The Notion of Faith in the Early Latin Theology of Bernard Lonergan

Author: Nicholas Pace DiSalvatore

Persistent link: http://hdl.handle.net/2345/bc-ir:107189

This work is posted on eScholarship@BC, Boston College University Libraries.

Boston College Electronic Thesis or Dissertation, 2016

Copyright is held by the author, with all rights reserved, unless otherwise noted.
The Notion of Faith in the Early Latin Theology of Bernard Lonergan

Nicholas Pace DiSalvatore

A dissertation submitted to the Faculty of the department of Theology in partial fulfillment of the requirements for the degree of Doctor of Philosophy

Boston College
Morrissey College of Arts and Sciences Graduate School

May 2016
The Notion of Faith in the Early Latin Theology of Bernard Lonergan

Nicholas Pace DiSalvatore

Advisor: Frederick G. Lawrence, Ph.D.

This dissertation, an exercise in interpretation, is on Bernard Lonergan’s notion of faith as expressed in his early Latin theological writings—especially his scholastic supplement *Analysis Fidei* (1952). This interpretation consists largely of an analysis of the intellectual horizon in which Lonergan did his earliest thinking on faith; without a grasp of this horizon Lonergan’s early, especially scholastic notion of faith is almost overwhelmingly difficult to understand. The horizon analysis is completed in the first four chapters of the dissertation. Chapter One aims to show that Lonergan’s analysis of faith is rooted in the theological context informed by the decrees of Vatican I (especially *Dei Filius*) and its focus on the question about the relation of faith to reason, and by the effort especially in Catholic theological circles of the time to mine the works of Thomas Aquinas, the Doctor of the Church, for a deeper understanding of the revealed mysteries. Chapter Two situates Lonergan’s notion of faith in his understanding of a developing world-order; coming to faith is understood as a part of a larger process that, on the one hand, begins with a natural desire to see God (a natural desire to understand everything about everything) and, on the other, terminates in the absolutely supernatural goal of beatific knowledge: knowing God as God. Chapter Three narrows the scope and situates the act and virtue of faith in Lonergan’s rigorously systematic theology of grace that distinguishes clearly between grace as operative and cooperative on the one hand, and actual and habitual on the other. Chapter Four offers a very brief sketch of Thomas Aquinas’s understanding of the notion of faith, from which Lonergan’s own work takes its bearings. After this horizon analysis, Chapter Five offers an exposition of Lonergan’s own treatment of the notion of faith as found in his early Latin theology. The chapter investigates three principal sources, giving most attention to the third: first, the *Gratia Operans* dissertation (1940) together with the *Grace and Freedom* articles (1941–42); second, *De Ente Supernatural* (1946); and third, *Analysis Fidei* (1952). The chapter claims that Lonergan’s early presentation of faith breaks new ground by bringing into view, alongside a logical analysis of the act of faith, the psychological dimension of the conscious process of coming to believe revealed mysteries. Finally, a brief concluding chapter looks ahead to Lonergan’s later understanding of faith in *Method in Theology* (1972) in order to indicate some of the challenges that would need to be met in a full-scale treatment of the development of Lonergan’s notion of faith throughout his entire intellectual career—a project for which this dissertation can serve as a perhaps helpful prolegomena.
# Table of Contents

Abbreviations ........................................................................................................ v

Preface .................................................................................................................. vii

Introduction ........................................................................................................... 1

I. Faith’s Illumination of Reason: The General Context ........................................ 18

II. A Dynamic Universe: The Broad Context of Faith ........................................... 27

III. A Universe of Grace: Narrowing the Context of Faith ..................................... 67

IV. A Sketch of Thomas Aquinas’s Theology of Faith ............................................ 100

V. Faith in the Early Latin Theology ....................................................................... 127

Conclusion: Anticipating the Eyes of Love .......................................................... 188

Works Cited ........................................................................................................... 198
Abbreviations

Works by Lonergan


**CWL**  *Collected Works of Bernard Lonergan*


Works by Other Authors

DV  Thomas Aquinas, De Veritate

SCG  Thomas Aquinas, Summa Contra Gentiles

ST  Thomas Aquinas, Summa Theologiae
Preface

Granted that Ph.D. dissertations serve specific, academic purposes and therefore have particularly narrow, often specialist audiences, one can still wonder at the apparent disjunction between a scholarly investigation of the notion of faith—one that aims to be clear, precise, even systematic—and the living reality of faith itself. Is there not something about this seemingly purely intellectual exercise that runs the risk of missing the point entirely? Even within academia there will be those who will question the value of such a work. This is perhaps especially so of a dissertation on the notion of faith in Lonergan, to say nothing of a dissertation on the early scholastic writings of Lonergan. What really is the relevance to faith of a dry work of scholarly prose that aims to interpret another dry work of scholarly prose? Where is the existential dilemma of Abraham, the father of many who was commanded in that dreadful moment to make himself (once again) father of none, whose gift of faith in God and God’s promises became the virtue’s paradigm? Where is the warmth of heart that overcame Jesus’ friends on the road to Emmaus as they had the scriptures unfolded to them?

Living faith is indeed, as it is portrayed in the Bible, a matter of encounter with other persons—with the faithful persons who first embody the faith in our lives, with the persons we ourselves are and are becoming, and ultimately (but also primarily) with the three Persons who are the one God. Such was Lonergan’s understanding of faith, despite what some critics believe about his theology without having read his works closely or at all. But the encounter between persons is not just relevant to a proper understanding of faith, it is also relevant—and especially so
in my case—to the reasons why students find themselves interested (or disinterested) in this or that body of work. In an important way, my coming to appreciate and dedicate this first real effort of my scholarly career to the writings of Bernard Lonergan is also a matter of encountering other persons: friends and teachers whose own lives—not just as scholars, but also as men and women of faith and integrity—have been greatly shaped by the work of a brilliant individual whose contributions to theological and philosophical scholarship were the precise, clear, and systematic expressions of a heart and mind on fire for God. Bernard Lonergan was a believing theologian whose life and work made and continues to make a remarkable difference in the lives of (among others) scores of believing theologians. I cannot speak to how many of Lonergan’s students come to love the work merely by encountering the books themselves. My own sense is that many are rather repelled by the work than attracted to it, at least at first blush. Indeed, my own first encounter with the writings themselves—assigned to me in class—was not to be the great turning point in my graduate studies. The moment came, as it did for so many of those of us who have fallen in love with the mind and work of Lonergan, when a close friend invited me to take a closer look, and when by the grace of God I trusted him and did so.

This dissertation—which is not just an interpretation of the notion of faith, but is also an implicit case for taking a closer look at Lonergan’s often neglected early scholastic treatises, where there is not only new wine but at times even new wineskins, despite the atmosphere of decadent scholasticism that Lonergan himself regretted—is more than just the written expression of a particularly narrow line of
inquiry that has occupied me for the last four or five years. It is also, though I admit that this would not at all be evident without my taking the opportunity to say so explicitly here in the preface, a manifestation of so many of the significant relationships that have shaped and continue to shape me as a person, and not just as a budding scholar and young teacher. I am grateful to have the chance here to say a word of thanks to those who by the grace of God have been a part of this particular journey.

I am grateful in the first place to my parents, Colombo and Karen, who taught me with both words and deeds to follow my heart and to do whatever God gave me to love most in this life. They knew, without reading Augustine, that God communicates most resoundingly to us through the desires of our hearts, through the deep, inner callings that bring us home to ourselves. Without the encouragement and example of my parents, I might never have made the choice to come back to graduate school to pursue further studies in theology. I am grateful also to my two brothers, Colombo and Jonathan, not just for being fellow students with me in the school of our richly blessed family life, but also for at some point becoming alongside my parents teachers of what it means to live authentic lives. Both of them are among the best “theologians” I know, if being a theologian is having deep faith and reflecting intelligently and passionately thereupon. What’s more, they are the kindest and most courageous men I know.

Besides the family one is born into, there is the family that one makes. In the first year of my course work at Boston College, I re-connected with an old friend from high school and fell instantly in love. Katie has been by my side ever since,
supporting me in every way through the program; our strong love tugs whatever prose I write towards poetry—and sometimes I cannot resist the force. The precious chocolate lab, Frazie, who came with the marriage, has also been a constant companion, resting her head gently and encouragingly on my feet during the long hours of research and writing that eventuated in this dissertation; she might be the one who believed in me most of all. Lastly, a little under four years ago, Milo Francis was born and utterly transformed all of our lives. Whatever I thought I knew about faith, hope, and charity before this beautiful boy came along has been radically overhauled; we love him way up to the sky.

Most of my theological education has taken place right here at Boston College. And I am so grateful to the many teachers that have had an impact on me along the way. In 1996, I came here as a freshman to study business. I cannot think back on the impact that taking courses with Michael Himes had on me without recalling that pivotal moment in Book V of Augustine’s *Confessions* when, looking back on his own life in the light of Providence, he wrote that by means of his own motivation for a better job and salary, God really brought him to Milan in order to meet Bishop Ambrose; being Himes’ student made it clear to me that I too wanted to spend my life thinking about these questions, in this kind of setting—i.e., to teach theology. Stephen Pope was also a profound influence on me as an undergrad; I remain so inspired by the deeply humble and sincere way that this brilliant theologian and lovely man commits himself to his students. Upon returning to BC for graduate work in 2008, I had the privilege of continuing to learn from Professors Himes and Pope, but also of meeting and learning from so many other great
scholars. Worthy of special mention are Charles Hefling (who, out of a commitment to get it right himself and see to it that his students get it right sometimes too, suffered at least this fool, though not his foolishness—to my increasing benefit), Dominic Doyle (who is everything a young scholar could hope to become), and Paul Kolbet (whose energy and ability in the classroom and at his writing desk are in a class of their own).

As I’ve already implied, the key factor in my own coming to Lonergan (and coming to better understand him along the way) has been the friendships I’ve made over the course of the past eight years. If it were not for Tim Hanchin and the friendship that was formed back in Professor Hefling’s Christology class, I might never have fallen in love with Lonergan’s works—even though Hefling had assigned those works on his syllabus! Tim was the one who, on the advice of another of his friends, had caught the Lonergan bug and decided that it was something I shouldn’t be allowed to miss out on. I’m so grateful for his friendship and the journey that we shared over these last many years. Brian Traska also deserves special mention for his role in a friendship based largely on an enthusiastic and constant conversation about all things interesting—especially Lonergan. But there really have been so many over the years—including Jeremy Sabella, Michael Cagney, James Daryn Henry, Brian Himes, Jen Sanders, Kerry Cronin, Susan Legere, Chuck Brewer, Gilles Mongeau, Matt Petillo—that it is just not practical (and probably not possible) to name them all.

Nor would it be practical or possible to say anything specific at all about the many students I have had the privilege of teaching since my third year in the
program. Thanks to the opportunities given to me by Brian Braman in the *Perspectives* program and David McMenamin in the *PULSE* program, and to the support given me by Catherine Cornille in Theology and Arthur Madigan in Philosophy, I have gotten to know countless passionate, engaged, and challenging students here at BC. Standing in front of them day after day over the last five years trying to facilitate intelligent conversation about theology and philosophy has pushed my ability to communicate in untold ways. And it has just been so much fun.

The foregoing acknowledgments point to the community that has sustained me throughout the years of my life, and especially throughout my career as a student of theology. But the dissertation that follows involves an even deeper level of community support that has not yet been acknowledged. Without the close reading and direct commentary provided by the readers on my committee, the present work would include many more errors and infelicities than it currently does; Patrick Byrne, Boyd Coolman, and Jeremy Wilkins have given invaluable input on this dissertation, and I couldn't be more grateful for their support throughout this process, and for their example as scholars and men of faith.

And I am especially grateful to the primary reader and director of this dissertation, Fred Lawrence, whose guidance over the last handful of years has been a tremendous grace in my life. I am not sure if I am the only person to have had the experience of asking what I thought was a simple question about this or that little aspect of reality, and having Fred—who always makes the best of questions and sees in them more often than the inquirer him- or herself sees—offer me what felt like the entire universe in response, if only I could grasp it. But I am sure that I am
not the only one to feel that in Fred I have found a mind—perhaps the mind of our time—most worthy of the effort to reach up to. My very privileged time with Fred Lawrence—as his student, his teaching assistant, his directee, and his friend—has made an incredible impact on the goals I have set for myself as a thinker, teacher, and human being.

Finally, I would like to acknowledge a person who has played an especially important role in my life over the years that I have been striving towards this particular goal of completing a Ph.D. in theology. This person, in a way, fits in all of the categories above. He has been here for me from the beginning, as a parent, a brother, a friend, a teacher, and at times—inasmuch as he always asked with sincere curiosity what is was that I was learning or writing about this semester or that semester—a kind of student. He has supported me in so many ways, and has been an unmatched cheerleader throughout the process. He always had faith—even when I was in low supply—that the dissertation would get done, or at least should get done, because he so fully trusted that the calling I had heard to become a teacher was not a case of mishearing. With a heart overflowing with thanks, I therefore dedicate this dissertation, such as it is, to my dear friend Bob Schrepf.
Invocat te, domine, fides mea, quam dedisti mihi, quam inspirasti mihi per humanitatem filii tui, per ministerium praedicatoris tui.

—Augustine, Confessions, 1.1.1
Introduction

This dissertation, an exercise in interpretation, is on Bernard Lonergan’s notion of faith as expressed in his early Latin theological writings.¹ It is conceived as the beginning of a larger genetic project, to be completed over the next several years, tracing the development of Lonergan’s notion of faith throughout the course of his intellectual career. This dissertation intends to meet the need, felt especially by the more recent generations of those studying Lonergan’s thought, for an introduction to the early scholastic works Lonergan produced during the eleven fruitful years of his apprenticeship to Thomas Aquinas—memorably described by Lonergan as the challenging yet incredibly rewarding effort of “reaching up to the mind of Aquinas.”²

It seems we have to extend Frederick Crowe’s lament over the fact that Latin has become a “closed book”³ to a new generation of scholars from the language alone to the now culturally remote world in and for which Lonergan’s Latin theology was composed in the technical terminology of classical Scholasticism. The current trend in Lonergan studies focuses on resuming Lonergan’s work in any given area at the point where he himself left it. In general, this involves scholars who have appropriated his methodical writings in order both to transpose the theological insights from the highly technical and metaphysical context of faculty psychology to the more existential context of intentionality analysis, and then to develop these

¹ These works are distinct not just from various later writings, but also from other “early” writings that are not written in the style or context of these Latin theological treatises, e.g., Lonergan’s early writings on history, economics, etc.
² I:769.
³ CWL 12:xxi, from the General Editor’s Preface.
insights. My suspicion is that the labor of applying Lonergan’s method to the task of updating traditional theological topics would have a still greater success in the measure that it is grounded in the rather daunting and time-consuming *ressourcement* that endeavors to more fully grasp the intelligibility of the earlier formulations, as Lonergan himself had attempted to do in his own retrieval of the thought of Aquinas in *Grace and Freedom* and *Verbum: Word and Idea in Aquinas*. This is my rationale for retrieving the contributions of Lonergan’s fruitful early years in this dissertation.

1 State of the Question

While there have been several dissertations, articles, and books that have dealt with Lonergan’s notion of faith, to my knowledge, none has attempted to give a full treatment *via* an analysis of the horizon without which Lonergan’s early, especially scholastic notion of faith is almost overwhelmingly difficult to understand. Many works that treat Lonergan on faith overlook the early period altogether. My sense is that those works that do touch on Lonergan’s early notion of faith have done so in either too broad or too narrow a context—not, that is, to the detriment of their own projects, but simply such that the early notion of faith does not receive the hearing that I propose to give it here.

---

4 “Though he has given, through the lectures of this period, scattered hints on a return to theology, the work of implementing his method was left to be undertaken by his theological heirs.” Frederick E. Crowe, *Appropriating the Lonergan Idea* (Toronto: University of Toronto Press, 2006), 138.
An example of placing Lonergan’s early notion of faith in too broad a context is Michael Stebbins’ *The Divine Initiative: Grace, World-Order, and Human Freedom in the Early Writings of Bernard Lonergan*, which presents “the synthesis that permeates Lonergan’s early writings on grace”—and is therefore an indispensible tool for students of Lonergan wishing for a comprehensive and nuanced introduction to these early scholastic writings. Inasmuch as Lonergan himself, in *De Ente Supernaturale*, came rather close to articulating this synthesis “in something like its full sweep,” Stebbins concentrates on this text; but the book also provides perhaps the most helpful window into Lonergan’s dissertation and the *Theological Studies* articles that it became. As such, those interested in understanding Lonergan’s early writings on grace can scarcely neglect the study of this book. And while it devotes some attention to the notion of faith as it comes up in these early works, there was no attempt to supply a full treatment of the topic. My dissertation intends to do for the notion of faith what Stebbins’ book has done for the notion of grace in the early Latin works.

Colin Maloney’s excellent article “Faith and Lonergan” is a sample of a survey of the history that does not really fully explain the dimensions of the early

---

7 A translation of *De Ente Supernaturali: Supplimentum Schematicum* (“The Supernatural Order”) can be found at CWL 19:52–255.
9 Both the dissertation, *Gratia Operans: A Study of the Speculative Development in the Writings of St Thomas of Aquin*, and its condensed and abbreviated *Theological Studies* articles can be found in CWL 1:151–450 and CWL 1:1–149, respectively.
thought on faith. Yet this lengthy essay is now essential for anyone desiring to focus upon Lonergan’s early notion thereof, even though this generously extensive essay had to limit the amount of space it could devote to the specific details of such early writings on faith, especially Analysis Fidei,\footnote{Analysis Fidei ("Analysis of Faith") is found at CWL 19:204–206.} which is the centerpiece of this dissertation. Despite the emphasis on Lonergan’s later period, I am especially indebted to Maloney’s article for laying the groundwork for the much more ambitious project I hope to achieve after completing this work.

Avery Dulles’ The Assurance of Things Hoped For: A Theology of Christian Faith,\footnote{Avery Dulles, The Assurance of Things Hoped For: A Theology of Christian Faith (New York: Oxford University Press, 1994)} has a brief section on Lonergan’s theology of faith that simply omits the early period inasmuch as it is chiefly concerned with raising questions about Method in Theology’s characterization of faith as “knowledge born of religious love,”\footnote{MIT:115.} and its distinction between faith and belief. To be sure, Dulles does acknowledge what he calls an earlier “Scholastic treatment” of faith in chapter 20 of Insight. But as he rightly recognizes, that account plays a heuristic role in the context of a philosophy of God. Although Insight’s account is still marked by the terms common to scholastic faculty psychology, it is not fully indicative of Lonergan’s more theologically driven treatment of faith in works such as Analysis Fidei. Of course, one cannot rail against the broad scope of Dulles’ work for not discussing treatises composed as textbooks (or their supplements) in Lonergan’s theology classes at the Gregorian. Be that as it may, it still offers a piece of evidence in confirmation of my claim that Lonergan’s early theology demands further exploration in order to supplement those
treatments of Lonergan’s theology of faith where—as happens in Dulles’ work—the overriding concern is with Lonergan’s relatively brief remarks in *Method in Theology*.¹⁴

A recently completed dissertation deserves comment in connection with my claim concerning the relative lack of full treatments of Lonergan’s early notion of faith. As the title of his doctoral dissertation suggests, Jeffrey Allen’s “Faith and Reason in the First Vatican Council’s *Dei Filius* and the Writings of Bernard Lonergan”¹⁵ would seem to require a fuller treatment of Lonergan’s early notion of faith than I have hitherto come upon. And, indeed, Allen does make space for such a treatment, interpreting *Analysis Fidei* in a portion of his final chapter on Lonergan’s notion of faith.¹⁶ Still, the work is not restricted to the early works, nor even to Lonergan’s own writings, making it much broader in scope than my project. The stated aim of Allen’s dissertation is to explore “the ways in which presuppositions about human knowing influence stances on faith, reason, and the relationship between them.”¹⁷ The dissertation devotes early chapters to Louis Bautain’s and Anton Günther’s appropriation of Kantian epistemology and its influence on *Dei Filius*, and then moves to consider (and argue in favor of) the compatibility of Lonergan’s thought on faith and reason with the conciliar document. As such, the emphasis is more on Lonergan’s philosophical writings than his theological

---

¹⁴ In the concluding chapter I will respond to Dulles’ concern about Lonergan’s distinction between faith and belief, and its implications for the centrality of faith in Christ and other specifically Christian beliefs.


¹⁶ Pages 122–133 of the dissertation offer a brief interpretation of *Analysis Fidei*.

writings,\textsuperscript{18} bringing in \textit{Analysis Fidei} to demonstrate its compatibility with \textit{Dei Filius’} emphasis on both the acts that lead to faith and the act of faith itself. The briefness of the section devoted to \textit{Analysis Fidei} prevents Allen’s treatment of it from being as complete as my own treatment of the treatise in the present dissertation. Indeed, the entirety of my dissertation is concerned with, in the first place, describing the horizon of thought in which Lonergan’s notion of faith came to be, and in the second place, a rather full interpretation of the primary sources in Lonergan’s early theological writings where the notion of faith is found. Still, I take Allen’s advertence to and use of \textit{Analysis Fidei}—such as it is—to be an encouraging indication of what I hope will become a more common trend in those theologically oriented studies of Lonergan, namely, the consideration of his early theological treatises.

\section*{2 Plan of the Dissertation}

This dissertation consists of an introduction, five chapters, and a conclusion. Chapter One provides an account of the general context of Lonergan’s early period, during which he composed, among many other things, the works relevant to this study of the notion of faith. This period in Lonergan’s career was marked by an intensely interpretive and critical-historical approach, most especially to the works

\begin{small}
\begin{flushleft}
\textsuperscript{18} Of the three chapters in Allen’s dissertation that are devoted to Lonergan, the first (chapter three) concerns cognitional theory as articulated in \textit{Insight}, and the second (chapter four) concerns Lonergan’s notion of the “natural knowledge of God” as articulated in the 1968 essay by the same name and \textit{Method in Theology}. It is in chapter five that Lonergan’s notion of faith is treated, but the chapter does not limit itself to early theological works and only gives roughly ten pages of attention to \textit{Analysis Fidei}.
\end{flushleft}
\end{small}
of Thomas Aquinas. Motivated by his own search for an intellectually honest
Catholic theology, Lonergan devoted himself to investigations of the development of
Aquinas’s thought on topics such as operative grace, not as a source of out-of-
context quotations so common in the theological manuals used in the kind of
education that Lonergan himself got, but as an exercise in asking and answering
questions concerning the crucial changes of mind marking the history of intellects as
bright and penetrating as Aquinas’s own. But Lonergan himself was just such an
intellect—a theologian whose mind was also constantly learning, and who realized
that Catholic theology has to understand and appreciate development in general.
Accordingly, I wish to study a period in Lonergan’s life that was marked not just by
historical inquiry into this or that intelligibility, but by an intensive inquiry into the
intelligibility of history itself.19 A further relevant feature of the general context
examined here is the significance of the First Vatican Council’s Apostolic
Constitution, *Dei Filius* (1870)20—a document that Lonergan took to be the
harbinger of the rejection of arid rationalism in Catholic theology, of the
undermining of rationalist apologetics, and of the recovery of theology as *fides
quaerens intellectum*—faith seeking understanding, not certitude. *Dei Filius*
discusses faith in terms of its relation to reason, defining it as a

19 It was during this early period that he worked out the relatively recently
recovered papers on the analysis of history in terms of the three vectors of progress,
decline, and recovery or redemption. Cf. Michael Shute, *The Origins of Lonergan’s
Notion of the Dialectic of History: A Study of Lonergan’s Early Writings on History*
20 The text of *Dei Filius* can be found in *The Sources of Catholic Dogma* (trans. Roy J.
Deferrari from the thirtieth edition of Henry Denzinger’s *Enchiridion Symbolorum,
St. Louis, MO: B. Herder, 1957), 442–451. All citations to the document will refer to
the paragraphs as laid out in this volume, thus: DB 1789.
supernatural virtue by which we, with the aid and inspiration of the grace of God, believe that the things revealed by Him are true, not because the intrinsic truth of the revealed things has been perceived by the natural light of reason, but because of the authority of God Himself who reveals them.²¹

During this period Lonergan was preoccupied with the traditional theological problems of the *initium fidei* (the beginning of faith) and the *praemacula fidei* (the preambles of the faith)—both issues requiring an adequate understanding of exactly how faith relates to reason, and so the language and meaning of this document is of great relevance to his exploration of these relationships and its expression in his early theology of faith.

Chapter Two is devoted to an examination of those of Lonergan’s writings from this early period that contribute somewhat remotely but still crucially to his understanding and articulation of the approach to faith and to the act of faith itself. These writings have to do with such pertinent issues as the “natural desire to see God,” on the one hand, and the supernatural fulfillment of that desire traditionally called the beatific vision, on the other hand. How Lonergan comprehends the natural desire to see God and its supernatural fulfillment are significant notions both in themselves and, more importantly, as integrated into the more complex and broader theoretical framework in which Lonergan understood them—a framework characterized by history and development. Thus, contrary to the common practice, Lonergan does not integrate the relationship between the natural desire for God and its supernatural attainment into a readymade, static metaphysics of potency and form; rather, he reconceives that relationship within a *developmental* process

²¹ DB 1789.
comprised of a dynamic beginning that has not merely a transcendent, but—due to its gift-character—an absolutely supernatural term. Hence, the developmental process from desire to fulfillment is an aspect within a unique, unified, and intelligible world order in which the emergent probability includes schedules of emergence and survival of an array of higher viewpoints (physical, chemical, biological, and human as organic, psychic, and intelligent being) consisting in systems on the move—in other words, not simply hierarchic, but *dynamic*.

Accordingly, Chapter Two locates faith in relation to the elements of Lonergan’s conception of a dynamic universe in both its subjective and objective aspects. In showing forth the intelligibility of the natural desire to understand God as the *natural* beginning of a process towards beatific knowledge, it also explains why in a unified world-process faith initiates the beginning of the *supernatural* completion and perfection of the natural order.

Once Chapter Two has delineated the elements of Lonergan’s understanding of a dynamic universe in its subjective and objective as well as its natural and supernatural components, Chapter Three focuses upon the analogical intelligibility of the *supernatural* dimension of that dynamic universe—that aspect of the single world-order that perfects the lower, natural dimension and in which that lower dimension participates as an indispensable means to its perfection. And so this chapter fills in the more general context of Lonergan’s systematic theology of grace as worked out in his early period in terms of his comprehensive retrieval of Aquinas’s doctrine of grace—in particular, Aquinas’s understanding of grace as *operative* and *cooperative*. 
In order to convey Lonergan’s interpretation of how Aquinas understood grace as operative and cooperative, we have to present what went into Lonergan’s recovery of how Aquinas gradually thought through and synthesized a series of such related philosophical issues as the nature of operation, instrumentality, human liberty, cooperation, and divine transcendence—to name only some of the most important issues—which culminated in an explanatory understanding of grace as “a communication of the divine nature,” and which is defined as a “created, proportionate, and remote principle whereby there are operations in creatures through which they attain God as he is in himself.”

This created communication of the divine nature is only secondary to the more primary communication, namely, the hypostatic union by which Jesus Christ is really and truly God. Furthermore, both created communications of the divine nature are grounded in the uncreated communications of the divine nature that constitute the divine personal relations.

In this scheme, faith is the “proximate principle” that stands to the “remote principle” of the created communication of the divine nature as operative habits stand to the entitative habit of sanctifying grace. In other words, it, like the habits (or virtues) of hope and charity, is the effect of grace which itself gives rise to operations (i.e., acts of faith) that attain God as God.

Chapter Four offers a sketch of Aquinas’s theory of faith, on which Lonergan relied so heavily in his early treatments of faith. Aquinas’s theory of faith is an explanatory account based on the classic passage from the Vulgate version of the

\[ DES:65. \]

\[ 23 \text{ Hence, for Lonergan, as for Aquinas, grace is always the grace of Christ, grounded in the internal divine relations, i.e., in the Trinity.} \]
first verse of the eleventh chapter of The Epistle to the Hebrews: “Faith is the substance [substantia] of things hoped for, the evidence [argumentum] of things not seen.” For Aquinas, “the substantia of things to be hoped for” refers to the intellect’s orientation to the will’s object, beatific knowledge, where substantia means an initial participation in the grace of vision. Next, “the argumentum of things not seen” refers to the intellect’s firm assent to the revealed truths, because of the will’s command and not because of a grasp of the intrinsic evidence that outruns the capacity of human reason to comprehend. Transposed into explanatory terms, the passage from Hebrews is explicated thus: “Faith is the habit of mind whereby eternal life is begun in us, making the intellect assent to those things which are not apparent.”

Besides starting from the traditional verse in Hebrews, Aquinas also integrates Augustine’s threefold credere into his explanatory account of faith. Thus, credere Deo—which I translate “to believe because of God”—regards the formal object of faith, First Truth as revealing, implying that God is the infallibly credible witness whose truthfulness motivates the assent of faith. Credere Deum—which I translate “to believe in God”—regards the content of the truths of faith revealed by God, First Truth as revealed, which includes “everything we believe to exist

---

24 Hebrews 11:1. In the Vulgate’s Latin, the passage read: “Fides est sperandarum substantia rerum, argumentum non apparentium.”
26 “To believe by God” is an alternative suggestion; it better captures the ablative case of Deo. I owe this suggestion to Jeremy Wilkins.
eternally in God and that will comprise our beatitude.” 27 Lastly, credere in Deum—which I translate “to believe unto God”—regards faith under the aspect of the will’s desire for the end of union with God, which is to say that God is not simply the First Truth who satisfies the mind’s inquiry but is also the Summum Bonum, the Highest Good, fulfilling the restlessness of the heart at the very core of human striving.

Aquinas also uses Augustine’s phrase “thinking with assent” (cogitatio cum assensu)—which is the restless thinking through of the mind in its desire to attain an ever more complete understanding of what, based on authority, it already affirms as true—to distinguish the act of faith both from other intellectual acts, and from the habit of faith. The tradition has called the habit of faith “formed faith,” when the intellect’s assent to First Truth is strengthened by charity’s perfection of the will. After terrestrial life the virtue of faith is replaced by the perfection of glory, even though charity remains. The imperfection of the life of faith, or of the light of faith (lumen fidei) as only a beginning of beatific knowledge, gives way to complete understanding as our participation is finally fulfilled in the light of glory (lumen gloriae).

The task of Chapter Five is a full retrieval of Lonergan’s notion of faith in his early Latin theology by investigating three principal sources: the Gratia Operans dissertation (1940) together with the Grace and Freedom articles (1941–42); De Ente Supernatural (1946); and Analysis Fidei (1952). In Lonergan’s work on Aquinas’s notion of operative grace, the notion of faith is not a central issue, but it is clearly implicit in his treatment of both the relationship between faith and

27 ST II-II, q. 1, a. 7.
conversion, and the relationship between faith and reason as well. For the early Lonergan, faith is a free act subsequent to (since it is caused by) the grace of conversion; but faith is prior to the infusion of charity. Inasmuch as faith follows conversion, the conversion in question is explicitly Christian; and, for the early Lonergan, explicit Christian faith illuminates or illustrates reason, and therefore also the believer reasoning with regard to topics relevant to theology. A conspicuous example of theological inquiry concerns the relation of grace to freedom (already treated in Chapter Two). Thus, the theologian starts from the affirmation of a revealed truth (or in this case, two truths), and then asks about the nature of the relationship between them. Theological insights give rise to possibly relevant answers to these questions, namely, an insight into how, by applying the analogy of instrumentality, grace and freedom can be shown to be not incompatible with one another—an insight which in turn depends on Aquinas’s synthetic understanding of how divine transcendence, God’s governance of the human will, and human freedom are coordinated within an explanatory account of the operative actual grace of conversion.

If, therefore, the gift of faith follows the gift of conversion, faith can also be understood to precede and inspire reason’s endeavor to attain a satisfactory understanding of what has already been affirmed. In this way the light of faith “perfects” the light of reason in the precise sense that, by it, as a step towards the understanding of the blessed in the light of glory, reason illumined by faith attains understandings and affirmations of proportions in relation to what has not yet been completely understood.
Lonergan’s *De Ente Supernaturali* (a schematic supplement composed for students to use along with their standard theology manuals in his grace courses) contains a relatively more direct treatment of faith. Lonergan had to work out extremely precise, often also concise, systematic treatments of relevant aspects of Christian doctrine, including that of supernatural faith, in order to do justice to the primary goal of the treatise, namely, to explain the utterly gratuitous character of grace. The third thesis of the treatise states that

\[\text{[a]cts, not only of the theological virtues but also of other virtues as well, inasmuch as they are elicited in the rational part of a person and in accordance with one’s Christian duty, are specified by a supernatural formal object, and therefore are absolutely supernatural as to their substance and are so by reason of their formal object.}\]

Among such acts, of course, are acts of faith. In explaining the supernatural character of the kind of act that faith is, Lonergan clarifies the many relevant elements in an explanatory account of the act of faith in which there are three outstanding features: first, that the act of faith attains an *absolutely supernatural object*; second, that it is elicited *rationally*; and third, that the act of faith is an *absolutely supernatural act*.

*Analysis Fidei* (The Analysis of Faith) provides the most direct and sustained treatment of faith in Lonergan’s early period. As “analysis” in the classical sense, it resolves the act of faith to its ultimate causes. Significantly, the analysis is in great part taken up with a psychological (rather than a merely logical) explanation of a “typical”29 process towards faith. Considering the process of faith under its psychological aspect demands understanding the data of consciousness; and it

---

28 *DES*:97.
29 In the sense Lonergan understood it to be employed by Max Weber. Cf. *MIT*:227.
presages what would become Lonergan’s familiar manner of inquiry, namely, by asking, *What am I doing when I come to believe revealed mysteries?* Thus, inasmuch as comprehending his analysis demands that one accept an implicit invitation to self-reflection, it cannot be surprising that he composed this treatise at the same time as he was writing *Insight*. This psychological dimension of *Analysis Fidei* complements the logical way of understanding (and teaching) the act of faith, and systematically accounts for the coming-to-explicitly-Christian-faith of an unbeliever.

