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dominion of reason can operate without sin, but this member in which concupiscence especially reigns, since it does not follow the inclination of the will, does not operate without sin. This member of the body does not follow the dominion of the soul to such a degree that, just as sometimes it does not move when the soul wills, so also it often moves when the soul does not will. Accordingly then carnal intercourse should not have been practiced by man from the time when this could not have been practiced without base concupiscence and lust of the flesh. For he himself made this illicit for himself from the time when he made himself such that he could not fulfill this licitly. But since the infirmity of human flesh would flow out more basely into all concupiscence if it were not contained in some part licitly, that which first had been instituted for office alone was granted afterwards, so that while through indulgence, for the sake of avoiding greater evil, that very evil of infirmity which is present in the remedy is being committed, it may be excused through conjugal chastity. But concerning the first institution of matrimony indeed what has been said can suffice.

PART NINE

On the Institution of the Sacraments.

I. That four things must be considered in the institution of the sacraments.

To those who wish to treat of the sacraments, four primary considerations present themselves: first, what is a sacrament; second, why were sacraments instituted; third, what is the matter of each sacrament in which it is made and sanctified; fourth, how many kinds of sacraments are there—that is, definition, cause, matter, division? For if these four are subjected to careful discussion, they will be able to afford understanding of what is proposed. We shall begin, accordingly, with a treatment of the first.

II. What a sacrament is.

The doctors have designated with a brief description what a sacrament is: "A sacrament is the sign of a sacred thing." For just as in man there are two things, body and soul, and in one Scripture likewise two things, letter and sense, so also in every sacrament there is one thing which is treated visibly without and is seen, and there is another which is believed invisibly within and is received. What is visible without and material is a sacrament, what is invisible within and spiritual is the thing or virtue of the sacrament; the sacrament, however, which is treated and sanctified without is a sign of spiritual grace and this is the thing of the sacrament and is received invisibly. But since not every sign of a sacred thing can

properly be called the sacrament of the same, (because the letters of sacred expressions and statues or pictures are signs of sacred things, of which, however, they can not reasonably be called the sacraments), on this account the description mentioned above should be referred, it seems, to the interpretation or expression of the word rather than to a definition. Now if anyone wishes to define more fully and more perfectly what a sacrament is, he can say: "A sacrament is a corporeal or material element set before the senses without, representing by similitude and signifying by institution and containing by sanctification some invisible and spiritual grace." This definition is recognized as so fitting and perfect that it is found to befit every sacrament and a sacrament alone. For every thing that has these three is a sacrament, and everything that lacks these three can not be properly called a sacrament. For every sacrament ought to have a kind of similitude to the thing itself of which it is the sacrament, according to which it is capable of representing the same thing; every sacrament ought to have also institution through which it is ordered to signify this thing and finally sanctification through which it contains that thing and is efficacious for conferring the same on those to be sanctified. Now it is looked upon as important, that every sacrament indeed has a similitude from first instruction, institution from superadded dispensation, sanctification from the applied benediction of word or sign.

Therefore, that we may know how these three things, which have been mentioned concerning all sacraments, are in one, we shall take the water of baptism as an example. For in it is the visible element of water which is a sacrament, and these three things are found in one: representation from similitude, signification from institution, virtue from sanctification. Similitude itself is from creation, institution itself from dispensation, and sanctification itself from benediction. The first was imposed through the Creator, the second was added through the Saviour, and the third was administered through the Dispenser. Accordingly visible water is the sacrament, and invisible grace the thing or virtue of the sacrament. Now all water has from its natural quality a certain similitude with the grace of the Holy Ghost, since, just as the one washes away the stains of bodies, so the other cleanses the iniquities of souls. And, indeed, from this inborn quality all water had the power to represent spiritual grace, before it also signified the latter by super-added institution. Now the Saviour came and instituted visible water through the ablution of bodies to signify the invisible cleaning of souls through spiritual grace. And hence water now does not represent from natural similitude alone but also signifies spiritual grace from superadded institution. But since these two things, as we have said, do not yet suffice for the perfect sacrament, the word of sanctification is added to the element and a sacrament is made; thus that visible water is a sacrament representing from similitude, signifying from institution, containing spiritual grace from sanctification. After this fashion we must consider these three things in the other sacraments also.

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III. Why the sacraments were instituted.

