occupations and necessities of temporal life, or even because of laziness in learning. And they would be completely deprived of the cognition of God if the things of God were not proposed to them through the mode of faith.

Third, for the sake of certitude. For in divine matters human reason is quite deficient (*multum deficiens*). An indication of this is that the philosophers, in investigating human matters by natural reason, have fallen into many errors and have disagreed among themselves. Therefore, in order that men might have unshakable and certain cognition of God, it was necessary that divine matters be handed down to them through the mode of faith—spoken, as it were, by God, who cannot lie.

Reply to objection 1: Natural reason’s investigation is not sufficient for the human race even with respect to the cognition of those divine things that can be shown by reason. And so it is not superfluous that such things should be taken on faith.

Reply to objection 2: Scientific knowledge and faith cannot be about the same thing in the case of one and the same individual. But as was explained above (q. 1, a. 5), what is known scientifically by one individual can be taken on faith by some other individual.

Reply to objection 3: Even if all knowable things (*scibilia*) share the character *scientific*...
knowledge (in ratione scientiae), there is nonetheless something they do not share, viz., equally ordering a man toward beatitude. And so not all knowable things are equally proposed as things to be taken on faith.

**Article 5**

**Is a man obligated to take anything explicitly on faith?**

It seems that a man is not obligated to take anything explicitly on faith (non teneatur homo ad credendum explicite):

- **Objection 1:** No one is obligated to do what is not within his power. But it is not within a man’s power to take something explicitly on faith; for as Romans 10-14-15 says, “How will they believe Him of whom they have not heard? And how will they hear without someone to preach to them? And how shall they preach unless they are sent?” Therefore, a man is not obligated to take anything explicitly on faith.

- **Objection 2:** Just as we are ordered toward God by faith, so, too, by charity. But a man is not obligated to keep the commandment of charity; instead, as Augustine explains in the De Sermone Domini in Monte, it is sufficient merely that he make his mind ready (sufficit sola praeparatio animi), as is clear in the case of the precept of our Lord that is posited in Matthew 5:39 (“If someone strikes you on one cheek, then offer him the other cheek) and other precepts of this sort. Therefore, a man is likewise not obligated to accept anything explicitly on faith; instead, it is sufficient that he have a mind that is ready to accept on faith whatever is proposed to him by God.

- **Objection 3:** The good of faith consists in a sort of obedience—this according to Romans 1:5 (“...to obey the Faith in all nations”). But the virtue of obedience does not require that a man observe any determinate precept; instead, it is sufficient for him to have a mind that is ready to obey—this according to Psalm 118:60 (“I am ready and am not troubled, that I may keep Your precepts”). Therefore, it seems that it is likewise sufficient for faith that a man have a mind that is ready to accept on faith whatever might be proposed to him by God—and this without taking anything explicitly on faith.

  - **But contrary to this:** Hebrews 11:6 says, “One who approaches God must believe that He exists and that He rewards those who seek after Him.”

  - **I respond:** The precepts of the law that a man is obligated to fulfill are given with respect to those acts of the virtues that are the way to attaining salvation.

  Now as was explained above (q. 2, a. 2), the act of a virtue is understood by reference to the habit’s relation to its object. But in the object of any virtue there are two things that can be considered, viz., (a) what is properly and per se the virtue’s object and must be present in every act of the virtue, and, again, (b) what is related to the proper character of the object incidentally or as a consequence (per accidentis sive consequenter). For instance, what pertains properly and per se to the object of fortitude is to withstand the danger of death and to attack the enemy in the face of danger for the sake of the common good; on the other hand, the fact that the a man is armed or strikes his foe with a sword in a just war, or that he does something else of this sort is, to be sure, traced back to fortitude’s object, but incidentally. Therefore, the virtuous act’s being directed to its proper and per se object falls under a necessity of precept, as does the act itself of the virtue. By contrast, a virtuous act’s being directed to what is related incidentally or secondarily to its proper and per se object does not fall under a necessity of precept except for this time and this place (non cadit sub necessitate precepti nisi pro loco et tempore).