For Lonergan the assent of faith is the term of a development; the lead-up to that assent is a *process*, which, from the point of view of secondary causality, results from a series of effects along with the corresponding series of causes, with each effect caused by prior acts that are themselves the effects of prior causes. From beginning to end the process is under the direction of divine providence (conceived in terms of divine *instrumentality*30), culminating in the introduction of a specifically supernatural (i.e., disproportionate) grace as the explanatory cause of the act of assent. The timing of the occurrence of this moment that Lonergan calls “the supernatural beginning of faith”31 is not entirely clear. Whenever the supernatural phase of the process begins, according to Lonergan it follows a *natural* phase during which the unbeliever inquires into and learns about various subjects that turn out to be conducive to the act of faith. During that earlier phase, at first the subject—whether consciously or unintentionally—seeks to understand and know about matters in various fields, some of which have to do (however tangentially) with the question of religious faith. Whatever matters that earlier process of learning may

30 *GF*:141.
31 *AF*:419.
directly concern, they tend to lead either remotely or proximately to issues bearing both on one’s ultimate end and on one’s obligation to believe whatever may have been revealed by God. The judgments to which this inquiry leads amount to premises in support of the momentous conclusion that one is in fact ordered to a supernatural end, so that one has to believe all of divine revelation, including the mysteries.\textsuperscript{32} Before subjects come to assert this conclusion, a transformation supervenes upon their inquiry as they undergo “a transition from purely scientific and philosophical questions to a practical religious question.”\textsuperscript{33} Here the potential believer reaches the point of what is called “that hypothetical yet supernatural ‘devout readiness to believe’ by which he or she wants to believe the mysteries of faith on account of the authority of God, provided that God has in fact revealed them.”\textsuperscript{34} This is likely the moment when supernatural grace intervenes. But whenever the light of grace does occur, the subject is enabled by it to proceed through a rather complex and final series of cognitional acts that include an affirmation both of the fact of our last end and of the goodness of belief in those revealed mysteries that would carry one to this end. After these judgments, there would follow an assent to the truth of the revealed mysteries themselves, which assent is, of course, the act of faith. I contend that this act is the effect of operative grace as actual, with which the “process” of coming to believe (\textit{fides in fieri}) arrives at its term, faith as established (\textit{fides in facto esse}).

\textsuperscript{32} Ibid., 417.
\textsuperscript{33} Ibid., 423.
\textsuperscript{34} Ibid., 451.
A brief concluding chapter looks ahead to Lonergan’s later understanding of faith in *Method in Theology* as the “eyes of being in love with God” in order both to respond to those who worry that the distinction between faith and belief (i.e., as a grace-enabled assent) empties faith of its Christian content, and to suggest some of the issues that will need to be confronted in the future project of tracing later developments in Lonergan’s thought about faith after the early period examined in this dissertation.
I.

Faith’s Illumination of Reason: The General Context

Lonergan’s “early period” extends from 1926 to 1953. This period consists of the following phases: four years of philosophy studies at Heythrop College from 1926 to 1930; three years of regency during which Lonergan taught at Loyola College, Montréal from 1930 to 1933; four years of theology studies at the Gregorian University in Rome from 1933 to 1937; his year of tertianship in Amiens, France from 1937 to 1938; the writing of his dissertation in Rome from 1938 to 1940; six and a half years of teaching theology at College de l’Immaculée-Conception in Montréal from 1940 to 1947; and lastly, five and a half years of teaching theology at Regis College in Toronto from 1947 to 1953. The period ends just before Lonergan’s return to Rome to teach theology at the Gregorian University. It comprises any works written (whether published or not) during those years, with the major exception of Insight, which was completed but not yet published as Lonergan set off again for Rome in September of 1953. In the larger, “developmental” project to which this study is a beginning, the student of Lonergan feels the need to create divisions, however arbitrary. The present division is simply to separate Lonergan’s earliest writings from the significant “middle periods,” first of Insight and then of Method in Theology. If the trend has been to begin these studies with the dissertation of 1940, the growing appreciation of the many insights communicated
in Lonergan’s earlier writings—such as those published in *The Blandyke Papers* or those found in “File 713–History”—warrants an expansion of the field of data.\(^{35}\)

How shall we characterize this earliest period? To begin with, we have Lonergan’s own characterization. At the end of the *Verbum* articles, for example, he mentions that his purpose had been “the Leonine purpose, *vetera novis augere et perficere*, though with this modality that I believed the basic task still to be a determination of what the *vetera* really were.”\(^{36}\) In other words, Lonergan understood himself to be asking the interpretive and historical question about, in the case of the *Verbum* articles, “what Aquinas meant by the intelligible procession of an inner word.”\(^{37}\) To be sure, there were larger, Trinitarian-theological concerns motivating this work, but the work itself was basically interpretive and historical.\(^{38}\) Nor is this the first time that he had asked this kind of question in relation to Aquinas. His dissertation, as well as the *Grace and Freedom* articles that they became, were also motivated by an interpretive-historical inquiry: a question about the precise character and significance of the development in Aquinas’s understanding of operative grace. Having spent the eleven years from the start of his doctoral studies in 1938 through the publication of the final *Verbum* article in

---

\(^{35}\) Though there is no space in the present dissertation to defend the claim, it is my view that Lonergan’s so-called “early works on history” found in File 713 contain some interesting references to grace that would challenge a too narrowly “intellectualist” reading of Lonergan’s early grasp of the notion.

\(^{36}\) *V.*, 222.

\(^{37}\) Ibid., 222.

\(^{38}\) Michael Rende characterizes this period of Lonergan’s work as “part of the larger Roman Catholic historical-theological retrieval of Aquinas.” (Michael L. Rende, *Lonergan on Conversion: The Development of a Notion* [Lanham, Md.: University Press of America, 1989], 2.)
1949 working steadily on these Thomist studies—though, as we shall see, not to the exclusion of other projects—it is no wonder that he would characterize the time as “years [spent] reaching up to the mind of Aquinas.”³⁹ “Reaching up” is an apt metaphor inasmuch as it conveys the import and gratitude of the student’s relationship to the master; but it is also true to say that Lonergan had spent those years reaching back and into the mind of Aquinas as well. Lonergan’s apprenticeship to Aquinas was a period marked by an intensely critical-historical and interpretive understanding.

To judge by the topics of these Thomist studies (namely, grace and reason), it would seem that Lonergan’s earliest interests concerned both metaphysical analogies in theology and what he would later characterize as cognitional theory. But largely as a result of the discovery of a cache of writings shortly after his death, we now know that in the 1930s—i.e., in the decade before his apprenticeship to Aquinas—“his interests were economic, political, sociological, cultural, historical, religious, rather than gnoseological and metaphysical.”⁴⁰ Those familiar with even a small sampling of Lonergan’s works across the decades will recognize these themes as topics that receive constant attention, sometimes as a main theme, other times as a subordinate theme, and sometimes as nothing more than the material for a passing illustration. In any case, it is now clear that he had this variegated set of interests under the heading of a philosophy of history oriented toward practice from his earliest days.

---

³⁹ I:769.
⁴⁰ V:vii, emphasis mine. (From the editor’s preface.)
Of particular importance is the topic of history itself. Five of the eight items found in the file on history treated this topic explicitly; it is implied in the other three. In these early writings Lonergan was working out—and effectively developing quite efficiently towards—the later, familiar analysis of history in terms of the three vectors of progress, decline, and recovery or redemption.\textsuperscript{41} Already in the 1930s, then, there is an interest in the idea of “development” \textit{in general}, which predates and informs Lonergan’s immediately subsequent work on the development of Aquinas’s mind \textit{in particular}. Indeed, this interest in the intelligibility of development is evident in the first chapter of the original dissertation—not published in \textit{Grace and Freedom}—on “The Form of the Development.”\textsuperscript{42} Hence this period is marked not just by historical inquiry into this or that intelligibility, but by an interest in and inquiry into the intelligibility of history itself.

A third feature of this early period, probably the most relevant for the present study, is the influence of the First Vatican Council’s apostolic constitution \textit{Dei Filius} (1870)—a document that influenced nearly all Catholic theological inquiry in the first half of the twentieth century. \textit{Dei Filius} declares the Church’s traditional teaching on the relationship between faith and reason, a theme that framed

\textsuperscript{41} He used the word “renaissance” for the third vector in these early works. For a concise treatment of Lonergan’s development on the topic of history during this period, see Shute, \textit{The Origins of Lonergan’s Notion of the Dialectic of History}.

\textsuperscript{42} \textit{GO}:162–192. Interestingly, there is a suggestion in one of Crowe’s brief introductions to these documents that Lonergan’s attention was drawn to the principle of development itself by grasping Aquinas’s teaching on the development of human intelligence. If this is true, it was perhaps a more fundamental insight than that concerning insight itself. Cf. Frederick E. Crowe, \textit{Lonergan} (Collegeville, MN; Liturgical Press, 1992), 25.
Lonergan’s earliest reflections on faith, which were indeed preoccupied with the apologetic issue of exactly how it is related to reason. Let us then identify some of the key elements of this authoritative document that meant so much to Lonergan.

First, *Dei Filius* defines faith in terms of three distinct aspects: the virtue of faith, the act of faith, and the object of that act. Thus, faith is the supernatural virtue by which we, with the aid and inspiration of the grace of God, believe that the things revealed by Him are true, not because the intrinsic truth of the revealed things has been perceived by the natural light of reason, but because of the authority of God Himself who reveals them.\(^{43}\)

The virtue by which we believe is distinct from the act of belief, which is “the assent of faith.” The former is “a gift of God” by operative grace, the giving of which is not due to any merit on the part of the recipient, yet it is meritorious inasmuch as it is “a work pertaining to salvation, by which man offers free obedience to God Himself by agreeing to, and cooperating with his grace, which he could resist.”\(^{44}\) The document stresses the freedom of this act:

> If anyone shall have said that the assent of the Christian faith is not free, but is necessarily produced by proofs from human reasoning; or that the grace of God is necessary only for that living faith “which worketh by charity”: let him be anathema.\(^{45}\)

Lastly, the object of the free act of faith concerns “all those things ... contained in the written word of God and in tradition, and those which are proposed by the

---

\(^{43}\) DB 1789.

\(^{44}\) DB 1791.

Church.” Here, faith primarily concerns an intellectual orientation to revealed truths and is focused on free assent; the existential dimension of faith is only implied.

Second, *Dei Filius* treats the distinction between faith and reason. Faith is itself a supernatural principle ordained to acts that attain objects in a higher order of knowledge than those available to natural reason alone: “In addition to things to which natural reason can attain, mysteries hidden in God are proposed to us for belief which, had they not been divinely revealed, could not become known.” Still, though distinct in principle, act, and object, faith is not incompatible with reason in any way: “although faith is above reason, nevertheless, between faith and reason no true dissension can ever exist, since the same God, who reveals mysteries and infuses faith, has bestowed on the human soul the light of reason.” This consonance of faith with reason is manifest in the “divine facts, especially miracles and prophecies,” which are designed to recommend the truths of faith to reason as “most certain signs of a divine revelation.”

If distinction without dissonance is a negative way of characterizing the relationship between faith and reason, it remains for us to articulate the document’s positive characterization of the relationship, which is the third and, in my view, most important feature of *Dei Filius* to be emphasized. The document presents faith as the liberator of reason: “faith frees and protects reason from errors and provides

---

46 DB 1792.
47 DB1795.
48 DB 1797.
49 DB 1790.
it with manifold knowledge.”

This manifold knowledge, of course, is the
knowledge of divine mysteries, without which it is “impossible to please God’ and to
attain to the fellowship of His sons.”

But if faith’s illumination and liberation of
reason has as its most important remote effect the salvation of believers in general,
it is not this effect alone that Dei Filius has in view here. Faith’s effect on reason is
also of fundamental importance for the proper functioning of theology. One of the
most commonly quoted lines of Dei Filius runs thus:

[R]eason illustrated by faith, when it zealously, piously, and soberly seeks,
attains with the help of God some understanding of the mysteries, and that a
most profitable one, not only from the analogy of those things which it knows
naturally, but also from the connection of the mysteries among themselves
and the last end of man; nevertheless, it is never capable of perceiving those
mysteries in the way it does the truths which constitute its own proper
object. For, divine mysteries by their nature exceed the created intellect so
much that, even when handed down by revelation and accepted by faith, they
nevertheless remain covered by the veil of faith itself, and wrapped in a
certain mist, as it were, as long as in this mortal life, “we are absent from the
Lord: for we walk by faith and not by sight.”

To be sure, this passage is about the role of reason in theology, but it is clear that
that role cannot be properly performed without the illumination of the divine light
of faith. Theology itself concerns understanding the mysteries of the faith, which is

50 DB 1799. This quote is the second half of a quote that begins with an
acknowledgement of reason’s contribution to faith, namely, that it “demonstrates
the basis of faith.” Still, in order for this to take place, the reason must be “right
reasoning,” and while there is nothing de jure to prevent right reasoning from
demonstrating the basis of faith, in the concrete order even right reasoning is the
effect of grace, as Lonergan himself stresses time and again. One of Lonergan’s
clearest statements on this score is the last line of his 1968 lecture, “Natural
Knowledge of God,” where he says: “I do not think that in this life people arrive at
natural knowledge of God without God’s grace, but what I do not doubt is that the
knowledge they so attain is natural.” (Bernard Lonergan, A Second Collection [eds.
William F. J. Ryan and Bernard J. Tyrrell; University of Toronto Press, 1996], 133.)

51 DB 1793.

52 DB 1796.
not, of course, a requisite for salvation. Recall that faith is primarily defined as that which helps the believer “believe that the things revealed by [God] are true.”\textsuperscript{53} In other words, faith is primarily a question of affirming the truth of divine mysteries. And yet, its role in guiding the natural light of reason to “some understanding of the mysteries” indicates a concern in \textit{Dei Filius} to relate faith not simply to salutary belief, but to theological inquiry. Indeed, the closing tone of the document implies that this concern with theological inquiry is actually a matter of emphasis: “We beseech all the faithful of Christ, \textit{but especially those who have charge of, or who perform the duty of teaching} ... to extend the light of a most pure faith.”\textsuperscript{54}

We need not imagine the impact that such a command had on Bernard Lonergan’s understanding of his vocation as a theologian in general and on his understanding of faith in particular, for we have many indications in the writings of this early period. As will be shown, Lonergan’s early notion of faith is an \textit{explicitly Christian} faith where the believer affirms the truth of Christian mysteries as such. This affirmation conditions but does not require the believer to move into theological inquiry. By contrast, what the later Lonergan means by “the eyes of being in love with God” does not as fully condition the subject to move into theological inquiry; for that to happen, an explicit set of beliefs needs to be affirmed; and for the later Lonergan there is no guarantee that the eyes of love will light on explicitly Christian beliefs. That new, later conception of faith reflects a much transformed theological \textit{context}, but also a much transformed \textit{theologian}, namely, Lonergan himself. That Lonergan’s early notion of faith is so tethered to the

\textsuperscript{53} DB 1789.
\textsuperscript{54} DB 1819, emphasis mine.
affirmation of revealed but reasonable truths that are themselves expressed in explicit Christian terminology is explained in part by the theological context characterized by the foregoing. That Lonergan’s early notion of faith was, beyond that, insightful and clear has to do with the quality of his own theological (and philosophical) inquiry, which in many ways is the result of a deep engagement during this period with Thomist notions of human knowing and grace, which are the subjects of the next few chapters.
II.

A Dynamic Universe: The Broad Context of Faith

The theological virtue of faith is the supernatural beginning of the movement toward a share in the very life of God, a divine gift that God graciously and freely offers to the creatures God loves. But even though a share in God’s life is an absolutely gratuitous gift, human beings are ordered thereto by their very nature. In other words, human beings have a natural desire to know God as God, that is, to know God essentially, despite the fact that the fulfillment of this desire is strictly speaking supernatural to human capacity. Indeed, even knowledge of the possibility of such a fulfillment is beyond human knowing and thus cannot be had without the light of faith. The notion of faith, then, is necessarily grounded in the notions of, on the one hand, a “natural desire to see God,” and on the other hand, the supernatural fulfillment of that desire, traditionally called the beatific vision.

But Lonergan’s understanding of the natural desire to see God and its supernatural fulfillment is part of an at-once more complex and broader context. First, the relationship between the natural desire for God and its supernatural attainment is not simply the relation of potency to form, but the relation that obtains between the beginning and term of a developmental process. Second, the developmental process from desire to fulfillment is merely the subjective aspect of a single, intelligible world order that is likewise not simply hierarchic, but dynamic. It is the aim of this chapter to assemble the elements of Lonergan’s concept of a dynamic universe—in both its subjective and objective aspects—in order that faith
may be understood in its broadest context. We begin with Lonergan’s understanding of the natural desire to see God.

1 The Natural Desire to See God

Lonergan’s theory of a natural desire to see God is, he insists, identical with that of Thomas Aquinas. Aquinas’s theory has its antecedents in “the spiritual hunger to which Aristotle alludes when, in the first line of his Metaphysics, he asserts that all humans by nature desire to know” and in “the primordial yearning to which Augustine alludes when, in the first paragraph of his Confessions, he observes that our hearts are restless until they rest in God.” If it was Augustine who clarified the range of Aristotle’s general claim—for Augustine, nothing less than Divine Intelligence itself can satisfy the restlessness of inquiry, even though human beings

---

55 Lonergan’s essay “The Natural Desire to See God” is found on pages 81–91 of Bernard Lonergan, Collection: Papers by Bernard J. F. Lonergan, vol. 4 of Collected Works of Bernard Lonergan (eds. Frederick E. Crowe and Robert M. Doran; Toronto: University of Toronto Press, 1993). The essay has its roots in the mid-twentieth century controversy over new questions about the topic raised in the Catholic philosophy of Maurice Blondel and the theological writings of Henri de Lubac. Lonergan’s own advertence to the controversy is relegated to a final section of the three-part essay, which was originally delivered as a paper at the Eleventh Annual Convention of the Jesuit Philosophical Association held at Boston College in 1949. For the most part, my own exposition prescinds from the historical controversy to focus on Lonergan’s theoretical presentation of his own position on the natural desire to see God. Lonergan’s understanding of the natural desire to see God is presented in a much more technical fashion at DES:127–229; cf. especially the first excursus on pages 139–161. Stebbins’ provides invaluable aid to understanding this incredibly difficult section at Divine Initiative, 142–182. The more basic presentation presented in this chapter is more than sufficient for the purposes of expositing the broad context of faith.

56 NDSG:81.

cannot hope by nature to achieve a vision or knowledge thereof—it was Aquinas who appropriated that clarification into a more systematic framework. That clarification involved a distinction between, on the one hand, natural and supernatural orders within creation, and on the other, the absolute transcendence of God and the finitude of a single world-order. Lonergan’s exposition of the theory includes eight points and two presuppositions that bring these and other salient features to light.

The first point is that “there exists ... a desire that is natural to the intellect.”⁵⁸ The natural desire of the intellect is inferred from the mere fact of the concrete occurrence of the natural inquiry of the intellect. Human beings, as a matter of fact and by nature, ask questions: “Pure reverie in which image succeeds image in the inner human cinema with never a care for the why or wherefore, illustrates the intelligible in potency. But let active intelligence intervene: there is a care for the why and wherefore; there is wonder and inquiry....”⁵⁹ Whether one experiences the data of consciousness or the data of sense, it isn’t necessarily the case that one will wonder about it. But it could happen,⁶⁰ and when it does, it happens naturally and without the need of a habit. This wonder manifests a natural desire to know, a spontaneous exigence to understand correctly the nature of our experiences.

The questions which are the manifestation of the intellect’s natural desire reduce, following Aristotle and Aquinas, to the pair quid sit and an sit.⁶¹ That is,

---

⁵⁸ *NDSG*: 81.
⁵⁹ V: 185.
⁶⁰ “When an animal has nothing to do, it goes to sleep. When a man has nothing to do he may ask questions.” (I: 34, emphasis mine)
⁶¹ *NDSG*: 81.
questions come in either of two forms: questions that ask what a thing is and questions that ask whether a thing is. As Lonergan’s study of the concept of *verbum* in the writings of Aquinas makes clear, and as his book *Insight* invites knowers to notice for themselves, these questions intend different objects or answers although they work together in the process towards knowledge.\(^6\) The goal of the question *quid sit* is explanatory understanding. It involves what Lonergan calls a “direct insight,” which is fully expressed in an “explanatory definition” or “concept” that is distinct from the insight itself.\(^6\) To anticipate the example from Lonergan’s essay on the natural desire to see God, a student of science might ask the question, “What is a lunar eclipse?” With the help of a good teacher, the student could have a direct insight into the nature of the phenomenon: “the earth intervenes between the sun and the moon, blocking off the light received by the latter from the former.”\(^6\) Again, the insight—the grasping of the answer—is distinct from but always related to the concept in which it is expressed.\(^6\)

---

\(^6\) Thus, as Stebbins writes, “[t]he process is compound rather than simple, for wonder comes to concrete expression as a question deploying in two phases: with respect to any object of inquiry, one asks either *quid sit* (what it is) or *an sit* (whether it is). The questions differ because they intend different objects or answers. But though the two sets of corresponding elements are distinct, they also are intrinsically related in such a way that knowing takes places only when both operations occur, both objects are attained, both questions are answered.” (Stebbins, *Divine Initiative*, 8.)


\(^6\) Note that “conceptualization is not an optional activity that may or may not follow on the occurrence of an insight; an act of direct understanding cannot but express itself in this way.” (Stebbins, *Divine Initiative*, 8.)
Intrinsically related yet distinct is the question *an sit*, which often follows though may precede the *quid sit* question, depending on the context. The goal of the *an sit* question is verification of matters of fact. It involves what Lonergan calls a “reflective insight,” which is expressed in a judgment of fact, similarly distinct from the insight from which it proceeds. The reflective insight grasps the sufficiency of the evidence for uttering judgments about the truth, possibility, plausibility, probability, or falsity of any given matter of fact. If the student’s understanding of lunar eclipses was mediated to him by a classmate, he might still wonder whether this understanding was correct. In the short term, he could ask his teacher, in which case he would have enough evidence to make an affirmative judgment based on his trust in the knowledge of that teacher; in the long term, he could become a scientist himself one day and generate the needed evidence by his own cognitional acts. Of course, he will never be able to extricate himself fully from the need to trust in the judgment of others; as Lonergan writes: “Ninety-eight percent of what a genius knows, he believes.” What is important here are the distinctions both between and among the sets of corresponding elements that pertain to the questions *an sit* and *quid sit*.

The second point in Lonergan’s theory of the natural desire to see God has been anticipated in the foregoing: “the question, *quid sit*, expresses a desire to

---

66 Theological inquiry is the conspicuous instance in which inquiry concerning essence follows inquiry concerning existence.
understand, to know the cause, and especially to know the formal cause.”

Again, the natural occurrence of this kind of question is easily observable in oneself, in one’s children, or—if one has a mind to read the dialogues of Plato—in the portrait of Socrates sauntering around ancient Athens asking his friends just what things were—things like moderation, courage, justice, science. Lonergan notes that if it was Socrates who had exemplified the power of the quid sit question “to prick complacent bubbles of unconscious ignorance,” it was Aristotle who hit upon the intelligibility of the form of the question. For the question what is really identical to the question why.

Thus, “Why does light refract” and “What is refraction?” are, not two questions, but one and the same. Again, to take Aristotle’s stock example, “What is an eclipse of the moon?” and “Why is the moon thus darkened?” are, not two questions, but one and the same. Say that the earth intervenes between the sun and the moon, blocking off the light received by the latter from the former, and at once you know why the moon is thus darkened, and what an eclipse is.

Thus, for Lonergan, the quid sit question is not simply seeking a “nominal definition.” A nominal definition of a thing does not tell the inquirer what the thing is, only what is meant by the name or word inquired about. I could perhaps train my nearly four-year-old son, Milo, to recognize the phenomenon of light bending

---

69 NDSG:81–2. The idea of a formal cause may be grasped by thinking of it as the answer to questions such as the following, “What makes this pile of bricks and stone a house?” It is, in the case of artificial objects anyway, an artificial form. But this is not to be confused with the blueprint, or with the idea of the pattern that resides in the creativity of the architect; that is the exemplary cause. The formal cause is the pattern that inheres, not intentionally in a mind, but rather in—or better, as the proportion of—realities themselves. Without it, the bricks and stones (material cause) would be a mere pile, not at all good for habitation (final cause) until the action of the builders (efficient cause) communicates the form designed by the architect (exemplary cause). Cf. V:28.

70 V:26.

71 Ibid., 26; cf. NDSG:81–2.
through a glass medium and to call it by the name “refraction,” but he would not thereby understand the nature of this phenomenon. Hence, according to Lonergan, the *quid sit* question heads for an explanatory definition. The difference between having a nominal and an explanatory definition is in the kind of insight experienced in relation to the data in question:

Both nominal and explanatory definitions suppose insights. But a nominal definition supposes no more than an insight into the proper use of language. An explanatory definition, on the other hand, supposes a further insight into the objects to which language refers.”

Only the latter kind of insight yields the kind of definition that one might utter intelligently, rather than simply parrot like a lazy school child.

If questions come before answers, so too does the psychological tension that accompanies questions that come before its release in the joy of discovery. The third point in Lonergan’s theory concerns the *natural* fulfillment of the natural desire to understand, a fulfillment that is of two kinds. The first kind is proper fulfillment. “Proper fulfillment is by the reception in intellect of an intelligible form or species proportionate to the object that is understood.” A proper fulfillment of the natural desire to understand the nature of lunar eclipses occurs when the intellect grasps the intelligible pattern—constituting either the reality or the

---

72 *I:36.*
73 The image comes from *I:31.* “As every schoolboy knows, a circle is a locus of coplanar points equidistant from a center. What every schoolboy does not know is the difference between repeating that definition as a parrot might and uttering it intelligently.”
74 “Already we had occasion to speak of the psychological tension that had its release in the joy of discovery. It is that tension, that drive, that desire to understand that constitutes the primordial ‘Why?’ Name it what you please—alertness of mind, intellectual curiosity, the spirit of inquiry, active intelligence, the drive to know. Under any name, it remains the same and is, I trust, very familiar to you.” (*I:34*)
75 *NDSG:*82.
imagined phantasm of a particular lunar eclipse—of the earth’s intervention between the sun and the moon, which blocks off the light received by the latter from the former. The grasping in question is not the reception of the very *formal cause* that makes the reality to be what it is; rather, it is an assimilation, a reception in the intellect of a *likeness* of that formal cause—what Lonergan here calls “an intelligible form or species proportionate to the object that is understood.”76 A man understanding a lunar eclipse does not, of course, become a lunar eclipse, as if the formal cause hitherto informing the event itself becomes, through the act of understanding, the new form of the man. What the intelligent man becomes is a man who understands what a lunar eclipse is. This act of understanding involves an identity—not ontological, but intentional—between the idea in the mind of the man understanding the eclipse and the formal cause “in” the eclipse being understood.77 As Aquinas put it: “the intellect penetrates to the inwardness of things,”78 to the very patterns, proportions, *logoi* that make a thing—or in the case of a lunar eclipse, an event—to be what it is. And this very penetration into the nature of things, or (to reverse the direction of the metaphor) reception of a proportionate species, is what

---

76 Ibid., 82. Cf. Lonergan’s explanation of Aquinas’s use of Aristotle’s well-known “*intellectus in actu est intellectum in actum*” [understanding in act is the understood object in act] under a slightly but significantly altered meaning: “the understanding in act is the understood in act because of the likeness to the thing understood.” (V:159, n. 35, emphasis mine.)

77 This *intentional* identity, as distinct from ontological identity, is the relation between the knower and the known in acts of understanding; this identity is also (perhaps confusingly) termed “assimilation,” such that there is said to be an assimilation of the knower to the known in an act of understanding. I am grateful to Jeremy Wilkins for clarifying this distinction.

78 V:33.
Lonergan means by insight—in this case, of course, direct insight, the expression of which is the explanatory definition outlined above.

But besides proper fulfillment there is analogical fulfillment. “Analogue fulfillment is by the reception in intellect of some lesser form or species that bears some resemblance to the object to be understood and so yields some understanding of it.”79 An analogical fulfillment of the natural desire to understand lunar eclipses occurs when the intellect grasps, say, the simple reason why Tom can’t see Dick when Harry is standing in his way, because the “light” of Tom’s gaze is prevented from catching a glimpse of Dick by the intervention of Harry’s body.80 Because it is only an analogy, and so differs from the object to be understood in addition to resembling it, it must be “complemented by the corrections of a via affirmationis, negationis, et eminentiae as in natural theology or in the mathematical procedure of taking the limit.”81 That is, whatever is perfect about the analogy is to be affirmed; whatever is imperfect is to be denied or negated; and, if relevant, whatever is correct but only in a lesser sense is to be extrapolated so as to generate a heuristic concept adequate to the eminence of the object in question.

Fourthly, “the limited understanding of the mysteries of faith, attained through the connection of the mysteries and the analogy of the mysteries with

79 NDSG:82.
80 Note that the “analogical understander” in question would also have to trust, on the authority of someone else who had a proper understanding of lunar eclipses, that this analogy did in fact contribute some understanding of the thing. Thus, analogical understanding presupposes a natural faith when it is a question of the nature of proportionate realities, just as it presupposes a supernatural faith when it concerns the nature of transcendent realities.
81 NDSG:82.
nature, is a further instance of analogical fulfillment."82 This point is subsidiary to the previous point but quite relevant to the topic of the present dissertation. By Lonergan’s own admission both the fulfillment and the desire fulfilled pertain less to the natural desire for God than to a desire for God that is already in some manner transformed by grace:

[T]his fulfillment is not simply natural, for it presupposes revelation and faith. Similarly, the desire that is fulfilled is not simply natural, for the theologian needs grace to know of the existence of the Blessed Trinity though he needs no further grace to ask what the Blessed Trinity is.83

An aspect of Lonergan’s final point in this quote is that asking questions is in principle an activity that is natural to human beings; but it does not follow that humans do in fact ask all further, pertinent questions. It may be and likely is the case that grace is operative even in the inquiry of most subjects—including inquiry about God, both what God is and whether God is. Still, grace that helps humans do what is otherwise natural to them is not necessary in principle, only in fact.84

Fifthly, these two types of fulfillment, analogical and proper, are both limited, but in different ways. On the one hand, “analogical fulfillment is fulfillment only in an improper sense. It does not satisfy our intellects.”85 It does not satisfy the human intellect precisely because it does not directly answer the question about what the thing is; rather, it answers the question about what the thing is like. “It goes part of

82 Ibid.
83 Ibid.
84 This point is communicated quite nicely, I think, at the end of Lonergan's essay, “Natural Knowledge of God”: “I do not think that in this life people arrive at natural knowledge of God without God’s grace, but what I do not doubt is that the knowledge they so attain is natural.” (2C:133) The same could be said, mutatis mutandis, about inquiry in general.
85 NDSG:82.
the way, but not the whole way.” Lonergan calls fulfillment by analogy a matter of decreasing returns, “for the further one pushes the issue the clearer it becomes that there is much we do not know.” Perhaps the thoroughly agnostic Socrates—a caricature so popular among college philosophy students—would be satisfied by his pupils’ learning of this lesson, but it is not Socrates that we are out to satisfy, but the spirit of inquiry in general, which prompts humans to ask further questions if they have any. Analogical fulfillment simply cannot put inquiry to rest.

But neither can proper fulfillment fully satisfy human wonder, only for a different reason. If analogical fulfillment does not satisfy because it cannot by definition give the intellect all that it desires to know about any reality, proper fulfillment does not satisfy because it cannot give the intellect all that it desires about all of reality. Put differently, “proper fulfillment really satisfies; but it can be had naturally only with respect to material things.” The reason for this has to do with the human intellect’s need of phantasms, or images drawn in our imagination, for understanding. According to Aquinas’s principle that “whatever is received into something is received according to the condition of the receiver,” and given the constraints of the “present state of life, in which the soul is united to a possible body,” Aquinas concludes that “it is impossible for our intellect to understand anything actually, except by turning to phantasms.”

86 Ibid.
87 Ibid.
88 Ibid.
89 ST I, q. 75, a. 5, c. The tag is famous in its Latin dress: “Quidquid recipitur ad modum recipientis recipitur.”
90 ST I, q. 84, a. 7, c. Aquinas is elaborating a point made by Aristotle: “[T]he soul understands nothing without a phantasm.” (In III De anima, lect. 7.)
the human intellect, then, is the *quiditas rei materialis*—the “what it is” or “whatness” of realities that exist under the conditions of space and time. But since there is more in and to the universe than realities conditioned by space and time—namely, and most importantly, the very cause of the universe—and since the human intellect is “not content to ask *quid sit* solely with regard to material things,” it keeps on asking what and why. The reach of human inquiry, then, extends beyond its capacity for *natural* fulfillment, which means that proper or proportionate objects are inadequate to the task of giving it rest.

Sixthly, is there such an object that is adequate to the task? Lonergan holds that there is. For “besides their proportionate object, our intellects also have their adequate object, namely, the transcendental, *ens.*”\(^\text{91}\) Again, just because the human intellect is not adequate to the answers about the nature of realities that are not conditioned by space and time, this doesn’t mean that it is unable to ask questions about them. For just as we can ask about the cause of the existence of this or that reality within the universe of being, so can we ask about the cause of the existence of the universe itself. But this is to ask about the ground for all that is conditioned by space and time; and such a ground cannot itself be conditioned by space and time, otherwise it would itself require an explanation. To know that such an explanation must exist is, in principle, within reach of human reason; but we are presently asking about the object of intelligence—i.e., the nature of things, not simply the fact of their existence. But just as it is possible and natural for human reason to affirm that there is a cause for the existence of the universe, so is it possible and natural for

\(^{91}\) *NDSG*:82.
the intellect to wonder just what this cause is. And since this cause is not, and cannot be, itself conditioned by space and time, it is not a proper object of the intellect. In other words, the answer to the question that we are able to put naturally is not naturally attainable. Thus, the mere fact of the restlessness of inquiry, even and especially unto inquiry about the cause of everything that is, is evidence that the only adequate object of this restlessness is beyond the proportion of the intellect—which is to say, transcedent. “Since, then, acts are specified by their objects, and the object of natural desire is the transcendental, ens, we may say that the desire of our intellect is natural in origin and transcendental in its object.”92 In other words, the desire to understand is both natural and transcendental; it is natural in the sense that the human intellect needs no habit to ask questions; it is transcendental in the sense that the object of the desire is beyond the natural capacity of attainment. From this a corollary follows, which is the next point in Lonergan’s theory.

