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Table of Contents

The Metamorphosis of Confessional Lutheranism David P. Scaer.....	203
Confessional Lutheranism in an Ecumenical World Carl E. Braaten.....	219
Confessional Lutheranism in an Ecumenical World: A Missouri Synod Challenge Samuel H. Nafzger.....	233
Crossing Old Line Boundaries: Works of Lutheran Charity Matthew C. Harrison	251
<i>Sola Fide</i>: Luther and Calvin Phillip Cary.....	265
Luther, Lutheranism, and the Challenges of Islam Adam S. Francisco.....	283
“The Noblest Skill in the Christian Church”: Luther’s Sermons on the Proper Distinction of Law and Gospel Robert Kolb.....	301
The Argument over Women’s Ordination in Lutheranism as a Paradigmatic Conflict of Dogma Armin Wenz	319

Contemporary Spirituality and the Emerging Church	
John T. Pless.....	347
Theological Observer	364
The Consecration of the Bishop of the Evangelical Lutheran Church of Siberia	
The Reception of the <i>Lutheran Service Book</i>	
“The God Squad”: Towards a Common Religion	
Book Reviews	374
Books Received	382
Indices for Volume 71	391

Sola Fide: Luther and Calvin

Phillip Cary

I am not a Lutheran, but I suppose that I have been invited here because I wrote an article a little while back about why Luther is not quite Protestant.¹ So I figure that I owe you a bit of a warning up front. When I say, “I am not a Lutheran,” I mean: I am not an adherent of the Lutheran Confessions, as most of you are. I am an Anglican. On the other hand, I am someone who thinks Luther got most things right, and that is why I am here. On the things that matter most, I think he got more things right than, say, Augustine or Calvin—and that is saying something, for a non-Lutheran. One of my most formative experiences as a theologian was my first extensive reading of Luther in graduate school, when I came to be fascinated by the subtle differences between Luther and Calvin and became convinced that where Luther and Calvin differed, Luther got it right. Yet as I worked out the differences between Calvin and Luther, I came up with a portrait of Luther that had him looking a bit less Protestant than the Lutheran Confessions, especially the Formula of Concord. That is the portrait I will present in this study, concluding with some tentative thoughts about the Formula of Concord.

In general, my portrait of Luther goes like this: I think the difference between Luther and Calvin is that Luther was a sacramental thinker in a deeper sense than Calvin was, but this means that in certain very important respects he was more medieval and more Catholic than Calvin was, and, so far as I can tell, this also means he is in some ways less Protestant than the Lutheran Confessions are.

I. *Sola Fide* in Standard Protestantism

Of course, I am not saying that Luther was not Protestant at all. On the contrary, there is a distinctively Protestant structure of the doctrine of justification by faith alone that he shares with Calvin—indeed, Calvin learned it ultimately from him—and that provides a large area of common ground between the two of them, giving us a backdrop against which to locate the disagreements and differences. So let us start with this common

¹ “Why Luther is not Quite Protestant: The Logic of Faith in a Sacramental Promise,” *Pro Ecclesia* 14 (2005): 447–486. I first delivered this paper at the 2007 Symposium on the Lutheran Confessions in Fort Wayne, Indiana.

ground. First of all the obvious point: both Luther and Calvin taught that we are justified by faith alone – *sola fide*. Slightly less obvious: both of them taught that faith alone justifies because Christian faith is fundamentally belief in the promise of the gospel, and one does not receive what is promised by doing good works but by simply believing the promise.

Where the disagreements begin, I think, is with exactly what the words of the gospel promise are. It is striking how little is said about this, how much is left implicit. Of course, there are many promises in Scripture, and Luther and Calvin both appealed to many of them. When the rubber hits the road, however, and it is a question of how we stand before God, Luther typically thinks of a different set of scriptural promises than Calvin does, a set of distinctively sacramental promises, which have a different logic from the kind of promises Calvin and most other Protestants think about when they speak of the promises of the gospel.

Let me start with the more Protestant kind of promises – the promises that come to mind for theologians who are, in my terms, *quite* Protestant. They belong to a larger pattern of thinking that I will call “The Standard Protestant syllogism.”

The Standard Protestant Syllogism

Major Premise: Whoever believes in Christ is saved.

Minor Premise: I believe in Christ.

Conclusion: I am saved.

“Syllogism” is just the standard form of argumentation in Aristotelian logic, which both Luther and Calvin learned at school. It was the natural way for them to think when reasoning carefully. The major premise in a syllogism is a kind of general principle or foundation. In this case, it is the promise of the gospel, derived from Mark 16:16, “Whoever believes and is baptized will be saved.” Many Protestants leave out the “is baptized” part; though to be fair, they do assume and even teach that believers should be baptized.