  Therefore, one should reply, as was explained above (q. 1, a. 6), that the per se object of faith is that through which a man arrives at beatitude. And what is related to the object of faith incidentally or secondarily are all the things handed down by God which are contained in Scripture, e.g., that Abraham had two sons, that David was the son of Jesse, and other things of this sort.
As regards the first sort of things to be taken on faith, i.e., the articles of the Faith, a man is obligated to accept them explicitly on faith, just as he is obligated to have faith.

As regards the other things to be taken on faith, a man is obligated to take them on faith not explicitly, but only implicitly or with a readiness of mind \((in\ praeparatione\ animi)\) in the sense that he is ready to accept on faith whatever is contained in Sacred Scripture. The only time that one is obligated to take something of this sort explicitly on faith is when it is has become clear to him that the thing in question is contained in the teachings of the Faith.

**Reply to objection 1:** If something is said to be within a man’s power when the help of grace is left out of consideration, then a man is obligated to do many things which he is unable to do without healing grace, e.g., to love God and neighbor—and, similarly, to accept on faith the articles of the Faith. Still, a man is able to do this with the help of grace. As Augustine explains in *De Correptione et Gratia*, when this help is given to someone by God, it is given out of mercy \((misericorditer\ datur)\), whereas when it is not given, it is out of justice that it is not given \((ex\ iustitia\ non\ datur)\)—and this as a punishment for previous sin, at least original sin.

**Reply to objection 2:** A man is obligated to love determinately those lovable things that are properly and *per se* objects of charity, viz., God and neighbor. By contrast, the objection goes through for those precepts of charity that belong to the object of charity as a sort of consequence \((quasi\ consequenter)\).

**Reply to objection 3:** The virtue of obedience exists properly in the will. And so for the act of obedience it is sufficient that there be a promptitude on the part of the will that is subject to the one issuing the precepts—which is the proper and *per se* object of obedience.

By contrast, the precept in question here \((hoc\ praeceptum)\) is related incidentally or as a consequence to the proper and *per se* object of obedience.

**Article 6**

**Is everyone equally obligated to have explicit faith?**

It seems that everyone is equally obligated to have explicit faith \((ad\ habendum\ fidel\ explicitam)\):

**Objection 1:** As is clear from the case of the precepts of charity, everyone is equally obligated with respect to what is necessary for salvation. But as has been explained (a. 5), it is necessary for salvation to make explicit the things that have to be taken on faith. Therefore everyone is equally obligated to have explicit faith.

**Objection 2:** No one should be tested concerning what he is not obligated to have explicit faith about. But sometimes even simple people are examined concerning the least central articles of the Faith \((de\ minimis\ articulis\ fidei)\). Therefore, everyone is obligated to have explicit faith with respect to everything.

**Objection 3:** If ordinary people \((minores)\) were obligated to have only implicit faith and not explicit faith, then it would be necessary for them to have implicit faith in the faith of the preeminent people \((maiores)\). But this seems to be dangerous, since it could happen that the preeminent are in error. Therefore, it seems that the ordinary people should likewise have explicit faith. So, then, everyone is equally obligated to have explicit faith.

**But contrary to this:** Job 1:14 says, “The oxen were ploughing, and the asses feeding beside them,” because, as Gregory explains in *Moralia* 2, the ordinary people, who are signified by the asses, should cling to the preeminent people, signified by the oxen, in matters of faith \((in\ credendis)\).