Seventhly, “the question quid sit Deus [what is God], expresses a desire that arises naturally as soon as one knows the existence of God.”93 To ask about the nature of the cause of the universe is, it turns out, to ask about God.94 To affirm the existence of God is natural to human reason, as Lonergan himself argued quite cogently on a number of occasions.95 But what is equally natural is to ask about the

92 Ibid., 83; cf. I:372–98.
93 Ibid., 82.
94 “Our conception of an unrestricted act of understanding has a number of implications, and when they are worked out, it becomes manifest that it is one and the same thing to understand what being is and to understand what God is.” (I:680) Cf. also, “The primary component [of the unrestricted act of understanding] has been shown to possess all the attributes of God.” (I:697)
95 On the natural knowledge of God’s existence see Lonergan’s essay by the same title, “Natural Knowledge of God” at 2C:117–33; cf. also the chapter XIX of Insight.
nature of God once the affirmation of God’s existence is uttered. The reach of our intellect is transcendental; it goes “beyond” our natural capacities. But there is nothing beyond God, who is not merely relatively but absolutely transcendent, beyond all finite substances as their creator and sustainer. Therefore, the reach of our intellect is unto knowledge of everything about everything, which happens to be God. “Such knowledge,” Lonergan writes, “is beyond the natural proportion of any possible finite substance and so strictly is supernatural; it is what Aquinas called ‘videre Deum per essentiam’ and is identical with the act commonly named the beatific vision.”

According to Aquinas, the beatific vision is knowledge of God through a species that is the divine essence itself. Again, proper knowledge of a thing is had only by an intelligible form or species that is proportionate to the thing itself. But only the divine essence itself can be the species for knowing God. Beatific knowledge, then, is a matter of knowing God by God’s own essence. But in order that the human intellect can be rendered capable of understanding the divine essence, there is required a likeness of God on the part of the subject. As Aquinas says: “[I]n order to see God there must be some similitude of God on the part of the visual faculty,

---

96 “In a more general sense, transcendence means ‘going beyond’.” (I:658)
97 NDSTG:83. Note that I use the term “transcendent” for God and “supernatural” for terms of the supernatural order, which are distinct from God. This accords with the practice in Catholic theology whereby the term “supernatural” is, as Stebbins puts it, “applied not to God but to the order of being constituted by the participation of creatures in the divine life.” (Stebbins, Divine Initiative, 55) On the difference between relatively and absolutely supernatural (and transcendent), see below.
98 “The essence of God ... cannot be seen by any created similitude representing the divine essence itself as it really is.” (ST 1, q. 12, a. 2, c.)
whereby the intellect is made capable of seeing God."\textsuperscript{99} This likeness or similitude is a created participation of the divine nature commonly named the light of glory. I will discuss both the light of glory and the beatific vision further in the next chapter, which details the created communications of divine nature and their transformation of human activity. For the present, the point is to highlight the basic reason why the beatific vision is, to use Lonergan's phrase, "strictly supernatural." The reason is because both the capacity for and the object of the act of understanding that alone is adequate to satisfying the restlessness of inquiry is not just relatively but absolutely supernatural to human understanding.

What, then, is the meaning of "supernatural"? In the first place, the term supernatural is defined with reference to the term natural. In \textit{De Ente Supernaturali}, Lonergan offers an explanatory definition of natural as "that which lies within the proportion of nature."\textsuperscript{100} What we have been discussing thus far, namely, the natural desire to understand God, is a perfect example of a natural reality. The desire to ask questions, even questions about God, is \textit{natural} to the human intellect because it lies within the proportion of the nature of the human intellect. Supernatural, then, is "that which exceeds the proportion of another nature and is superior to it in being and perfection."\textsuperscript{101} Again, the fulfillment of the restlessness of human inquiry—understanding what God is by God’s essence—is supernatural because it exceeds the proportion of another nature, in this case, the nature of the human intellect, whose proper object is the \textit{quidditas rei materialis}.

\textsuperscript{99} Ibid.
\textsuperscript{100} \textit{DES:79}.
\textsuperscript{101} Ibid., 81.
But Lonergan has claimed that this fulfillment is supernatural in a strict or absolute sense, not merely in a relative sense. What does this mean? For Lonergan, “[t]hat which exceeds the proportion of this or that nature is relatively supernatural.”102 An example would be my dog Frazie’s grasp of the nature of lunar eclipses. Smart though she is, it is simply beyond her nature to understand things the way humans do, and this means that lunar eclipses can be sensed by her but not understood in the ways outlined above. Frazie’s understanding, as far as we can tell, is limited to the sensible level. But understanding lunar eclipses is not supernatural to all finite substances, just to some.103 On the other hand, [t]hat which exceeds the proportion of any finite substance whatsoever, whether created or creatable, is absolutely supernatural, supernatural without qualification.”104 Realities in the supernatural order are examples. No creature, whether human, dog, plant, or mineral, is proportionate to the beatific vision.105

In his eighth and final point, Lonergan remarks that it is one thing to conceive of the cognitional act that would satisfy the restlessness of human inquiry as it has been outlined thus far; it is another thing altogether to affirm that such a fulfillment

102 Ibid., 81.
103 The following example, based on the “relative supernaturality” of intelligence to sensation, is meant to convey the point as simply as possible. Since, however, sensation does not produce acts of understanding, a perhaps better example might be the mere physicist who is unable to grasp the intelligibility of chemistry. In this case, the insights of chemistry are more clearly relatively supernatural to the insights of physics; and (to anticipate the point of this paragraph) the unrestricted insight of beatific knowledge is absolutely supernatural to any finite insight, including those of angels. I am grateful to Patrick Byrne for suggesting this example.
104 DES:81.
105 Even angels are not proportionate to beatitude. They are only relatively supernatural to us. But this gives them no advantage when it comes to the absolutely supernatural realities. As Stebbins puts it, “[the supernatural order] utterly transcends all that is not divine.” (Stebbins, Divine Initiative, 55.)
is a reality. He observes that this is a strictly theological conclusion. "It can be thought only because one has the faith, knows the fact of the beatific vision, and so must accept its possibility."\textsuperscript{106} Affirmation of this and other related facts imply a cosmic order that involves, not just the reality of its absolutely transcendent cause, but also an absolutely supernatural dimension—an order or grade of the single world-order of the universe that perfects the lower, natural dimension and in which that lower dimension participates as a means to its perfection.\textsuperscript{107} Such is the supernatural order, the insight into which is the supernatural theorem.\textsuperscript{108} It is an insight into "the intelligibly interrelated totality of those realities in the universe which, though created by God—and hence finite and contingent—nevertheless are proportionate to the attainment of God uti in se est [as he is in himself]."\textsuperscript{109} Besides the beatific vision, the other aspects of the supernatural order are the secondary act of existence by which the Son of God is made incarnate, and the gift of sanctifying grace which gives rise to the theological virtues and, together with them, effects the movement of the human being toward the share in divine life that is God's gracious gift. Again, the affirmation of these realities is only possible for believers and theologians with faith. A philosopher, Lonergan notes, is able to affirm the natural

\textsuperscript{106} NDSG:83.
\textsuperscript{107} Lonergan discusses the participatory aspect of world-order in terms of the notion of vertical finality, which I shall discuss in the next section of this chapter. Note that this participatory aspect denies, ex hypothesi, any opposition that might be posited between the supernatural and the natural orders. Lonergan countenanced no such opposition as is implied in the image of a "two-story universe." Rather, he holds a single world-order, with two intelligibly related dimensions, one absolutely supernatural to the other. Cf. DES:81.
\textsuperscript{108} For Lonergan's treatment of the history of the supernatural theorem, see GF:14–20. I treat the supernatural theorem more fully in the next chapter.
\textsuperscript{109} Stebbins, Divine Initiative, 55. For what follows, see the short section of his book entitled "The Theorem of the Supernatural." (Ibid., 54–56)
desire to understand, and even to affirm that desire’s reach to its transcendental object; but without faith in the beatific vision, such a desire remains paradoxical—a thirst that is, by nature, unquenchable.\(^{110}\)

If these are the main lines of Lonergan’s thesis, there remains the more fundamental matter of its presuppositions. If Lonergan speaks of the presuppositions as dual, it is only for the sake of distinction, not separation. In fact, there is a single presupposition with two facets, like two sides of a single coin. It concerns, as it were, one’s worldview, one’s picture of reality. On the objective side there is Lonergan’s dynamic existentialism;\(^ {111}\) it is opposed to the static essentialism of those who would take issue with several aspects of Lonergan’s thesis—especially the fact of a “natural aspiration to a supernatural goal.”\(^ {112}\) On the subjective side there is Lonergan’s open intellectualism; it is opposed to the closed conceptualism of those who take understanding to be, not a matter of conscious insight into phantasm, but “an unconscious process of abstraction from sensible data.”\(^ {113}\) What static essentialism and closed conceptualism have in common is an oversight, not of the hierarchic universe as such, but of the possibility that lower grades of being can participate in higher grades of being. This oversight is perhaps understandable on the part of those who lived before the findings of modern science, especially insights concerning biological evolution of species, which constitutes an outstanding

\(^{110}\) “[O]nly the theologian can affirm the natural desire to see God; a philosopher has to be content with paradox.” (2C:84)

\(^{111}\) Lonergan does not, as far as I know, use the term “dynamic existentialism” to oppose the view he calls “static essentialism,” but it is appropriate inasmuch as it accords symmetry to the entire analysis, as will be made clear below.

\(^{112}\) NDSG:84.

\(^{113}\) Ibid., 85.
instance of the integration of lower grades into higher, more complex syntheses.

Now that these and other examples of this possibility form a common feature of the new evolutionary context for thought, the oversight must be acknowledged and the counterposition reversed. Indeed, Lonergan thought that this oversight was an even greater problem than the controversy of the state of pure nature, in which the debate about a natural desire to see God had had its twentieth-century rekindling.¹¹⁴

In the following section, I will discuss this dynamic feature of the hierarchic universe as a preparation for discussing, in a final section of the chapter, the counterpositions that deny it.

2 Vertical Finality¹¹⁵

Lonergan names the dynamic feature of the universe “vertical finality.” Vertical finality is “the direction immanent in the dynamism of the real.”¹¹⁶ It denotes the

¹¹⁴ “[A]t the present time, it seems to me that the real issue does not lie in the possibility of a world order without grace; the real issue, the one momentous in its consequences, lies between the essentialist and conceptualist tendency and, on the other hand, the existentialist and intellectualist tendency.” (NDSG:90–1)


¹¹⁶ I:476. This is from Insight, which came a handful of years after “Finality, Love, Marriage,” and does not refer to vertical finality explicitly, but to finality in general. Still, the idea is the same. In Lonergan’s treatment of finality in Insight, the context of which is the notion of development, he does not distinguish, as he does in the 1943 article, between absolute, horizontal, and vertical finality. In the early article it is precisely the idea of “vertical finality” that is used to add the notion of development to the already accepted notions of, on the one hand, a reference of all things towards
movement of an incomplete universe towards fuller reality—“a universal striving towards being.” It is the becoming of reality, not by means of “some pull exerted by the future on the present,” but rather by means of an immanent potency and dynamism that heads for its own completion. In other words, all of reality develops—transcending previous limitations and “mount[ing] through successive levels of higher systematization.” Cognitional activity is, of course, part of reality and so it too develops and strives towards being, with this added nuance—that it does so consciously, intelligently, reasonably. It is the subjective dimension of vertical finality corresponding to the objective process of the emergent universe, which is the object of human knowing.

The insight into vertical finality is an insight into the nature of the evolving universe, indeed, into the very dynamism of the development itself. And it is precisely the new scientific context—namely, the one that takes development seriously—that Lonergan believes must be taken into account in any contemporary theology and philosophy. Earlier theories having to do with potencies and appetites of things towards their ends have long been accepted. For example, it has long been understood that everything in the universe, including the universe as a whole, has a potency for an absolute end, namely, God. The universe and its components have also long been understood to have a potency for its own proportionate ends. But neither of these types of potency necessarily involves development in the sense God (“absolute finality”), and on the other, a reference of all things to their commensurate motives and ends (“horizontal finality”).

117 Ibid., 471.
118 Ibid., 470. I.e., not by final causality.
119 Ibid.
120 Ibid.
meant above. In the first part of his 1943 essay “Finality, Love, Marriage”—an essay ultimately about a theology of marriage—Lonergan sets out a brief theoretical distinction between the three kinds of “finality” at play in the foregoing. The three kinds are absolute finality, horizontal finality, and vertical finality.

First, a brief word about the difference between finality and its older relative, final causality. The notions are, of course, similar; they both refer to the directedness of things towards ends. But their difference is crucial to grasp for a proper understanding of what Lonergan means. The key difference is that finality is not an extrinsic cause such as a final cause is—drawing the reality, as it were, from outside towards it, like Aristotle’s Unmoved Mover. Rather, it is an intrinsic constituent of the thing itself. In this sense, it has more in common with Aristotle’s formal cause than it has with his final cause. Lonergan makes the distinction rather plain in chapter XIV of Insight:

[O]ur present concern is not with such extrinsic causes [as final causality] but with the immanent constituents of proportionate being. Accordingly, if any reader wishes the Aristotelian parallel to our finality, he will not find it in Aristotle’s arché hothen hé kinesis [the source of movement] nor in his telos [end] but in his physis [nature]. For finality is not principium motus in alio inquantum alid [the principle of movement in another thing insofar as it is other]; it is not id cuius gratia [that for the sake of which]; it is principium motus in eo in quo est [the principle of movement in that in which it is].

---

121 My claim that Aristotle’s Unmoved Mover draws reality “from outside” is meant simply to distinguish final [and efficient] causes from causes that, as it were, move from inside—i.e., formal causes. The claim is not meant to deny that the material cause of all that is moved by final causes is intrinsically constituted by a very potency so to be moved; indeed, it is the nature of everything in the universe to be made of this prime matter, which just is a prime potency for the drawing in question.

122 I:476.
Any theology that affirms a desire of the intellect to know God—whether that desire is a natural endowment or is also a supernatural gift—implicitly affirms what Lonergan calls _absolute finality_. Absolute finality is “the absolute reference of all things to God.” Aquinas himself affirmed this in terms of the natural desire on the part of all creatures for God. “[E]very creature intends to acquire its own perfection, which is the likeness of the divine perfection and goodness. Therefore the divine goodness is the end of all things.” The distinction between human beings and other creatures is not that the former are destined for the attainment of God while the latter are not; rather, it is that the attainment of the former involves knowledge and love—and is therefore properly called “happiness”—while the attainment of the latter does not involve knowledge and love, which are unique to rational creatures. Absolute finality, then, is the immanent potency and appetite of all things for the final cause, the _cuius gratia_, the _finis qui_, that is God. It is not necessary to affirm development—either of mind or of objective reality—to affirm absolute finality; indeed, it is possible to deny the former while affirming the latter.

_**Horizontal finality** refers to “the reference of each thing to its commensurate motives and ends.” If every creature in the universe has an immanent potency for an absolute end, so too does each creature have an immanent potency for its more proximate end(s). Whatever it means to say that dogs and trees and rocks all have a

---

123 FLM:18.
124 ST I, q. 44, a. 4. Cf. ST I-II, q. 1, a. 8, where he writes: “God is the last end of man and of all other things.”
125 “For man and other rational creatures attain to their last end by knowing and loving God; this is not possible to other creatures, which acquire their last end insofar as they share in the Divine likeness.” (ST I-II, q. 1, a. 8.)
126 FLM:19.
127 Ibid., 18.
natural directedness to their Creator, it is at least a common notion that dogs have an innate directedness to certain ends that they share among themselves but which are rather different from the innate directedness of trees and rocks, etc. If the proper conditions are met—that is, if there is food, room to exercise, and the affection of its master—a puppy will become a full-grown and healthy dog, not some other kind of thing. If there is adequate water and sunshine, an acorn will become an oak tree, either strong or weak, but never anything else. Rocks, whatever they require, presumably attain their ends without any risk of switching tracks to meet the proportionate ends of other realities. Thus, horizontal finality is defined in terms of a thing’s essence: “for it is essence that limits, that ties things down to a given grade of being, that makes them respond to motives of a given type, that assigns them their proper and proportionate ends.”\textsuperscript{128} From this, further questions can be raised. Are all things absolutely tied to given grades of being? Does our “think[ing] of the universe as a series of horizontal strata”\textsuperscript{129} preclude us from conceiving of an upward tendency of things \textit{between} these strata? In a word, does reality \textit{develop}?

Besides the absolute and horizontal reference of all things to God and to their proportionate motives and ends, Lonergan affirms a third reference: “a vertical dynamism and tendency, an upthrust from lower to higher levels of appetite and process.”\textsuperscript{130} Lonergan notes four manifestations of vertical finality, the last of which is of especial importance for the notion of faith.

\textsuperscript{128} Ibid., 20. This is relevant to a thing’s mode of attainment, its \textit{finis quo}, of the final cause. (\textit{FLM}:19)
\textsuperscript{129} Ibid., 20.
\textsuperscript{130} Ibid., 18.
First, there is the *instrumental* manifestation of vertical finality. It can be illustrated by the instrumentality of “a concrete plurality of lower activities ... to a higher end in another subject.”\(^{131}\) The example that Lonergan gives is the instrumentality of the many movements of a chisel towards the beauty of a statue. Another example is the movement of the keys on a keyboard that are instrumental to my purposes in writing. What is important is that the higher end to which the lower activities are instrumental is beyond the capacity of the lower activities as such; the higher end is relatively supernatural to the lower activities. Not only does a chisel require a higher-order operator to make it do its work, even in the event of an automatic chisel connected to a programmed computer, there can be no question, as far as Lonergan is concerned, of the chisel’s ability *as chisel* to communicate “beauty” to the marble. Similarly, the keys of a computer must be manipulated by an intentional operator, who alone is capable of communicating (as well as understanding and appreciating) meaning.\(^{132}\) Another important feature of the instrumental manifestation of vertical finality is the ordination of lower activities of a sort to a higher end *in another subject.* The movement of the chisel does not amount to any striving beyond chiseldom; though it participates instrumentally in an end that is relatively supernatural to it, the chisel does not transcend its very limited nature. This is not the case, however, with what comes next.

\(^{131}\) Ibid., 20.

Secondly, there is the *dispositive* manifestation of vertical finality. Here, “a concrete plurality of lower-level activities may\(^{133}\) be dispositive to a higher end in the same subject.”\(^{134}\) The example Lonergan gives is the example we’ve been discussing already at some length, namely, the act of understanding that supervenes over the lower-level activities that condition but do not cause insights. “The many sensitive experiences of research lead to the act of understanding that is scientific discovery.”\(^{135}\) One cannot help but think of Archimedes sinking down into the pool at the baths only to spring out again to yell, “Eureka!” In this case, the higher order end (the insight) does not obtain in a subject distinct from the one (namely, Archimedes) in whom the lower-level activities occurred. Archimedes was the one with the question; Archimedes was the one whose imagination was stirred by the sensation of the water rising to meet his descending and increasingly light body; and Archimedes was the one who was changed by the insight that was elicited in that very moment.

Thirdly, there is the *material* manifestation of vertical finality: “a concrete plurality of lower activities may be the material cause from which a higher form is educed or into which a subsistent form is infused.”\(^{136}\) Lonergan does not give examples here, noting that they are familiar. The obvious example of higher forms

\(^{133}\) Note, what was also true in the previous manifestation, that the mere occurrence of these lower-level activities is not enough to *guarantee* the eventuality (whether instrumentally, dispositively, or otherwise) of these higher ends; in fact, the activities may but need not lead to anything at all. This is relevant to, among other things, Lonergan’s understanding of the emergent universe and the development of understanding. The outstanding example of the latter in Lonergan’s life, of course, was the development of the mind of Aquinas. Cf. *GO*:153–155.

\(^{134}\) *FLM*:20.

\(^{135}\) Ibid.

\(^{136}\) Ibid.
being educed from lower forms is biological evolution. Less obvious is what might illustrate the infusion of a subsistent form into a concrete plurality of lower activities. Stebbins offers the example of the fertilization of the human ovum.\footnote{Stebbins, \textit{Divine Initiative}, 57.} Again, as with the other manifestations of vertical finality, we are talking about an upthrust to levels of being that are \textit{relatively} supernatural to the lower-level activities in question. But is there a tendency to higher ends that are \textit{absolutely} supernatural?

For the present exploration, the most significant manifestation of vertical finality is the fourth, namely, the \textit{obediential} manifestation.

Fourth, a concrete plurality of rational beings have the obediential potency to receive the communication of God himself: such is the mystical body of Christ with its head in the hypostatic union, its principal unfolding in the inhabitation by the Holy Spirit by sanctifying grace, and its ultimate consummation in the beatific vision which Aquinas explained on the analogy of the union of soul and body.\footnote{FLM:20–1.}

The ends to which the concrete plurality of rational beings are directed are not just relatively but absolutely supernatural to their level of being. A group of individual dancers may coordinate their bodies and move together as one, but only the grace of God can bring about the mystical body of Christ. A natural diet, regular exercise, and the consultation of good doctors can bring about the health of the body, but only the Holy Spirit can heal the soul in its brokenness. Years of study may elicit mastery over any given subject matter and thereby constitute a truly transformed mind, but only God can give Godself as the mind’s object and thereby satisfy once and for all the infinite wonder at the root of human inquiry. The acts in question are absolutely
and not merely relatively supernatural to the rational beings themselves, and this is the key to the meaning of obediential potency. Obediential potency, then, is defined with an eye towards the kind of agent that alone is capable of actualizing the potency; in this case, the relevant potencies belong to rational beings, the relevant acts belong to the [absolutely] supernatural order, and only God is proportionate to the production of the acts. A neat syllogism from De Ente Supernaturali summarizes the matter thus:

[If no finite substance is an agent proportionate to producing strictly [i.e., absolutely] supernatural acts, the potency for receiving acts of this kind is obediential. But no finite substance is an agent proportionate to producing strictly supernatural acts. Therefore the potency to receive acts of this kind is obediential.]

The hierarchic universe, then, manifests four tendencies of lower grades of being to be assimilated into higher unities. The instrumental incorporation of lower entities into higher ends is hardly controversial; it occurs every time an object is used as a tool for some intentional end. The dispositive and the material manifestations of vertical finality, on the other hand, are precisely what is either overlooked or denied by those who would engage questions about the natural desire for God, faith, and beatific knowledge in conceptualist and essentialist terms; whether the mind and the universe itself develops is still for some an open question. Finally, the possibility

---

139 *DES*:137, 139. There was a broad consensus among scholastic theologians—the only ones to care about the notion in the first place—that there was such a notion of obediential potency, and that it pertained to God’s gift to human beings of what is otherwise disproportionate to their nature. But the consensus ends with this affirmation. For a supremely clear exposition of Lonergan’s grasp of its meaning and implications, especially as regards the natural desire to see God, cf. Stebbins, *Divine Initiative*, 142–82. Some, though not all, of the more technical aspects of this notion will find a place in the next chapter’s discussion of faith in the context of grace.
that some aggregate of rational beings have an obediential potency to be constituted into the mystical body of Christ—being transformed by grace in this life and crowned with glory in the next—is so variously understood as to cause confusion and, at the limit, frustration.

As I indicated above, while others fought the controversy over the natural desire to see God in terms of the possibility of a “pure state of nature,”\textsuperscript{140} Lonergan penetrated to what he regarded as the more fundamental basis of the controversy—namely, the difference between the \textit{existentialist} and \textit{intellectualist} tendency on the one hand, and the \textit{essentialist} and \textit{conceptualist} tendency on the other. It is my view that the essentialist-conceptualist tendency obscures, not merely the intelligibility of a natural desire to see God, but all other theological realities pertinent to the relationship between nature and grace—not the least of which is faith. In the final section of this chapter, I will discuss both aspects of these opposing tendencies and consider their implications for a grasp of the notion of faith.

\section*{3 Dynamic Existentialism and Open Intellectualism}

Static essentialism and closed conceptualism are two sides of the same coin. They pertain to the objective and subjective aspects of being—respectively, to reality and to knowing reality. I will discuss each in turn before discussing the dual aspects of Lonergan’s opposing tendency.

\textsuperscript{140} For Lonergan’s lengthy reply to the question about the concrete possibility of a state of pure nature, which he regarded as a merely “marginal theorem,” cf. \textit{NDSG}:88–91.
Lonergan sums up the counterposition of static essentialism by means of the way it conceives of the relation between finite natures and world orders.\textsuperscript{141} For the static essentialist, finite natures are conceptually prior to world orders in the mind of God.

God knows all things in his own essence; but first of all he sees there the possibility of finite natures, of men and horses and cows and dogs and cats; only secondly and derivatively does he see possible world orders, for a possible world order is a combination of finite natures, and even God has to have the idea of what he combines before he can have the idea of the combination.\textsuperscript{142}

Rather than conceiving God on the analogy of an artisan who creates a dynamic whole on which depend its various parts, static essentialists conceive God as bringing into being creature after creature, incrementally building up a whole that is itself dependent—because posterior to—the aggregate of created parts. This conception fits rather nicely with both descriptive accounts of creation in Genesis where God takes one part at a time, stopping to consider the whole (in the case of the first creation account, Gen 1:1–2:4a) only after the parts have been completely gathered. Notice, however, that Lonergan’s account of static essentialism is in terms of God’s self-knowledge, which does not merely include the finite natures and the world order that \textit{do} exist as a result of God’s creative act, but also the infinite series of finite natures that are the \textit{possible} effects of God’s creative act, along with the infinite series of world orders in which their combinations would result.

\textsuperscript{141} As will be shown below, Lonergan’s opposed position of what I am calling \textit{dynamic existentialism} can also be summed up in a synthetic insight concerning the relation of finite natures to world orders.
\textsuperscript{142} \textit{NDSG}:84.
Prescinding for the moment from an affirmation of, as well as a distinction between, natural and supernatural orders within possible universes, it is not hard to see that the static essentialist tendency denies the possibility of any real emergence. Indeed, it is precisely the meaning of Lonergan’s term “static essentialism” that essences—and, importantly, theirs motives and ends—remain the same. This does not mean, of course, that every nature necessarily attains its purpose. Static essentialists get from Aristotle and Aquinas what is rather clear and explicit—namely, the possibility of natures interfering with one another such that, say, the ewe lamb fails to achieve her ends of reproduction and flourishing because the lion does not fail in making the ewe lamb a means to his own ends. But such interference between essences is not the same as complementation between essences, which is the root of vertical finality. Only a view that espouses such complementation is compatible with modern science.

For the static essentialist, finite natures are not merely prior to possible world orders, “they are the ultimate into which all else must be reduced.” This means that finite natures are also prior to any distinction of dimensions within the world order itself. On this view, there is a necessary part of any world order and a merely contingent part. For God cannot justly fail to meet the exigences of finite nature but need not give any other gifts above them. Accordingly, there will be natural and supernatural orders corresponding to the necessary and merely contingent aspects of the total world order. But on this view, just as lower natures

---

143 Nor, of course, is interference between essences incompatible with complementation between essences, as Lonergan himself implies. Cf. FLM:21, esp. n. 15.
144 NDSG:84.
don’t participate in higher natures, neither is there any participation of the lower, natural order with the higher, supernatural order; at best, their obtains a relation of non-contradiction between the orders. Thus, they are not merely notionally distinct but really separate.

This corollary of the static essentialist tendency has huge ramifications for the conception of the relation between nature and grace in the concrete world order that exists. On this view, obediential potency is not a “natural desire for God,” for there can be no positive relation between the orders such as this potency implies. Whatever natural desire for God is had must find its satisfaction in the natural order. Again, at best obediential potency is a relation of non-repugnance to God’s gift of Godself; nature is not closed to the reception of grace. If grace perfects nature, if beatitude is given, it is not the satisfaction of a natural potency, just a superadded gift.

A second corollary to the static essentialist tendency regards the relationship between philosophy and theology:

\[
\text{[P]hilosophy deals with the necessary [and natural] part by the light of natural reason; theology deals with the contingent [and supernatural] part; the latter is basically a catalogue of revealed truths though, by means of philosophy, the theologian can deduce the consequences of revelation.}^{145}
\]

Just as the universe is separated into two objective orders, so too is the labor of asking questions about the universe. One discipline makes use of the natural light of reason to ask about the natural order, while a distinct discipline concerns itself with revealed truths pertinent to the supernatural order. The different objects of study determine the mode of inquiry and intuition employed. The only “cooperation”

\[\text{145 Ibid., 84–5.}\]
between the two fields of study is the minimal one of the theologian's occasional use of deductive logic to infer a consequence of divinely revealed truths. The disunity between these two ways of knowing reflects the disunity between the separate orders of the universe which they regard, and more fundamentally the disunity between the series of finite natures which are the ultimate building blocks of the static essentialist's position.

Corresponding to the counterposition that regards objective reality is the counterposition that regards subjective reality, namely, closed conceptualism. Closed conceptualism is, to use a Lonergan phrase, an oversight of insight. If conception occurs on a distinct level from that of the perception of sensible or imaginable data, still it is the result of intuition rather than insight into phantasms. That is, concepts are obtained at the term of an unconscious process of abstraction directly from sensible data, without the conscious process of inquiry and insight into the phantasm. These concepts can then be arranged as the premises of syllogisms that necessarily entail their conclusions. Thus, science is not the conscious matter of raising questions and assiduously disposing the phantasms until

---

146 “Lonergan’s choice of the word ‘insight,’ a Middle English word possibly of Scandinavian and Low German origins, in contrast with the intuitio of Late Latin, is hugely significant. It is not a word to be found in Aristotle, Aquinas, or the scholastic tradition, but it does occur frequently in the writings of Kant, in particular his Critique of Pure Reason. In its selection and conjunction with ‘into phantasm,’ a use original to him, Lonergan is defining his position on understanding in opposition to both Kant and the scholastic tradition. Contra that tradition, understanding is not to be confused with intuition. For Lonergan rises above the level of the senses and the imagination. At the same time, to hold that insights are always into something in the images or phantasms asserts that there is an interactive relation between understanding and the imagination that can never be severed.” (William A. Mathews, Lonergan’s Quest: A Study of Desire in the Authoring of Insight [Toronto: University of Toronto Press, 2005], 135–6.)
possibly relevant insights occur, which are then subjected to an equally conscious process of reflection and judgment; rather, it is “a matter of comparing terms [concepts], discovering necessary nexus, and setting to work the cerebral logic machine to grind out all the possible conclusions.”

Closed conceptualism is closed to the development of understanding by means of grasping intelligibilities in phantasms. Such a science is based on the use of formal logic to generate syntheses of knowledge, rather than insights that give rise to ever-higher viewpoints; in other words, it is blind to the subject’s process of learning. Just as static essentialism more or less arbitrarily posits the concepts of finite natures in the mind of God, in terms of which everything else is explained, closed conceptualism posits concepts in the human mind whose existence is as arbitrary and as explanatory of derivative (because deduced) implications. The subject does not so much learn—let alone build partial insights towards an ever-fuller grasp of the whole—as he or she suddenly and intuitively knows concepts and then deduces their necessary connections with one another.

Lonergan understands both objective reality and the subjective process of knowing reality in a manner radically opposed to the essentialist and conceptualist tendency. He calls his position regarding reality existentialism, though I think it is in keeping with the opposition that Lonergan intends to convey if we attach the

---

147 NDSG:85.
148 Ibid., 85.
qualifier dynamic;\textsuperscript{149} and he calls his position regarding knowledge open intellectualism.

Against static essentialism, which affirms a priority of finite natures to world order, dynamic existentialism affirms that world order is prior to finite natures. “God sees in his essence, first of all, the series of all possible world orders, each of which is complete down to its least historic detail.”\textsuperscript{150} What follows from this conceptual ordering is that both finite natures and further divisions of the world order—such as natural and supernatural orders—are derivative of the total world order: “[O]nly consequentially, inasmuch as he knows world orders, does God know their component parts such as his free gifts, finite natures, their properties, exigences, and so on.”\textsuperscript{151} The world order is not the sum of its component parts and dimensions; rather, those component parts and dimensions are what they are because of the world order, and that world order itself is what it is because of divine wisdom and goodness.\textsuperscript{152}

The dynamic existentialist position is open to development in objective reality. The universe is conceived as an intelligible unity that mirrors forth the glory of God. “Because of this intelligible unity lower natures are subordinate to higher natures, not merely extrinsically, but also intrinsically as appears in chemical composition and in biological evolution.”\textsuperscript{153} In other words, any entity of a given

\textsuperscript{149} This qualification not only adds a more adequate symmetry to Lonergan’s analysis, it serves to distinguish his usage of the term existentialism from that of the influential twentieth-century philosophical approach, which is not the same thing. \textsuperscript{150} NDSG:85. \textsuperscript{151} Ibid. \textsuperscript{152} Ibid. \textsuperscript{153} Ibid.
“essence” is never simply grounded on a certain level in the hierarchic universe but is able to interact with other realities in such a way that a higher-level novelty may result. Again, Lonergan notes that the reality of such development is most conspicuous to one who looks at the universe through the eyes of modern science, who sees subatoms uniting into atoms, atoms into compounds, compounds into organisms, who finds the patterns of genes in reproductive cells shifting, \( \textit{[contingens] ut in minori parte} \) [happening less often], to give organic evolution within limited ranges.\(^ {154}\)

For this reason, Lonergan’s position is qualified as \textit{dynamic} as opposed to \textit{static}. But what is meant by the opposition between \textit{existentialist} and \textit{essentialist}? Lonergan uses the term existentialist to draw attention \textit{beyond} concern for the universal, the abstract, and the necessary—which are fundamental for essentialists—to the particularity, concreteness, and contingency marking the actual world. The use of the term is not to be confused with the philosophical trend by the same name, which Lonergan insists missed the key notion in what he means by existentialism, namely, Aquinas’s \textit{actus essendi} [the act of existence].\(^ {155}\) Beyond the empirical level of sensation or imagination, on which the subject perceives images that he or she may wonder about; and beyond the intellectual level on which questions emerge and possibly relevant insights occur; there is the level on which the subject asks “whether the particularized concept, this thing, [is] anything more than a mere object of thought.”\(^ {156}\) This process of inquiry is what is meant by reflection, and it may result—if a grasp of the virtually unconditioned is attained—

\(^{154}\) \textit{FLM:} 21–22.
\(^{155}\) \textit{C:} 151.
\(^{156}\) Ibid., 151.
in a judgment of fact. The point to grasp, however, is the concern with the concrete. Nor does this mean that Lonergan’s notion of world orders must prescind from possible world orders and deal simply with the actual world orders; even in his consideration of possible world orders, Lonergan draws attention to the concrete and particular—God sees each world order, including all possible world orders, “down to its least historic detail.”