Now this is where the logic becomes important: in order to get from the major premise to the conclusion you need a minor premise, which applies the principle to the particular case in hand. How do I get saved? Well, by believing, of course. This is an explicit condition of the promise. For the major premise is logically equivalent to the conditional statement: “if you believe in Christ, you are saved,” where the *if*-clause states the condition. So the logic follows from this condition: you are saved on condition that you have faith. Thus if I am to know that I am saved, I must know that I meet the condition.

Because the content of the promise is conditional, explicitly making everything conditional upon faith, I am in no position to say that the gospel promise is about me until I can say, "I believe." For most Protestants, this is a really big deal. The hour I first believed or the moment when I can first say "I truly believe in Christ" is the moment of my salvation, of my conversion and turning from death to life. What matters is that moment of conversion, not the Sacrament of Baptism, because everything depends on my being able to say "I believe." For only if I know that I truly believe can I confidently conclude: I am saved.

Notice what this requires of us: not just that we believe, but that we *know* we believe. I call this the requirement of "reflective faith." Protestant faith has to be reflective in that it is not enough just to believe; you have to *believe* you believe, maybe even *know* you believe. That is a pretty hefty requirement for those of us who are weak in faith, or who believe that all sin is rooted in unbelief and we are still sinners at heart (*simul justus et peccator*, both justified and sinner still). It discourages us from confessing our unbelief and encourages us instead to profess our belief. This actually becomes a technical term in English Calvinism: the Puritans spoke of those who were "professors of religion," meaning that they professed to know that they had been truly converted and regenerated by faith in Christ, whereas those who were not professors might be baptized Christians, able to confess the creed with all sincerity but not able to profess that they had true, saving faith. Those who thus could sincerely *confess* the faith but not confidently *profess* faith were taught to believe they were not truly regenerate or born again. A peculiarly Protestant agony of conscience lies here, as Calvinist ministers realized, and they devoted much of their pastoral practice to dealing with it, addressing the problem they called "the assurance of faith." The problem was to attain assurance that you really had true faith. If that is your problem, then you are quite Protestant.

II. Luther's *Sola Fide*

Now, of course Luther had his own agonies of conscience, but they were not quite the same as this distinctively Protestant agony. That was because the gospel promise which was the foundation of his faith was different. When he wanted to know whether he was regenerate and saved, he turned to the promise made to him in Baptism. So we get Luther's syllogism:

Luther's Syllogism

- Major premise: Christ told me, "I baptize you in the name of the Father, the Son, and the Holy Spirit."
 Minor premise: Christ never lies but only tells the truth.
 Conclusion: I am baptized (that is, I have new life in Christ).

The major premise here is based on a scriptural promise (Matt 28:19) but is also a sacramental word, spoken at a particular time and place under very particular sacramental circumstances. This makes it profoundly different from the standard Protestant understanding of the gospel promise, a difference that is subtle but makes a huge logical difference in the outcome. To get at these differences, we have to begin by noting the crucial but (I hope) familiar point that it is Christ who speaks the baptismal formula through the mouth of the pastor, so that the baptismal word is nothing less than the word of Christ spoken to me in particular. What I want to dwell on is how we get to this “me in particular” – what Luther calls the *pro me* of the gospel. I suggest that what makes this possible is that this sacramental word of Christ is an *external* word in a deeper sense than the major premise of the standard Protestant promise. For it is tied to external circumstances, a particular place and time of utterance (for example, the Baptism of baby Martin in Eisleben in 1483, or my Baptism in Buffalo, New York, in 1958) in such a way that the word “you” it contains means *me*, or Martin Luther, or some other particular person – depending, of course, on when it is said and to whom – which is to say, depending on who is baptized.

Notice how very different the baptismal formula is from the major premise of the standard Protestant syllogism. Logically, it is not a conditional statement. It lays down no conditions about what I must do or decide or even believe in order to make sure the promise applies to me. The promise applies to me because it says so: Christ says “you” and he means *me*. So the promise of the gospel, on Luther’s reckoning, is inherently and unconditionally for me. Faith does not make it so but merely recognizes that it is so, a recognition that happens because we dare not call Christ a liar when he tells us, on that one momentous occasion, “I baptize *you*” That is why the minor premise is not about my faith but about the truth of Christ. This is absolutely essential, and Luther makes a very big deal about it. Have you noticed how often Luther talks about the truth of God? It is hard to find an important passage about the doctrine of justification in Luther’s works which does not hammer at these points: God is true, faith acknowledges God’s truth, and unbelief calls God a liar. Romans 3:4 – “let God be true and every man a liar” – is a favorite verse hovering behind these discussions.²

² Perhaps the most memorable example of this *Deus verax* theme, as I like to call it, is found in *The Freedom of a Christian*. Martin Luther, *Luther’s Works*, American Edition, 55 vols., ed. Jaroslav Jan Pelikan, Hilton C. Oswald, and Helmut T. Lehmann (Philadelphia:

Now to say that God speaks the truth is, of course, to make a kind of profession of faith—but not in the Calvinist mode, because it is not reflective. We are not required to talk about our faith, to know that we have faith, or to profess, “I believe.” We are required, of course, to believe. We must believe that what God says is true, and we must stop calling God a liar (and furthermore, not incidentally, we must believe that Christ who makes the promise is God). That, of course, is what faith essentially does: it believes in the truth of the word of Christ. The problem with reflective faith is that it must do more: if reflective faith is required, then believing in God’s word is not quite enough because we must also believe that we believe.