**I respond:** It is divine revelation that makes explicit what is to be taken on faith, since the things taken on faith exceed natural reason. Now, by a certain divine ordering, divine revelation comes to those
who are lower through those who are higher, e.g., it comes to men through the angels, and to the lower angels through the higher angels, as is clear from Dionysius in De Caelesti Hierarchia. And so, by parity of reasoning, it is through preeminent men that the Faith is made explicit to ordinary men. And so just as the higher angels who illuminate the lower angels have, as Dionysius explains in De Caelesti Hierarchia, chap. 12, fuller knowledge of divine things than do the lower angels, so, too, preeminent men, who have the role of teaching others, are obligated to have a fuller knowledge of what is to be taken on faith and to have a more explicit faith (et magis explicite credere).

Reply to objection 1: Making explicit what is to be taken on faith is not equally necessary for salvation in all cases, since the preeminent men, who play the role of instructing others, are obligated to take more things explicitly on faith than are the others.

Reply to objection 2: Simple people should not be examined on the subtleties of the Faith except when there is a suspicion that they have been corrupted by heretics, who are wont to corrupt the faith of simple people in matters pertaining to the subtleties of the Faith.

Reply to objection 3: Ordinary people do not have implicit faith in the faith of the preeminent except to the extent that the preeminent adhere to divine teaching. Hence, in 1 Corinthians 4:16 the Apostle says, “Be imitators of me, as I am of Christ.” Thus, it is divine truth, and not human truth, that is the rule of the Faith. And if some of the preeminent people fail with respect to this rule, this does not prejudice the faith of the simple people who believe the preeminent to have the correct Faith—unless, that is, they stubbornly adhere to the particular errors of the preeminent in opposition to the Faith of the universal Church, which is unable to go astray. For our Lord says in Luke 22:32, “I have prayed for you, Peter, that your faith may not fail.”

Article 7

Is it necessary for salvation in the case of everyone to have explicit faith in the mystery of Christ?

It seems that it is not necessary for salvation in the case of everyone to have explicit faith in the mystery of Christ (credere explicite mysterium Christi non sit de necessitate salutis apud omnes):

Objection 1: A man is not obligated to have explicit faith with respect to what the angels are ignorant of, since the Faith is made explicit by divine revelation (explicatio fidei fit per revelationem divinam), which, as has been explained (a. 6 and ST 1, q. 111, a. 1), comes to men through the mediation of the angels. But even the angels were ignorant of the mystery of the Incarnation; thus, according to Dionysius’ commentary in De Caelesti Hierarchia, chap. 7, it is the angels who are asking in Psalm 23:8, “Who is the king of glory?” and in Isaiah 63:1, “Who is this that comes from Edom?” Therefore, men are not obligated to have explicit faith in the mystery of the Incarnation.

Objection 2: It is clear that Blessed John the Baptist was among the preeminent (de maioribus) and very close to Christ; our Lord says of him in Matthew 11:11, “Among those born of women no greater has arisen than he.” But John the Baptist does not seem to have had explicit cognition of the mystery of Christ, since he asked Christ, “Are you he who is to come, or do we look for another?” (Matthew 11:3). Therefore, even the preeminent are not obligated to have explicit faith concerning Christ.

Objection 3: As Dionysius says in De Caelesti Hierarchia, chap. 9, many gentiles attained salvation through the ministry of the angels. But the gentiles, it seems, did not have either explicit or implicit faith concerning Christ, since no revelation had been made to them. Therefore, it seems that it is not necessary for salvation in the case of everyone to have explicit faith in the mystery of Christ.

But contrary to this: In De Correptione et Gratia Augustine says, “That faith is sound by which
we believe that no man, young or old, is delivered from the contagion of death and the bonds of sin, except by the one Mediator between God and men, Jesus Christ.”

I respond: As was explained above (a. 5), what belongs properly and per se to the object of faith is that through which a man attains beatitude. But for men the way of coming to beatitude is the mystery of Christ’s Incarnation and Passion; for Acts 4:12 says, “There is no other name given to men whereby we must be saved.” And so the mystery of Christ’s Incarnation must in some way be accepted on faith by everyone at every time—but in different ways corresponding to the diversity of times and persons.