In the total world order, according to Lonergan, its existential concreteness is the condition of its dynamism. “Vertical finality,” which just is this dynamism of the real, “seems to operate through the fertility of concrete plurality.” It is not a feature of the essence of realities considered abstractly in isolation that accounts for novelty in the real; rather, it is the concrete interaction of the realities themselves.

Vertical finality is in the concrete; in point of fact it is not from the isolated instance but from the conjoined plurality; and it is in the field not of natural but of statistical law, not of the abstract per se but of the concrete per accidens.... [V]ertical finality is of the very idea of our hierarchic universe, of the ordination of things devised and exploited by the divine Artisan. For the cosmos is not an aggregate of isolated objects hierarchically arranged on isolated levels, but a dynamic whole in which instrumentally, dispositively, materially, obedientially, one level of being or activity subserves another. The interconnections are endless and manifest.

If the “divine Artisan” has the above-described, dynamic cosmos for a product, does that not make God—to refine the analogy somewhat—a “divine Author” of sorts? For creation is less like a sculpture or painting or any other work of artisanship, and more like an unfolding story, spoken into reality in the divine Word uttered in God from all eternity. Either way, according to this account of world

---

157 NDSG:85.
158 FLM:21.
159 Ibid., 22.
order, necessary and contingent dimensions (such as the natural and supernatural orders affirmed of our actual universe) are not locked off from one another such that the notion of a natural desire to see God is, ex hypothesi, nonsensical. Nature is not simply capable of being perfected by grace but is ordained thereto. This is, as it were, part of the story. Further, philosophy and theology are not assigned to these separate dimensions of objective reality but rather approach the same total reality in distinct ways: philosophy by the natural light of reason, theology with the supernatural aid of the light of faith.\textsuperscript{160} All questions about reality are questions about a single, intelligible reality—no matter their differences of approach. Diversity is derivative of unity, not vice versa.

The subjective pole of Lonergan’s position concerning reality and thought is what he calls open intellectualism. While he agrees with the closed conceptualist that “conclusions result from principles, and that principles result from their component terms,” still he differs in holding that the terms are the result of a conscious process of inquiry and insight into phantasm, not the unconscious abstraction of concepts directly from sensible and imaginal data.\textsuperscript{161} Nor is the process limited to the elicitation of isolated insights, for insight accumulates into ever-higher viewpoints, and thereby does the student master his or her subject. Open intellectualism, then, adverts explicitly to the development of understanding, to the process of learning.

Closed conceptualism grounds knowledge in abstracted, basic concepts, but open

\textsuperscript{160} “Philosophy and theology are related positively and hierarchically; philosophy is analogical and imperfect grasp of the whole; theology incorporates what philosophy knows into its limited but still higher viewpoint; both anticipate beatific knowledge.” (Stebbins, Divine Initiative, 176.)

\textsuperscript{161} NSDG:86.
intellectualism affirms that even to understand the meaning of those basic terms requires a process of learning; it was why Aquinas understood wisdom to be prior to understanding.\textsuperscript{162} “[A]nd wisdom,” Lonergan notes, “is the cumulative product of a long series of acts of understanding.”\textsuperscript{163} Just as dynamic existentialism understands world orders in terms of divine wisdom—namely, as its effects—so open intellectualism understands insights and learning in terms of divine wisdom, namely, as part of a process oriented thereto. For as was shown above, the desire of the intellect is transcendental; its reach towards everything about everything ineluctably involves it with God, who alone is the sufficiency for all things.

It is precisely as part of this process that Lonergan understands faith. Though the desire of the intellect and the ability to grasp intelligibilities is enough in principle to condition knowledge of everything about every proportionate thing, the intellect requires supernatural aid in order to attain its adequate object. But the attainment of this object is not simply a crude transition from natural knowledge to beatific knowledge; it is the term of a process. Glory is the capstone to the life of grace. Theologians affirm a beginning of the movement towards glory in this present life, a movement that is itself a participation in the supernatural order. This is faith—truly a knowledge born of religious love. It amounts, in terms of the present

\textsuperscript{162} “The truth and knowledge of indemonstrable principles depends on the meaning of the terms; for as soon as we know what is a whole, and what is a part, we know at once that every whole is greater than its part. Now to know the meaning of being and non-being, of whole and part, and of other things consequent to being, which are the terms whereof indemonstrable principles are constituted, is the function of wisdom, since universal being is the proper effect of the Supreme Cause, which is God.” (\textit{ST} 1-2, q. 66, a. 5, ad. 4.)

\textsuperscript{163} \textit{NSDG}:86.
exploration, to a \textit{development} in understanding. And this accords with Lonergan’s notion of a dynamic universe—especially in its subjective dimension.

The nexus between terms is not at all evident to a person who understands nothing, more or less evident to a person who has attained some greater or lesser degree of understanding, but perfectly evident only to a person who understands perfectly. Hence it is that there exists a natural desire to understand, the development of understanding, and the consequent development of science, philosophy, and theology.\footnote{Ibid., 86.}

The term of this process, perfect understanding, is the beatific vision. If the natural desire to understand is the \textit{natural} beginning of the process towards this term, without which attainment of the term cannot be the satisfaction of a potency, faith may be construed as the \textit{supernatural} beginning of the process towards this term, without which the attainment is impossible. It is intermediate between the less perfect knowledge of reality available to science and philosophy, on the one hand, and the perfect knowledge that is beatitude on the other: “[T]he intelligible unity of the existing world may be known in three ways, imperfectly by philosophy, \textit{less imperfectly} by theology, but satisfactorily only as a result of beatific vision.”\footnote{Ibid., 85, emphasis mine.}

In the chapters that follow, much more will be said about the nature of faith, its development, and its properties. For the moment, the point to grasp is its role as a degree of knowledge in an unfolding development towards perfect knowledge. As Stebbins puts it:

Because understanding is distinct from certitude, it admits of varying degrees: our desire to know \textit{quid sit Deus} [what is God] can be met imperfectly by the analogical understanding attainable by philosophy; it can be met somewhat more fully by the analogical understanding of revealed truths attainable by theology; it can be met perfectly by the intuitive vision of the divine essence. Thus, a theology that avoids the blunders of essentialism
and conceptualism resolves the apparent paradox by showing that philosophical understanding, theological understanding, and the beatific vision all respond, though in varying degrees, to the same natural desire.\(^{166}\)

The relations between the natural light of reason, the supernatural light of faith, and the light of glory—like the analogous relations between philosophy, theology, and beatific knowledge—are not extrinsic but intrinsic; they pertain to graded actualizations of a single desire to know everything about everything. Situating the role of faith intelligibly on this dynamic continuum is perhaps least inadequately done in conjunction with an affirmation, on the one hand, of the intellect’s natural desire to know God and the vertical finality of the universe, and on the other, their twin presuppositions, open intellectualism and dynamic existentialism.

\(^{166}\) Stebbins, *Divine Initiative*, 175.
III.

A Universe of Grace: Narrowing the Context of Faith

In the last chapter, I expounded the elements of Lonergan’s concept of a dynamic universe in both its subjective and objective aspects as a first step towards situating faith in the scholastic context with which this dissertation is concerned. The aim of the present chapter is to narrow the context still further by expositing the elements of the supernatural dimension of Lonergan’s dynamic universe—that aspect of the single world order that perfects the lower, natural dimension and in which that lower dimension participates as a means to its perfection. To offer a concise explanation of the elements of the supernatural order is to sketch Lonergan’s theory of grace from the early period. Such an overview has to meet the competing challenges of clarity and brevity, on the one hand, and relative comprehensiveness on the other. What follows is by no means the complete picture, but rather those elements that I consider indispensible for understanding Lonergan’s early notion of faith.¹⁶⁷

In one of his many books on Lonergan, Frederick Crowe describes the experience of learning grace from Lonergan as “an experience of learning a doctrine

¹⁶⁷ The main sources for the present section are the Gratia Operans dissertation (1940), the Grace and Freedom articles (1941–42), and De Ente Supernaturali (1946). De Ente Supernaturali is a schematic supplement that Lonergan composed for use, along with other theology manuals, in his grace courses during the years 1947–48, 1951–52, and 1959–60. The first two courses were taught at Regis College, Toronto, where Frederick Crowe would have taken it; the other course was taught at the Gregorian University in Rome. Again, an invaluable resource for understanding Lonergan’s early theology of grace—especially as it is presented in De Ente Supernaturali—is Stebbins’ book The Divine Initiative.
that had taken possession of its teacher.” To take possession of a mind such as Lonergan’s, the doctrine must have been able to match the probing inquiry he would have brought to it, not just as a student in the 1930s, but also as a teacher in the years that followed. The most significant early episode of Lonergan’s inquiry into grace was, of course, his engagement with Aquinas’s own teaching, particularly with the latter’s understanding of grace as operative and cooperative. In order to grasp what was meant by these aspects of grace, Lonergan had to trace Aquinas’s thinking through a series of related philosophical questions: the nature of operation, instrumentality, human liberty, cooperation, and divine transcendence, to name only some of the most important issues. In Lonergan’s own explanatory account of grace there is a place for all of the features he found in Aquinas’s account, with the addition of some of his own terminological refinements.

1 Created Communication of the Divine Nature

In Lonergan’s synthetic account of grace as presented in *De Ente Supernaturali*, grace is conceived as a “communication of the divine nature.” This terminology provides the key to Lonergan’s ability to bring together truths from several relevant treatises—e.g., “on the incarnate Word, on habitual grace, on the infused virtues,

---

168 Crowe, *Lonergan*, 43. Crowe continues: “There was conviction in Lonergan’s voice, even when he adduced proof-texts in the ahistorical manner of older theology, even when the Scripture he read in proof was from the Latin Vulgate. Those texts rang with feeling.”
169 DES:65.
and on God as ultimate end”\textsuperscript{170}—and to ground the entire account in both Trinitarian and Christological considerations. There are two kinds of communication of the divine nature, uncreated and created. Uncreated communications of the divine nature are the intrinsically communicative relations within the Triune God: “The Father communicates the divine nature to the Son, and the Father and Son together communicate it to the Holy Spirit.”\textsuperscript{171} Lonergan continues:

These communications are eternal, necessary, and uncreated. They are uncreated since they are really identical with the divine processions, which are really identical with the internal divine relations, which in turn are really identical with the divine essence, which is really identical with the uncreated divine act of existence.\textsuperscript{172}

Through the divine missions of the Son from the Father and of the Holy Spirit from the Father through the Son the uncreated communications of the divine nature that are the eternal relations of the Triune God in turn ground created instances of the communication, the principal instance of which is the hypostatic union:

The primary principle is the hypostatic union, the grace of union, by virtue of which this man, our Lord Jesus Christ, is really and truly God. This Name by itself is not enough: an objective reality is required in order that this man be truly said to be God, and this reality, being contingent, is something created and finite as well.\textsuperscript{173}

The secondary instance of the created communication is that by which human beings come to share in the divine life. Descriptively speaking, the effect of the created communication of divine nature is that it makes human beings “children

\begin{footnotes}
\item[170] Ibid., 65.
\item[171] Ibid., 73.
\item[172] Ibid., 73.
\item[173] DES:71.
\end{footnotes}
of God, sharers in the divine nature, justified, friends of God, and so forth.” It is a new relationship to God, a radical reorientation in human living that gives us a love for God above all things and, as a result of that, a love of all that is not God—i.e., of all creation. Grace is concerned, then, with human beings’ fundamental structure and ultimate orientation—in a word, with their “end.”

Generalizing Aquinas’s own treatment of grace on this matter, Lonergan writes: “God as external principle moves the will to the end, and in special cases he moves it by grace to a special end. Conspicuous among the latter is conversion, which is expressed [by Aquinas] entirely in terms of willing the end.” Human beings are always oriented towards God as the common good; but only under the influence of divine grace is God willed as end, involving a transformed willing that is an aspect of the supernatural order. In his own synthetic treatment of grace, Lonergan articulates a first thesis that puts the matter thus: “There exists a created communication of the divine nature, which is a created, proportionate, and remote principle whereby there are operations in creatures through which they attain God as he is in himself.”

---

174 Ibid., 71, 73.
175 GF: 125. The relevant portion of Lonergan’s commentary on ST 1-2, q. 109, a. 6 reads: “In this way, therefore, since God is the first mover simply, it is as a result of his motion that all things are converted [convertantur] to him according to the common intention of good.... But God converts [convertit] righteous men to himself as to a special end that they intend and to which they desire to adhere as to a proper good.” Note that Lonergan’s unqualified use of “conversion” in the quote from Grace and Freedom—which later becomes “religious conversion,” as distinct from intellectual and moral conversion—is already narrower than Aquinas’s own broad use of conversio in the passage here quoted, which covers both the general and the special cases: God always “converts” human beings to Godself—either as the common intention of the good or as a special end.
176 DES:65.
An overview of grace, then, must begin with the end: all human beings are oriented towards God as the greatest good; but those who receive grace undergo the radical reorientation involved in being oriented to God as God, as the fulfillment of a promise of a share in the divine nature.\textsuperscript{177}

2 The Supernatural Theorem

Already in this first element of the overview one can see the influence of the thirteenth-century breakthrough that was among the primary conditions for Aquinas’s own theory of grace. Lonergan referred to this breakthrough as “the theorem of the supernatural,” which is to say, the “mental perspective” formulated by Philip the Chancellor that illuminates an analogy in creation between the order of grace and the order of nature.\textsuperscript{178}

Familiar to theologians prior to Philip’s discovery of this mental perspective were the terms of the supernatural order: grace, faith, and charity.\textsuperscript{179} Earlier theologians correctly grasped that grace was the cause or principle of faith and charity. But before the gradual unfolding of the problematic among theologians had assimilated Aristotle’s theory of nature, they did not grasp, nor could they have

\textsuperscript{177} Strictly speaking, the light of glory is also a created communication of the divine nature in that it is the created, proportionate and remote principle whereby there is an operation (in this case of the intellect, in an act of vision) through which God is attained as God. Only Christ and the blessed have this vision. In this life, the created communication of the divine nature that human beings are given is the grace whereby there are operations in the will that attain God as God. It is on the basis of this created communication that the theological virtues—the proximate principles of acts that attain God—are present, as I will show.

\textsuperscript{178} Cf. GF: 14–20.

\textsuperscript{179} GF: 17.
grasped in an explanatory manner, that faith was not simply a turning from error, or that charity was not simply an overcoming of cupidity. To be sure, the concrete situation was captured by Augustine’s history of the two cities, the Heavenly City of God and the Earthly City, respectively motivated by the love of God above all things or the love of self. But with the discovery of the theoretical framework provided by a comprehensive philosophy of “nature,” it became clear that, on the one hand, the Earthly City is less a city and more the distortion of a city; and, on the other hand, that the Heavenly City is beyond the nature of—or “supernatural” to—not just the distorted Earthly City, but also the city that exists only in thought, i.e., the res publica of Cicero or the politeia of Plato.

That there is an isomorphism (or an extended analogy of proportion) between the orders of grace and nature means that just as grace is the principle of faith and charity—which is a meritorious love of God—nature is the principle of reason and the natural love of God. While nature is in fact distorted by sin, in the case of human beings’ natural desire to see or know everything about everything, it is also open to and perfectible by the power of divine grace. As distorted by sin and moral impotence, nature requires a restorative healing; as disproportionate to the

---

180 “Two cities, then, have been created by two loves; that is, the earthly by love of self extending even to contempt of God, and the heavenly by love of God extending even to contempt of self.” (St. Augustine, City of God [trans. R. W. Dyson; Cambridge: Cambridge University Press, 1998], 632.)

181 “In the long term and in the concrete the real alternatives remain charity and cupidity, the elect and the massa damnata. But the whole problem lies in the abstract, in human thinking: the fallacy in early thought had been an unconscious confusion of the metaphysical abstraction ‘nature’ with concrete data which do not quite correspond; Philip’s achievement was the creation of a mental perspective, the introduction of a set of coordinates, that eliminated the basic fallacy and its attendant host of anomalies.” (GF:17.)
fulfillment intended by a loving God in the order of grace, nature requires a supernatural elevation. Put more traditionally, in relation to nature grace is both *sanans et elevans*.182

**3 Grace as Operative and Cooperative**

If, however, grace is *sanans et elevans*, it is also *operans et cooperans*. As I indicated already, the intelligibility of grace as operative has several aspects, many of them rather technical. For this reason, perhaps it will be helpful to organize this aspect of my overview around a list of the main goals Aquinas was trying to achieve by understanding, assimilating, and applying Aristotle’s philosophy and terminology. His remote goal was to clarify the nature of God’s governance of the universe, especially as regards the sphere of human freedom, in which the elicitation of “operations ... through which [human beings] attain God as he is in himself”183 presents a special case within a general explanation of the created world order. On the “divine” side of the equation, he wanted to show not only that God’s causation initiated these operations, but also how the entire process of healing and self-communication may be understood as due to God’s transcendent and supernatural operative power. On the “human” side of the equation, Aquinas wanted to show both

---

182 This discussion receives a synthetic treatment under the heading of the second thesis of *DES*: “This created communication of the divine nature exceeds the proportion not only of human nature but also of any finite substance, and thus is absolutely supernatural.” (*DES*:79) Once again, it is important to note that grace is not merely *relatively* but is also *absolutely* supernatural. The former exceeds the proportion of “this or that nature,” whereas the latter exceeds the proportion of “any finite substance whatsoever.” (Ibid., 83)

183 *DES*:65.
that this governance in no way violates human freedom and that humans have to play an indispensable and free cooperative role in all operations, including especially meritorious operations. Ultimately, Aquinas wanted to offer a theoretically sound explanation of this seemingly paradoxical arrangement. The order of the relevant topics is as follows: operation, instrumentality, cooperation, human freedom, and divine transcendence. The consideration of grace will be postponed until the general scheme, of which grace is a special instance, has been laid out.

3.1 Operation

In his dissertation and the *Grace and Freedom* articles, Lonergan traces Aquinas’s transformation of “Aristotelian premotion” to fit his own Christian cosmology, which itself was grounded in a theory of God as creator and of God’s providence. The result is what Lonergan calls “Thomist application.”\(^{184}\) The upshot is an explanation of God’s providential operation in the universe: “God … moves all things to their proper ends through his intellect.”\(^{185}\) Aristotle’s cosmos involves an unmoved mover causing all the motion or change in the universe; there was a celestial sphere governed by necessary laws and a terrestrial sphere marked by *contingency*—a contingency that included free human decisions and actions. Lonergan remarks that “[a]ntithetical to this position was the Christian affirmation of providence, for divine providence foresaw and planned and brought about every

---

\(^{184}\) Cf. *GF*:75–82.

\(^{185}\) *GF*:82 (quoting *De substantiis separatis*, c. 14, §129).
Aquinas affirmed this divine plan for the universe so that, perhaps surprisingly, “God operates in the operation no less of the will [of humans] than of natural causes.” The claim that God moves all things with the divine intellect implies that God causes all causality with the divine intellect. How then are we to understand the “agency” of those “causers” whose causality is caused? The answer is found in the theory of instrumentality.

3.2 Instrumentality

As with Aquinas’s theory of application, his theory of instrumentality borrows from and transforms earlier ideas—this time, the Platonist idea of universal causes. First to be noticed is simply the affirmation of instrumentality: while Aquinas affirms that God moves all things with the divine intellect, he denies that God moves all things immediately with the divine intellect. Lonergan writes, “[t]he execution of divine providence is not immediate but mediated: whether one uses one instrument or one million instruments, they are all instruments.”

---

186 GF:81–82, emphasis mine. He continues: “The Thomist higher synthesis was to place God above and beyond the created orders of necessity and contingency: because God is universal cause, his providence must be certain; but because he is a transcendent cause, there can be no incompatibility between terrestrial contingency and the causal certitude of providence.” Cf. also GF:86, where he writes: “Aristotle held that God moved all things by being the object of love for the intelligences or the animated spheres; but to St Thomas God was more a transcendent artisan planning history.” In other words, for Aristotle God is only a final cause, whereas for Thomas God is also the efficient cause of all motion or change.
187 Ibid., 75.
188 Some of the more important aspects of this inquiry can be found in GF:82–86, and 121–24.
189 GO:295.
Instrumentality, then, is an element of God’s operation of the universe: as first cause, God effects everything by means of the divine plan; but many of these effects cause by bringing about still other effects, some of which are also causes, and so on. The effects that are also causes operate by *caused causality* and so are known as secondary causes. For example, if I use a typewriter to compose a story, I am causing the typewriter’s instrumental role in the effect I aim to bring about; the typewriter is a secondary cause. Similarly, God is said to use instruments to, as it were, compose the story of the universe.\(^{190}\) But despite the participation of instrumental agents, the principal role is to be attributed to the principal agent: I am the one who writes my story, not the typewriter; likewise, God is principal author and cause of history. Again, this is true “no less of the will [of humans] than of natural causes.”\(^{191}\) Aquinas clearly affirms that “man’s internal operation is not to be attributed *principally* to man but to God.”\(^{192}\)

\(^{190}\) Consider again the following quote: “[T]o St Thomas God was more a transcendent artisan planning history.” (\(GF:86\)) An important consideration here is the fact that the effect is often beyond the proportion of the secondary cause. Aquinas therefore attributes to the secondary cause what he calls *virtus instrumentalis*, or instrumental power. Just as the typewriter is not able to compose my story, but can receive from me an impulse that enables it to participate in the composition of whatever story I am writing, so do all creatures, including human agents, receive “a participation of the art of the divine artisan” (\(GF:91\)) in order to play its instrumental role in the composition of history.

\(^{191}\) *GF*:75.

\(^{192}\) *In Rom*, c. 9, lect. 3, §777; quoted by Lonergan at *GF*:123.
This distinction between principal and secondary causality threatens to obscure another extremely important component of God’s operation of the universe that is often missed, namely, the fact that there are some effects that do not involve the use of instruments. Some operations are God’s alone, and no human—indeed, no creature—“cooperates” to bring them about.\textsuperscript{193} \textit{Creatio ex nihilo} [creation out of nothing] is an obvious example of this. Another example, more relevant to our present purposes, is God’s operation or movement\textsuperscript{194} of the will to its proper end. “God as external principle moves the will to the end.”\textsuperscript{195} Already in the natural order, prior to the consideration of grace, the end is God as creator, God as the \textit{summum bonum} [the highest good].\textsuperscript{196} As we will see presently, God’s orientation of the will to its end is something over which freedom “exercises no control.”\textsuperscript{197} It is a divine operation that no human cooperation brings about. But it is \textit{because} of this divine operation regarding the will of the end that humans are able to will the \textit{means} to that end; after God operates the will of the end, humans cooperate by willing the means. The will does not move itself to the end; but once the will has been moved by

\footnotesize{\textsuperscript{193} Although God’s operation of the will of the end is not something humans cooperate to bring about, once brought about humans \textit{do} cooperate with God’s operation, as I will show presently. \\
\textsuperscript{194} Aquinas’s \textit{conversio}. \\
\textsuperscript{195} \textit{GF}:125. \\
\textsuperscript{196} Cf. Aquinas: “[S]ince God is the first mover simply, it is as a result of his motion that all things are converted to him according to the common intention of good.” (\textit{ST} 1-2, q. 109, a. 6.) \\
\textsuperscript{197} \textit{GF}:117.}
God to the end, the will is able to move itself to will the means.\(^{198}\) In plainer terms, this means that we don’t so much decide what we want as we decide what (if anything) we’re going to do about the things we want. Until there is a wanting, there is nothing to decide about.\(^{199}\)

This is how humans cooperate with God’s direction of history, with God’s shaping of the universe. The universe of which God’s operation is the principal cause is not \(entirely\) governed by secondary causality; especially in the order of grace, God initiates in creation certain key antecedents that involve no secondary causality whatever. In the human sphere, the created antecedents are that “over which freedom has no control” but from which—and as the indispensable condition—the “free act emerges.”\(^{200}\) Grace is not only operative but cooperative as well.

---

\(^{198}\) Aquinas puts the matter thus: “Now it is clear that the will begins to will something when it had not previously willed it. It is necessary, therefore, that it be moved to willing [the end] by something else. And indeed ... [the will] moves itself insofar as through willing [the end] it reduces itself to willing the means to the end.” \(ST' 1-2,\) q. 9, a. 4.) Lonergan notes that Aquinas’ understanding of precisely \(how\) the will of the end caused the will of the means underwent a significant transformation between the writing of the \textit{prima pars} and the \textit{prima secundae}. Cf. \textit{GF}, 98–104. The Aquinas quote continues: “[I]f [the will] were to move itself to willing the end, it would have to do this, through a mediating deliberation, on the basis of some presupposed willing. But one cannot proceed [this way] without limit. And so it is necessary to hold that the will proceeds to the first movement of willing from the stimulus of some external power, as Aristotle concludes in a certain chapter of the \textit{Eudemian Ethics}.”

\(^{199}\) What grace as elevation adds is the possibility of deliberating about the beatific vision, which, apart from revelation, is not a known possibility for us.

\(^{200}\) \textit{GF}: 116.
3.4 Human Freedom

I have delayed a full discussion of the relationship between providence and human freedom until this section because it concerns only a special case within the larger scheme of Deus operans—of God’s operation vis-à-vis the created order. An explanatory account of this relationship involves what I consider to be two of the most useful contributions that Lonergan’s inquiry into Aquinas bequeathed to the theology of grace: namely, a concise overview of Aquinas’s understanding of the nature of freedom, on the one hand, and of divine transcendence on the other. Only an adequate grasp of both allows one to see how, at least in Aquinas’s theory, divine providence (in general,) and grace (specifically) are not incompatible with freedom. I begin with a brief summary of the nature of human freedom.

Although there is no single place where Aquinas treats every element in his explanation of human freedom at once, Lonergan concluded that they amounted to four, and that all four are needed for a complete explanation. Each element is an essential condition of freedom. The first condition is that in the universe there must be “the objective possibility of different courses of action.” In order that there be real freedom, there must be alternatives among which to choose. Second, the intellect must have knowledge of these objective possibilities; the free election of an alternative course of action by the will is the choice of something understood to

---

201 With Domingo Bañez in mind, Lonergan writes: “[T]o select one of these four elements and call it the essence of freedom, in the sense that freedom remains even though others are eliminated, is not the doctrine of Thomas. St Thomas asserted all four, and he never excluded any one of the four.” (GF:97–98)

202 GF:98.
be possible.\textsuperscript{203} The third and fourth conditions are either side of a single coin: the will is free “[b]ecause it is not determined by the intellect and because it does determine itself.”\textsuperscript{204} The simplicity of the last two conditions may obscure the profundity of Aquinas’s breakthrough between the writing of the \textit{prima pars} and the \textit{prima secundae}. Prior to the breakthrough, Aquinas followed Aristotle's doctrine that “the will is a passive potency,” automatically choosing whatever good the mind apprehended.\textsuperscript{205} Aquinas came to understand that the intellect governs only the specification of the act but not the will’s act itself.\textsuperscript{206} The will itself is free to govern its own act, within certain conditions already mentioned, namely, God’s sole operation of the will of the end and God’s orchestration of antecedent conditions over which the will has no control. The will, then, is free because it has power over its act (\textit{domina sui actus}); because of itself intellect does not govern the selection among the understood options available to it in the concrete situation, nor do any of the options themselves determine the decision or choice.

If one considers this definition of freedom with one's mind closed off from the question about God’s providence, one might accept the definition with little difficulty. However, once the idea of God’s “control”—Lonergan uses the word!—of freedom emerges, a question is raised that all but defies adequate response. How can God be said to “exercise a control over free acts themselves”\textsuperscript{207} without those

\begin{itemize}
\item \textsuperscript{203} Ibid.
\item \textsuperscript{204} Ibid.
\item \textsuperscript{205} This is the meaning behind the phrase \textit{appetibile apprehensum movet appetitum}, the apprehended good moves the appetite (or will). Cf. \textit{GF}:95.
\item \textsuperscript{206} Lonergan concisely discusses the nature and import of this breakthrough at \textit{GF}:94–98.
\item \textsuperscript{207} \textit{GF}:117.
\end{itemize}
very acts ceasing to be free? The answer to this question requires a grasp of divine transcendence.

3.5 Divine Transcendence

The real rub with regard to reconciling providence and freedom is the affirmation that, in Lonergan’s words, God knows everything about everything—not just about our universe, but about all possible universes—“down to its least historic detail.” If God already knows the whole story—and if divine knowing is identical with divine willing and divine operating (that is, if God’s knowledge causes the universe to be what it is)—where, then, is human freedom to contribute? The solution, of course, has to do with all that is implied by the term “already” in the previous sentence, and the solution is Augustine’s.

What Aquinas learned from Augustine on this question was that God’s eternity does not limit God, as our temporality limits us, to knowing, willing, and operating under the aspect of time. While we cannot grasp how God knows, wills, and operates (or causes) the past, present, and future, we can deny that God does so as we do, namely, as past, present, or future. Aquinas articulates this denial in analytic terms as a distinction between what Lonergan translates as “hypothetical”

208 CWL 4:85.
209 Lonergan states the apparent problem thus: “Now, if God knows every event infallibly, if he wills it irresistibly, if he effects it with absolute efficacy, then every event must be necessary and none can be contingent.” (GF:104) Lonergan, following Aquinas, understands the simplicity of God’s nature to entail notional but not real distinctions between divine knowledge, divine willing, and divine operating.
210 Lonergan writes: “St Thomas denies that God knows events as future.” (GF:107)
and “absolute” necessity. The intelligibility of these terms is best illustrated by an image that Aquinas himself provides, namely, the image of Socrates running.

Absolute necessity is a necessity that admits of no qualifications or conditions. If God knows with absolute necessity that “Socrates is running,” then it means that God also wills and causes with absolute necessity that Socrates be running; and since divine knowledge is infallible, divine willing irresistible, and divine causality efficacious, Socrates cannot be other than running. Aquinas accepts the conclusion of this argument, but denies that the premise corresponds to reality. In other words, God does not will, know, and cause with absolute but with hypothetical necessity.

This means that what God knows is not that “Socrates is running”—a categorical statement admitting of no qualification; rather, what God knows (and wills and causes) is this: “It is necessary that Socrates be running when [or if] he is running.”

This analytic illustration is a positive way of articulating what really amounts to a negation. We cannot know what it means for God to know, will, or operate eternally; we cannot understand how divine activity transcends all limitations.

---

211 Aquinas refers to the distinctions in many ways. Sometimes necessity itself is qualified as either “absolute” (absoluta) or “conditioned” (conditionata); other times, the distinction is made adverbially, thus: “simply and absolutely” (simpliciter et absolute) v. “by supposition” (ex suppositione). Cf. notes 74 and 75 on GF:108.

212 GF:107. Perhaps misleadingly, hypothetical necessity (which is limited) is attributed to divine knowledge precisely in order to deny any limitations whatever to that same knowledge. Put differently, if God’s knowledge involved absolute necessity (which is utterly unlimited), it would amount to a severe limitation: divine knowledge of human choices would involve a violation of human freedom. The basic point of this section on divine transcendence is to deny all limitations whatever on divine knowing, willing, and operating. Aquinas’s and Lonergan’s analytic way of making the point involves making a qualification on how God knows past, present, and future.
whatever. All we can do is utterly negate that divine activity is limited in any of the ways we understand activity to be limited, e.g., spatially and temporally—to name just two important limitations. Following Aquinas, Lonergan articulates this significant negation positively, through an exposition of the analytic illustration built on the propositions concerning the running of Socrates. In it Lonergan is at pains to deny that divine knowledge of reality, which is the cause of reality inasmuch as divine knowledge is really identical to divine willing and operating, imposes necessity on contingent (including humanly free) aspects thereof. Here is a summary passage from Lonergan’s own rather concise exposition\(^{213}\) of divine transcendence:

The equation of intellect and reality in certain knowledge might be thought to impose necessity on the known. St Thomas admits that it would, if the known \textit{qua} known were future, for certain knowledge must be verified. If the future is known with certainty, then necessarily it must come to be; and what necessarily must come to be, is not contingent but necessary. But St Thomas denies that God knows events as future. He is not in time but an eternal ‘now’ to which everything is present. Hence when you say, ‘If God knows this, this must be,’ the ‘this’ of the apodosis must be taken in the same sense as the ‘this’ of the protasis. But the ‘this’ of the protasis is present; therefore the ‘this’ of the apodosis is present; it follows that ‘this must be’ is not absolute but hypothetical necessity: ‘necesse ... est Socratem currere dum currere’ [it is necessary that Socrates be running when he is running].\(^{214}\)

Such an explanation, while perhaps too “scholastic” to satisfy all, nevertheless preserves intact two realities that the tradition affirms: human freedom, on the one hand, and the infallibility, irresistibility, and efficacy of God’s eternal knowing, willing, and operating, on the other. When Socrates chooses to run, the choice really is his contribution—meager though it may be in any particular

\(^{213}\) To be found at \textit{GF}:104–11.  
\(^{214}\) \textit{GF}:107.
moment—to the story of the universe. And yet, as perhaps one of many “least historical detail[s]” of this story that God knows eternally, it does not occur outside of the plot of the divine storyteller. Although we cannot fully understand how it is the case, God authors the entire story—including our free choices.