Here is where I think Luther has got it fundamentally right. What faith says, fundamentally, is “God speaks the truth.” Only secondarily, and not fundamentally, faith may also say, “I believe.” Faith, however, may also say, “My faith is weak” or “Lord, I believe, help my unbelief” or “I have sinned in my unbelief and denied my Lord, like Peter the apostle.” Faith may confess its own unbelief. What it cannot do, if it is to remain faith at all, is stop clinging to the truth of God’s word. For faith does not rely on faith, but on the word of God. Christian faith, if Luther is right, does not have to be reflective.

III. Pastoral Consequences

This is a point of enormous pastoral importance. For Luther, the doctrine of justification by faith alone does not mean we rely on faith. For faith itself does not rely on faith. Faith does not rely on itself but rather on the truth of the word of God. Luther is particularly clear on this point when he argues, against the Anabaptists, that we should not baptize people on the basis of our knowledge of their faith and that we should not even come to Baptism ourselves on the basis of our own faith. For we can be certain of the word of God, but not of our own faith, as Luther stated in *Concerning Rebaptism*: “the baptized one who receives or grounds his baptism on his faith . . . is not sure of his own faith.”³ The reflective belief in your own belief is not required, for as Luther added, “he who doesn’t think he believes, but is in

Fortress Press; St. Louis: Concordia Publishing House, 1955–1986), 31:350–351. Hereafter cited as *LW*. See also the *Proceedings at Augsburg* (*LW* 31:271), the *Explanations of the Ninety-Five Theses* (*LW* 31:100), the defense of the articles condemned by the Papal Bull (*LW* 32:15), the 1519 treatises on Penance (*LW* 35:12–14), Baptism (*LW* 35:36–38) and the Sacrament of the Body of Christ (*LW* 31:61), *The Babylonian Captivity of the Church* (*LW* 36:43), and *Treatise on Good Works* (*LW* 44:56)—and this is only an initial sampling of works written from 1518 to 1520!

³ *LW* 40:240; emphasis added.

despair, has the greatest faith."⁴ That is of course a description of *Anfechtung*, Luther's particular agony of conscience. The demand that we know we believe would only make *Anfechtung* worse, undermining our faith in the word of God by turning us back on our own resources and demanding that we find it in our hearts to believe. If you want to build people up in faith, you have to direct their attention to the word of God and not to their faith. Moreover, do not direct them to some general principle—direct them to their Baptism, and remind them that when they were baptized it was Christ himself who, through the mouth of the minister, said "I baptize you" and he meant *you* in particular.

The logical distinction we must observe, then—and it is a crucial pastoral distinction—is between having faith and relying on faith. "There is quite a difference between *having* faith, on the one hand, and *depending on* one's faith, on the other," Luther wrote. "Whoever allows himself to be baptized on the strength of his faith, is not only uncertain [because he doesn't know for certain whether he believes], but also an idolater who denies Christ. For he trusts in and builds on something of his own, namely, a gift which he has from God [that is, faith], and not on God's Word alone."⁵ So Luther's *sola fide* does not mean that we rely on faith alone, but rather that we rely on the word of God alone. For that is what faith does: it relies on the truth of the word, not on itself.

This contrast between faith looking at the truth and faith looking at itself is crucial to the very nature and logic of faith. Faith is the heart taking hold of the truth, not the heart taking hold of its faith. This is true of every kind of belief. If I want to find out whether I believe that it is snowing outside, I do not go looking into my heart to find out whether I truly believe this. I try to find out whether it is *true* that it is snowing outside; once I have found that out, I have then settled the question of whether I believe it. Likewise, once I have realized that God was not lying to me when he baptized me, then I know enough about whether I believe. Every time my weak faith drives me into something like Luther's agony of conscience, some kind of *Anfechtung*, then I can turn back to that truth, the truth of my Baptism, when Christ who does not lie made a promise to me in particular.

Is it not much easier to confess, "Christ is no liar," than to profess, "I believe"—especially if what that is supposed to mean is: "I have true faith in my heart, I truly, really trust in God"? For this reflective faith, faith relying on itself, is how faith becomes a work, something we must do and

⁴ LW 40:241.