Thus, since the first part of the discussion has been presented, let us pass to the second. Sacraments are known to have been instituted for three reasons: on account of humiliation, on account of instruction, on account of exercise. On account of humiliation, indeed, that, since man a rational creature by the precept of his Creator is subject to the insensible elements which were founded by nature below him, he may by this very humiliation of his deserve to be reconciled to his Creator. For man had been so made that He alone from whom he was, was his good. All other things were made under him not that his good might be in these, but that he should have service from them. For every good is greater than he of whom it is the good, because it is truly not a good unless it makes him good of whom it is the good. Therefore, everyone who is good and is good through his own good is inferior to the good itself by which he is good, because without this very good he is not good. If, therefore, the good of man was above man, He alone who was above man was the good of man. To this good, then, man was immediately joined, as long as he persevered in the order of his foundation, and hence he enjoyed it freely, because he went to it willingly and adhered to it with freedom. But after he was drawn away by concupiscence and he turned from the higher good, turning toward the lower things he fell headlong and he subjected himself to that which he made his good. So by a just recompense he who did not wish to be subjected to his superior through obedience subjected himself through concupiscence to his inferior, so that he now finds this the medium of division between himself and God, not the mediator of reconciliation. For with this dividing medium the human mind is clouded lest it be able to recognize its Creator, and it grows cold lest it seek Him through love. Therefore, it is just that man, who subjected himself to earthly things through concupiscence, first abandoning God through pride, now seeking God through humility that he may more fully declare the affection of his devotion, should incline himself to the same on account of God's precept through obedience. For just as it was a pernicious pride not to wish to be subject to a superior, so it is a praiseworthy and fruitful devotion to be inclined even to inferiors on account of a superior. And just as it was a damnable pride to despise the superior though present, so it is a praiseworthy humility to seek him though absent and with persevering love not to cease from the search until discovery, so that there is both devotion in humility and humility in devotion.

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There is no one, indeed, who does not know that rational man exists superior by foundation to the mute and insensible elements, and yet when this same man is ordered to seek his salvation in these, to try the virtue of his obedience, what else is this than that a superior is subject to an inferior? This is why the eyes of infidels who see only visible things despise venerating the sacraments of salvation, because beholding in this only what is contemptible without in visible species they

do not recognize the invisible virtue within and the fruit of obedience. For they do not know that the faithful do not seek salvation from these elements, even if they seek it in them, but they seek it in those out of Him and from Him by whom they are ordered to seek and they believe that they receive in these. For these elements do not contribute what is contributed through them, but He who orders to seek salvation in them offers salvation through them. In this way, therefore, what we have said must be understood, that the invisible sacraments were instituted on account of man's humiliation.

The sacraments were also instituted on account of instruction, that through that which is seen without in the sacrament in the visible species the human mind may be instructed to recognize the invisible virtue which consists within in the thing of the sacrament. For man who knew visible things and did not know the invisible could by no means have recognized divine things unless stimulated by the human. And on this account while the invisible good which he lost is returned to him the signification of the same is furnished him without through visible species, that he may be stimulated without and restored within; so in that which he handles and sees he may recognize of what nature that is which he received and does not see. For the spiritual gifts of grace are, as it were, certain invisible antidotes, and, since they are offered to man in visible sacraments in certain vessels, what else is shown by the visible species than hidden virtue? For the sick man can not see the medicine but he can see the vessel in which the medicine is given. And on this account in the species itself of the vessel the virtue of medicine is expressed that he may recognize what he receives and through this knowledge proceed to love. Thus must what we have said be understood, that the sacraments were instituted for the sake of instruction.

Similarly the sacraments were instituted for the sake of exercise, that, while the human mind is exercised and cultivated by various species of works without, it may be made fertile for the multiple fruits of virtue within. Indeed to man there belonged one good and as long as man clung to it through love he did not need this multiplicity. But after he permitted his mind through concupiscence to be divided in relation to these multiple and transitory things, he could not be stable, since just as in loving many things he is divided in these through affection so in following changeable things he undergoes change. For whatever he seeks in all these for repose and consolation, the very condition of change converts for him to toil and pain. Wherefore, it happens that just as he is compelled to go to these things lest he fail, so he is forced afterwards to go from them that he may rest, so that he appears as a second Cain, a wanderer, a fugitive upon earth, (cf. Gen. 4, 12); a wanderer seeking consolation in various things, a fugitive shunning affliction found everywhere. Man walks; if he walks always, he fails.