The reason, then, that divine knowledge (and willing and operating) does not violate human freedom is because God absolutely transcends all of created reality. This includes all that exists necessarily as well as all that exists contingently—human freedom being the case *par excellence* of contingency in the universe. The key to understanding how human freedom is not violated under God’s governance—a key that I believe is implicit in the analytic illustration employed by Aquinas and Lonergan—is the notion of the *absoluteness* of divine transcendence. It is only because God’s nature transcends created reality without qualification that God’s creation—God’s relation to the created reality—does not violate human freedom. If God did not transcend created reality utterly and totally, if God were a merely *relatively* supernatural being—a Zeus or a wizard-like Prospero—God could not “author” human actions without violating human freedom.

A possibly relevant analogy illustrating the difference between relative and absolute transcendence as it regards the non-coercive government of human freedom can be found by considering the difference between Prospero’s control of Prince Ferdinand’s freedom in certain scenes of *The Tempest*, and William Shakespeare’s “control” of every aspect (including all free choices) in the same play—or in any of his plays, for that matter. When, in Act 1, Scene 2 of *The Tempest*, Prospero charms Ferdinand to drop his drawn sword, the latter finds that he has no
control over his limbs. “Come on, obey,” he is told by the wizard, “Thy nerves are in their infancy again / And have no vigor in them.” Ferdinand responds: “So they are. / My spirits, as in a dream, are all bound up.” Ferdinand is governed, but he experiences this government as coercion, as a violation of his human freedom. But he did not experience the free choice to draw the sword as coerced, and this is because Shakespeare did not write the scene to involve any experienced coercion on the part of Ferdinand. Ferdinand freely drew his sword, and after he did, Prospero made him drop it. Prospero, with powers relatively supernatural to those of Ferdinand, cannot control Ferdinand’s will without Ferdinand knowing that something is out of joint.

By contrast, William Shakespeare, who stands analogously to Ferdinand and all of the characters and events of his plays as God stands to the created universe, controls every detail of the story without violating anyone’s freedom. Ferdinand experiences his drop of the sword as controlled by Prospero because a relatively supernatural power cannot govern another power otherwise than by violating it. But Shakespeare, who governs all of the powers on the island of his imagination from the position of something analogous to absolute supernaturality, governs his world perfectly and totally, where only those violations of human freedom that are authored to be violations of human freedom are part of the story.

Analogously, God is the author of the story of the universe. All that is necessary in the universe exists necessarily; all that is contingent in the universe exists contingently—including especially all human choices. Only an author who is

---

215 William Shakespeare, The Tempest, 1.2.184–7
not conditioned by time and space, only an author who transcends all of reality absolutely, can be simultaneously so immanent as to govern freedom without coercion. Who is closer to the heart of Ferdinand than Shakespeare himself? And who is closer to our own hearts than God? As Augustine discovered: “You are more interior (or intimate) to me than what is most interior (or intimate) in me; and you are higher than what is highest in me.” There can be no positive understanding of this divine transcendence-immanence, but there can be a modicum of negative understanding. We can know what it means for Shakespeare to be the author of The Tempest, but the analogy limps in one very important respect. Shakespeare’s mind, in which the universe of The Tempest, Hamlet, and everything else he created, is itself conditioned by time and space; Shakespeare understood, and willed, and operated temporally. But God understands and wills and operates under no such constraints. God’s creative mind is totally unencumbered by these limitations. It is God’s mind—God’s knowing and willing and operating—that brings our reality into existence, but we have no idea what it means to say that God knows and wills and operates outside of time and space, apart from any limitations whatever. All we can do is negate: God does not know and will and operate as we do; God does not temporally create the temporal universe; God is not limited in any way. This is the meaning of divine transcendence.

---

216 “Interior intimo meo et superior summum meo.” (St. Augustine, Confessions, 3.6.11, my translation.)
3.6 Grace as a Special Case

For Aquinas, as for Lonergan, grace functions as a specific case within a broader, more general set of laws applicable to all of nature—a special case from which the present chapter has largely prescinded precisely in order to more adequately explain the nature of operative and cooperative grace. Paradoxically, the attempt to understand grace is often obscured by too precipitous an advertence to its effects; and it may be spoiled altogether, as Lonergan argued, by the failure to achieve an adequate philosophical account of the natural order. At the end of *Grace and Freedom*, Lonergan summarizes this point:

The general law is that man is always an instrument; that his volitional activity deploys in two phases; that in the first phase he is governed, *mota et non movens* [moved and not moving], while in the second he governs, *et mota et movens* [both moved and moving]; that the first phase is always a divine operation while in the second the theorem of cooperation necessarily follows; and finally, that inasmuch as motions to the *bonum meritorium* [meritorious good] and its supernatural goal are graces, the general law of instrumentality then becomes the special gift of *gratia operans et cooperans* [operative and cooperative grace].

The “first phase” of God’s governance refers, as we indicated in the beginning of the chapter, to the willing of the end, which God effects apart from any human contribution. This initial operative phase enables a second cooperative phase. When Socrates decides to run, or to do anything at all, it is a choice made under the influence of and in cooperation with—whether he knows it or not—what is true of all created being, and especially in the case of human beings, namely, the directedness towards the ultimate end that Aristotle defined as *eudaimonia*

---

\[\text{GF: 141.}\]
[flourishing] and that Aquinas understood as God, the *summum bonum* [highest good]. Everything chosen is chosen for the sake of the ultimate end.

But St. Paul was a runner too; he understood himself to be running the “race”\(^{218}\) of life in the light of grace, insofar as by means of free decisions he cooperates with a directedness now transformed into being destined for union with God *uti in se est*.\(^{219}\) Here the general law of *instrumentality* as operative and cooperative becomes the special case of *grace* as operative and cooperative within God’s eternal authoring of the story of the universe—“down to its least historic detail.”\(^{220}\)

In light of this overview of the general law of instrumentality and its special gifts of operative and cooperative grace, a final word about human freedom is in order. In *Grace and Freedom* and in *De ente supernaturali*, Lonergan uses a distinction that I find crucial for a correct understanding of the role of human freedom in God’s authoring of the universe. The distinction concerns what he calls

\(^{218}\) Cf. 1 Cor 9:24–27 and 2 Tim 4:7.

\(^{219}\) The difference I am making here between Socrates and St. Paul is purely conceptual, for the purposes of illuminating a difference between the natural and supernatural orders. In no way is it meant to imply that Socrates’ life was lived entirely in the natural order apart from grace, or worse, in sin; such a conclusion ignores the universal salvific will of God. I take the historical Paul and Socrates to differ from one another as one who was *explicitly conscious* of one’s own reception of grace (Paul) and one who wasn’t (Socrates). The “Socrates” of this example is a conceptual foil, conceived apart from the notion of God’s grace and representing, as it were, a citizen of the purely conceptual “state of pure nature.”

\(^{220}\) *CWL* 4:85. I have, of course, omitted from view in this excursus the fact of evil, especially moral evil (or sin). The intelligibility of sin happens to be the category of historic detail that God does *not* know, will, or cause—whether it be directly or indirectly—for the reason that sin has no intelligibility whatever. Rather, as tradition puts it, God does not cause but “permits” sin. For Lonergan’s understanding of the nature of evil and its relation to divine transcendence, cf. *GF*:111–16; and *DES*:201–15.
virtually free acts and formally free acts. An act is “virtually free,” writes Lonergan, when it “enables its subject to perform or not perform another act.”\footnote{\textit{DES}:167, emphasis mine.} In virtually free acts, the subject undergoes a change, suffers a change, receives a change. In terms of operation, one may say that an operation is elicited in the subject. One may also construct the sentence actively and say that the subject operates, but this would not change the fact that the operation is a pati, a passion, an undergoing that is entirely given. The primary instance that Lonergan gives for a virtually free act is the willing of the end. Thus, though the subject does not him- or herself contribute to the act that causes his or her will to be directed, in the general case, to the \textit{sumnum bonum} and in the special case to God \textit{uti in se est}, this act nevertheless can be understood as a kind of freedom—virtual freedom.

By contrast, Lonergan says, “that act is formally free in which the essential note of freedom is present first and by reason of itself.”\footnote{\textit{Ibid.}} Lonergan explains that the essential note of freedom is “the ability to be or not to be,” by which I take him to mean a sort of autonomy of action—the ability to bring about an action, or to not bring it about.\footnote{\textit{Ibid.}} The primary instances of formally free acts are acts of willing the means to the end. These acts are instances where the subject can be said to operate in the strict sense. Just as willing the means depends on willing the end, so too do formally free acts depend on virtually free acts. Thus, in the first place, God takes the initiative and elicits operations that are “free” only in the qualified sense that they
establish freedom and prepare the ground for what may happen in the second place, namely, a more strictly autonomous agency in formally free acts.

4 Grace and Habits

We have discussed the traditional pairs *sanans et elevans* and *operans et cooperans*, but there are two final pairs that require attention, not least because they are more directly relevant to an understanding of Lonergan’s notion of faith. The first is the pairing of habitual grace (or sanctifying grace) with, what are not the same thing, the theological *habits* (or virtues) of faith, hope, and charity; the second is the pairing of habitual grace with actual grace. Not surprisingly, a grasp of these pairs requires some knowledge of what is meant by “habit.”

4.1 Habits in General

Habit is a metaphysical term employed most famously in the early Greek philosophical context by Aristotle, who was concerned to isolate and explain that aspect of the soul “in virtue of which we stand well or badly with reference to the passions.” For Aristotle, habits are states of character that dispose the subject to act or feel in particular ways in various situations. Good habits, or virtues, dispose the subject toward appropriate feelings and actions; bad habits, or vices, towards inappropriate (i.e., extreme or deficient) feelings or actions. A virtuous person, then,

---

would feel the appropriate amount of courage in frightening situations (and would thereby be said to have the habit/virtue of courage), to feel the appropriate amount of desire in the face of various sense needs or pleasures (and be said to have temperance), etc.

In Aristotle’s usage, the ultimate import of habits concerns their effect on the choices made by the subject. To be disposed by means of good habits (virtues) toward “what is right in both passions and actions”\(^{225}\) is to have, as it were, in the soul that which inclines one to choose to act in accord with behavior appropriate to any situation. Habits do not diminish freedom—as the term “habit” is sometimes colloquially taken to suggest in our context—but rather expand effective freedom. They stand between the subject’s capacity for action and the operation of that action as a disposition towards effectiveness. The courageous person is more likely to behave courageously, and to be pleased by courageous acts, than the cowardly person; the temperate person is more likely to behave temperately, and to be pleased by these same acts, than the self-indulgent person; etc.

But habits do not merely affect the way we behave, they also affect the way we are; there are not just habits of doing, there are also habits of being. Using Plato’s traditional analogy between the soul and the body as an illumination, one can both distinguish and relate on the one hand the health of a body (habit of being), and on the other hand that healthy body’s disposition to make healthy choices (by means of habits of doing). Being healthy is one thing; related to but also distinct from it is the way in which the body’s actions (for example, concerning the intake of food and

\(^{225}\) Ibid., 31.
exercise) flow from and tend toward health. Similarly, on the level of the soul, being virtuous or just is one thing; making virtuous choices—i.e., choices made in accordance with wisdom and courage and temperance—and following through on them is another. The scholastic term for a habit of being is "entitative habit"; the scholastic term for a habit of doing is "operative habit." These are the terms that Lonergan used. Entitative habits are remote, and they modify the soul as form of the body to be, say, "just" or "good"—as health modifies the body of the healthy person. Operative habits are more proximate to the subject’s operation, and they modify the operative potencies or faculties of the soul such as the intellect and the will, disposing the subject towards choices that are, for example, wise, courageous, and temperate—just as health disposes the healthy person towards healthy choices and activities.

4.2 Habitual Grace and the Theological Virtues

We turn now to Lonergan’s distinction between habitual grace and the theological virtues. For Lonergan, habitual grace is an entitative habit, modifying the being of the subject. It justifies and heals the soul, making the subject, as Aquinas put it, “pleasing to God.” Lonergan characterizes habitual or sanctifying grace as a “created, proportionate, and remote principle whereby there are operations in

226 ST I-II, q. 111, a. 2, c. "[H]abitual grace, inasmuch as it heals and justifies the soul, or makes it pleasing to God...."
creatures through which they attain God as he is in himself.\textsuperscript{227} Note how, in apparent contradiction to the foregoing explanation, the entitative habit is here said to dispose the subject towards salvific actions. What is key is that it does so \textit{remotely}. Sanctifying grace is a principle or cause of the theological virtues, which in turn are principles of the \textit{acts} of those virtues; being pleasing to God is a remote principle inclining the subject to those operations that help the subject attain God as God, just as being just or good in general can be said to dispose the subject \textit{remotely} towards the specifically virtuous acts of wisdom, courage, temperance, etc.

The \textit{proximate} principles whereby there are these same meritorious operations in the subject are the theological virtues: faith, hope, and self-sacrificial love (or charity). Thus, both of these habits—the entitative and the operative habits—are principles of operations, with this difference: the entitative habit of habitual grace disposes the subject remotely, while the operative habits of faith, hope, and love dispose the subject proximately.

It is perhaps confusing that the entitative habit in question is traditionally referred to as “sanctifying or \textit{habitual grace}.”\textsuperscript{228} What must be kept in mind, however, is that both are habits. And they do not just make possible a new way of being and acting; they make these new ways of being and acting “spontaneous and connatural.”\textsuperscript{229} In other words, the newly transformed individuals are not just invited, but are inclined to (and pleased by their own) cooperation with God’s love in acts of faith, hope, and love. They are so inclined because these habits have

\begin{footnotesize}
\begin{itemize}
  \item[227] \textit{DES}:65. Note that Lonergan equates this communication of divine nature with “sanctifying or habitual grace” explicitly at \textit{DES}:71.
  \item[228] \textit{Ibid.}, 71.
  \item[229] \textit{GF}:49.
\end{itemize}
\end{footnotesize}
changed them essentially, in the core of who they are. Lonergan defines habit as "a principle by which a[n]... act is *per se* in a subject." One could perhaps go through the motions and perform what might look to others like a courageous action; but unless that action is grounded in the soul, the act is not in the subject *per se*; it is his or hers not essentially but only accidentally. Similarly, it is by means of habitual grace and the theological virtues themselves, which modify the soul and the operative potencies respectively, that the acts of faith, hope, and love—by which one attains God as God—are really and truly the acts of the subject. It is the subject who attains God, even though he or she cannot do so without God's help—that is, without God’s grace.

4.3 Habitual Grace and Actual Grace

If habitual grace needs to be related to and distinguished from the theological virtues, it is also needs to be related to and distinguished from actual grace. For Lonergan, the difference between habitual and actual grace is the difference between a permanent, stable state and transient operations that move the habit from potency into act. As we have seen already, the function of the grace of conversion is to effect the will of the end. The question here, then, is simply

---

230 *DES*:165. The line actually reads: “a principle by which a second act is *per se* in a subject.” The distinction between first and second acts need not trouble the present exposition. Briefly, in the accidental order, first acts are those principles (e.g., the virtue of courage) that dispose subjects towards second acts (e.g., courageous acts). Lonergan defines a second act as “an act simply so called.”

231 Of course, this effect is twofold: first, the person’s will is “healed”—i.e., moved from willing evil to willing good; even more importantly, it is “elevated” to a
whether the effect is a “permanent quality” or whether it is merely a “transient operation.”

The image that Aquinas used for habitual grace is of a thing, first of all, becoming hot and then, as a result of that formal change, being able to make other things hot—like a sauce pan first becoming hot by the action of the flame, and then making hot the meal I am preparing in it. The image refers in the first place to the (in principle) permanent transformation made to the subject’s will of the end by which the subject now exists in a fundamentally new way, i.e., in his or her directedness to God as God. The image refers in the second place to supernaturally elevated activity to which the subject is enabled and inclined by a new orientation; if before, operations may have been means to a finite end, now those same operations can merit the attainment of an infinite and transcendent end. Concretely, this has to do with a new goal for living: if Socrates ran because he wanted to be happy, St. Paul “ran” because above all things he loved and wanted to be in union with God as God.

If habitual grace is a lasting transformation of the will of the end, resulting in a new and supernatural way of being and doing, then actual grace is similarly

---

232 These terms come from Lonergan’s straightforward definition of the adjective actual: “not a permanent quality but a transient operation.” (DES:229)

233 The image comes from ST 1-2, q. 111, a. 2, c.; it is primarily introduced to draw the distinction between the twofold act effected by habitual grace, namely, the transformation in being that enables and inclines to a transformed doing, which is the key to understanding the distinction between the operative and cooperative aspects of habitual grace. Lonergan writes: “[T]he two aspects of habitual grace, operans et cooperans, result from the principle that actus is at once perfection and a source of further perfection, that agere sequitur esse.” (GF:47-8)

234 Again, Socrates is being used here as an example of activity in the natural order that prescinds from the concrete supernatural order proportionate to the gift of grace.
transformative, but in a transient manner. It does not involve a lasting installation of a new form such as is illustrated by Aquinas’s example of the agent of heat. This is why Aquinas does not employ this illustration to describe actual grace. Rather, Aquinas sticks to the explanatory power of a distinction between an “interior act of the will” and an “exterior act of the will.” Having taken great pains to discover what Aquinas meant by an actus interior, Lonergan concludes that, contrary to his [Aquinas’s] common usage in other contexts, it refers in this context—i.e., the context of explaining the difference between habitual and actual grace—to the act of willing the end. The actus exterior here refers both to the choice of the means and to the act itself. Thus, as grace the transient operation has in common with the permanent quality that it is an effect by which “God cooperates in the production of the choice [of means to the end] because he operates in the production, maintenance, or modification of the oriented will that chooses.” As transient actual grace differs from habitual grace in that this modification is not a permanent or stable change in habitual form of the recipient’s being, even though actual graces often play a role in the preparation for the infusion of the habitual gift.

---

235 Nor does he [Aquinas] use the term “actual grace.” That terminology comes later. 
236 ST 1-2, q. 111, a. 2, c. Once again, these distinctions are used to explain the difference between the operative and cooperative aspects of actual grace.
237 Cf. GO:415–38. On 417 he writes: “The act of the will in question [namely, actus interior] is with respect to an end, not with respect to the means; it is the act of a will properly so called, and not an election nor a consent.”
238 GF:99.
239 It is the other way, distinct from the infusion of habitual grace, that God moves the will: “[G]od changes the will in two ways: in one way, just by moving [it]; namely, when he moves the will to will something, without imprinting some form on the will; as without the addition of some habit he sometimes brings it about that man wills what earlier he did not will.” (DV, q. 22, a. 8, emphases mine) Lonergan
5 Conclusion

The foregoing account has been offered as an indispensable part of this exploration of the notion of faith because grace as the condition and cause of faith has to be adequately understood. Although this account of grace appears to be individualist, such a construal would be opposed to the position of both Aquinas and Lonergan. Such an individualist interpretation of Aquinas’s and Lonergan’s theology of grace would be due to a failure to realize that while explaining the effects of grace on the intellect and will of a single subject is simpler and more clear, this explanation is universal, and therefore perfectly relevant to an understanding of God’s universal salvific intent, and does not pertain solely to individuals as individuals. However crucial the personal dimension of grace and faith is, the ultimate end of grace concerns not merely the individual but the community—in a word, the Whole Christ, i.e., Jesus Christ as not only head of the Church, but the head of all humankind.  

Let me conclude with a brief indication to dispel the impression that

———

comments that, “Plainly, this states a change in the previous orientation of the will effected with the infusion of a habit.” (GF:100)

Cf. ST III, q. 8, aa. 1–3.
Lonergan’s theory of grace, and therefore his theory of faith, does not sufficiently advert to the communal dimension.

Recall that Lonergan’s treatment of the notion of vertical finality concerned not the aggregation of isolated objects but dynamic wholes. Subatoms unite to form atoms, which unite to form compounds, and then organisms and cultures, and so on, until “the fullness of time [permitted] the Word to become flesh and the mystical body to begin its intussusception of human personalities and its leavening of human history.”\(^{242}\) The ultimate function of grace, then, pertains to the community and to the community’s common orientation towards God. To be sure, “the members of the mystical body have a distinct existence of their own, so that your deeds are your own and on the day of Judgment not Christ but you shall render an account of them.”\(^{243}\) Still, the life of grace is a community affair:

\[T]\here is a divine solidarity in grace which is the mystical body of Christ.... The ascent of the soul towards God is not a merely private affair but rather a personal function of an objective common movement in that body of Christ which takes over, transforms, and elevates every aspect of human life.\(^{244}\)

If we have succeeded in showing the falsity of an *individualist* interpretation of Lonergan’s account of Aquinas’s theology of grace, it will be objected that it still is full of technical terms and relations that suggest to some readers that their conceptions of grace are abstract and impersonal. Nothing could be farther from the truth. The technical nature of these treatments is a result of responding to highly differentiated questions for understanding, which required both Aquinas and

\(^{242}\) FLM:22.


\(^{244}\) FLM:27.
Lonergan to go beyond the interpersonal and highly symbolic apprehension of grace proper to the concrete religious experience of Christians to a more differentiated perspective. From this more differentiated and theoretical perspective the realities verifiable in Christian experience undergo a thematization that is not descriptive but explanatory because by analysis it relates distinct aspects of the concrete experience of grace to each other, and does so by making using of finite analogies—adapted through Aquinas’s modifications—of the categories of Aristotelian metaphysics. But the reality of grace that was the focus of this inquiry in search of understanding was (for Lonergan as much as it was for Aquinas) a matter of concrete, personal, and communal experience. Despite the highly technical treatment it receives in the early period of his apprenticeship to Thomas Aquinas, the same may be said of Lonergan’s theology of faith. We will be turning to that treatment itself after the final preliminary task of presenting Aquinas’s notion of faith—upon which Lonergan’s early thought depended.
IV.

A Sketch of Thomas Aquinas’s Theology of Faith

In Chapter One I outlined the general context of the early period of Lonergan’s development. In Chapters Two and Three, I sketched the natural and the supernatural dimensions of Lonergan’s dynamic universe as it manifests itself the early works. Now I turn to Thomas Aquinas’s understanding of faith, on which Lonergan relied so heavily in his early treatments of that reality.

1 Overview: Hebrews 11:1

When Aquinas came onto the theological scene to think specifically about the theological virtue of faith, the famous passage from the beginning of the eleventh chapter of The Epistle to the Hebrews (then attributed to Paul) had long been the common place from which to begin one’s reflections. “Faith is the substance [substantia] of things hoped for, the evidence [argumentum] of things not seen.” Aquinas disagreed with those among his predecessors who denied that this formulation provided an adequate definition of faith. To be sure, Aquinas did not think that in that passage the Apostle explicitly meant to offer a definition; he said rather that “in [the passage] there is sufficient mention of everything which is necessary for the definition of faith”—namely, (1) a description of the essential principles of faith; (2) clues towards distinguishing the intellectual act of faith from

245 Hebrews 11:1. In the Vulgate’s Latin, the passage read: “Fides est sperandarum substantia rerum, argumentum non apparentium.”
246 DV, q. 14, a. 2.
(a) other intellectual *acts* and (b) cognitive *habits*; finally, (3) it possessed the added authority of all the Fathers and the Theologians who had appealed to this passage before. The following brief exposition of Aquinas’s understanding of *Hebrews 11:1* provides an overview of the main themes to be explored in this chapter.

For Aquinas (and for those who preceded him) the act of faith referred to both the object of the will (the good) *and* the object of the intellect (truth). Thus, as James Mohler explains, Aquinas “followed tradition in explaining that the first part of the formula, ‘Substance of things to be hoped for,’ refers to the rapport of the act of faith with the object of the will, whereas, ‘The evidence of things not seen,’ refers to the object of the intellect.” Let us take each of these segments of the passage in turn.

To understand how the “substance of things to be hoped for” refers to the relationship between the act of faith and the good, we have to understand what Aquinas understands by the Latin term substance, *substantia*, i.e., a “first beginning” or “initial participation” in something, in this case, eternal life:

> Faith is called the substance of things to be hoped for in as much as it is for us an initial participation of eternal life for which we hope by reason of the divine promise, and in this way mention is made of the relation between faith and the good which moves the will to the determination of the intellect.

---


248 Ibid., 17.

249 Mohler notes that the original Greek term, *hypostasis,* “can mean a fundament or a support, the title deed of propriety, the anticipated possession and the objective guarantee of the promised goods.” (Ibid.) As we will see, it is the third of these meanings—the anticipated possession—that most closely aligns with Aquinas’s understanding of the Latin *substantia.*

250 *DV*, q. 14, a. 2, emphasis mine.
Eternal life is full knowledge of God (beatific knowledge)—the end toward which the human intellect is oriented by nature. But for Aquinas nothing could be directed toward an end unless it possesses “a certain proportion to the end.” Aquinas understood this proportion to the end as the inchoative preexistence of that end within the subject. Thus, in a real sense, there is in us an innate desire for full knowledge of God, and precisely through faith, we have already begun in some sense to know God in a hidden or inchoate manner. Even though there are significant differences between faith and beatific knowledge, Aquinas here affirms that in a real sense the latter already begins in the former.

For Aquinas, the way in which faith is the substance or beginning of eternal life can be understood by analogy to the way a student who has learned the principles of any science can be said to possess the “substance” of it because, for example, anyone who understands the principles of geometry also grasps all the conclusions that it is possible to draw from them, in principle if not in fact. Similarly, the person of faith already virtually apprehends the full knowledge of God here in this life, but in an imperfect manner, “in a mirror, darkly.” In the Summa, Aquinas writes:

In this way, then, faith is said to be the substance of things to be hoped for, for the reason that in us the first beginning of the things to be hoped for is brought about by the assent of faith, which contains virtually all the things to be hoped for, for we hope to be happy through seeing the unveiled truth to which faith cleaves.

---

251 In Latin: quaedam proportio ad finem. (DV, q. 14, a. 2)
252 1 Corinthians 13:2
253 ST II-II, q. 4, a. 1. Cf. “Faith is a certain foretaste of that knowledge which is to make us happy in the life to come. The Apostle says, in Hebrews 11:1, that faith is ‘the substance of things to be hoped for,’ as though implying that faith is already, in some preliminary way, inaugurating in us the things that are to be hoped for, that is,
By means of the first part of the classic formula, then, Aquinas suggests what Mohler calls faith’s “eschatological élan,” its dynamical relation to the object of the will’s desire—the perfect good of beatitude.

The second part of the Hebrews formula, “the evidence [argumentum] of things not seen,” as Aquinas understood it, refers to the object of faith in relation to the intellect. Aquinas interprets the key term argumentum (the Latin translation of the Greek, elenchos) as evidence or conviction, meaning that the intellect’s assent even in the absence of all the evidence required to warrant that assent is nevertheless assured. Normatively, of course, the intellect judges truth because one understands the evidence as being convincing; but it is also possible for the intellect to attain such conviction without such an understanding.

Just as the intelligible thing which is seen by the understanding determines the understanding, and for this reason is said to give conclusive evidence [arguere] to the mind, so also something which is not evident to the understanding determines it and convinces [arguere] the mind because the will has accepted it as something to which assent should be given.

If understanding does not provide the conviction, what does? Aquinas’s answer is that assent is given at the command of the will in response to First Truth revealing, that is, to God as First Truth. Therefore, the intellect assents not because it has been determined by an act of understanding, but because an act of will commands it to future beatitude.” (Thomas Aquinas, Compendium theologiae; quoted in Stephen F. Brown, “The Theological Virtue of Faith: An Invitation to an Ecclesial Life of Truth [II-II, qq. 1-16],” in The Ethics of Aquinas [ed. Stephen J. Pope. Washington, DC: Georgetown University Press, 2002], 228.)


“We have seen the use of elenchos in Greek literature as an argument, proof, test, and evidence.” (Ibid., 20)

DV, q. 14, a. 2.
assent; hence, the credibility of the witness—in this case, the Divine witness—calls forth the intellectual assent.

More will be said below about this point. For now, what is most important to understand is that faith involves an assent to things not seen, and that this assent shares the same measure of conviction as an assent to things that are seen. The act of faith involves a special kind of intellectual act in the attainment of true knowledge. On the one hand, it is distinct from science (i.e., Aristotle’s concept of the dianoetic virtue of episteme, as a habitual ability to conclude rightly in any science) and from understanding (i.e., Aristotle’s notion of the dianoetic virtue of nous, as the habitual grasp of the principles of any science), both of which imply the grasp of objective evidence related to such an understanding of an object as to rationally compel an assent. On the other hand, faith is also to be distinguished from either opinion or doubt, each of which involve the intellect’s lack of conviction or determination precisely because of the absence of the objective evidence. In faith, “the intellect of the believer is convinced [convincitur] by divine authority so as to assent to what he sees not.”257 Truths of the faith, revealed by God and imperfectly understood in this life, are assented to with conviction based not on the light of reason, but on the light of faith (lumen fidei).

We have seen that according to Aquinas’s interpretation of the passage on faith in Hebrews, faith implies both an anticipation of the good of beatitude and the assurance of the intellect’s assent inasmuch as faith involves both the substantia of the heavenly inheritance and the argumentum of things not yet seen. But if Hebrews

257 Ibid.
11:1 communicates the basic elements of faith, it does not yet define it, and from his more properly theological perspective Aquinas casts these elements into an explanatory form: “Faith is the habit of mind whereby eternal life is begun in us, making the intellect assent to those things which are not apparent.” It is interesting to note just how closely Aquinas makes his explanatory definition hew to the “formulation” found in Hebrews. Either way, having sketched an overview of Aquinas’s thought on faith by means of the former, we are now prepared to look more fully into the key ideas of the latter.

2 The Necessity of Faith

According to the order of his Summa Theologiae, Aquinas’s treatise on faith is to be read in light of the questions on happiness. All humans seek fulfillment as their end. But what is it that fulfills us? It cannot be pleasure or wealth, because these fall short, always leaving the recipient wanting more. Neither can it be the higher goal of honor or acclaim because these depends on the fickle opinions of others. The adequate goal of life is not only beyond these and other transient possessions, it is beyond humanity itself, above human nature, and so “supernatural.” As Stephen Brown writes:

---

258 Ibid. In Latin: “Fides est habitus mentis, qua inchoatur vita aeterna in nobis, faciens intellectum assentire non apparentibus.” Cf. ST II-II, q. 4, a. 1.
259 ST II-II, qq. 1–16.
260 ST I-II, qq. 1–5.
261 In ST I-II, q. 2, Aquinas, following Aristotle (though for different reasons), lists those goods that fall short of complete happiness.
Faith is the virtue that first leads Christians to accept the elevated beatitude that God has prepared for our fulfillment. Without Christian revelation and its grace-supported acceptance, one would not know of his or her supernatural dignity nor pursue the supernatural end.\textsuperscript{262}

As we have already noted in Chapter Two, for Aquinas and for Lonergan perfect happiness consists in quidditative knowledge of God, or beatific knowledge: “There can be no complete and final happiness for us save in the vision of God.”\textsuperscript{263} To understand faith as the beginning of eternal life, then, is to understand it as the beginning of a process towards the vision of God which alone can satisfy human longing. The vision of God is supernatural in a complex sense. First, it is beyond the proportion of the human intellect to know that such a vision is a concrete possibility; it had to be revealed through the inspiration of the Holy Spirit. And if knowledge of the fact of the vision of God is beyond human nature, so also is the capacity either to pursue or to attain it. To attain their complete end, humans have to be aided due to the finitude and weakness in human knowing and living. Faith meets that need.

If it is clear why the light of faith is necessary for belief in those matters that are above human reason, it remains to investigate why such a light is also necessary for believing in matters that are proportionate to nature, matters that are in principle discoverable by unaided human intelligence. Of those matters that are both proportionate to the human intellect and relevant to faith, the two most important to Aquinas are these: that God exists and that God rewards those who seek God.

\textsuperscript{262} Brown, “The Virtue of Faith,” 225, emphasis mine.
\textsuperscript{263} \textit{ST} I-II, q. 3, a. 8.
The articles of faith stand in the same relation to the doctrine of faith, as self-evident principles to a teaching based on natural reason. ... All the articles are contained implicitly in certain primary matters of faith, such as God’s existence, and His providence over the salvation of man, according to Hebrews 11: "He that cometh to God, must believe that He is, and is a rewar德er to them that seek Him." 264

In ST II-II, q. 2, a. 4, Aquinas discusses three reasons why faith is necessary “not only to what surpasses reason, but also to what is within its range.” 265 First, so that God’s truth can be known sooner since the strictly rational path to knowledge of the existence of God is long and difficult. Many subjects need to be studied before one gets to the science of metaphysics that is adequate to the question; and there is relatively little chance that the student will even reach this science, let alone be able to study it well. So Aquinas states that “without faith a person would come to knowledge about God only late in life.” 266 Perhaps even this is highly optimistic.

Second, faith is necessary so that “more people may have knowledge of God.” 267 In a characteristically profound stroke of common sense, Aquinas notes that people are generally not bright enough, or too busy, or not sufficiently interested to pursue these matters with the required rigor. Accordingly, “[s]uch people would be entirely deprived of a knowledge of God were not divine things proposed to them by way of faith.” 268

Finally, even when there are those who are bright enough, and who have time for and interest in these matters—i.e., philosophers—certainty is still an issue. Aquinas writes:

264 ST II-II, q. 1, a. 7.
265 Ibid., q. 2, a. 4.
266 Ibid.
267 Ibid.
268 Ibid.
The mind of man falls far short when it comes to the things of God. Look at the philosophers; even in searching about man they have erred in many points and held contradictory views. To the end, therefore, that a knowledge of God, undoubted and secure, might be present among men, it was necessary that divine things be taught by way of faith, spoken as it were by the word of God who cannot lie.\textsuperscript{269}

Of course, this and the preceding reasons concern the way in which faith aids reason in doing better a job that it otherwise would do worse, or not at all, despite the fact that in principle it can attain a certain proportionate range of objects. The most important reason for faith’s necessity, however, is due to the fact that faith’s proper object is radically disproportionate to the intellect because of that object’s absolutely supernatural character. Brown writes:

Faith does not merely compensate for reason’s weakness or for general human distractions, or help the philosopher in the more mature search for God ...[.] it elevates the believer to a perspective beyond that of reason limited to its own general or philosophical endeavors.\textsuperscript{270}

We turn now to a discussion of the object of faith.