⁵ LW 40:252; emphasis added

accomplish in order to be saved. Then it has exactly the same problems as justification by works. You can always wonder if your works are good enough, and, if you are honest, the answer will be: "No, they are not good enough." In exactly the same way, you can always ask: "Do I trust God enough? Have I really, unreservedly, surrendered my whole heart in faith to Christ? Is my faith strong, sincere, unhypocritical, un-self-serving?" The proper answer to all these questions is: "No." My faith is never good enough, and, thank God, I am not justified by such works of faith but by the truth of the word I believe in. My faith is not good enough, but the one I have faith in is good enough.

This is especially apparent in times of doubt and *Anfechtung*, when holding on to the faith is really a lot of work—a great deal of work at which we are not very good.⁶ For we find it very hard to trust God, very hard to hold on to the faith, and when pressed by our doubts, sin, and weakness, Luther says, all we can do is sigh and groan. Yet that turns out to be the strongest faith of all, not because we have a strong sense of trust in our hearts—the whole point about *Anfechtung* is that we do *not* have that—but rather because we find we have nothing at all to hang on to but the bare truth of God's word, which we scarcely feel we believe, and indeed we mostly feel we do *not* believe. The only comfort is that this word is true, despite our desperately inadequate faith. Let God be true and every man a liar—including myself. Let me recognize as clearly as I may that my own heart is full of lies and unbelief; nonetheless, God speaks the truth. That I believe, even when I do not believe that I believe.

If you have to make a choice between the standard Protestant agony of conscience, where you must come somehow to the conclusion that you have true saving faith, and Luther's agony of conscience, where the only question that really matters is whether God is telling you the truth—well, take Luther's agony of conscience. It is the right agony to have. In one form or another, it *is* the agony you will inevitably struggle with if you start with Luther's premises about the nature of the gospel. Honestly, in the end the *only* question that really matters is whether Christ is telling the truth. There are indeed many, many times we find that hard to believe—every time we sin, in fact.

⁶ See Luther's 1535 Galatians commentary: "It is effort and labor to cling firmly to this [word of Christ] in the midst of trial and conflict." *LW* 26:380-381. Note especially the whole discussion on pages 380-389, where Luther presses the point that it is not the strength of our faith that prevails but our helpless sighing, "so faint that it can hardly be felt." *LW* 26:389.

IV. The Protestant Doctrine of Conversion

So how is it that Protestants got into their distinctive agony, asking the question of reflective faith: "Do I truly believe?" It is not simply that most of them dislike sacraments. That would not be fair to say of someone like Calvin, for instance (let us leave Zwingli out of this). There are, however, specific reasons to find the kind of reasoning in the standard Protestant syllogism attractive, and you can even feel the pull of that attraction in some places in Luther.

The problem is this: Suppose that you want to know you are eternally saved. Then no sacrament is going to be good enough for you. In particular, the sacramental promise of Baptism cannot function as an unconditional guarantee that you will be saved in the end, because of course lots of people get baptized (especially as infants) and later abandon the faith of Christ. As Augustine pointed out, eternal salvation requires that God give you not only the gift of faith but also the gift of persevering in the faith until the end of your life.⁷ No one—not Augustine, not Luther, not Calvin—thinks that Baptism promises that gift. So if you want to know that you are eternally saved, *now*, you must look to a different promise—one more like the major premise in the standard Protestant syllogism.

You must, in fact, do more than that. You must follow Calvin in what I take to be his most radical innovation in Christian doctrine. You must teach that those who truly believe, *now*, are sure to receive the gift of perseverance in faith to the end of their lives. This is the distinctively Calvinist doctrine of perseverance, formulated in the fifth point of five-point Calvinism (the "P" in the famous TULIP, summarizing the five canons of the Synod of Dort).⁸ This is a stark departure from the Augustinian tradition, for Augustine was quite explicit in teaching that no one knows whether they will receive the gift of perseverance—a point on which he was followed by the Formula of Concord.⁹ No one knows their

⁷ Augustine, *The Gift of Perseverance* 1-2.

⁸ Found in Philip Schaff, *The Creeds of Christendom: With a History and Critical Notes*, reprint ed. (Grand Rapids: Baker Book House, 1990) 3:592-595. For the roots of this doctrine in Calvin, see *Institutes* 3:2.40.

⁹ See especially Augustine, *Admonition and Grace* 17-25; but see also his treatises *The Gift of Perseverance* 1 and *The City of God* 11.12 and 21.15. The Solid Declaration of the Formula of Concord affirms Augustine's view, adding the distinctively Lutheran point that because God has not revealed our election to us in his word, we are not to concern ourselves with it but "to adhere exclusively to the revealed Word" (FC SD XI, 52). The Lutheran Confessions are quoted from *The Book of Concord*, ed. and trans. Theodore G. Tappert et al. (Philadelphia: Fortress Press, 1959).

own future that well. For no decision you make now can determine that in five or ten years or even tomorrow, you will not apostatize, abandon the faith of Christ, and go the way of eternal death.