Therefore, he sits or stands lest he fail; yet if he always sits, he fails. We hunger and we fail, and we eat lest we fail; and yet if we ate always, we would

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fail; what is sought unto consolation is turned to pain. Thus every change of man has failing not progress, and we fail because we change; yet we never cease to change lest we fail. Therefore, since man's life here can not be without change, against that change which engenders failing is opposed another change which produces progress so that, since it can not stand so as always to be the same, it moves and always moves forward so as to be better. For the first good was to adhere to the highest. The second good is to ascend to higher things. And on this account changeable life, lest dissipated by its mobility to lower things it might ever fail, had to be nourished by such pursuits as those in which excited without by the variety of things and fired within by the emulation of virtues it might find occasion for progress.

Times were divided and places distinguished, corporeal species proposed, pursuits and works to be practiced enjoined, that the exterior man might prepare a medicine for the interior man and might learn to be under him and benefit him. For when human life had first run through two kinds of exercises, in the one unto necessity, in the other unto pleasure; in the one unto use, in the other unto vice, unto use for nature, unto vice for guilt; the one unto sustenance, the other unto subversion, it was fitting that a third kind of exercise also be added, so that thereby one of the two first might be put aside, since it was harmful, and the other might be perfected, since it was not sufficient. Accordingly works of virtue were proposed to man without for exercising interior edification, so that preoccupied by them he might never be free for works of iniquity nor always so for works of necessity.

Now in these pursuits of virtues by wonderful dispensation God provided multiplicity and variety and intermission, that the human mind in multiplicity might find exercise, in variety delight, and in intermission recreation. Certain places were consecrated, churches built, and certain times appointed at which the faithful should assemble together in order as a group to be urged to render thanks, offer prayers, fulfill vows. There God is now sought simply in silence, now He is praised devotedly with harmonious voices, so that in turn the hearts of the faithful are now composed for rest, not excited to devotion. Also in these divine laudations themselves the same form of praise is not always xhibited; now psalmodies fire to devotion, now hymns and songs excite to divine joy, now lessons are read for the formation of character and the instruction of a good life. Even our actions themselves in divine services do not always proceed according to the same form of institution; now erect, now prostrate, now by bending, now by turning, we express by the gesticulation of the body the state of the mind. But those very things in which the devotion of the faithful exercises itself by operating and adorns the divine worship were provided in great numbers and variety for similar reason, so that there might be numerous sacred things and sacraments to the end that faith in these might find perfect matter for exercise and a cause

of restoration. For thus the faithful mind, while it is being lead without to various pursuits of holy exercise, is ever renewed more and more within from its own devotion itself unto sanctity. And in this manner, indeed, we think what has been said must be understood, that the sacraments were instituted for the sake of exercise.

IY. On the distinction of the three works and the three operators.

This, therefore, is the threefold cause of the institution of all sacraments: humiliation, instruction, and exercise of man. If there were not these causes, elements of themselves could not be sacraments at all, that is, signs of instruments of sacred things. For that elements are sacraments does not result from their first nature but from institution applied through dispensation and from grace infused through benediction. If elements had not received these two things after their first nature, they could not properly be sacraments. Nature first gave them the aptitude that they should be able to be this; institution second added authority that they should become this, benediction third superadded sanctity that they should be this. The first was made by the Creator, the second established by the Saviour, the third administered by the Dispenser. First the Creator by His majesty fashioned vessels, then the Saviour by institution established the same, finally the Dispenser by benediction cleansed these themselves and filled them with grace.

And it appears strange that he who was greater did what was less, and he who was less did what was greater. For sanctification contributed more than did creation, since in creation they received the nature to be, in sanctification the grace to be good and holy. If, therefore, God creates and the priest sanctifies, man seems to do more than God, which would be altogether absurd and inappropriate, if God too did not also do what man does. For God creates without man but man does not sanctify without God, so that grace in a certain measure may begin from the highest and be completed in the lowest, and in this very thing the descent of grace may be signified to us, since unless grace descended it would not raise the fallen. God first created through Himself and in His own, that is, alone and in majesty. Afterwards the Saviour instituted by Himself indeed but in ours, that is, alone and in humanity. Finally the priest sanctifies neither through himself nor in his own, since neither is he alone the one who operates nor is the virtue his which is given for sanctification. For he himself cooperates with the one who ministers, by whose virtue through the ministry of the one ministering what is to be sanctified is sanctified, that there may be truly one virtue through one work to one effect; this virtue, indeed, in the two operating simultaneously is so distinguished, since it is given by the one, ministered by the other. There is one by whom it is given, the other through whom it is sent. And when grace itself comes to us, it comes through him from

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whom it comes, since the author of the gift cooperates with the one who ministers; however, it does not come likewise from him through whom it comes, because he can not be the author of the gift who is only the minister of the dispensation.