3 The Object of Faith: First Truth

If faith is the beginning of the eternal life that consists in quidditative knowledge of God, then the object of both faith and vision are the same thing, namely, the First Truth: God as perfect intelligibility. But as Aquinas notes in \textit{De Veritate}, the object of the beatific vision is First Truth “insofar as it appears in its proper species,” whereas

\begin{itemize}
\item \textsuperscript{269} Ibid., emphasis mine.
\item \textsuperscript{270} Brown, “The Virtue of Faith,” 225.
\end{itemize}
the object of faith is First Truth "insofar as it does not appear." Thus, the object is materially the same in both acts, but formally different.

The question about the object of faith is the first in Aquinas’s treatise on faith in the Summa, and the first question in the Secunda Secundae. Aquinas's rationale for this is in the first place based on his method inherited from Aristotle who inquired into the nature of souls by looking to the objects of operations, and working backwards to the soul through acts and habits. Thus, in the case of faith one “knows habits by their acts, and acts by their objects.” Aquinas’s emphasis on “the truth aspect of faith,” which for him is central, also explains in part why the first question of his treatise on faith asks whether the object of faith is the First Truth; but it also suits his ordering of the inquiry, which, far from implying a desire to crowd out the many other facets of a full treatment of faith, is intended to hold them all together more intelligibly.

The object of faith is complicated inasmuch as the act of faith has a threefold orientation to a single object. In other words, the single object is understood under three different yet related formalities. Aquinas's understanding of faith's threefold orientation to God is cast in terms first used by Augustine, so that this threefold

---

271 DV, q. 14, a. 8, ad 3. The full quote is: "Veritas prima est objectum visionis patriae ut in sua specie apparens, fidei autem non apparens." (emphasis mine) Recall that for Lonergan, the object of faith is "the hidden God as hidden." (DES:115)

272 ST II-II, q. 4, a. 1.

273 The issue of the truth of faith as the metaphorical center of the treatise is expressed by placing it at the beginning of the treatise.

274 "While other facets of the virtue of faith are not neglected in Aquinas's Summa theologiae, the focus on the truth aspect of faith is central to his treatise De fide.... [Aquinas] did not create this accent—it was already there in his biblical, patristic, and medieval predecessors." (Brown, "Virtue of Faith," 223) See the end of this section for further comment on the truth aspect of faith.
orientation to the object of faith, God, can be considered in relation to the three questions: (1) Why does one believe? (2) What does one believe? (3) To what end does one believe?

In answer to the first question, one believes because of the trustworthiness of God who reveals, so that under this formality, the object of faith is God as witness. Human intellect attains God (First Truth) as revealing, and not simply as revealed. For Mohler, this is a distinction between “First Truth, revealing” and “First Trust, revealed.”275 is Mohler’s. For Aquinas, First Truth, revealing is the formal object (formalis ratio objecti), as distinct from First Truth, revealed—which for Aquinas is the material object (objectum materiale) to be discussed shortly.276 The formal object of faith is to light as the material object is to that which is illumined by the light. Just as we see what is seen because of physical light, Aquinas understands us to know what we know—or to believe what we believe—because of a kind of “light” that illumines the mind. In the case of the human intellect’s proportionate knowledge, the light of reason is the principle cause of the assent to the known object. In the case of the knowledge of the proportionate objects of human belief and the disproportionate object of divine faith, however, the credibility of the witness functions as the principle of the mind’s assent to what is not known by the knower’s unaided operations. By analogy, this is the light of faith or the formal object—that by which (quo) the material object of faith is affirmed. In the case of divine faith, the

275 Mohler, The Beginning of Eternal Life, 32–33.
276 T. C. O’Brien translates these expressions as “formal objective” and “material object” respectively. (St Thomas Aquinas, Summa Theologiae, Volume 31 [2a2ae. 1–7], Faith [ed. and trans. by T. C. O’Brien; Cambridge: Cambridge University Press, 2006], 7.)
authority of God immediately acting upon the mind of the believer is the principle causing the mind’s assent. Thus, the mind’s assent is intrinsically a matter of the believer’s immediate and personal contact with God.\footnote{277}

Augustine referred to this aspect of the threefold 
credere with the phrase 
credere Deo. The phrase puts the emphasis on God as the principle, the motive, the medium of faith. In this sense it is the object of faith as the medium quo of faith. “Although we are led to creatures by reason of First Truth, through it we are led mainly to First Truth, itself, since it gives witness primarily about itself. So in faith, First Truth acts as medium and object.”\footnote{278} It is “the medium because of which we assent to such and such a point of faith.”\footnote{279} Thus Aquinas is following Augustine’s reason for calling this credere Deo, which might be rendered as “to believe God” or even “to believe because of God.”

As to the second question, What does one believe?, one believes the First Truth, as revealed, which Aquinas calls the objectum materiale, the material object of faith. It is the content believed, or the truths of faith revealed by First Truth, in whom one trusts.

On the part of the intellect two things can be observed in the object of faith, as was considered above. One is the material object of faith [objectum materiale]. In this way the act of faith is to believe in God [credere Deum] because as was stated above, nothing is proposed for our belief except inasmuch as it is referred to God.\footnote{280}

\footnote{277} “His [Aquinas’s] faith is much more than an assent to propositions. Primarily, it is an assent to a person, First Truth, revealing; secondarily it is an assent to the things revealed.” (Mohler, The Beginning of Eternal Life, 33–34) For more on the personal nature of the rapport between the mind and the formalis ratio objecti, see O’Brien, Faith, 7, note i.
\footnote{278} DV, q. 14, a. 8, ad. 9.
\footnote{279} ST II-II, q. 2, a. 2.
\footnote{280} Ibid.
Again, Aquinas understood the essential content of faith to be summed up in

*Hebrews* 11:6: “Whosoever would draw near to God must believe that he exists and that he rewards those who seek him.” In theological terms, this is belief both in God’s *existence* and in God’s *providence*:

> [T]he truth that God exists includes everything we believe to exist eternally in God and that will comprise our beatitude.\(^{281}\) Faith in God’s providence comprises all those things that God arranges in history for man’s salvation and that make up our way toward beatitude.\(^{282}\)

God is still the object of faith in this second sense, but it is God *as attested to* by the articles of faith—“First Truth, revealed” as opposed to “First Truth, revealing.” This is the case even when the articles of faith refer to God only indirectly. As Mohler writes:

> First of all, the material object of faith is First Truth, the divine object, revealed. Secondly, it includes other realities as related to God, having a truth that is a formal participation in First Truth. So things concerning Christ’s human nature, the sacraments, the Church, come under faith insofar as by them we are directed to God.\(^{283}\)

Nor does the propositional nature of the articles of faith change the fact that it is God, and not simply some idea about God, that is the object of faith. After all, God *is* God’s own essence and existence; and God, who knows every possible world order and who holds this one in existence, *is* the intelligibility of God’s own act—which

\(^{281}\) T.C. O’Brien notes, in his commentary on this passage, that “This belief is not, ‘there is a God’; it is belief in the *God*, God as he is in himself (see also art. 8 ad 1); it is God as he will be seen in the beatific vision.” (O’Brien, *Faith*, 35, note d)

\(^{282}\) *ST* II-II, q. 1, a. 7. Aquinas continues: “As to the remaining articles [of faith], some are implicit in others, e.g., faith in the Redemption implies Christ’s Incarnation and Passion and all related matters.” In other words, all articles of faith directly concern or reduce to God’s existence and providence.

\(^{283}\) Mohler, *The Beginning of Eternal Life*, 36.
includes everything done providentially in history. To believe in God in this sense, then, is what is denoted by the phrase, *to believe in God* or *credere Deum*.

Thus far, these two aspects of the object of faith regard the intellect as distinct from the will. The third aspect of the object of faith regards the question, To what end does one believe? Here, the object of faith is considered from the perspective of the mind as operating under the influence of the will. Specifically, it is faith in so far as it concerns the will’s desire for the end of union with God. Thus, this third formality of faith’s object involves a dynamic and eschatological quality, because God is the end towards which the will strives for its beatitude, which is not the same as God’s being the First Truth who satisfies the mind’s inquiry. God is also the *Summum Bonum*, the Highest Good, who satisfies the restlessness of the heart or the very core of human striving.

Belief in this third sense clarifies how unfounded are the objections against the apparent emphasis on truth and intellect of Aquinas’s analysis of faith. Ultimately, however restless is the dynamism of the inquiring mind towards complete knowledge that would satisfy it, faith orients human beings to union with their Creator. This dynamism is basically an utterly *personal* thrust—the movement of human persons towards union with the divine persons. That is why Aquinas speaks of belief in this third sense as believing *unto God*, or *credere in Deum.*

\[^{284} \text{More will be said about} \ credere \ in \ deum \ \text{in part 5 of the present chapter.}\]
4 The Act of Faith: Thinking with Assent

With Aquinas we have been following Aristotle’s method of understanding habits by their acts and acts by their objects. Having examined the object of faith, we now consider the act of faith, in preparation for a consideration of the habit of faith in the next section.

Taking his initial bearings from Augustine once again, Aquinas calls the act of faith “thinking with assent,” *cogitatio cum assensu.* Often citing Isaiah 7:9, which in the Vulgate read, “Unless you believe you will not understand,” Augustine thought that faith necessarily preceded the attainment of adequate understanding. Belief based on authority is for the sake of understanding ever more completely. The “thinking” that is done “with assent” really means the mind’s restless inquiry in the service of the “restless heart’s” desire to understand as much as possible of what its *delectatio victrix* (victorious delight) has been drawn to believe and affirm as true because of the authority of one trusted and loved. Of course, there must be some understanding of the terms in which what is to be believed has been expressed before one can affirm something as true, even by God’s grace. But the more than merely nominal content that Augustine’s *cogitatio* strives to understand more fully can be implicitly both completely explanatory and unrestricted in scope. This is the Augustinian seed that centuries later would flower in Anselm’s famous phrase—and

---

285 ST II-II, q. 1.

286 The object of the victorious delight is "that it might make sweet that which was not delightful." [*... ut suave faciat, quod non delectabat.*] (Augustine, *De Peccatorum Meritis et Remissione*, II, 19, 33.)
shorthand definition of theology—fides quaerens intellectum, "faith seeking understanding."

As is well known, Augustine’s theology of faith emphasized the affective side of the act of faith; and in this he was followed by his medieval successors. With the entrance of Aristotle’s philosophy, however, this emphasis had to be integrated with the intellectual aspect of the act of faith; and this was what occurred with Aquinas’s treatment of faith.\(^\text{287}\) The act of faith, for Aquinas, is an intellectual act; but it is an act of a distinct nature. “Thinking with assent” thus helped Aquinas to distinguish the intellectual act of faith (or believing) from the manifold other acts grounded in the intellect.

This act, to believe [credere], cleaves firmly to one side [of a question], in which respect believing has something in common with demonstrative knowing [sciente] and understanding [intelligente]; yet its knowledge does not attain the perfection of clear vision [visionem], wherein it agrees with doubting [dubitante], suspecting [suspicante], and opinining [opinante]. Hence the distinguishing property [proprium] of believing is that it thinks with assent [cum assensu cogitet]; and in this way the act of believing differs from every other act of the intellect regarding truth and falsity.\(^\text{288}\)

The act of faith, then, is both similar to and different from other cognitive acts. On the one hand, it is distinct from understanding and demonstrative knowledge (or science), both of which involve an immanently generated grasp of the sufficiency of the objective evidence required to rationally compel assent. On the other hand, faith

\(^{287}\) Mohler, *The Beginning of Eternal Life*, 43–44. As we’ll see, however, the fact that the act of faith is an act of the intellect does not mean that there is no affective aspect; after all, it is done at the command of the will.

\(^{288}\) *ST* II-II, q. 2, a. 1. Sed actus iste qui est credere habet firmam adhaesionem ad unam partem, in quo convenit credens cum sciente et intelligente, et tamen eius cognitio non est perfecta per manifestam visionem, in quo convenit cum dubitante, suspicante et opinante. Et sic proprium est credentis ut cum assensu cogitet, et per hoc distinguitur iste actus qui est credere ab omnibus actibus intellectus qui sunt circa verum vel falsum.
is distinct from doubt, suspicion, and opinion, in all of which the intellect remains un convinced or undetermined on any particular question because of the absence of such a grasp as is required in science and understanding. In matters of divine revelation, the reason for withholding assent is that the objective evidence is disproportionate to the human intellect’s capacity for rational assessment, such that the assent to the truth can only be based on the trustworthiness of the one revealing. Faith meets the obstacle presented by this disproportion in being a firm assent grounded in the credibility of the witness, not (as in demonstrative knowledge) in the immanently generated understanding of the sufficiency of the objective evidence. Nor does this lack render the assent less firm than acts of science or understanding; indeed, the assent is as firm, if not firmer, on account of the principle causing the assent—namely, the grace of God.

Again, the “thinking” of Augustine’s “thinking with assent” is the restlessness of the mind, the heart-felt inquiry of the intellect into that which it affirms as true but does not yet fully understand; it is the searching of Anselm’s fides quaerens intellectum.289 This inquiry is natural to the mind when it has not yet reached its term in understanding, which is the case when the mind believes but does not yet fully “see”.

Since the understanding does not in this way have its action terminated at one thing so that it is conducted to its proper term, which is the sight of some intelligible object, it follows that its movement is not yet brought to rest;

289 What Stephen Brown says about Peter Abelard in his article on Aquinas’s theology of faith as expressed in questions 1–16 of the Secunda Secundae is also true of Aquinas himself: “Faith ... baits humans into search. It excites an inquiry that one hopes will beget in this life a deeper understanding, but it in no way excludes firm assent to Christian truths.” (Brown, “Virtue of Faith,” 222, emphasis is Brown’s)
rather it still thinks discursively and inquires about the things which it believes, even though its assent to them is unavailing.\textsuperscript{290}

But why should the assent be unavering when one is unable to assess the sufficiency of the objective evidence? How indeed can the act of faith be \textit{stronger} than an act of knowledge where the sufficiency of the objective evidence has been grasped and affirmed? For Aquinas, the assent of faith is not stronger from the perspective of the subject who believes; but from the perspective of the object of faith—First Truth, who can neither deceive nor be deceived—nothing can be more certain: “In the knowledge of faith there is found a most imperfect operation of the intellect, having regard to what is on the side of the intellect, though the greatest perfection is found on the side of the subject.”\textsuperscript{291}

Aquinas’s understanding of the “assent” in “thinking with assent” is subtly but importantly different from Augustine’s. For Augustine, the assent was an affirmation that encompassed both the truth and also the goodness of the object; it was at once a judgment of fact \textit{and} value.\textsuperscript{292} This perspective paved the way for medieval analyses that, from Aquinas’s point of view, confused the roles of the intellect and the will in the act of faith, whereas that of Aquinas’s own analysis attempted more adequately to distinguish and relate these roles to one another. For Aquinas, when the intellect assents the assent is a judgment related exclusively to the truth. Nevertheless, the judgment related specifically to the truth of the articles of faith is only possible in this life with a prior judgment of value regarding the goodness of commanding the intellect to make this assent. While there cannot be an

\begin{footnotesize}
\begin{enumerate}
\item \textit{DV}, q. 14, a. 1.
\item \textit{SCG III}, q. 40.
\item Mohler, \textit{The Beginning of Eternal Life}, 48.
\end{enumerate}
\end{footnotesize}
immanently generated grasp of the sufficiency of the evidence for the unaided intellect to assent, there can be a grasp of evidence sufficient for the will to command the intellect to so assent. What enables that grasp of sufficient evidence? It is the credibility of the witness in question, the trustworthiness of God, the First Truth, who cannot deceive.

Belief in God is similar to more “natural” instances of belief in that both the command to affirm the truth of the disproportionate object of faith and the will’s command to assent to the truth of a proportionate object are rooted in the subject’s love and trust in a credible witness. I believe that my parents are truly my parents because they love me, and not because I’ve confirmed this by a DNA test. The fact that I do not have apodictic proof of the matter has never affected my certainty. Similarly, our grace-inspired love for the reward of eternal life, for the vision of God as that for which we long as human beings, provides sufficient rational motivation for the will to command the intellect’s assent to the inadequately comprehended truths.

[W]e are moved to believe what God says because we are promised eternal life as a reward if we believe, and this reward moves the will to assent to what is said, although the intellect is not moved by anything which it understands.293

Returning to the formulation in Hebrews, the will is moved by “things hoped for” (what it hopes to attain) to command the assent to “things not apparent” (objects disproportionate to our capacity either to understand adequately or to grasp evidence sufficient to issue in rational assent). This is the appropriate way to construe the will’s role in the act of faith: faith—that is, the act of believing,

293 DV, q. 14, a. 1.
assenting, affirming revealed truths—is itself not an act of the will but of the intellect; but it is an act that is commanded by the will. In this way can it be seen that faith involves both objective knowledge of truth and love for a promised good.  

Furthermore, precisely the firmness of the will’s love for the object causes the intellect’s assent to be as firm as it is. And here the role of charity (as the form of the virtues) is brought more clearly to light. If the will commands faith’s assent, the perfection of will (or appetite) is what strengthens this assent; and charity is this perfection of will or appetite. Indeed, the greater the charity, the stronger the faith; and without charity faith is in a precarious state. Before we examine the relationships between intellect and will, and between faith and charity more deeply, let Mohler’s summary statement suffice for now: “The two faculties of the believer cooperate in a single act of faith. The intellect perfected by formed faith and the will graced with the virtue of charity work together in the act of faith in its highest degree.”

---

294 Mohler, The Beginning of Eternal Life, 50.
295 “[I]t is the will that causes the firmness of assent in spite of the obscurity of the object.” (Mohler, The Beginning of Eternal Life, 49.) Here, “object” has to mean formal object, God as revealing, not God as revealed, or the material object.
296 Tradition designates such faith “unformed.” See next section.
5 The Virtue of Faith: *Credere in Deum*

Not all habits are virtues, only those habits that make human acts *good*. For Aquinas, “formed faith is such a habit.”

This final section is to explain what Aquinas means by “formed faith” and to thereby clarify his understanding of faith as a *virtue*.

Aquinas followed Aristotle in understanding habits as “dispositions whereby that which is disposed is disposed well or ill ... in regard to itself or in regard to another.”

When the subject of a habit is a *power* (e.g., the intellect) to operate well or badly, that habit functions as a disposition to act—again, either well or badly.

When the operation in question is the act of faith as described above, the habit is that disposition which inclines, or better, *enables* the mind to perform this act. “Faith is a habit of the mind whereby eternal life is begun in us, making *faciens* the intellect assent to what is non-apparent.”

What can it mean to have a habit of the mind whereby the power of intellect is rendered able to assent to the truths of faith? On the one hand, it is impossible for the unaided human intellect to assent to truths which of their nature transcend, or are disproportionate to unaided human capacities. Therefore help is needed for the act of faith to occur. On the other hand, human freedom cannot be violated or coerced lest the act of faith suffer the loss of its meritorious character. After all, no one can justly be rewarded or punished for acts that are totally beyond the scope of

298 *ST* II-II, q. 4, a. 5.
299 *ST* I-II, q. 49, a. 1.
300 Aristotle called these habits *first* acts; the operations themselves (to which the powers are inclined by the habits), he called *second* acts.
301 *ST* II-II, q. 4, a. 1.
human knowledge and free choice, and yet human freedom must participate in the act of faith one way or another.

To solve these issues Aquinas uses the notion of an “inner instinct of God inviting”\(^{302}\) the human to believe. Note the ambiguity of the metaphor. Is it an impulse (an instinct) or a calling (an invitation), or both at once? Either way, the phrase provides suggestive images for attaining insights into an obscure point, namely, that God supplies the subject with all that he or she needs in order to arrive at that act of belief, while never violating his or her freedom to refuse to act. In other words, sufficient grace is offered by God for the subject to freely “cooperate” in performing an act of faith; but because the freedom of the act is indispensable, the subject can also shun such cooperation, so that an act of faith would not be performed, which would be the fault solely of the subject, not of God.

Thomas also names the interior instinct in the act of faith the “light of faith,” lumen fidei—a sense-based metaphor that provides a remarkably apt comparison with God’s way of “inviting” the subject to believe. Usually, an invitation implies that the one invited is not yet “where” he or she is being invited to go. Thus, to receive an invitation to perform a certain act (say, to believe) prior to performing the act itself is to provide an attractive opportunity that anticipates the activity in question.\(^{303}\) By shifting the metaphor to “illumination,”\(^{304}\) the recipient seems already to be

\(^{302}\) “...interiori instinctu Dei invitantis.” (ST II-II, q. 2, a. 9, ad. 3)
\(^{303}\) There are, of course, more nuanced ways to construe the idea of “invitation” than is suggested by this clarification by contrast with the metaphor of “illumination.”
\(^{304}\) More can be said about the Christological dimension of faith considered as illumination. First Truth is the begotten wisdom of God, appropriated to the Son. As such, First Truth is both teacher and lesson, the word of God illuminating the mind
participating in the activity to which he or she is being invited. If my well-functioning eyes are open while I am sitting in the dark so that I cannot see what is around me, an invitation to see cannot of itself change my inability to see. But if suddenly light is switched on, then I see. The gift-character of the illumination goes beyond just inviting me to see; by providing the remaining condition critical for sight to occur, I am actually given sight. Of course, the operations of understanding and affirmation (to which the analogy points) are rather less automatic than the sudden vision achieved by eyesight, but the analogy is still suggestive of just how God’s help leading up to the act of faith can be understood to occur, and why the “light of faith” is such an apt metaphor of God’s leading us to believe.

Aquinas explained the detailed workings of the light of faith differently at different times. In the Sentences, he compared the light of faith to the light of the intellect by which first principles are known, and explained that by it [the light of faith] the articles of faith become known of themselves, per se nota. He does not return to this way of explaining the light of faith in later writings, perhaps because it suggests too automatic a response to hearing about the articles. But in fact the act of faith always implies a certain vagueness of understanding, even when assent brings about a firm affirmation. Again, in terms of our previous discussion of the way the act of faith anticipates the light of glory in the beatific knowledge, perhaps the way the light of faith is explained in the Sentences may be too easily conflated with the light of glory, by which complete understanding of the mysteries are illuminated. Be

of the believer about itself and drawing him or her into a personal relationship. (Cf. Mohler, The Beginning of Eternal Life, 29–32.)

Mohler, The Beginning of Eternal Life, 52.
that as it may, in his later writings Aquinas stresses the difference between the light of faith and the light of glory, not as regards the power of the divine light, but in relation to the degree of human participation therein:

In faith there is some perfection and some imperfection. The firmness which pertains to the assent is the perfection, but the lack of sight, because of which the movement of the discursive thought still remains in the mind of the one who believes, is an imperfection. The perfection, namely, the assent, is caused by the simple light, which is faith. But since the participation in the light is not perfected, the imperfection of the understanding is not completely removed. For this reason the movement of discursive thought in it stays restless.\footnote{DV, q. 14, a. 1, ad. 5.}

What Aquinas calls the light of faith heals and perfects the light of reason\footnote{The relationship between [the light of] faith and [the light of] reason corresponds to what was said (in Chapter Two) about the intelligibility of \textit{gratia sanans et elevans}—healing and elevating grace. More will be said about this relationship in the following chapter in reference to Lonergan’s early theology of faith.} so that it is able to affirm but not yet fully understand the mysteries of faith. Complete understanding results from the light of glory—in which the intellect is so enabled to participate more perfectly than occurs by the light of faith alone.

The habit of faith is a habit of the intellect. But what makes this habit a good habit, a virtue, is not a function proper to the intellect of itself. Rather, the will perfects the motion of the intellect by guiding it towards its last end. And the virtue of charity perfects the will, which in turn perfects faith. In other words, love makes faith a virtue and not just another habit.

The way in which charity informs faith becomes most clearly manifest in the third element of Augustine’s threefold sense of \textit{credere}. We have already seen that for Aquinas believing \textit{because} of the trustworthiness of First Truth (\textit{credere Deo}), and \textit{in} the articles of faith (\textit{credere Deum}) is properly the concern of the intellect, as
distinct from the perfecting activity of the will. However, believing *unto* God—which aptly renders *credere in Deum*—integrates as a *sine qua non* the personal dimension of faith together with the role of God’s love. For Augustine, *credere in Deum* (and in *Christum*) denotes “personal adherence to God or movement toward God.”

This movement towards God suggests the meaning of what Aquinas discussed under the heading of charity as the “form” of all the virtues, including faith.

All acts are directed to their ends by their forms. Without form, the act lacks the proper ordination to its end, which, in the case of the human being, is the beatific vision of First Truth. The “form” of the act of faith, therefore, ordains faith’s act to God as its last end; and absent this directedness to God, the act of faith therefore becomes “formless.” Such an imperfect act of faith may possibly happen in the life of believers; and the resultant “formlessness of faith” explains why it is possible that people’s sin puts them out of communion with the church, even while they *still believe*. The key to this explanation is the distinction between faith as perfected by charity and faith as lacking such perfection. One can believe without charity, but one cannot believe *well* without it.

---


309 “It is commonly admitted that charity, as a sort of preeminent virtue, is the form of the other virtues, not only insofar as it is the same as grace or is inseparably connected with it, but also from the very fact that it is charity. And in this way, also, it is said to be the form of faith.” (*DV*, q. 14, a. 5)

310 Aquinas does not claim that charity is the *essential* form of faith but is rather what he calls an *effective* form, one that quickens and vivifies the habit. (cf. *ST* II-II, q. 4, a. 3, ad. 1 and 2.)

311 “The nature of virtue requires that by it we should not only do what is good, but also that we should do it well [*bene*].” (*ST* I-II, q. 65, a. 4.)
makes the habit of faith a virtue. And so “formed” faith grounds the God-directedness of the act, by which one believes unto God.312

Charity's capacity to perfect faith and make it a virtue may be understood in terms of the fundamental interrelationship between the intellect and the will, which admits of a mutual priority or a mutual mediation of each by the other. On the one hand, knowledge precedes love: something must be known before it can be loved. “If something is to move [moveat] the will, it must first be received [recipiatur] into the intellect.”313 The intellect's priority in the order of reception gives way to the priority of will in the order of motion: “[I]n causing motion or in acting, the will is prior, for every action or motion comes from a striving for the good. It is for this reason that the will, whose proper object is the good in its character as good, is said to move the lower powers.”314

The mutual relationship of intellect and will casts light on the relationship between faith and charity. On the one hand, faith is prior to the other virtues and, insofar as they involve knowledge, is their cause.

[T]he last end must of necessity be present in the intellect before it is present in the will, since the will has no inclination for anything except insofar as it is apprehended by the intellect. Hence, since the last end is present in the will by hope and charity, and in the intellect by faith, the first of all the virtues must of necessity be faith.315

But if we need faith in order to have charity, we also need charity to have faith, since without charity, faith is formless. If the form of charity gives direction to all the virtues, a formless faith is undirected.

---

312 For more on “formless faith,” see Mohler, The Beginning of Eternal Life, 67–70.
313 DV, q. 14, a. 5, ad. 5.
314 Ibid.
315 ST II-II, q. 4, a. 7, c.
In the eschatological dynamism of the life of grace, faith and charity are mutually interdependent. But this is as true in ordinary life as it is in strictly religious life. We believe those whom we love. Ultimately, however, once we possess the perfection of glory the virtue of faith is removed, while charity remains. The imperfections of the life of faith give way to complete understanding through our participation in the fullness of the divine light. This complete understanding in beatific knowledge is the term of our faith and hope, so that they both fall away once that is attained. But charity—perfect friendship with God—remains. 316

6 Conclusion

Instead of offering an exhaustive account of Aquinas’s theology of faith, our goal has been to sketch the broad lines in preparation for a clearer grasp of Lonergan’s understanding of faith during the early period of his development, since that understanding relies so heavily on Aquinas. With this and the three earlier chapters behind us, we are now prepared to retrieve Lonergan’s notion of faith as it is expressed in his early Latin theology.

316 Cf. “And now faith, hope, and love abide, these three; and the greatest of these is love.” (1 Cor 13:13.)
V.

Faith in the Early Latin Theology

To retrieve Lonergan’s notion of faith as it is expressed in his early Latin theology, we now turn to three principal sources: the Gratia Operans dissertation (1940) and the Grace and Freedom articles (1941–42); De Ente Supernatural (1946); and Analysis Fidei (1952). I will now treat each source in turn.

1 Faith in Gratia Operans and Grace and Freedom

Though Lonergan expected and even desired to begin a doctorate in philosophy until August of 1938, the need for English-speaking theology professors at the Gregorian University in Rome caused his superiors to redirect the course of his academic career. On May 1st, 1940, he presented his dissertation in theology, Gratia Operans: A Study of the Speculative Development in the Writings of St. Thomas of Aquin,317 which undertook to “determine [the] precise character and significance” of Aquinas’s “development in the theory of grace”318—the fact of which had already been well established.319 The upshot of the study was a threefold discovery: first, the discovery of Aquinas’s achievement as the synthesis of the speculative theorems of his predecessors; second, the rediscovery of the evolution of Aquinas’s thought on a number of cognate issues; third, the demolition of the controversy between

317 GO: 151–450.
318 Ibid., 153.
319 Ibid., 159.
Bañezian and Molinist misunderstandings of Aquinas on the relation of grace to
human freedom. The first two discoveries reinforced interests that had already
stimulated Lonergan’s inquiry for some time, interests in method and cognitional
type that continued throughout his career; the last discovery shed light on the
correct way of interpreting Aquinas’s thought.320

After the completion of his doctoral dissertation in May 1940, Lonergan
condensed and abbreviated the work for publication in four separate articles in
Theological Studies (1941–42), all but one bearing the title “St. Thomas’ Thought on
Gratia Operans.”321 Thirty years later, the articles were published in a single
monograph,322 still later to appear as the first part of volume 1 in the Collected
Works of Bernard Lonergan.323 Though it is significantly condensed, Grace and
Freedom still conveys Lonergan’s retrieval of Aquinas’s speculative theorems, the
development of Aquinas’s thought, and the correct interpretation of his
understanding of the relationship between liberty and grace. While the notion of
faith is not a central issue either in the dissertation or in Grace and Freedom,324 his

_____________________________________________________

320 In brief, neither the Bañezians nor the Molinists had grasped what Aquinas had meant.
321 Bernard Lonergan, “St. Thomas’ Thought on Gratia Operans,” Theological Studies
articles bore the title “St. Thomas’ Theory of Operation.”
Thomas Aquinas, ed. J. Patout Burns (Londong: Darton, Longman & Todd, and New
323 Bernard Lonergan, Grace and Freedom: Operative Grace in the Thought of St
Thomas Aquinas, Volume 1 of Collected Works of Bernard Lonergan (eds. Frederick
E. Crowe and Robert M. Doran; Toronto: University of Toronto Press, 2000).
324 I might, however, mention that in the dissertation’s presentation of the form of
theological development in the first chapter—omitted from Grace and Freedom—
Lonergan notes that “[t]he essential moment in the transition from the initial to the
final dialectical position is the emergence of a systematic distinction between reason
grasp of the notion is implicit in several places that are relevant to the present chapter, namely, in his discussions of the relationship between faith and conversion on the one hand, and the relationship between faith and reason on the other.

1.1 Faith follows Conversion

For the early Lonergan, faith is a free act caused by, and therefore subsequent to, the grace of conversion, but prior to the infusion of charity. His clearest treatment of the issue is in those sections of his early works that discuss actual grace as operative and cooperative. Faith is caused by grace, is a free act, and involves an intellectual apprehension of an object. I will take up each of these aspects in turn.

The larger context of Lonergan’s discussion of actual grace is to show how Aquinas gradually realized that it answers questions that hitherto were always handled, albeit inadequately, in terms of habitual grace. A key question was, When is the soul “justified”? Aquinas’s mature answer was that there is an initial operative grace in relation to which the human soul is simply receptive; next are three consequent (not to say subsequent) acts, which, because they had to do with free human acts, were understood to be caused by grace as cooperative, so that only after these three cooperative acts does the infusion of habitual grace, and therefore

________________________________________________________________________________________

and faith.” (CWL 1:173) In other words, while a theology of faith is not a question of his study, the relationship between the natural and supernatural orders is. The relationship between faith and reason is isomorphic to the relationship between grace and freedom and is therefore relevant to the study; indeed, the discovery of the relationship of the former is rooted in a discovery of the relationship of the latter, even if a theology of faith is not worked out in any significant detail.

justification, occur; and this is followed lastly by filial fear. Lonergan cites this order of conversion in Aquinas's treatment of repentance in the *Tertia Pars:*

[W]e can talk about repentance in two ways. In one way, as regards the habit.... In another way we can talk of repentance as regards the acts by which in repentance we cooperate with God's operation. The first principle of these acts is the operation of God converting the heart [*Dei operatio convertentis cor*].... The second act is the movement of faith [*motus fidei*]. The third act is the act of servile fear, by which one is withdrawn from sins by the fear of punishments. The fourth act is the movement of hope, by which one in hope of gaining pardon adds the purpose of amending. The fifth act is the movement of charity [*motus caritatis*], by which sin is displeasing in itself not now because of punishments. The sixth act is the movement of filial fear, by which because of reverence for God one voluntarily offers amends to God.\(^{326}\)

The first four of these acts are due to actual grace, while the first act is singled out as

*Dei operatio convertentis cor*—the operation of God converting the heart, which is distinguished both from the "perfect conversion of the beatific vision" and from the "meritorious conversion of habitual grace."\(^{327}\) According to Lonergan, this is "the preparatory conversion that does not involve the infusion of a habit but simply the *operatio Dei ad se animam convertentis* [the operation of God converting the soul to himself]."\(^{328}\) This motion, because it does not involve a free human act, is grace as operative, which is "the cause of the other acts."\(^{329}\)

As the cause of the other acts—including the act of faith—the grace of conversion is not the *only* cause. It is the primary cause,\(^{330}\) after which human freedom cooperates in a series of consequent motions. These consequent three acts

\(^{326}\) *ST* III, q. 85, a. 5.
\(^{327}\) *GF:*125.
\(^{328}\) Ibid.
\(^{329}\) Ibid., 128. Lonergan notes that the other acts are "internal acts consequent [not to say subsequent] to the beginning of good will." (*GF:*421, emphasis mine.) The meaning of an "internal act" will be treated presently.
\(^{330}\) "[I]t is their *primum principium*..." (*GF:*128)
attributed to the efficacy of actual grace (not including the first) are *caused by God to be free acts*. Here, then, is the second datum on faith from the present material. In *Gratia Operans* Lonergan devotes a considerable amount of attention to Aquinas’s distinction between internal and external acts.\(^{331}\) The details are omitted from *Grace and Freedom*, but the upshot is important. While commonly Aquinas uses the term “internal act” such that there is implied the contribution of a free human act—that is, an act freely chosen by the subject—there are some instances in which Aquinas’s usage of the term does *not* imply such a contribution, conspicuously, as regards the grace of conversion, which *is* an “act of the will,” but is *not* a freely chosen act of election or consent.\(^{332}\) Lonergan’s point here in this distinction between internal and external acts concerns the issue of whether the grace of conversion needs a free act of choice or decision. One may wonder whether the act of faith is a free act. For Lonergan, the act of faith unequivocally is a free act. In the passage from the *Tertia Pars* already quoted above, it is among the “free internal acts consequent to the beginning of good will.”\(^{333}\)

---

\(^{331}\) *GO*: 416–35. Lonergan discovers that, for Aquinas, while external acts *always* involve freedom, internal acts *sometimes* involve free choice or decision.