The only way you could know you will persevere in faith to the end of your life is if you could know you are predestined to be saved. Augustine thought it obvious that no one knows this, but Calvin disagreed. This is what is profound and new about Calvin's doctrine of predestination, which in other respects (as Calvin rightly argued)¹⁰ differs little from Augustine's—and therefore from Aquinas's or Luther's. Calvin teaches that believers can and should know they are predestined for salvation,¹¹ which means they can and should know they will persevere in faith to the end, which means they can and should know they are eternally saved, now, already in this life—not just saved in hope, as Augustine describes the effect of Baptism: saved *in spe* but not yet *in re*, in hope but not yet in reality. Augustine says explicitly: we are "not yet saved."¹² We are still on the road to eternal salvation, and we do not get there until after this life.

So how can Calvin teach otherwise? This is where reflective faith comes in as an essential element in Calvin's theology. He makes a distinction between temporary faith and true saving faith,¹³ which of course is faith that perseveres, and he thinks we can and should know if we have true faith. The people with temporary faith may just be mistaken about the status of their faith, which of course is a rather terrifying possibility. I have no idea why he thinks he can get away with this. The agonies of conscience it leads to strike me as utterly unbearable and pernicious. How am I supposed to make this distinction between temporary and true faith? Where am I supposed to look?

Disastrously, I am supposed to look inward. After all, even the unregenerate can do outward good works. So what the mainstream Calvinist tradition does is direct our attention to the fact—and of course it

¹⁰ Calvin, *Institutes* 3:23.1.

¹¹ On knowing you are predestined, i.e., elected by God for salvation, see *Institutes* 3:24.1–7. Calvin insists that certainty of our own election depends on the promises of Christ, but the underlying logic requires in addition a reflective faith, as in the standard Protestant syllogism above.

¹² We are *nondum salvi* according to Augustine, *Guilt and Remission of Sins* 2.10, where he also develops the contrast between *in spe* and *in re*. See Augustine, *Against the Two Letters of the Pelagians* 3.5, for a succinct application of this contrast to baptismal salvation. Note also *The City of God* 19.4 where, about halfway through this very long chapter, Christians are described as *nondum salvos*.

¹³ Calvin, *Institutes* 3:2.11, in *Institutes of the Christian Religion*, 555–556; cf. 3:24.7–8.

is a fact—that true faith bears fruits in sanctification of the heart. So if you are a good Calvinist, you are supposed to notice this—notice that you are getting more inwardly sanctified, which gives you assurance of faith, that is, assurance that you really do have true faith. I have to say, this strikes me as a disastrous theological and pastoral move. The result is this: I am *supposed* to believe that I am inwardly holy and righteous. Instead of looking at myself and finding a sinner—for as Luther rightly says, even the righteous man sins in all his good works¹⁴—and thus being driven in repentance to take hold once again of the gospel alone as the sole assurance of my salvation, I am *supposed* to look at my own heart and see something reassuring. I am *supposed* to see that I have made real spiritual progress and that I am becoming more inwardly holy and righteous.¹⁵

I do not see how anyone can do this without becoming self-righteous, in a distinctively Protestant way—claiming no righteousness of your own, of course, but comforted by how powerfully the Holy Spirit is working in you, ready to boast of how transformed your inner life is because of God working in your life, and so on. Is not this the very essence of what Luther meant by *Schwärmerei*, fanaticism? It is, I think, the main reason why the very word “righteous” has come to have a bad odor, being virtually indistinguishable nowadays from the word “self-righteous.” Just think about it: if you call someone “righteous” nowadays, you are insulting them, no? I think that it is because so many Protestants have worked so hard over the years to convince themselves that inwardly they really are more righteous than their unregenerate neighbors.

One further innovation is needed to make Calvin’s radically new doctrine of predestination work. In order to know that I have true saving faith, not the temporary kind which does not persevere, I must know that I have passed a point of no return. At some particular moment in my life I have come into a faith that will never fail. So there develops a distinctively Protestant doctrine of conversion as a once-in-a-lifetime event of justification, before which I had no true faith and after which I know I am eternally saved because I do have true faith. As this distinctively Protestant

¹⁴ See the defense of articles 31, 32, and 35 in Luther’s response to the Papal Bull against him, as well as the extended defense of these articles against Latomus, *LW* 32:83–87, 91, 161–191. This of course is the ground of the principle *simul justus et peccator*, enunciated in numerous forms in these works, for example, *LW* 32:84, 172, 213.