Therefore, let no one say how does man sanctify, when God sanctifies through man, since man in this more truly does what God does through him. For what man does through himself and in his own he does not truly do, since he does not do truth, for through himself and in his own he does nothing except evil; similarly, then, God alone does wonderful things, as Scripture says of Him: "Who alone doth wonderful things," (Psal. 71, 18), since without Him no one does, and every one who does, does through Him and through every one who does, He himself does. Thus, He alone does, since of Him alone is what every one does who does; yet of the servant of God it is written: "For he hath done wonderful things in his life," (Eccli. 31, 9), since from God he did and through him God did and no contrariety proceeds from this. Thus God alone sanctifies and blesses, because from Him Himself is all sanctification and benediction; yet the priest, as a minister of God, sanctifies and blesses, since through him is a certain sanctification and benediction which even itself is also from God who is author in the gift and through God who is a cooperator in the ministry. Through such consideration we distinguish by reason what creation operates in all the sacraments individually, as far as pertains to the nature of the element, or what institution and sanctification operate, as far as pertains to the virtue of the sacraments; and in sanctification itself we distinguish how much is from Him who is the giver of the gift and how much from him or rather through him who is the minister only of dispensation.

Finally five things, separate and distinguished from one another, proceed to knowledge: God the physician, man the sick person, the priest the minister or messenger, grace the antidote, the vessel the sacrament. The physician gives, the minister dispenses, the vessel preserves spiritual grace which heals the sick recipient. If, therefore, vases are the sacraments of spiritual grace, they do not heal from their own, since vases do not cure the sick but medicine does. Therefore, sacraments were not instituted for this, that from them should be that which was in them, but that the physician might show his skill he prepared in that a remedy from which the sick man learned the occasion of his sickness. For since man by desiring visible things was corrupted, to be restored fittingly he had to receive an occasion of salvation in these same visible things, so that he might rise again through the same things through which he had fallen.

V. That the institution of sacraments, in so far as pertains to God, is of dispensation; in so far as pertains to man, of necessity.

The institution of the sacraments, therefore, in so far as pertains to God the author, is of dispensation but, in so far as pertains to obedient man, is of

necessity, since it is within God's power to save man without these but it is not within man's power to attain to salvation without these. For God could have saved man, even if he had not instituted these, but man could not by any means be saved if he contemned these. For Scripture says: "He can not be saved who has not been baptized," (Cf. John 3, 3). Who does not do this or this can not be saved, and we confess that it is true. And because man can not be saved who lacks these without which salvation can not be had by man, man without these can not be saved, but God can save without these. Man in truth could be saved without these, if it were within man's power to be saved without these and if man according to his will could leave those things which were established to obtain salvation and according to his own election arrive by another way to salvation. Since this is altogether impossible for man, on this account most rightly is it said that man can not be saved at all without these.

Now God can save man without these, who can bestow upon man His virtue and sanctification and salvation in whatever way He wills. For by that spirit with which He teaches man without word, He can also justify without sacrament if He wills, since the virtue of God is not subject to elements from necessity, even if the grace of God be given according to dispensation through sacraments. Hence it is that we read that certain ones even without sacraments of this kind were justified and, we believe, were saved, just as it is read that Jeremias was sanctified in the womb and it is prophesied that John the Baptist was to be filled with the Holy Ghost from his mother's womb and those who as just under the natural law pleased God. We do not read that they had these sacraments, but about their salvation we do not doubt at all. And those of them who received these sacraments after justification had signs of their justice in these rather than its cause from them.

They, indeed, who through the spirit of God received without these whatever is conferred in them did not lack them to damnation, because the fact that they did not receive these was never due to contempt for religion but either the nature of the time did not demand it or necessity did not permit it. Therefore, let no one so establish the law of divine justice in the elements as to say that man cannot be justified without these, even if he has justifying grace, nor can be saved without these, even if he be just, when either the stress of necessity prevents him from receiving these or, as we have said, the nature of the time does not constrain him to receive them. Just as those who were just under the natural law were not imbued with sacraments of this kind, so too they were not held by precepts of this kind. Whoever, therefore, possessed the thing of the sacrament in right faith and true charity did not lack these sacraments unto damnation, because they either were not obliged to receive them on account of the time or were not able to receive them on account of imminent necessity.