\(^{332}\) “The act of will in question is not a free act.” (*GO*: 418)

\(^{333}\) In the section of *Gratia Operans* treating the grace of conversion as an “internal act” that “*is not* a free act,” after noting that “St Thomas elsewhere speaks quite clearly of free internal acts consequent to the beginning of good will,” Lonergan then goes on to quote the already cited passage from *ST* III, q. 85, a. 5. (Cf. *GO*: 421.) Note that even though the internal act is *not* a free act, this does not mean that it is coerced; it most definitely is not. Further, to say that it is not free may be misleading; it would perhaps be more accurate to say that it is the act that *conditions* or *expands* the freedom of future acts, among them the act of faith. Lonergan’s way of establishing this relationship is found in his distinction between acts that are virtually free (i.e., “acts that enable its subject to perform or not perform another act,” such as the operation of grace) and acts that are *formally* free (“in which the
To say that faith is the effect of grace, even the free effect of grace, is not yet sufficient for its full determination, since it is still unclear what happens to the intellectual apprehension presupposed in the theory of free will as the “specification of the act.” Indeed, for Lonergan, the act of faith has an object. In fact, all of the three acts following upon the conversion of the heart—especially our present focus, the act of faith—do involve an intellectual apprehension. He writes:

The first act [i.e., the conversion of the heart] does not presuppose any object apprehended by the intellect; God acts directly on the radical orientation of the will. On the other hand, the acts of faith, of servile fear, and of hope obviously presuppose an intellectual apprehension.\(^{334}\)

The salient point here is the claim that an act of faith is an act of faith as regards something. In the context of the discussion of Lonergan’s account of Aquinas on the grace of conversion and the relevant acts of faith, whatever God has revealed\(^{335}\) is the object of faith, including the reality of God’s mercy and help for sinners (or grace, broadly construed), the divinity of Christ, the triune life of God, etc.\(^{336}\) The intelligibility of these articles of faith, as will be discussed in the next section, is beyond the capacities of the human knower to understand and so cannot be affirmed without the light of faith; they are as supernatural to us as is the cause (i.e., grace) by which they are affirmed. That they are beyond the human knower’s

---

\(^{334}\) Cf. \textit{DES}:167.

\(^{335}\) \textit{GF}:128. Cf. the corresponding comment, focused more exclusively on the act of faith: “[I]t [the grace of conversion] does not presuppose an object, as does the act of faith.” (\textit{GO}:422.)

\(^{336}\) Significantly, besides the fact that the grace of conversion as \textit{elevans} issues in acts of faith that are strictly ordered to the mysteries of faith, as \textit{sanans} it also shifts antecedent willingness of the soul away from the propensity towards sin. In the present context, the relevant objects pertain to the mysteries of Christian faith. \textit{Trinity} and \textit{Incarnation} are at least implied in the belief that there is a God who shows mercy to sinners and rewards those who seek God.
capacity to know adequately means that our understanding of them in this life, even with the light of faith, is at best partial, so that we can still inquire into their intelligibility, which is the task of theology. Turning now to the nature of theological inquiry, we must clarify the relationship between faith and reason.

1.2 Faith illustrates Reason

When the later Lonergan writes about faith in Method in Theology, the subject of that faith need not be a Christian, let alone a Christian theologian. Subjects under the influence of “the eyes of being-in-love” may or may not ever regard specifically Christian beliefs, and even if they do, they need not engage in theological inquiry. The subjects may not even ask about the experience of being in love at all, even though they would be somehow conscious of it. By contrast, in Lonergan’s early work on faith, subjects are not only always Christian, but also often Christian theologians. What is the relationship between faith and specifically theological inquiry?

In the long opening chapter of the original dissertation,337 Lonergan takes up the relationship between the questions quid sit? and an sit? as they function in specifically theological inquiry. In the normal course of human inquiry, the human knower asks what something is before asking whether it is. But according to Aquinas, theological inquiry does not begin in this way. In theology, the existence of the mystery is not in question, but is already given in the articles of faith.

337 The chapter, omitted from the Grace and Freedom articles and book, is called “The Form of Development.” (GO:162–92.)
Accordingly, theological inquiry begins with the *quid sit?* question about the intelligibility of the mystery, rather than the *an sit?* question regarding the truth of the mystery, which is already affirmed. Importantly, this affirmation is not based on the sufficiency of evidence understood by one’s reflective act of understanding and affirmed by one’s own judgment. Rather, the sufficiency of the evidence—the “reason” for accepting the revealed truth—is both beyond the self and beyond the human capacity to understand and judge; it rests instead on the authority of God as revealing. This also explains why the understanding and formulation of the answer to the *quid sit* question is significantly limited; because it asks about something—i.e., the relevant mystery of faith—that is disproportionate to human knowing.\textsuperscript{338}

To make this analysis more concrete, let us apply it to the example of the intelligibility of the relationship between supernatural grace and natural human freedom. It is perhaps implicitly familiar to all how non-theological inquiries—say, the inquiries of empirical science—begin with attentiveness to relevant data, followed by a phase of intelligent hypothesis-formation, and then by a verification phase resulting in the affirmation or negation as to whether some possibly relevant outcome is *probably so*. By contrast, theological inquiry starts from mysteries accepted as true in faith. Lonergan writes: “Initially there is simply the affirmation of two apparently opposed truths. Grace is necessary; but the will is also free.

\textsuperscript{338}The precise character of this “limitation” is treated in more detail at the very end of this section. In brief, my position is not that the theologian has *some*, though not *all*, insights whose contents are transcendent intelligibilities; rather, the theologian can attain an adequate grasp of proportionate intelligibilities in the concrete universe (e.g., the nature of instrumentality) that may then serve as relevant analogies for the theologian to convey the non-incompatibility between, on the one hand, the various mysteries of faith, and, on the other hand, between these mysteries themselves and the judgments of human reason.
Scripture asserts both; scripture is the Word of God; therefore both are true.”

After affirming this, the theologian then inquires about the intelligibility of the revealed mysteries whose truth has already been assented to in the act of faith—in our example, both that grace is necessarily at work in meritorious acts, and that the will performing those acts is free. Hence, the question for understanding is, “how can one reconcile the two.”

Granting the special (because revealed and believed) transcendent nature of gracious intervention in an interior human act, there remain questions raised by the apparent contradiction between the two truths. If God’s grace governs—and indeed causes—the free human act, how can it still really be free? Surely the integrity of the free act requires the absence of coercion. How, in other words, is it possible that God’s governance of human freedom actually changes the will of the end without violating human freedom? Lonergan’s retrieval of Aquinas’s answer to this question has been indicated already. Let us focus our attention on what actually happens in the unfolding process of theological inquiry: the theologian starts with the affirmation of a revealed truth (or in this case, two truths), and then asks about the nature or intelligibility of the relationship between them.

Along with the affirmation of the truths in question, the theologian also affirms two other truths concerning, first, theological affirmations in general, and, second, about their relationship to one another. Thus, the theologian affirms that the sought-after intelligibility of a revealed truth is beyond the ability of human beings

---

339 GO:171.
340 Ibid., 174.
341 See Chapter Three.
adequately to understand and know. As Lonergan writes, “[A]t no point of time will the human understanding enjoy a full explanation of all doctrines of faith. For ultimately, theology deals with mystery, with God in his transcendence.”342 If beatific vision is the gift of complete understanding and knowledge,343 still in this life the theologian can attain only “some understanding”344 of the mysteries of faith, individually and (frequently) as they are related one to another. Before returning to the nature of this understanding, note that the second truth about theological affirmations has to do with the fact that although it does not attain full knowledge, it is able to attain some analogical, imperfect, but nevertheless possibly illuminating understanding of the mysteries. This understanding will imply that there is a reasonable compatibility between the various mysteries of faith themselves, and between these mysteries and human reason, even though this compatibility cannot be apodictically proven:

[D]ifferent truths of faith—or doctrines of faith and certain conclusions of the human reason—cannot be contradictory. Truth is one, and God is truth. Hence, no matter how great the opposition may appear to be, it is always possible to attain the negative coherence of non-contradiction.345

342 GO:166.
343 “[T]he beatific vision realizes all knowledge, concrete as well as abstract.” (Ibid., 351.)
344 DB 1796 cites the following revealed explanation of the restriction: “[I]n this mortal life, ‘we are absent from the Lord: for we walk by faith and not by sight.’”
345 GO:166. Lonergan follows Aquinas exactly in denying “the positive coherence of complete understanding.” (Ibid.)
Although range of the light of faith’s illumination is greater than that of the light of reason, it does not lead to judgments that are incoherent with the light of reason’s capacity to understand.346

But if the light of faith admits of judgments—namely, truths assented to by belief—that are beyond the capacity of, yet not inconsistent with, unaided human reason, one might ask, What is the nature of the understanding grasped by the theologian in the inquiries into truths affirmed by faith? What does Dei Filius mean when it declares that “reason illustrated by faith ... attains with the help of God some understanding of the mysteries”?347 The understanding attained is not necessarily supernatural, insofar as it does not involve the grasp of any intelligibilities not proportionate to its nature. The relevant analogy understood may be derived from a reality within the human range of knowledge, i.e., strictly within the proportion of human knowing, and therefore at least extrinsically conditioned by space and time—which explains the term “natural.” Only beatific knowledge provides us with a proper (as distinct from analogical or improper) understanding of revealed truths that absolutely transcend the human capacity to understand and know. The theological search for a relevant analogy is prompted in the life of faith’s assent to

346 In principle, the two affirmations treated in this paragraph are proportionate to human knowing; in the concrete situation, they may be received by the believing theologian, which probably requires God’s grace.
347 Recall the full passage: “[R]eason illustrated by faith, when it zealously, piously, and soberly seeks, attains with the help of God some understanding of the mysteries, and that a most profitable one, not only from the analogy of those things which it knows naturally, but also from the connection of the mysteries among themselves and the last end of man; nevertheless, it is never capable of perceiving those mysteries in the way it does the truths which constitute its own proper object. For, divine mysteries by their nature exceed the created intellect.” (DB 1796, emphasis mine.)
revealed truths beyond the proportion of human nature. In the present case the relevant judgments are these: (1) that God’s grace governs the human will; and (2) that even as it does so, the human will is free. The explanatory understanding to which the theologian arrives includes not only the nature of the human will, but also the universal instrumentality of finite creation *vis-à-vis* the transcendent and supernatural divine first cause, which explains how it is possible for the internal change of the will by actual grace as operative to occur as a free change in the human will. According to Lonergan, Aquinas used the analogy of “instrumentality” to coordinate divine transcendence, God’s governance of the human will, and the human will’s freedom within an explanatory account of the operative actual grace of conversion. Thus, just as the storyteller uses the typewriter to compose his or her story, God’s grace uses both external and internal means to re-orient the free will of the human subject and achieve the divine plan. When the human being then fully responds, the causality of actual grace as cooperative is attributed *fully* to both divine and human causes, although *primarily* to the first cause.348

---

348 “An action is always attributed more to the principle agent than to the secondary.” (*In Rom.*, c. 9, lect. 3; quoted by Lonergan at *GO*:409–11, n. 125.) Lonergan, in addition to the example of the typewriter, also uses the analogy of one man, say, Peter, piercing the heart of another, say, Paul, with a sword. (*GF*:87–88) Later, Lonergan speaks more generally about the theory of instrumentality in terms of “swords”: “[T]he will has its strip of autonomy, yet beyond this there is the ground from which free acts spring; and that ground God holds and moves as a fencer moves his whole rapier by grasping only the hilt.” (*GF*:147) This analogy Lonergan found especially useful in a systematic treatment of the relation between grace and freedom, one that also responds to the objection that, on the analogy of instrumentality thus conceived, evil (specifically, moral evil or sin) would be caused by God. There can be no doubt that Lonergan’s own treatment of grace and freedom provided an adequate answer to this objection that squares with traditional teaching. Cf. *GF*:111–116.
Insights about the analogy itself and about the analogy’s suitability to assure
the theologian of “the negative coherence of non-contradiction” fulfill the end of Dei
Filius’s phrase, “some understanding.” But the insights pertaining to the discovery of
the suitable analogy are into the created analogue, and do not directly regard the
articles of the faith themselves. Nor of themselves do they constitute “the positive
coherence of complete understanding.” If in theological inquiry faith seeks
understanding, the understanding of the analogue is “natural”; it is the gift of faith’s
assent to revealed truths that is “supernatural.” The gift of faith precedes and
inspires reason’s work of groping for a suitable and possibly relevant
understanding. The light of faith can be said to “perfect” the light of reason in the
limited sense that, by it, further proportionate judgments not yet completely
understood may be attained as a first step towards the understanding of the blessed
in the light of glory.\footnote{349}

2 Faith in De Ente Supernaturali

As already mentioned, faith is not a direct concern in Lonergan’s early works on
Aquinas’s thought. Nevertheless, faith receives a relatively more direct treatment in

\footnote{349 I have prescinded in this section from the way in which faith might be said to
“heal” reason, even in the case of theological inquiry. To bring this aspect of the
relation between faith and reason into view would mean treating the way grace is
also often required in order that the theologian’s attentiveness, intelligence,
reasonableness, and responsibility be healed. In other words, Augustine, Aquinas,
and Lonergan were not simply receiving the articles of faith from tradition and
applying pure reason in their attempts to understand them; they understood that
they were justified by grace so that the light of faith strengthened their capacities
for human knowing. Notice that even here it is accurate to say that faith \textit{illustrates or
illumines} reason, here understood as the human capacity to know.}
the next work to be considered: *De Ente Supernaturali*, which is a schematic supplement that Lonergan composed for use along with theology manuals in his grace courses during the years 1947–48, 1951–52, and 1959–60. The primary goal of the treatise, which treats supernatural being under the formality of a “created communication of the divine nature,” is to explain the utter gratuitousness of grace, not simply due to the impairments of human nature that result from “the fact that in Adam we all have sinned,” but chiefly—and much more significantly—due to the fact that “it exceeds the proportion of our nature, because it is supernatural.” To execute the primary goal of the treatise concerning the gratuity of grace, Lonergan had to meet several secondary goals in an extremely precise, often also concise, and explanatory or systematic treatment of the relevant aspects of Christian doctrine, including supernatural faith.

Most relevant to our study is the third thesis:

Acts, not only of the theological virtues but also of other virtues as well, inasmuch as they are elicited in the rational part of a person and in accordance with one’s Christian duty, are specified by a supernatural formal object, and therefore are absolutely supernatural as to their substance and are so by reason of their formal object.

The primary goal here, as in the treatise as a whole, is to explain the *supernatural* character of the kind of act of which faith is an instance. So, the thesis provides us with many relevant elements of Lonergan’s explanatory account of the act of faith.

---

350 DES:65.
351 Ibid., 63.
352 Ibid.
353 Ibid., 97. Treatment of the thesis is found on pp. 97–127. Those pages that are especially relevant to faith are 115–117 and 119–123.
As has been argued in Chapter One, Lonergan worked in a Thomist framework in light of Vatican I’s pronouncements in *Dei Filius*—hence, the distinction between the infused theological *virtue* of faith and the *act* of faith, which Lonergan later technically termed “belief.” To explain the supernatural character of the *act* of faith, the focus is on the nature of this act. Three key features stand out.

First, the act of faith attains an *absolutely supernatural object*, which admits of several distinctions. A key reason for such distinctions is the second feature of the act of faith, namely, that it is elicited *rationally*. Third, the act of faith is an *absolutely supernatural act*, which is the point at which Thesis 3 is driving. After treating these features, I will examine a few more relevant aspects of the act of faith.\(^{354}\)

### 2.1 The Act of Faith

Generally speaking, all the supernatural acts attain the same object, namely, God. But supernatural acts are different from each other, and the differences are specified by the *formality* under which their objects are attained. And so distinctions are needed.

First, there is the distinction between the “material object” and the “formal object,” based on the difference between an object understood “in itself” and that same object understood “as the object of an operation.”\(^{355}\) The object attained

---

\(^{354}\) Stebbins deals with Thesis 3 of *De Ente Supernaturali* in Stebbins, *Divine Initiative* 93–141, and with the act of faith in particular at 111–117.

\(^{355}\) *DES*:105. Recall that this distinction as used by Aquinas was treated already in Chapter Four.
materially by the act of faith is “the hidden God as hidden,” while the formal object is the same object as attained by an operation. Further, the denotation of “formal object” requires one to distinguish the precise kind of operation that attains it, i.e., a rational operation. This is significant.

Lonergan writes: “A rational operation is intrinsically reflective; that is, it attains its object because of a sufficient motive.” His examples of rational operations offer a concise summary of his cognitional theory, as well as a glimpse at his understanding of the theological virtues:

For example: I say what something is, that is, the essence of a thing, because of its intrinsic intelligibility; I affirm what is true because of intrinsic evidence; I believe a truth because of the authority of the one who attests to it; I hope for some future good because of the help promised; I love God as a friend because of his goodness.

We want to focus on the middle example: “I believe a truth because of the authority of the one who attests to it.” This line is applicable to either natural or supernatural acts of faith or belief, because both acts have the same structure. One is motivated to assent to a truth (or to believe) because of the credibility of the witness. For

\[ \text{Ibid., 115.} \]

\[ \text{Ibid., 103, emphasis mine.} \]

\[ \text{Ibid. Here Lonergan explained the rationality characteristic of acts of insight, judgment, faith, hope, and charity. His explanation of the nature of any nonrational operation is based on the fact that it is not intrinsically reflective, because it “does not attain its motive as motive” (emphasis mine). Herbert McCabe is, I think, helpful and not a little entertaining on just this point about the difference between rationality and nonrationality, in a (for him) typical construction based on the difference between linguistic and non-linguistic animals: “You can certainly speak of the reason why the dog chased the cat, but asking the dog about it does not enter into the matter. This is ... because being non-linguistic it cannot have its own reasons; it cannot have intentions.... When I say that I can have my own reasons in a way that a dog cannot have its own reasons I am not claiming that my own intentions are in some way especially clear to me. I just mean that I can try to answer your question ‘Why did you do that?’ whereas a dog cannot even try.” (Herbert McCabe, On Aquinas [ed. Brian Davies; New York: Continuum, 2008], 48.)} \]
example, though it is possible for the human intellect to verify that “the periodic table correctly sets forth the basic interrelations of the chemical elements,” I can simply affirm this by trusting in the authority of my 11th grade chemistry teacher.\textsuperscript{359}

Despite a perhaps colloquial use of the term, rationality acknowledges both the reasonableness of belief in relation to socially shared knowledge and, by the same token, how unreasonable it is to require one to verify for oneself every truth to which one assents. The sufficient reason motivating reasonable affirmations of truth may be either intrinsic (as in the case of the original verification of the correctness of the periodic table) or extrinsic (as in the case of affirmations motivated by relying on the authority of anyone whose own assent is trusted to be based on a personal grasp of the intrinsic evidence, which in principle one could also attain). Both kinds of affirmations are rational in the precise sense intended here. The act does not simply attain the object, $A$; it attains $A$ on account of some reason, $B$. It thus attains a twofold object: “$A$ because of $B$.\textsuperscript{360}

The formal object, therefore, is twofold, or “complex.” As such, the term refers to both the formal object attained, and to the formal object as providing the rationale for assent to the truth attained. The tradition therefore distinguishes the “formal object which” from the “formal object by which,” respectively. I will use the terms with their respective Latin relative pronouns following the standard usage in secondary literature: formal object quod and formal object quo. In the example above, the formal object quod of my natural act of faith is the truth about the

\textsuperscript{359} See the next subsection for a fuller treatment of the very important, four-point distinction between natural belief and knowledge on the one hand, and supernatural belief and knowledge on the other.

\textsuperscript{360} DES:107.
periodic table; the formal object quo is the authority of my chemistry teacher, apprehended as the sufficient reason for assenting to whatever truth is being shared on the subject at stake.

What are the formal objects quod and quo attained in a supernatural act of faith? The formal object quod of an act of faith is “revealed truth.” The reason or motive for assenting to revealed truths—i.e., the formal object quo—is “the authority of God as revealing” (auctoritatis Dei revelantis). Again, inasmuch as the operation is rational it assents to both aspects of the formal object as a single, complex object: “[B]elieving as rational attains the authority of the person attaining, while as operation it attains the truth attested to.”

In Analysis Fidei Lonergan says more about both the formal object quod of “revealed truth” and about the formal object quo of “the authority of God as revealing,” respectively. However, the focus in De Ente Supernaturali is on the claim that both aspects of the formal object are absolutely supernatural.

The account of the nature of the absolutely supernatural character of the act of faith appears to be slightly ambiguous. In one place, Lonergan explicitly says that faith attains God “as he is in himself,” but adds that, beyond this, there is a qualification to be made with respect to the fact that, as stated in another place, the act of faith does not attain God “as he is in himself” precisely in the sense attained by the acts either of beatific vision or of charity. However, what is at stake is clear:

---

361 Ibid., 115. This is the same as First Truth, revealed.
362 Ibid. This is the same as First Truth, revealing.
363 Ibid., 107.
although the act of faith (and with it, acts of hope and other acts of the virtues\textsuperscript{364}) is absolutely supernatural because its object transcends what is attainable by human knowing unaided by the light of faith, yet its attainment is different from the attainment of the absolutely supernatural acts of beatific vision and charity. Making use of the first of the two ways of distinguishing the two kinds of absolutely supernatural acts, Lonergan writes:

In some acts such as the beatific vision, love that is consequent upon this vision, and the specifically same love (‘charity never ends’) that precedes the vision God is \textit{fully} attained “as he is in himself,” as well as being absolutely supernatural as in principle beyond the unaided natural attainment by human beings. Other acts are absolutely supernatural because through them God is \textit{partially} attained “as he is in himself,” i.e., \textit{not absolutely and in his entirety, but only in some respect} [emphasis mine]. Such is the act of faith, which attains the mysteries hidden in God, though not all that is hidden in God. In death, when faith comes to an end, therefore, other things about God are to be learned in the beatific vision, and so, by reason of its formal object \textit{quod}, faith is imperfect.\textsuperscript{365}

Clearly, and following tradition, faith attains God, but not with the fullness of either the beatific vision or charity. Yet faith still has the absolutely supernatural character of its formal objects \textit{quod} and \textit{quo} in common with beatific vision and charity.

That the “truth” attained is absolutely supernatural—i.e., that it “exceeds the proportion of any finite intellect whatever”—is, says Lonergan, “proven from

\textsuperscript{364} Provided, of course, that these latter are motivated by a supernatural formal object \textit{quo}. Cf. \textit{DES}:117.

\textsuperscript{365} \textit{DES}:123, 125. The second of the two ways to distinguish vision and charity from faith and hope (which occur on the same page) concerns the difference between “absolutely supernatural acts that are \textit{formally} supernatural [emphasis mine] and absolutely supernatural acts that are \textit{virtually} supernatural. The former [like beatific vision and charity] attain God as he is in himself, while the latter do not attain God as he is in himself but only in some respect, as in the case of faith and hope.” Note that here faith is \textit{not} said to attain God “as he is in himself.”
Vatican I”\textsuperscript{366} where, in Dei Filius, “it is asserted that faith has a distinct object corresponding to it. This object is truth, 'the divine mysteries hidden in God.'”\textsuperscript{367} In defense of the reality of an object of the intellect distinct from any object proportionate to natural reason, the document declares: “[I]n addition to things to which natural reason can attain, mysteries hidden in God are proposed to us for belief which, had they not been divinely revealed, could not become known.”\textsuperscript{368}

As regards the absolutely supernatural formal object quo, in De Ente Supernaturali, Lonergan responds to the objection that the formal object quo is within the proportion of human nature: “[O]ne must distinguish between the authority of God who reveals as a truth known naturally and \textit{per se} in the motives of credibility, and as a sufficient supernatural motive in the act of faith itself.”\textsuperscript{369} I will show how this distinction applies in the treatise \textit{Analysis Fidei},\textsuperscript{370} after treating some further aspects of the notion of faith found in De Ente Supernaturali.

\textsuperscript{366} Ibid., 115.
\textsuperscript{367} Ibid.
\textsuperscript{368} DB 1795
\textsuperscript{369} DES:121.
\textsuperscript{370} I will prescind from the further elaboration of the supernatural character of the formal object quo (and, therefore, of the act of faith) in \textit{Analysis Fidei}, which is ancillary to the central, \textit{psychological} purpose of the analysis. See the brief and clear treatment of the relation of the relevant sections of \textit{Analysis Fidei}, in Stebbins, \textit{Divine Initiative}, 114–17. Put briefly, against Lennerz’s claim that “it lies within the proportion of the human intellect to grasp the sufficiency of the evidence contained in the preambles in such as way that there follows an act of divine faith,” Lonergan “insists that a supernatural act [such as divine faith] necessarily has a supernatural motive.” (Stebbins, \textit{Divine Initiative}, 115.)
Along with the main goal of demonstrating the absolutely supernatural character of the act of faith, *De Ente Supernaturali* briefly treats a few other important aspects.

The first is a reiteration of an aspect of faith stressed in *Grace and Freedom*’s account of it in terms of the order of the stages of conversion. As the reader will recall, the act of faith is caused by, and therefore *subsequent* to, the grace of conversion, but prior to the *infusion* of charity.\(^{371}\) This claim is repeated here: “Only charity is not exercised in the absence of the infused virtue. For acts of faith and hope and of the other virtues can be performed *before* justification, when those virtues are infused.”\(^{372}\) This reiteration adds a note concerning the well known distinction between faith as *informed* and *uninformed* by charity: "Only charity is meritorious per se; the other virtues or their acts can be informed or uninformed. They are informed by sanctifying grace and charity, and when sanctifying grace departs they become uninformed and cease to be meritorious.”\(^{373}\) Although the later Lonergan will not depart from the traditional teaching on this aspect, he will shift the emphasis from the *act* of faith to its *principle*, the light of faith—now understood as the unrestricted love of God. Accordingly, faith as the eyes of being in love with God will no longer be synonymous with belief (i.e., assent to revealed truth motivated by the authority God as revealing) because—to return to the earlier usage—it is always already “informed,” which was hitherto understood to *follow* the

\(^{371}\) Cf. 5.1.1 above
\(^{372}\) *DES*:125.
\(^{373}\) Ibid.
infusion of charity. Furthermore, because of the new theological context in which an “implicit faith” receives much greater emphasis, it seems to become much more difficult to characterize acts of faith *qua* belief.\(^{374}\)

A second aspect is Lonergan’s brief account of the “knowability” of the act of faith—specifically, the knowability of its essence, and therefore also of its supernatural character. Lonergan, of course, affirms that the act and virtue of faith can be known: “knowledge of the essence of an operation is derived from its formal object”\(^{375}\)—an object that includes the formal object *quo*, whose motivating “because” is of course also knowable. His reasoning is as follows:

> [I]t is hard to see that there is a quality, in itself unknowable to us apart from divine revelation, that is present in second acts\(^{376}\) elicited in our intellectual faculties. What is present in a second act of the intellect is some act of knowing, and what is present in a second act of the will is some act of willing. But knowing and willing are by their very nature knowable and known to the person who knows and wills.\(^{377}\)

We can know what it is to believe because believing is a conscious, and consciously motivated, act. This line of thinking, so important throughout Lonergan’s career, is presaged here in a very early instance of Lonergan’s positive stance on the *conscious*...
character of rational acts caused by grace.\textsuperscript{378} To quote a final remark of Lonergan on this point:

\[\text{[T]}o\] assert that this quality is unknowable apart from revelation tends to the detriment of faith. It suggests that Christ died so that these acts might have this quality; it suggests that God grants eternal life because of acts not as morally good but only as endowed with this unknowable quality.\textsuperscript{379}

Undoubtedly, knowledge of the goodness of our acts is not simply of theoretical interest; it is to the heart of the matter, because eternal life is granted on the basis of acts performed in response to grace and in cooperation with human knowing and willing. As Lonergan will later insist, this apprehension of the meaning of Christ’s death is constitutive of historical causality.

Another point Lonergan makes regards acts that have only a supernatural formal object \textit{quo} but a \textit{natural} formal object \textit{quod}. Because the formal object \textit{quo} is supernatural, even though the formal object \textit{quod} be natural, such acts of belief are absolutely supernatural. It could happen, in other words, that the light of supernatural faith may elicit in me an act of faith not only as regards supernatural realities such as grace, but also truths that are \textit{naturally} knowable by human reason (e.g., God’s existence). Relevant to this special case is the twofold distinction “between natural and supernatural \textit{vision} and between natural and supernatural \textit{faith.”}\textsuperscript{380} Against the common trend to confine “faith” to the realm of the

\textsuperscript{378} The more common understanding shared by scholastic theologians in Lonergan’s day was that grace itself is knowable only by revelation. A similar claim appears in the current \textit{Catechism of the Catholic Church}: “Since it belongs to the supernatural order, grace \textit{escapes our experience} and cannot be known except by faith.”. \textit{(Catechism of the Catholic Church} [New York: Doubleday, 1994], §2005.) I am grateful to Michael Stebbins for calling my attention to this passage.

\textsuperscript{379} \textit{DES:127.}

\textsuperscript{380} Ibid., 121.
supernatural and “knowledge” to the realm of nature, Lonergan’s analysis includes a
natural faith and a supernatural knowledge. Thus one can both know and believe
naturally, and one can both know and believe supernaturally. Regarding natural
knowledge and belief:

We see or know or believe in a natural way a truth the intrinsic evidence of
which can be naturally grasped by us. But we see or know it if we ourselves
grasp it; we believe it if we, though not grasping the evidence, acknowledge
the authority of one who does.381

And regarding supernatural knowledge and belief:

We see or know or believe supernaturally a truth whose intrinsic evidence
cannot naturally be grasped by us. But we see or know it if we grasp it, as in
the beatific vision; and we believe such a truth if we, without grasping the
intrinsic evidence for it, accept it on the authority of one who does know, as
in the case of divine faith.382

As Aquinas says in answer to the question at the beginning of the Summa Theologiae
about whether any wisdom is needed besides philosophy, the revealed truths
include not only mysteries of faith unknowable without the light of faith, but also
truths about God’s existence and attributes that are naturally knowable, given the
attainment of the needed education, time, and leisure without which one cannot
gain such knowledge.383 Though Lonergan would say that the act of believing is
supernatural according to its substance, and so a case of “divine faith,” it would be
an act of natural faith if one believed a philosopher who grasped such naturally
knowable propositions by personally judging the intrinsic evidence, since one
acknowledges the authority of the one who him- or herself has by his or her own
immanent acts come to know the matter at hand. But if one believed those

381 Ibid.
382 Ibid.
383 ST I, q. 1, a. 1.
propositions by divine authority, it would count as an act of “supernatural” faith.

With Aquinas, Lonergan understands much more by faith than is perhaps often understood in the phrase “divine faith.”

3 Faith in Analysis Fidei

_Analysis Fidei_ (The Analysis of Faith) was a common treatise prepared by teachers of theology in a scholastic setting. Its objective was to resolve the act of faith into its ultimate causes. Lonergan wrote his own version of this treatise in 1952.\(^\text{384}\) It is the most direct and sustained treatment of faith in his early period.

To the question, What is the Analysis of Faith?, Lonergan’s answer is Aristotelian, like that of Aquinas: “Since science is the certain knowledge of a thing through its causes, the analysis of faith aims at resolving the assent of faith into all of its causes.”\(^\text{385}\) Lonergan notes that there will be three dimensions to the treatise.

\(^\text{384}\) _AF_:413–481. Lonergan’s original text was divided into 20 sections. The first six sections function as a sort of preface to the treatise, and are devoted to a discussion of a key distinction between the logical and psychological processes involved in the act of the faith. It is only in the seventh section that Lonergan explicitly states his own approach in the treatise, which is in turn followed by an overview in section 8. Sections 9–12 concern the supernatural motive of faith (already discussed in this chapter); sections 13–15 take up the themes already treated in the first six sections, emphasizing the _psychological_ process of faith; sections 17–18 concern the necessity of faith and its preambles. Sections 19 and 20 take up further questions—about the faith of heretics, demons, and those with natural or “scientific” faith (§19), and the meaning of Pius IX’s statement that “right reason demonstrates the truth of faith” (§20). To these original sections of the autograph were added two additional sections: first, a brief list of opinions from the _Dictionnaire de Théologie Catholique_; second, a few hand-written pages that treat much of the material found in section 18. We will focus here on the central concern of the treatise, namely, the psychological process of faith.

\(^\text{385}\) _AF_:427.
First, the analysis will be *ontological* inasmuch as it deals with “things and acts.” And because it treats these things and acts under the aspect of the rational operations of intellect and will, the analysis will also be *psychological*. Finally, since the form of the analysis offered is perhaps similar to Max Weber’s “ideal-type,” Lonergan calls the analysis *typical*.