¹⁵ For this point of Calvinist teaching, see the Canons of Dordt in Schaff, *The Creeds of Christendom*, 3:583–584, as well as Heinrich Heppe, *Reformed Dogmatics*, reprint ed. (Grand Rapids: Baker Books, 1978) 176–177. I quote the relevant passages in “Why Luther is not Quite Protestant,” 478–479.

doctrine of conversion develops, it replaces Baptism as the moment when I become a Christian and becomes in effect the basis of my assurance that I have a gracious God.

One can see why this is so. If you want to know you are eternally saved, *now*, already in this life, then this is the route you need to go. You can see Luther himself exploring this route in some of the table talk when he counsels people about anxieties about predestination and says that if you know that you believe, you can know that you are predestined for salvation.¹⁶ Yet he never systematically builds a theology around this point, as Calvin does, and indeed sometimes he moves in exactly the opposite direction, as for instance in the table talk where it is reported:

He [Luther] spoke of predestination and said that when a man begins to dispute about it, it is like a fire that cannot be extinguished, and the more he disputes the more he despairs. Our Lord God is so hostile to such disputation that he instituted Baptism, the word and the Sacrament as signs to counteract it. We should rely on these and say: "I have been baptized. I believe in Jesus Christ. I have received the Sacrament. *What do I care if I have been predestined or not?*"¹⁷

This table talk, I would suggest, indicates the proper direction for a distinctively Lutheran theology to go, sticking with the sacraments and leaving the knowledge of predestination to God. That has a price, however, for it really does mean that you do not know whether you are eternally saved. That was precisely why *Anfechtung* could take the distinctive shape it did for Luther. When you do start disputing about predestination, you can get anxious about whether God secretly plans to withhold from you the gift of perseverance, so that no matter how faithful you are now, sometime in the future you will lose your faith and be damned. This is a possibility that can rear its ugly head any time you are aware of your own sin, for at the root of all sin is unbelief.¹⁸ If you cannot rely on your faith *now*, how can you count on it being there in the future? That is why *Anfechtung* is never far around the corner.

¹⁶ Table Talk 5658a, in *Luther: Letters of Spiritual Counsel*, ed. Theodore G. Tappert, 2nd ed. (Louisville: Westminster John Knox, 2006), 131-136. See also Luther's letter to Barbara Lisskirchen, April 30, 1531, in *Letters of Spiritual Counsel*, 115-117. I present these passages at some length in "Why Luther is not Quite Protestant," 481-484.

¹⁷ Table Talk 2631b, in *Letters of Spiritual Counsel*, 122; emphasis added.

¹⁸ See, for instance, Luther's Preface to Romans—"unbelief alone commits sin" (LW 35:369)—and *The Freedom of a Christian*—"nothing makes a man good except faith, or evil except unbelief" (LW 31:362).

The best answer to that worry is not to go Calvin's route but to stick with the sacraments and say "What do I care if I have been predestined or not?" Today's sacramental faith is sufficient for the day. Today you can believe that God is not lying to you. Tomorrow's faith will have to wait for tomorrow. The sacramental promise of your Baptism will still be there, and the struggle to believe it (against worries about predestination, the weakness of your own faith, and so on) will still be there to be fought. That is how Christian faith goes, a continual struggle against unbelief in which—as we experience in *Anfechtung*—unbelief is in fact stronger than the faith of our own hearts, and we have no hope at all except the truth of God's promise in Jesus Christ. That, however, is enough. For precisely the experience of the inadequacy of my efforts to believe is what convinces me that I must put my trust in Christ's word alone, not in my ability to believe it—and precisely this strengthens true faith. So *Anfechtung* is the right agony of conscience to have, rather than the distinctively Protestant struggle to come to the belief that I truly believe and to experience my own inward sanctification and righteousness because of the work of the Spirit in me. Save me from such inwardness, I say. Give me word and sacrament instead.

V. A Question for Confessional Lutherans

The alternative to a once-in-a-lifetime conversion is a repeated, indeed, daily return to Baptism, which is of course a penitent turning away from sin and self and toward the gracious word of Christ. We need to see that conversion happens many times in life if we are to understand exactly what Luther means by justification. As Luther put it in his famous 1519 sermon on "Two Kinds of Righteousness," the alien righteousness by which we are justified before God "is given to men in baptism and *whenever they are truly repentant*."¹⁹ So justification occurs many times, as often as you repent. That was Luther's doctrine of conversion, as I understand it—"conversion" just being Latin for turning. We are converted whenever the Holy Spirit turns our hearts away from our selves and our sins and teaches us to take hold of Christ himself in his word, by returning to our Baptism, receiving the Lord's Supper in faith, hearing the word of absolution and believing it, or rejoicing at the preaching of the gospel.