What do you think, then, you who venerate the sacraments of God and when

you think that you are honoring the sacraments of God are dishonoring God? You ascribe a necessity to sacraments and from the Author of sacraments you take away power and to Him you deny piety. You say to me that he who has not the sacraments of God can not be saved, and I say to you: "He who has the virtue of the sacraments of God can not perish." Either deny that there can be virtue where there is no sacrament, or if you concede the virtue deny the damnation. Which is greater, the sacrament or the virtue of the sacrament? Which is greater, water or faith? If you wish to speak the truth, say "faith."

If, therefore, the sacrament of water which is less saves certain ones who do not have faith, and they are not blamed because they have not faith, since they can not have it, how does faith, which is greater, not free those who have faith and do not have the sacrament of water? And will they not rather the more be spared in that they do not have the sacrament of water which indeed they wished to have but could not? And you say: "How then shall we understand what is written: 'Unless a man be born again of water and the Holy Ghost, he cannot enter into the kingdom of heaven.'?" (Cf. John 3, 16). And I ask you: "How do you think that which is written is to be understood: 'He that believeth in me, shall not see death forever?'" (Cf. John 3, 25 and 26). You say that he who does not do this is not saved, and I say that he who does this is not damned.

What, then, will be the middle place which receives men of this kind, neither to be saved because they have not water nor to be damned because they have faith? There is a man who has faith and with faith love; he has not water, yet does not contemn water but wishes to have water and can not. Therefore, will water by being absent damn him and not rather faith and devotion by being present save him? What then, you say, have I to do with sacraments? I have faith and love and other virtues and I shall be good and it will suffice for me. See then if you can have love of God and contemn His precepts. If then you have love of God, be zealous, work, try in so far as you can to perform His commands, and if you fall into necessity, seek piety. For if there is no necessity which may be brought forward, contemning is not excused. See, therefore, that the sacraments of God are spiritual medicines which are applied without to bodies through visible species but within heal souls through invisible truth. Indeed the institution of these, in so far as pertains to the one giving the precept, is of dispensation but the reception, in so far as pertains to the one obeying, is of necessity.

Do you wish to believe that in these visible species God does not take a remedy for healing the spiritually sick but establishes a sacrament only? Understand a sacrament from a sacrament. Ezachias fell ill and Isaias the prophet was sent to him to foretell to him an imminent death. When he heard this, terrified and struck with fear, he poured forth tears with prayer and asked and obtained mercy. Straightway, Isaias was sent back to announce that fifteen years were to be added to his life, and, for the sake of commending the virtue of the sacrament more

fully, to prepare a new medicine in a new way for curing his wound. The medicine was applied without, that the hidden virtue might operate within, and there was no health from the medicine since the medicine in itself was contrary to health; so it might be shown clearly that the former was not from it which was through it. From the sacraments a great sacrament has been commended. The sick man is the human race which languishes both within through iniquity and without through mortality. To the sick man is sent a prophetic word to announce an imminent death as not only present for him but also future. Those who are terrified confess, weep, and pray, and obtain mercy. The prophetic word is sent back to make us certain of being granted a longer span of life, because the same Scripture consoles us when penitent with a promise of eternal life that terrifies those who persist in sin with the damnation of eternal death. The medicine is applied to cure our wounds. When by its quality this is shown to oppose the disease in the cure of the sick the virtue not of the medicine but of the healer is most evidently declared. The sacraments themselves are the medicine itself, and, when these are applied to us corporeally without through the ministers of sacred dispensation, the wounds of our souls are cured invisibly so that cured and healed we may be able to attain to the promise of perpetual life.

And indeed this life has been distinguished by the number of fifteen years, which begins in the present seven year period through repose of the mind and is completed in the future eight year period through mortality of the flesh. Yet this medicine, in so far as pertains to its nature, had to increase the disease not cure it, since all earthly things, as far as concerns their quality and our infirmity, are wont to purchase corruption of souls rather than their cure. Yet when God accomplishes our healing through these, what else does He clearly show than the power of His virtue, by His procuring our remedy in the same thing from which we drew the disease of infirmity and corruption? And so let not that which is administered to us through them be ascribed to these, and let us not so venerate the visible species in them that we be convicted of subordinating invisible truth to them.

From this consideration it becomes manifest to those who observe carefully, how much they owe either to that which is perceived visibly outside in the species of the sacrament or to that which operates invisibly within in the virtue of the sacrament. And indeed all these matters pertain to that which was proposed for investigation, namely, why sacraments were instituted.