For before the state of sin the man had explicit faith concerning Christ’s Incarnation insofar as it was ordered toward the consummation of glory, but not insofar as it was ordered toward liberation from sin through the Passion and Resurrection, since the man did not foreknow the future sin. But it seems that he did foreknow Christ’s Incarnation, given that he said, “For this reason a man will leave his father and mother and cling to his wife” (Genesis 2:24), and given that the Apostle says in Ephesians 5:32, “This is a great mystery (sacramentum magnum) ... in Christ and the Church.” And it is unbelievable that the first man was unaware of this mystery.

Now after the sin the mystery of Christ was explicitly taken on faith not only with respect to the Incarnation, but also with respect to the Passion and Resurrection, by which the human race was liberated from sin and death. Otherwise, man would not have prefigured Christ’s Passion by various sacrifices, both before the Law and after the Law. The preeminent people (maiores) knew explicitly what these sacrifices signified, whereas the ordinary people in some way knew it under the veil of these sacrifices, believing them to have been arranged by God in reference to the Christ to come. And as was explained above (q. 1, a. 7), the closer they were to the Christ, the more distinctly they understood what belonged to the mystery of the Christ.

But after the time of grace was revealed, both the ordinary people and the preeminent were obligated to have explicit faith concerning the mysteries of Christ, mainly with respect to what was universally solemnized within the Church and publicly proposed, as were the articles on the Incarnation that were discussed above (q. 1, a. 8). On the other hand, as far as more subtle considerations about the articles on the Incarnation are concerned, some are obligated to hold them on faith more or less explicitly, depending on what is appropriate to each one’s status and role.

Reply to objection 1: As Augustine says in Super Genesim ad Litteram 5, the mystery of the Kingdom of God was not entirely hidden from the angels. However, they understood the reasons for this mystery more perfectly once Christ had revealed them.

Reply to objection 2: John the Baptist did not ask about Christ’s coming in the flesh as if he were ignorant of it, since, in John 1:34 he himself had expressly confessed it, saying, “I have seen, and I have given testimony that this is the Son of God.” Hence, he did not ask, “Are you he who has come?” but instead asked, “Are you he who is to come?” He was asking about the future and not about the past. For he had said, “Behold the Lamb of God, who takes away the sins of the world” (John 1:39), announcing Christ’s future immolation ahead of time. And, along with this, other prophets had predicted it beforehand, as is especially clear from Isaiah 53.

Therefore, one can reply that, as Gregory says, he asked his question because he did not know whether or not Christ would descend into hell in His own person (in propria persona). However, John did know that the power of His Passion was to be extended to those who were being detained in Limbo—this according to Zachariah 9:11 (“You also, in the blood of Your covenant, has sent forth Your prisoners out of the pit, wherein there is no water”). And he was not obligated to hold explicitly on faith, before it had been fulfilled, that Christ was to descend in His own person.

An alternative reply is that, as Ambrose says in Super Lucam, he asked his question not out of doubt or ignorance, but rather out of piety.

Another alternative reply is that, as Chrysostom explains, he asked the question not because he himself did not know the answer, but rather in order to satisfy his disciples on this point through Christ.
This is why Christ, in order to instruct those disciples, pointed to the evidence of His works.

**Reply to objection 3:** A revelation about the Christ was made to many of the gentiles, as is clear from what they predicted. For instance, Job 19:25 says, “I know that my redeemer lives.” Similarly, as Augustine points out, the Sybil announced beforehand certain things about the Christ. Likewise, one finds in the histories of the Romans that at the time of Augustus Constantinus and his mother Irene a certain tomb was discovered in which lay a man with a golden breast plate on which it was written, “The Christ will be born of a virgin and I believe in him. Oh, sun, during the time of Irene and Constantinus you will see me again.”

Still, if some were saved to whom no revelation had been made, they were not saved without faith in a mediator. For even if they did not have explicit faith, they still had an implicit faith in divine providence and believed that God is man’s liberator in accord with ways that please Him and insofar as He had made a revelation to some people who understood the truth—this according to Job 35:11 (“Who teaches us more than the beasts of the earth”).