We are justified and converted many, many times in life. This is a point that Luther has in common with Roman Catholic teaching, for instance,

¹⁹ LW 31:297; emphasis added.

with Thomas Aquinas, who identified the justification of the ungodly with the remission of sins, which is brought about especially by the Sacrament of Penance.²⁰ So here too Luther is not quite Protestant—not buying into the Protestant doctrine of a once-in-a-lifetime conversion and justification but sharing the medieval Catholic teaching of frequent, repeated events of justification, repentance, and conversion.

That is not, however, how the Formula of Concord seems to put it. It brings me, in conclusion, to my question for Lutherans—that is, those who are not just appreciative readers of Luther, like me, but also adherents of the Lutheran Confessions. It looks to me as if the Formula of Concord adopts the Protestant view of conversion as a once-in-a-lifetime event, and I do not get it. Let me give you an example from the discussion of the synergist controversy in the Solid Declaration: “The chief issue is solely and alone what the unregenerated man’s intellect and will can do in his conversion and regeneration . . .” (FC SD II, 2). Who is this unregenerate man who needs to be converted? Have the authors of the Formula of Concord forgotten that everyone involved in this dispute has been baptized, nearly all as infants, and thus that none of them were, at any point in their adult lives, simply unregenerate? Indeed, even if this were not so, why are they talking as if conversion rather than Baptism is how we become regenerate? True enough, in a missionary situation conversion should properly come before Baptism, but an essential result of the conversion will be the intention to seek Baptism (that is why the phrase “and is baptized” is not an inessential part of the promise, “Whoever believes and is baptized is saved” in Mark 16:16). So this talk of conversion, as if it marked the one decisive turning point in a person’s life, does not seem to me very much like Luther.

Indeed, if I may say so, it does not even seem to me very much like Lutheranism. Does not Lutheran piety, as a matter of fact—and especially Lutheran child-rearing—operate without much of a concept of conversion? To see what I mean, listen to this little poem, originally in German, which I found on the baptismal certificate of a little girl born to a Lutheran family in eighteenth-century Pennsylvania. Does it not reflect the way Lutherans teach their children to believe? This is the poem:

I have been baptized—even if I die
How can the cold grave do me harm?
I know my homeland and my inheritance
Which I have with God in heaven.

²⁰ Cf. Aquinas, *Summa Theologica* I-II, 113.1.

After I die, there is prepared for me
The joy of heaven and robes of glory.

I have been baptized – I stand in covenant
Through my Baptism with my God,
So say I always with glad lips
In crosses, tribulation, trouble and need:
I have been baptized, and I rejoice in that –
The joy remains forever.²¹

Does this sound like a little girl who must go through a once-in-a-lifetime conversion experience before she can count herself as regenerate? Will not her experience be quite different: for as long as she can remember, this little girl has been (and has been taught to believe she has been) a true, regenerate Christian, capable of obeying God with a glad heart by virtue of the grace of Christ which she received in Baptism.²²

VI. Afterword: Luther and the Theology of Conversion²³

The point of every theology of conversion, so far as I can tell, is to mark a “before” and “after” in the life of a Christian. After I am converted, I can

²¹ It is from a 1781 baptismal certificate in the Hershey Museum, Hershey, Pennsylvania. Here it is in the original language (spelling modernized):

Ich bin getauft, ob ich gleich sterbe,
Was schadet mir das kühle Grab?
Ich weiss mein Vaterland und Erbe,
Das ich bei Gott im Himmel hab’;
Nach meinem Tod, ist mir bereit
Des Himmels Freud’, das Feuerkleid.

Ich bin getauft, ich steh’ in Bunde
Durch meinem Tauf’ mit meinem Gott,
So sprech’ ich stets mit frohem Munde
In Kreuz, in Trübsal, Angst und Not.
Ich bin getauft, dess’ freu’ ich mich,
Die Freude bleibet ewiglich.

²² After the lecture, a member of the audience showed me hymn #594, “God’s Own Child, I Gladly Say It,” in the new *Lutheran Service Book* (St. Louis: Concordia Publishing House, 2006), which is so strikingly similar to the poem above in both doctrine and phrasing (including especially the repeated confession: “I am baptized”) that I have to suppose they share a common source. In any case, the hymn serves to confirm that the poem represents a piety which is still meant to be practiced by Lutherans today.

²³ These further thoughts were added as a result of re-reading and reflection stimulated by conversations with members of the symposium audience after the original lecture.

count myself as saved by faith, but not before—or so it goes in Calvinism and its offshoots, including American Revivalism and Evangelicalism. So why does the Formula of Concord need a theology of conversion? Here too conversion marks a “before” and “after”: before conversion, I have no free will that can co-operate with God or do anything good by way of faith or obedience; afterwards my will is freed by grace to believe and obey God with gladness, making a real inward co-operation between God and man possible. Identifying this turning point, this “before” and “after,” is a crucial move in the Formula of Concord’s effort to clarify the sense in which our free will can and cannot co-operate with the grace of God, which is the key point at issue in the synergist controversy.