VI. On the matter of the sacraments.

There now remains for discussion the third part of the four which had been proposed. All divine sacraments are accomplished in threefold matter, namely, either in things or in deeds or in words. For since the whole man had been corrupted, the whole that belonged to man outside had to be assumed for the sacrament that the whole may be sanctified without in the sacrament and that in the

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whole the virtue of the sacrament may operate a remedy within. And so sacraments had to be sanctified in things that the matter of man might be sanctified, as works in deeds, as words in speech; in that way the whole indeed may be holy, both what is man and what is of man.

In things sacraments are accomplished just as, for example, the sacrament of baptism in water, the sacrament of unction in oil, the sacrament of the body and blood of Christ, in bread and wine, and whatever other corporeal species there are in which divine sacraments are accomplished. In deeds also sacraments may be found just as, for example, when we make the sign of the cross, either opposing it as a defense against adverse powers or impressing it for sanctification on certain things to be sanctified, or when also with hands outstretched or elevated in prayer, by bending or standing erect, or by turning or by any other gesture whatever either in motion or in action, we express something sacred and the sign of a sacred thing. In speech a sacrament is found, such as is the invocation of the Trinity and others of this kind, as often as with the utterance of words we express and signify something sacred and a sacrament. Moreover, we must realize that with these three modes, sacraments are accomplished. Yet those are more properly and are principally called sacraments in which virtue is through sanctification and the effect of salvation through operation. Now that we have made this brief examination of the matter of the sacraments, let us pass on to the following.

VII. What the three kinds of sacraments are.

On first consideration three kinds of sacraments occur to us which must be distinguished. For there are certain sacraments in which salvation principally is established and received, for example, the water of baptism and the receiving of the body and blood of Christ. There are others which, although they are not necessary for salvation, since without them salvation can be possessed, are yet of benefit to sanctification because virtue can be exercised by these and a fuller grace can be acquired, for example, the water of aspersion and the reception of ashes and others like these. Again there are other sacraments which seem to have been instituted for this alone, that through them those things which are necessary for the sanctification and institution of other sacraments in some manner may be prepared and sanctified either about persons in performing sacred orders or in consecrating those things, or others of this kind, which pertain to the attire of sacred orders. The first sacraments, then, were instituted for salvation, the second for exercise, the third for preparation. Thus, since these matters have been treated according as reason seemed to demand, we pass to the explanation of those that remain.

VIII. On the three that are necessary for salvation.

There were three indeed which from the beginning, whether before the coming of Christ or after, were necessary for obtaining salvation, namely, faith,

sacraments of faith, and good works. And these three so cling together that they can not have the effect of salvation if they are not simultaneous. "For faith," testifies Scripture, "if it have not works, is dead," (James 2, 17). Again, where there is not faith, good work cannot be. Likewise, those who have an operating faith, if they refuse to receive the sacraments of God, cannot be saved, since they have not love of God whose precepts in His sacraments they contemn. Yet where faith is with love, just as merit is not diminished, even if the work which is in a proposed good of devotion is not accomplished externally, so the effect of salvation is not impeded, even if the sacrament which is in true will and desire is prevented at the moment of necessity.

Now where the three can be had simultaneously, they can not by any means be absent without danger, since neither does faith have merit if, while it can operate, it is neglected, nor is good work anything if it is done without faith. And again operating faith does not suffice to sanctify man, if he contemns receiving this sanctification which is in the sacraments of God. So there are three things simultaneously, faith, sacrament, and work. In faith, fortitude is attributed to the Christian, in the sacraments, arms; in good works, weapons for him who is to fight against the devil.

PART TEN

On Faith

I. That seven questions are to be investigated about faith.

To those who wish to treat about faith, we propose seven questions for investigation: what is faith; in what does faith consist; on the increase of faith; on those things which pertain to faith; whether from the beginning according to the change of times the faith of believers is changed; what is the least that true faith could ever possess; on the sacrament of faith and its virtue. Let us proceed with each of these in their order.

II. What faith is.

"Faith is," as the Apostle says, "the substance of things to be hoped for, the evidence of things that appear not," (Heb. 11, 1). If by faith we believe that those things are signified which are believed by faith, just as through vision sometimes we receive not that vision by which we see but what we see, fittingly is faith called, "the substance of things to be hoped for," since by faith those goods which truly subsist for those who hope and await are believed to be those which are to come. According to this acceptance, not without reason is the evidence of things