**Article 8**

**Was it necessary for salvation to have explicit faith in the Trinity?**

It seems that it was not necessary for salvation to have explicit faith in the Trinity (*credere Trinitatem explicite non fuerit de necessitate salutis*):

**Objection 1:** In Hebrews 11:6 the Apostle says, “One who approaches God must believe that He exists and that He rewards those who seek after Him.” But one can accept this much on faith without having faith in the Trinity. Therefore, it was not necessary to have explicit faith in the Trinity.

**Objection 2:** In John 17:5-6 our Lord says, “I have manifested Your name to men.” In commenting on this passage Augustine says, “Not the name by which You are called God, but the name by which You are called my Father.” And later on he adds, “In the fact that God made this world, He is known in all the nations; in the fact that He is not to be worshiped along with false gods, He is known in Judea; in the fact that He is the Father of this Jesus through whom He takes away the sin of the world—this name of His, previously hidden, He has know made known to them.” Therefore, before Christ’s coming it was not known that in God there is Paternity and Filiation. Therefore, the Trinity was not explicitly believed in.

**Objection 3:** We are obligated to believe explicitly of God that He is the object of beatitude. But the object of beatitude is the highest good, and this can be understood of God without a distinction among the persons. Therefore, it was not necessary to have explicit faith in the Trinity.

**But contrary to this:** In the Old Testament the Trinity of persons was expressed in many ways. For instance, right at the beginning, in Genesis 1:26, it says, “Let us make man in our image and likeness.” Therefore, from the beginning it was necessary for salvation to have faith in the Trinity.

**I respond:** One cannot have explicit faith in the mystery of Christ without faith in the Trinity, since the mystery of Christ contains the fact that (a) the Son of God has assumed flesh, that (b) He renewed the world by the grace of the Holy Spirit, and that (c) He was conceived by the Holy Spirit. And so in the same way that the preeminent people had explicit faith in Christ before Christ, whereas the ordinary people had implicit and, as it were, shadowy faith, so also with the mystery of the Trinity.

And so, likewise, after the time of publicly revealed grace (*post tempus gratiae divulgatae*), everyone is obligated to have explicit faith in the mystery of the Trinity. And everyone who is reborn in Christ attains this status through the invocation of the Trinity—this according to Matthew 28:19 (“Go out, therefore, and teach all nations, baptizing them in the name of the Father, and of the Son, and of the Holy Spirit”).
Reply to objection 1: It was necessary for everyone and at all times to have faith in God with respect to these two points. But this was not sufficient at all times and for everyone.

Reply to objection 2: Before Christ’s coming, faith in the Trinity was hidden in the faith of the preeminent. But through Christ it has been manifested to the world by the apostles.

Reply to objection 3: Given the manner in which God’s supreme goodness is understood in this life through its effects, it can be understood without the Trinity of persons. But insofar as it is understood in itself, as it is seen by the blessed in heaven, it cannot be understood without the Trinity of persons.

Again, it is the very mission of the divine persons that leads us to beatitude (cf. ST 1, q. 43).

Article 9

Is the act of faith meritorious?

It seems that the act of faith is not meritorious (credere non sit meritorium):

Objection 1: As was explained above (ST 1-2, q. 114, a. 4), the principle of meriting is charity. But faith is preliminary to charity (praebambula ad caritatem), just as one’s nature is. Therefore, just as an act of the nature is not meritorious (since we do not merit by our natural powers), so, too, neither is an act of faith.

Objection 2: The act of faith lies in the middle between having an opinion and knowing scientifically, i.e., considering what is known scientifically. But considering a science is not meritorious and, similarly, neither is having an opinion. Therefore, the act of faith is not meritorious, either.