The Formula of Concord does not follow Calvin’s lead, however, in making the event of conversion irrevocable, as if after conversion there is no going back to what was before. On the contrary, it speaks of the possibility of the baptized sinning against conscience in such a way that sin reigns again in their hearts, so that they “grieve the Holy Spirit within them and lose him” and therefore must be “converted again” (FC SD II, 69). This and another passage in the Solid Declaration suggest that infant Baptism brings about conversion,²⁴ but only this passage explicitly draws the striking but necessary conclusion that there may be more than one conversion in a person’s life. That conclusion indicates to me that the Formula of Concord is not really talking about the same kind of conversion as most Protestants. It is not necessarily a once-and-done sort of thing. The problem is that this makes the Formula’s solution to the synergist controversy considerably less clear and neat than it looks at first. Since the “before” and “after” of conversion are not irreversible, it may happen that even after conversion a believer may find himself in a state of sin in which he has no free will to speak of, no real ability to co-operate with the grace of God.

I would go further. The inability to co-operate with God, the lack of a free will that can do anything good, is a specifically *Christian* experience. This is precisely what we should expect if we have noticed that Luther, that mighty Christian, speaks of the bondage of the will from his own deepest experience: “even though a Christian does not fall into coarse sins like murder, adultery, or theft, he still is not free of impatience, grumbling, hatred, and blasphemy against God—sins that are completely unknown to the human reason. . . . [I]n the saintly man impatience, grumbling, hate,

²⁴ FC SD II, 16 and 67. See also FC SD II, 48, where word and sacrament are identified as the means of conversion.

and blasphemy against God are powerful.”²⁵ He is speaking of how the Christian is “divided . . . into two times,”²⁶ which he calls the time of law and the time of grace. This is really the *simul justus et peccator* spread out in time and registered in our experience, because of course we do not feel our sinfulness at the same time we feel the grace and comfort of the gospel. Hence “to the extent that [the Christian] is flesh, he is under the Law; to the extent that he is spirit, he is under the Gospel”²⁷ and when he feels he is under the law he is not obedient and faithful but fearful, angry, hating and blaspheming God. The difference between these two times is therefore not marked by a once-and-done conversion – if it were, we would have to say that the time of law could take place only *after* conversion because natural reason knows nothing of this experience – but rather “this happens personally and spiritually *every day* in any Christian, in whom there are found the time of Law and the time of grace in constant alternation.”²⁸

The “time of law” is of course just another way of talking about *Anfechtung*, that agony of conscience which Luther thinks of as *the* distinctively Christian experience of struggle against sin, unbelief, fear, and wrath. If Luther is right about the shape of Christian experience, then there is no real work for a theology of conversion to do. Yes, we do have conversion experiences – that is simply a psychological fact – and some of them may amount to dramatic turning points in our lives that are needed to get us back on the right path, returning us to our Baptism after years of straying in a far country. Theologically, however, conversion simply means repentance, which should happen daily, though occasionally it needs to take the form of a dramatic psychological turning point to bring us prodigals back home to our Father. Still, no conversion simply removes the inability of our free will to co-operate with the grace of God, because that inability belongs to the daily experience of every pious Christian. We are always sinners incapable of doing anything good by our own natural powers, as well as righteous people who gladly do good works by faith alone.

In short, Luther’s teaching that believers remain both sinners and righteous at the same time undermines the point of the Protestant theology of conversion. We can follow Luther on this issue and still speak of

²⁵ Commentary on Galatians 3:23, LW 26:340–341.

²⁶ LW 26:342.

²⁷ LW 26:342. Likewise consider the remark: “this is the time of Law, under which a Christian *always* exists according to the flesh.” LW 26:341; emphasis added.

²⁸ LW 26:340; emphasis added.

conversion, but we cannot make a clear distinction between conversion and daily repentance. It seems to me that what the Formula of Concord says about conversion can be interpreted in Luther's terms, which is to say conversion in the Christian life is any return to Baptism that brings us from the time of law to the time of grace, from *Anfechtung* to the comfort and gladness of the gospel of Christ, which makes possible true obedience and good works from the heart. The only problem is that such an interpretation would make most of the talk of conversion in the Formula of Concord seem either pointless or misleading. For it is true that after conversion we can co-operate with the grace of God, both believing and doing good works freely and gladly, but this does not mean that we will not soon experience again our lack of free will, our inability to believe and obey, and even our hatred and resentment of God. We are never free from the need for renewed conversion, that is, for daily return to the promise of the gospel of Christ spoken to us in our Baptism. Why would we want it any other way?