Objection 3: One who assents to something by an act of faith either has a cause that is sufficient to induce him to have faith, or he does not. If he has a sufficient cause that induces the act of faith, then it does not seem that this act is meritorious for him, since he is not then free to have the act of faith or not to have it. On the other hand, if he does not have a sufficient cause that induces the act of faith, then his faith is frivolous (levitatis est credere)—this according to Ecclesiasticus 19:4 (“He who is hasty to believe has a capricious heart”)—and so it does not seem to be meritorious. Therefore, the act of faith is in no way meritorious.

But contrary to this: Hebrews 11:33 says that the saints “by faith ... obtained promises.” This is so only if they merited by their acts of faith. Therefore, the act of faith is itself meritorious.

I respond: As was explained above (ST 1-2, q. 114, aa. 3-4), our acts are meritorious to the extent that they proceed from free choice moved by God through grace. Hence, every human act that is subject to free choice can be meritorious if it is referred back to God (si sit relatus in Deum).

Now the act of faith (credere) is itself an act of the intellect that assents to divine truth at the command of the will, which is moved by God through grace; and so the act of faith is subject to free choice in relation to God. Hence, the act of faith can be meritorious.

Reply to objection 1: Nature is related to charity, which is the principle of meriting, in the way that matter is related to form. By contrast, faith is related to charity as a disposition that precedes the final form. Now it is clear that a subject or matter—and the same holds for a preexistent disposition—cannot act in the power of a form before that form has come to the subject. But after the form has arrived, both the subject and the preexistent disposition act in the power of the form, which is the principal principle of acting—in the way that the heat of a fire acts in the power of the fire’s substantial form. So neither nature nor the act of faith can produce a meritorious act without charity, but once charity arrives, the act of faith becomes meritorious through the charity, just as does the act of the nature and of natural free choice.

Reply to objection 2: There are two things that can be considered in scientific knowledge, viz., (a)
the knower’s very assent to the thing known and (b) the act of considering the thing known.

Now the assent involved in scientific knowledge is not subject to free choice, since the knower is compelled to assent by the efficaciousness of the demonstration. And so the assent involved in scientific knowledge is not meritorious.

By contrast, the act of considering something known scientifically is subject to free choice, since it is within a man’s power to consider the thing or not to consider it. And so the act of considering involved in scientific knowledge can be meritorious if it is referred back to the end of charity, i.e., honoring God or helping one’s neighbor (ad honorem Dei vel utilitatem proximi).

By contrast, in the case of faith both items are subject to free choice. And so the act of faith can be meritorious in both ways.

On the other hand, opinion does not involve a firm assent, for according to the Philosopher in *Posterior Analytics* 1, it is something weak and unstable. Hence, it does not seem to proceed from a perfect act of will. And so it does not much seem to have the character of merit. But it can have merit on the part of the act of considering (ex parte considerationis actualis).

**Reply to objection 3:** The one who has an act of faith has a sufficient cause that induces him to have the act of faith, since he is induced by the authority of divine teaching that has been confirmed by miracles and, what is more, he is induced by an interior impulse from God who is inviting him. Hence, his act of faith is not frivolous. And yet he does not have a sufficient cause that leads him to know scientifically [what he takes on faith]. And so the character of merit is not completely destroyed.

**Article 10**

**Does reasoning adduced for what belongs to the Faith diminish the merit of the act of faith?**

It seems that reasoning adduced for what belongs to the Faith diminishes the merit of the act of faith (ratio induc ta ad ea quae sunt fidei diminuat meritum fidei):

**Objection 1:** In one of his homilies Gregory says, “An act of faith does not have merit if human reasoning offers proof for it.” Therefore, if human reasoning, in offering sufficient proof, totally rules out the merit of the act of faith, then it seems that any sort of human argument that is adduced for what belongs to the Faith diminishes the merit of the act of faith.

**Objection 2:** Whatever diminishes the character of virtue diminishes the character of merit, since, as the Philosopher says in *Ethics* 1, “The happiness of virtue is a reward.” But human reasoning seems to diminish the character of virtue that belongs to the very act of faith, since, as has been explained (q. 1, aa. 4-5) it is part of the character of faith that faith is of things that are not apparent. But the more reasons adduced for something, the less non-apparent it is. Therefore, human reasoning adduced for what belongs to the Faith diminishes the merit of the act of faith.

**Objection 3:** The causes of contraries are contraries. But whatever induces one toward a contrary of the act of faith increases the merit of the act of faith, whether it be a persecution aimed at compelling a man to give up the Faith or, again, some argument urging this. Therefore, an argument that assists the Faith diminishes merit.

**But contrary to this:** I Peter 3:15 says, “Always be ready to satisfy anyone who asks you the reason for the faith and hope that are in you.” But the apostle would not urge this if the merit of the act of faith were diminished by it. Therefore, reasoning does not diminish the merit of the act of faith.

**I respond:** As has been explained (a. 9), the act of faith can be meritorious insofar as it is subject to the will not only with respect to its use, but also with respect to its assent. Now there are two possible ways in which human reasoning adduced for what belongs to the Faith is related to the believer’s act of
will:

In one way, as preceding it, viz., when someone is such that, if human reasoning were not adduced, he either would not will to have an act of faith or would not will it promptly (aut non haberet voluntatem, aut non haberet promptam voluntatem ad credendum). In such a case, the adduced human reasoning diminishes the merit of the act of faith—just as it was likewise explained above (ST 1-2, q. 24, a. 3) that, in the case of the moral virtues, a passion that precedes the choice diminishes the praiseworthiness of a virtuous act. For just as a man should exercise acts of the moral virtues because of reason’s judgment and not because of a passion, so, too, a man ought to believe what belongs to the Faith not because of human reasoning but because of God’s authority.

In the second way, human reasoning can be related consequently to the believer’s act of will. For when the man has a prompt act of will for believing, he loves the truth that is accepted on faith, and he pores over it and he embraces whatever arguments he can find for it. And in such a case human reasoning does not rule out the merit of faith, but is instead a sign of greater merit—in the same way that, as was explained above (ST 1-2, q. 24, a. 3) for the case of the moral virtues, a consequent passion is a sign of a prompter act of will. An indication of this is found in John 4:42, when the Samaritans said to the woman, who is a figure of human reasoning, “We no longer believe because of your words.”

Reply to objection 1: Gregory is talking about a case in which a man has an act of willing to believe only because of the adduced reasoning. However, when a man has an act of willing to believe the things that belong to the Faith only because of God’s authority, then even if he has a demonstrative argument for some of them, e.g., that there is a God, the merit of his act of faith is not destroyed or diminished because of this.

Reply to objection 2: Arguments adduced for the authority of the Faith are not demonstrations that can lead the human intellect to an intelligible vision. And so the arguments do not cease to be non-apparent. Rather, they remove impediments to faith by showing that what is proposed in the Faith is not impossible. Hence, neither the merit of faith nor the character of faith is diminished by such arguments.

On the other hand, as regards demonstrative arguments adduced for the things that belong to the Faith and yet are preambles to the articles: Even if these arguments diminish the character of faith in the sense that they make what is proposed apparent, they nonetheless do not diminish the character of charity, through which the will is prompt in accepting things on faith even if they are not apparent. And so the character of merit is not diminished.

Reply to objection 3: Things that are opposed to the Faith, whether in a man’s thoughts or in exterior persecution, increase the merit of faith to the extent that one’s will is shown to be more prompt and firm in faith. And so the martyrs had more merit of faith by not giving up the Faith in the face of persecutions, and the wise likewise have more merit of faith by not giving up the Faith in the face of the arguments adduced by philosophers or heretics against the Faith.

On the other hand, things agreeable to the Faith do not always diminish the will’s promptitude in believing. And so they do not always diminish the merit of faith.