The keystone of the process towards the assent of faith is “the supernatural beginning of faith,”—the traditional topic of the *initium fidei*—namely, a reflective act of understanding by which is grasped the sufficiency of the evidence for making the judgment that “we are in fact ordered to a supernatural end, and hence all of divine revelation, including the mysteries, is to be believed by us.” But this apprehension of the evidence “varies with different persons, being different in those who are learned and those who are not, and in those who have faith and those moving towards faith.” Lonergan is aware that the treatise “deals with what happens necessarily or at least contingently *as a general rule*” The ideal-type, then, is theoretical: it guides the analysis and promotes understanding.

---

386 Ibid.
388 *AF*:419.
389 Ibid., 417.
390 Ibid., 421. There is also the variable of sin, from which the ideal type prescinds even though it is virtually always a factor in the coming to faith of a non-believer. These variables are among those that make it impossible for any process towards faith to follow the ideal type outlined here.
391 *AF*:427, emphasis mine.
392 “The ideal-type, then, is not a description of reality or a hypothesis about reality. It is a theoretical construct in which possible events are intelligibly related to constitute an internally coherent system. Its utility is both heuristic and expository, that is, it can be useful inasmuch as it suggests and helps formulate hypotheses and, again, when a concrete situation approximates to the theoretical construct, it can guide an analysis of the situation and promote a clear understanding of it.”
The *psychological* emphasis of Lonergan’s treatise is of primary importance, because it means, among other things, that the treatise explains the intelligibility of data on the psychological acts involved in faith as belief. Thus, “supposing the existence of an act of true faith, we ask, by reason illumined by faith, what that act is.”

So the question of the treatise is, What am I doing when I am believing revealed mysteries? Needless to say, the psychological dimension regards data of consciousness.

Emphasis on the psychological process of faith does not preempt but complements the then prevalent *logical* approach to understanding the act of faith. Consequently, Lonergan begins the treatise neither with a definition of the analysis of faith (§7), nor with an overview of the contents of the treatise (§8), but with an explanation of the relationship between the logical and the psychological processes involved in belief. Lonergan offers an account of the coming-to-explicit-Christian-faith of an unbeliever that is experientially verifiable. Inasmuch as this account is significantly different from his more mature account of the genesis of belief in relation to the “eyes of being in love with God,” it is the focus of my attention.

### 3.1 An Account of the Psychological Process of Faith

Since Lonergan’s analysis of faith is the reduction of the assent of faith to its causes as conceived in the Aristotelian terms applied by Aquinas, this entails

(\textit{MIT:}227.) Note that Lonergan has his own version of Max Weber’s notion of the ideal type as described in the *The Methodology of the Social Sciences* (New York: Free Press, 1989). Cf. esp. 89 ff.

\(^{393}\) *AF:*427.
understanding the efficient, formal, material, and final causes of the assent of faith.

In fact, the treatise concentrates on especially one aspect of the efficient cause of the assent of faith. Lonergan’s treatment of the other causes is only cursory because his focus is on the psychological process of faith.394

As one aspect of its “twofold” efficient cause, the psychological process of faith is the “motive” of faith understood from the point of view of the free and rational movement toward the assent—what is called “faith in fieri” (in becoming)—rather than from the point of view of the complete assent of faith—“faith in facto esse.”

The motive395 of faith as established,396 faith in facto esse, is God himself as knowing and truthfully revealing. For faith is that kind of knowledge whose ultimate “why” is to be found in the knowledge possessed by another.397

---

394 To indicate briefly what the material and final causes are: the material cause of the assent of faith is the subject in whom the assent is elicited, homo viator, the human pilgrim. The final cause or end of the assent of faith is “the term to be known through faith, namely, the one God in three persons, the present economy of salvation, Christ the incarnate Word, the church, and so forth” (AF:427), which end of the subject’s striving is only notionally (and so not really) distinct from the formal object quod of the operation of faith itself, namely, the “truth revealed by God” (Ibid.), or more specifically, “that truth which is the whole of revelation” (Ibid., 429). The object of the act of faith construed as a whole is understood to consist of multiple material objects of faith: “all those particular truths that are contained in the formal object [quod].” (Ibid.) Stebbins notes that this is a change from Lonergan’s earlier description in De Ente Supernaturali of the material object as “the hidden God as hidden,” in contrast with the full disclosure in the beatific vision. (DES:115; cf. 330 n. 77, and 331 n. 91) The formal cause of the act of faith will be treated below in 4.3.1.2.

395 Recall that the formal object quo, which denotes the formal motive of belief, is distinguished from the formal object quod, which denotes the content believed. (DES:107) Lonergan seems to be following this other usage here in Analysis Fidei.396 Note that here and below, I translate faith in facto esse, not as “acquired” faith, but as “established” faith. Traditional theological language opposes the infused character of [the virtue of] faith to the acquired character of other virtues. Because of this, I am departing from the choice of the translators of CWL 19, in which this translation occurs. (I am grateful to Jeremy Wilkins for this suggestion.)
The motive of faith as a process towards assent, faith *in fieri*, is the foundation of the psychological process by which one comes to make the assent of faith. As we shall see, it is found in those acts that constitute the remote and the proximate preparation for faith.\(^{398}\)

As we have seen above, each act can be considered from the perspective of primary causality or from the perspective of secondary causality. Both types of causality are involved in any given act, since the relevant actual grace is both operative and cooperative. God, of course, is always the primary agent; but a number of relevant aspects of secondary causality explain the act in question. Typically, Lonergan is interested in the assent of faith as the term of a development, and so as the caused effect whose causes, as instances of secondary causality, bring about a *process* of several effects, each caused by prior acts which themselves are in turn the effects of still prior causes. Hence, the analysis depends on a grasp of the theory of instrumentality that implicitly undergirds the analysis itself.\(^{399}\) As we will see, the analysis intends to show that providence is always operative in the process, but that at a certain key moment, general providence gives way to the special case of supernatural grace as the explanation of the *cause* of the assent of faith. We will follow the process step by step. But first, a word about the relation between the

---

\(^{397}\) Cf. *AF* 431. “God's knowledge ... first truth itself, is the ultimate motive, ground, cause, and reason for faith.” Or, as Lonergan most commonly puts it, “the authority of God as revealing [*auctoritatis Dei revelantis*].” (*DES*:115.) The emphasis here is on the importance of authority as resting on God's self-knowledge as distinguished from divine willing or commanding.

\(^{398}\) *AF*:429.

\(^{399}\) Neither the term nor the reality of instrumentality is explicitly expressed in *Analysis Fidei*, but one can safely affirm its indispensable role in the analysis, first, on account of the larger context in which it appears—namely, a course on grace in which the theory of instrumentality is explicit and essential—and, second, because it is hard to understand how the assent of faith is *caused by* grace unless such a theory as instrumentality was operative, as we'll see below.
psychological process of faith and the logical process with which Lonergan correlates it.

3.2 The Logical Process of Faith

Although Lonergan correlates the psychological process with the distinct logical process of faith, he is chiefly concerned with intellectual and volitional operations of the subject moving towards faith, but in doing so, he shows how the contents of these intellectual and volitional acts function as the premises and conclusions of logical inferences. For example, consider the following complex\textsuperscript{400} syllogism:

[Major premise:] Whatever God knows and truthfully reveals to humankind is to be believed by us; and if that which is to be believed exceeds the natural proportion of the human intellect, then we are in fact ordered and destined to a supernatural end.

[Minor premise:] But this [namely, revelation] is something that God knows and truthfully reveals to humankind, and it certainly contains truths that are beyond the natural proportion of the human intellect.

[Conclusion:] Therefore we are in fact ordered to a supernatural end, and hence all of divine revelation, including the mysteries, is to be believed by us.\textsuperscript{401}

The value of the above syllogism is that it provides “an abstract representation of [at least part of] the psychological process.”\textsuperscript{402} Several psychological acts\textsuperscript{403} constitute

\textsuperscript{400} The syllogism combines into one the two syllogisms that (as Lonergan sees it) comprise the logical process. Cf. \textit{AF}:415–417.
\textsuperscript{401} Ibid., 417.
\textsuperscript{402} Ibid., 423.
\textsuperscript{403} The kinds of acts, and their number—which is significant—are expressed in a rather condensed form in §3 of \textit{AF}:419–21. Note that both understanding and reflection involve “two acts”: understanding and definition, reflection and judgment.
the basis for the above syllogism: inquiry and understanding that specify the two questions about one’s obligation to believe and one’s ultimate end; reflective insights into the sufficiency of the evidence that would ground the two individual judgments expressed by the major and minor premises; these two judgments themselves; a further reflective insight into the sufficiency of the evidence grounding the judgment expressed by the conclusion; and the final judgment itself.

The attentive reader will already notice a shortcoming of the above syllogism due to the fact that it is an abstract representation of what concretely is a complex psychological process: it is incapable of representing all of the relevant acts. That is, in expressing the process in terms of the contents of judgments, both the inquiry that motivates the intellect to move towards judgments, and the “pivots” or “links” comprised by the reflective insights that ground these judgments are not made explicit. However, these pivots are crucial for the analysis of faith, especially because they are precisely where supernatural grace is most directly operative.

The logical process, besides inadequately representing the psychological processes that precede the judgments of which the parts of the syllogism are expressions, also does not make those acts that follow from the judgments explicit. Lonergan says these acts (including the assent of faith itself) are “anticipated” in these prior acts of judgment. For Lonergan, the psychological acts in the process prior to faith are “the acts in which they [that is, the subsequent acts] are virtually

The main shortcoming of the logical account is that it does not adequately represent the for Lonergan all-important direct and reflective insights on each level.

404 In Insight, Lonergan names the inquiry and the reflective insights grounding the judgments “borrowed content.” The former is “direct borrowed content”; the latter is “indirect borrowed content.” Cf. I:300–301.

405 AF:425.
precontained [virtualiter praecontinentur] and from which they flow."\textsuperscript{406} What is meant by this anticipating and virtual precontaining of subsequent acts in prior acts? No brief answer to this question is possible, but several places in Lonergan’s work where the answer is given in various forms give us a clue about what might be meant here. For any of Lonergan’s references to “the native infinity of the intellect,”\textsuperscript{407} “the unrestricted, detached, disinterested desire to know,”\textsuperscript{408} or the “natural desire to see God”\textsuperscript{409} indicate the “transcendental exigence” native to human subjects that motivates them to strive for the intelligible, the true and the real, the truly good,\textsuperscript{410} which consciously promotes the subject through the conscious operations of experience, inquiry, understanding, conceiving, reflecting, judging, deliberating, evaluating, deciding, acting—inasmuch as it “calls forth and assembles the appropriate operations at each stage of the process.”\textsuperscript{411} The drive, which motivates and underpins what Lonergan named our “self-assembling cognitional structure,” involves an inbuilt awareness of which operations are to be elicited, as in Lonergan’s analogy in\textit{ Method in Theology}: acts are called forth “just as a growing organism puts forth its own organs and lives by their function.”\textsuperscript{412} Just as the plant’s growth in accord with its DNA code spontaneously unfolds in accordance with its specific pattern, the subject’s drive for intelligibility, truth, reality, and value unfolds in accordance with a “basic pattern of operations.” This may help us to grasp

\textsuperscript{406} Ibid., 441–443.
\textsuperscript{407} V:96.
\textsuperscript{408} I:404.
\textsuperscript{409} NDSG:81.
\textsuperscript{410} On “transcendental exigence,” see\textit{ MIT}:83–84; and on the “transcendental concepts” and “transcendental notions,” see\textit{ MIT}:11–12, and 34–36 respectively.
\textsuperscript{411}\textit{ MIT}:13.
\textsuperscript{412} Ibid.
what Lonergan means in *Analysis Fidei*, and elsewhere, by one act’s being virtually precontained in another. Ultimately, then, because of the subject’s *finality*, its goal is attained by a series of concrete operations unfolding in accord with “natural and inevitable spontaneity,” so that prior acts can be said to precontain subsequent acts.  

Finally, the logical process only suggests the *reason* that such acts are both occurring and being anticipated within concrete conscious performance. Lonergan here presages his own authoring of *Insight*, the aim of which was “not to set forth a list of abstract properties of human knowledge but to assist the reader in effecting a personal appropriation of the concrete dynamic structure immanent and recurrently operative in his own cognitional activities.” Isn’t this what *Analysis Fidei* claims about the concrete performance of faith in the following?

> These acts are anticipated, not so that they can be abstractly described, but that they be concretely performed. One anticipates, therefore, new obligations to be assented to through faith, a new life to be begun, new relationships of love towards one’s neighbor, a new submission of the mind to the *magisterium* of the church, and above all a new relationship with God to be entered into through the theological virtue of faith.

---

413 For a relatively concise treatment of this basic point, see *MIT*:6–13.
414 *I*:11.
415 *AF*:425. My comparison of Lonergan’s description of self-appropriation in *Insight* with what he says here about the concrete performance of the acts related to and including the assent of faith is imperfect, to be sure. The purpose of *Analysis Fidei* is to explain the concrete performance of acts related to faith. Still, I want to suggest that Lonergan’s account seems to imply that the *acts themselves* issue an ongoing invitation to the succession of acts culminating in the assent to revealed truth, and to what follows from that, by presupposing the exigence as characterized in the immediately preceding paragraph. Without taking the time to work it out here, my suggestion is that the primary source of the “invitation to self-appropriation” in *Insight* actually resides intrinsically in the pure desire to know itself, and the pattern of operations that it elicits. Admittedly, I am prescinding from the *de jure* and *de facto* necessity of grace in the concrete performance of the series of key acts performed in the psychological process of faith. Nevertheless, my basic point is that
Turning at last to the acts themselves, we begin with an analysis of those acts that precede the act of faith, followed by a brief analysis of the act of faith itself.

3.3 Acts Preceding the Assent of Faith

Even in Lonergan’s abstract account, it is neither possible nor necessary to count the number of “acts” that precede the assent of faith. Still, Lonergan emphasizes a scheme of the central acts by the simple stratagem of grouping the various sets of acts that precede the assent of faith into what he calls four “steps.” Here is a brief characterization of the four steps.

1. Step one is comprised by those incidental and occasional questions, insights, and judgments that bring the subject into contact with theology, history, natural philosophy, apologetics, etc.—indeed, anything at all that pertains to and leads towards questions about one’s ultimate end and the obligation to believe related thereto. While divine providence intends this remote movement towards faith, the subject is not consciously intending (in the traditional sense) such a movement.

2. In step two, the inquiry from step one remains, with this key difference: that it is transformed into a more spontaneous (rather than reflective and explicit) pursuit of naturally attainable knowledge. Here, the subject now explicitly intends an inquiry that is even more aligned with divine providence’s guidance towards faith, even though he or she is not yet explicitly intending to be moving towards faith.

3. Step three involves a transformation of the subject’s inquiry—“from purely scientific and philosophical questions to a practical religious question.” The subject now desires salvation and wonders whether it may be found with the Catholics.

Lonergan’s shifting of attention to the psychological process is, as elsewhere, always for the sake of the subject’s concrete performance of operations.

416 *AF*:423.
4. The fourth step is the climactic series of acts that begins with what Lonergan calls “the supernatural beginning of faith” and lead—through judgments about the credibility and credentity [the ough-to-be-believed-ness] of the articles of faith—to the assent of faith itself.

As is indicated, within each of these steps are many (sometimes uncountably many) acts. Inevitably, the psychological process of faith has several parts.

I begin with a quick word about what I take to be the key moment in the psychological process towards faith, namely, the intervention of grace. The process as a whole comes to term at an act of faith, which is a supernaturally inspired belief in the truth of the whole of divine revelation. But Lonergan is clear that the intervention of divine grace occurs somewhere in the middle of the process. While he is perhaps inconsistent and unclear about the specific moment of divine intervention, ever since Grace and Freedom he is not in doubt about the importance of “the supernatural beginning of faith.” Wherever the turning point is placed, the supernatural phase of the process supervenes upon a natural phase during which the unbeliever learns about various subjects conducive to the faith act. At a key point in the process, divine grace transforms the inquiry, and the path is opened to the acts that lead directly to the assent of faith itself. Another key moment in the the process occurs with the radical change in the subject’s will of the end, so that from that moment the subject actually wills the supernatural end to which he or she had

---

417 AF:419. This phrase here qualifies a “reflective act of understanding”; but elsewhere Lonergan implies that the inquiry preceding this reflective insight is part of the supernatural beginning. (Cf. ibid., 451.) Furthermore, and as I will argue below, there is some reason to believe that a more traditional understanding of the moment of divine intervention would locate the supernatural beginning of faith in the transformation of the will of the end, which comes after the other two moments listed above. I will take up these issues in the appropriate places of the following analysis.
already been oriented by nature. Though Lonergan says little about it in this particular treatise, it seems clear from his other writings (analyzed above) that he understands an operative and actual grace to precede the assent of faith proximately, a grace which becomes cooperative and henceforth conduces to the act of faith itself, and which also remotely effects the infusion of habitual grace and charity beyond that act. Keeping these elements in mind, we now look at the steps in detail.

The first step in the psychological process towards faith is a set of acts that may vary widely from case to case, according as the subject pursues knowledge in various fields, some of them related to the question of religious faith.\textsuperscript{418} Lonergan calls these acts “secondary acts” inasmuch as they remotely precede the four judgments that ground the affirmation that one is obliged to believe what has been revealed—which corresponds to the conclusion of the syllogism above. The four acts more immediately preceding that judgment, and that enable the subject to accept the truth of the major and minor premises, are named “principal acts.”\textsuperscript{419} Thus, step one is comprised of any question, insight, or judgment that concerns a sound theology, a fundamental theology, history, physics, apologetics,\textsuperscript{420} and,

\textsuperscript{418} AF:451.
\textsuperscript{419} Ibid., 417.
\textsuperscript{420} Lonergan mentions “a sound philosophy and a fundamental theology” at AF:445; he mentions “philosophy, history, physics, apologetics” at AF:421. A relevant editor’s note draws attention to Lonergan’s later insistence on “the shortcomings of fundamental theology as traditionally conceived.” (Ibid. 445, n. 16.) Inasmuch as Lonergan includes fundamental theology as a part of the very remotest basis of the psychological process of faith (in “step one”), he is following traditional ideas about apologetically oriented preambula fidei. His later reservations about the traditional conception of fundamental theology go along with his later distinction between faith and belief. Also, it should be noted that in the context of Lonergan’s writing,
indeed, anything at all that pertains to and leads to the set of questions about one’s end and one’s obligation to believe.\textsuperscript{421} Significantly, the subject’s inquiry is said to be guided by providence, without any mention of the \textit{necessity} of grace. Concretely, however, this would not preclude the need for “healing” grace to ensure the success of any relevant proportionate inquiry.\textsuperscript{422} Still, Lonergan’s point is that “[t]he first step is unintentional on the part of the believer but is intended by divine providence.”\textsuperscript{423} The word “unintentional” here accords with its traditional usage, as in the phrase, “what is first in intention is last in execution”;\textsuperscript{424} and so “unintentional” does not refer simply to the awareness of the subject. It follows that when Lonergan says “one can learn various sciences, philosophy, natural theology, history, ethical conduct, and so forth,”\textsuperscript{425} he means doing so in a more incidental or occasional yet freely chosen manner, falling under the workings of divine providence: “Here the unbeliever elicits all acts for some natural end, which,\textsuperscript{426}

\textsuperscript{421} In accord with what he says about the likely deviations from the ideal type, like Kierkegaard, Lonergan warns that “[a]n entire lifetime could easily be spent in investigating and examining all these matters, unless one puts to oneself the reflective question about one’s end and one’s obligation to believe.” (\textit{AF}:421.)

\textsuperscript{422} “For the first and second steps, the action of divine providence, both exterior and interior, is sufficient, along with the healing graces that respond to the needs of each individual.” (\textit{AF}:453.)

\textsuperscript{423} Ibid., 451.

\textsuperscript{424} Even after Lonergan tended to shift away from the language of faculty psychology in favor of the more phenomenologically accurate language of intentionality analysis in his analyses of “conscious intentionality,” he still occasionally slipped into using the traditional meaning.

\textsuperscript{425} \textit{AF}:451.
however, when taken all together, will be remotely conducive to faith.”\textsuperscript{426} In other words, the free movement towards proportionate ends may simultaneously be headed towards an act of religious faith.

In step two the subject intentionally (in the traditional sense) decides freely to pursue knowledge by now asking and answering questions with an (however vaguely) acknowledged goal of “attaining naturally knowable truth.”\textsuperscript{427} By this minor shift—namely, when the subject now explicitly intends an inquiry that is even more aligned with divine providence’s guidance towards faith, even though he or she is not yet explicitly intending to be moving towards faith—Lonergan does not insist on the necessity in this case of a supernaturally inspired inquiry (although it might be so inspired).

The second step is in accordance with the unbeliever’s intention—not, however, a salutary intention, directed towards salvation, but only towards attaining naturally knowable truth. In this way a man, for example, who is an unbeliever may begin to study the Old and New Testaments, investigate miracles and prophesies, the history of the church and the councils, and so on.\textsuperscript{428}

Though the subject does not consciously seek to attain God \textit{uti in se est}, nor even to attain “the hidden God as hidden” by means of revealed truth, still it is significant that the subject means to seek truth, and so without explicitly intending to do so, moves towards God and towards explicitly seeking salvation and faith.

[If someone asks him why he is interested in these [above] things, his reply would be that he is seeking truth. If one then objects that these studies will bring him to faith, his reply will be that if the faith is true, then it will be good for him to come to faith, but if false, he will not do so. If one further objects that he will have to believe the mysteries of faith, his reply will be that it is

\textsuperscript{426} Ibid.
\textsuperscript{427} Ibid.
\textsuperscript{428} Ibid.
reasonable to believe whatever God has revealed. And finally, if his objector says that it is impossible for a person by the natural light of reason to arrive at making a reasonable affirmation of the mysteries of faith, his reply will be that the adequate natural object of the human is being and truth, and that since these are transcendentalts they include absolutely all of reality. In a word, he seeks all naturally knowable truth, nothing more.429

One may consider this stage of the process similar to that of the young Augustine's having read Cicero's *Hortensius* as a personal call to philosophy: "[T]he one thing that delighted me in Cicero's exhortation was the advice ... 'to love and seek and pursue and hold fast and strongly embrace wisdom, wherever found.'"430

In Lonergan's account, as in the case of Augustine, something is happening to the subject even though the subject does not yet explicitly know the full implications of the quest to be undertaken. It is perhaps not too farfetched to suppose that once the subject has come to the act of faith, he or she may recognize in retrospect God's handiwork in having engaged in the kind of reflection whose effect Augustine described in the *Confessions* as follows: "I did not [then, but now do] know what you were doing with me. For 'with you is Wisdom' (Job 12:13, 16)."431

The upshot of the second step in the psychological process towards faith are four judgments that form the major and minor premises of two discrete syllogisms. Here are those four judgments taken out of the context of the complete syllogisms:

1. Whatever God knows and truthfully reveals is to be believed.
2. This [i.e., what has been revealed] is what God knows and truthfully reveals.
3. Human beings are in fact ordered to a supernatural end if God obliges them to believe what is beyond the natural proportion of the human intellect.

---

429 Ibid.
431 Ibid.
4. What has been revealed goes beyond the natural proportion of the human intellect. \(^{432}\)

It is significant that Lonergan included only these four judgments, that is, only the major and minor premises of two syllogisms, and not the conclusions that can be drawn therefrom. Here are the two syllogisms, completed now with their conclusions:

(1) Whatever God knows and truthfully reveals to humankind is to be believed by us.
   But this is something that God knows and truthfully reveals.
   Therefore this is to be believed by us.

(2) If that which is to be believed exceeds the natural proportion of the human intellect, then we are in fact ordered and destined to a supernatural end.
   But that which is to be believed by us exceeds the natural proportion of the human intellect.
   Therefore we are in fact ordered to a supernatural end.\(^ {433}\)

But what are the reasons for creating a caesura between the affirmation of the premises and the affirmation of the conclusions? Why separate them? My suggestion is twofold. First, it is Lonergan’s way of flagging the supreme importance of the cognitional operations that cannot be adequately symbolized in a purely logical syllogism. Second, it is Lonergan’s way of drawing attention to the precise (or if not precise, then rough) locus of “the supernatural beginning of faith.”\(^ {434}\)

---

\(^{432}\) These four premises are indicated as the four judgments involved in step two at \textit{AF:445, 447}.

\(^{433}\) \textit{AF:415}. As we have seen, Lonergan combines these two syllogisms into a single, complex syllogism. For the present, I will treat them separately. For the syllogisms treated in their combined form, cf. \textit{AF:417}.

\(^{434}\) \textit{AF:419}. The phrase is not mentioned by Lonergan until step four, but as I will show, it may refer to (or at least be significantly related to) what is going on already in step three.
The syllogism in its logical form is unable to fully symbolize all of the
cognitional activity that constitutes the existential integrity of the process towards
coming to form judgments of fact and value. Considering the two syllogisms now in
their combined form, Lonergan writes that it contains only the "three
propositions which represent the objects of possible judgments," whereas what
cannot just be taken for granted are the "three acts of judging by which one
reasonably affirms what is true," and which, beyond simply the content of the
judgments, constitute the acts of judging and the complex of other acts besides
judging that precede and support such judgments—the questions, insights, concepts,
and reflective acts of understanding that ground the relevant affirmations or
judgments. Lonergan calls all of the cognitional operations that tend towards the act
of judging formulated in the four above premises "secondary acts," namely "all those
[acts] that lead one to make these four judgments." From the standpoint of logic,
the conclusions are entailed—or virtually contained—in the premises. But Lonergan
is supplementing (not to say supplanting) the logical form of the analysis of faith
with a psychological analysis. And in the subject him- or herself, drawing

435 "Whatever God knows and truthfully reveals to humankind is to be believed by
us; and if that which is to be believed exceeds the natural proportion of the human
intellect, then we are in fact ordered and destined to a supernatural end.

"But this is something that God knows and truthfully reveals to humankind,
and it certainly contains truths that are beyond the natural proportion of the human
intellect.

"Therefore we are in fact ordered to a supernatural end, and hence all of
divine revelation, including the mysteries, is to be believed by us." (AF:417.)
436 Ibid., 423.
437 Ibid.
438 Ibid., 417.
conclusions is not simply a matter of “metaphysical mechanics,”\textsuperscript{439} the automatic result of “some metaphysical sausage machine ... popping out concepts.”\textsuperscript{440} Rather, drawing conclusions is “an operation of rational consciousness,”\textsuperscript{441} that is, a matter of intelligence and reasonableness.

But to draw the conclusion from the premises under consideration here is not simply a matter of human intelligence; it is also a matter of divine intelligence. In other words, the logical form of the syllogism hides not only some (indeed most) of the relevant human activity in the drawing of conclusions; it also fails to adequately symbolize any relevant divine activity in the subject’s drawing of conclusions. Perhaps, then, Lonergan brings us in step two all the way to the doorstep of the subject’s affirmations of the conclusions to these two premises, but pauses—creating what in logic might seem to be an awkward caesura—precisely in order to draw attention to the very space in human intelligence in which divine grace is required: the supernatural beginning of faith.

If these suggestions are correct, then the otherwise awkward caesura does a rather good job of indicating the inadequacy of the logical form of the syllogism in the analysis of faith. Logically, as we have seen, the syllogisms’ conclusions follow virtually automatically from the truth of the premises. But from the psychological perspective, since it is necessary that to move the subject to conclude in a way that conduces, not just to a “logical” concluding affirmation, but to an act of religious faith, much more is happening within the subject than the supposed automatic

\textsuperscript{439} V:39, n. 126.
\textsuperscript{440} Ibid., 48.
\textsuperscript{441} Ibid.
mechanics of drawing conclusions from premises. By implication, then, already in step two there is much more going on than simply the declaration of the four premises to the syllogism. The activity involved in the second step in the process towards faith is intelligent and conscious, and it is open to and leading towards an encounter with divine grace.

Once again we stress that everything involved in this stage of the process “[does] not [necessarily] exceed the natural proportion”\(^\text{442}\) of the human intellect. In other words, by the light of natural reason humans can both ask and answer questions “about the proofs of God’s existence, about deductions concerning the divine attributes, about the authenticity of the New Testament, about the possibility of miracles and proofs of their occurrence, about the extraordinary spread of the church, the outstanding instances of holiness in her, and her unity and unshakeable stability.”\(^\text{443}\) To have arrived at the affirmations of the four premises printed above is to have achieved the traditional “preambles of faith,” which are deemed a *natural* aspect of the process that leads to an act of faith; and at this stage of Lonergan’s development they are considered a *necessary* aspect of that process.\(^\text{444}\)

We turn now to step three, which is essentially the transformative “transition from purely scientific and philosophical questions to a practical religious

\(^{442}\) *AF:* 445. In defense of this claim, Lonergan uses Pius IX’s encyclical “Qui Pluribus” (DB 1637–8) and Pius XII’s “Humani Generis” (DB 2320), which offer, among other things, the evidence of “so many miracles” (DB 1638) in support of such judgments. Although it is unlikely that the evidence from miracles would be convincing today, neither is it a necessary aspect of the evidence, especially if Lonergan’s own attempt at natural theology in *Insight* is successful.

\(^{443}\) Ibid., 463.

\(^{444}\) On the necessity of the preambles, see §18 at *AF:* 459–67.
question." The later Lonergan might characterize this as the shift is from questions of fact—the concern of step two—to questions of value, in which the subject intends (in both senses of the term) the true as good. Hence, unbelievers ask about the value of the truth they have come to know, in order to arrive at judgments of value and practical decisions.

In contrast with the second step, the third “is in accordance with his [the unbeliever’s] salutary intention,” because the unbeliever “wants salvation” and “wonders whether [it] is to be found among Catholics.” This marks a change from the first two steps of the process in that unbelievers in step one simply followed coincidental interests wherever they happened to lead; and in step two, they dedicated themselves to the discovery of truth, and in particular, of truth related to God, Christ, grace, etc. Now, in step three, a desire for salvation has emerged; and in fact this desire overtakes the range of unaided intelligence:

As yet our unbeliever is not convinced of the fact of revelation.... He wants it on condition that the truth be clearly seen, and so his will is conditioned. But as far as the will itself is concerned, the matter is already decided; for once that intellectual condition is fulfilled, he will immediately will unconditionally.

____________________

445 AF:423.
446 This is not to say that Lonergan here characterizes the transition (as I have done) in terms of the fourth, responsible level of cognitional activity, since his distinction between third- and fourth-level concerns had not occurred at the time of his early analysis, when “the good,” as Lonergan wrote later, “was the intelligent and reasonable.” (2C:277, emphasis mine; the quote is from “Insight Revisited.”) Analysis Fidei was written during the writing of Insight. For the relevant material in Lonergan’s later writings, cf. MIT:9, 30–41.
447 AF:451.
448 Ibid., emphasis mine.
449 Ibid.
What is at stake for unbelievers is “that hypothetical yet supernatural ‘devout readiness to believe’ by which [they] want to believe the mysteries of faith on account of the authority of God, provided that God has in fact revealed them.”\textsuperscript{450} This accounts for characterizing the present state of such unbelievers as “supernatural,” which constitutes the intention of the transformed inquiry as “salutary.” The assent of faith would not occur without making the transition from merely cognitive concern to a practical and religious concern. Whether this transition to practical and religious inquiry is the “supernatural beginning to faith” is unclear. On the one hand, as we’ll see, Lonergan uses this phrase to indicate the first part of step four—specifically, where in the subject is elicited a reflective act of understanding concerning the premises of step two and leading to further acts that conduce to the act of faith itself. On the other hand, Lonergan himself uses or implies language here in step three—“supernatural,” “salutary”—that indicates something about the character of what is going on in the transformation of the subject’s inquiry. Perhaps a \textit{precise} location of the beginning of faith is not possible, despite Lonergan’s use of the phrase as part of his analysis of step four. Perhaps the supernatural beginning of faith is \textit{roughly} what is going on here in and around step three and the start of step four. I will return to this question of the location of the supernatural beginning of faith presently, as well as to the further question about this moment’s relation to grace as both operative and cooperative on the one hand, and actual and habitual on the other.

\textsuperscript{450} Ibid.
The acts that constitute the fourth and final step on the process towards faith are the first five out of six acts that Lonergan lists, where the sixth (not strictly part of “step four”) is the act of faith itself. The entire list reads as follows:

1. “First, there is the supernatural beginning of faith. It consists of a reflective act of understanding in which one grasps that there is sufficient evidence for reasonably eliciting the next five acts.”
2. “Second, there is a practical judgment on the credibility of the mysteries. This consists in affirming that one is in fact ordered and destined to a supernatural end and that therefore belief in the mysteries of faith is a good for oneself.”
3. “Third, there is a practical judgment on the ‘credentity’ of the mysteries. By this judgment one affirms that the whole of revelation, the mysteries included, ought to be believed.”
4. “Fourth, there is willing the end. In this act one wills the supernatural end to which one is destined, and intends to pursue it.”
5. “Fifth, there is willing the means. This is the ‘devout readiness to believe.’ One acknowledges one’s obligation to believe, and commands an assent of faith.”
6. “Sixth, there is the assent of faith itself, elicited in the intellect and freely commanded by the will.”

Instead of the reflective insight that Lonergan lists as the first act of step four, I have supposed above that the “supernatural beginning of faith” is perhaps the refocusing in step three of the subject’s inquiry from philosophical to practical and religious concerns. It is possible, of course, that the inquiry of step three is called “salutary” simply because it effectively orients the subject to pivot into the reflective insight that “virtually precontains” the subsequent acts, leaving the reflective insight itself as the more precise location of the supernatural beginning of faith. In any case, whether the supernatural beginning of faith coincides either with the practical

---

451 AF:419. [Again, for Lonergan, strictly speaking, step four comprises only the five acts prior to the act of faith. The assent of faith is listed here as a “sixth act” here only in the sense that it comes after the five prior steps; one can also think of it as something like a “fifth step,” though Lonergan does not put it that way.]
question issuing from the four premises of the prior syllogisms [i.e., from step two], or with the reflective insight that initiates the answer to the practical and religious question, or with all of it as a rough “location,” in step four the subject has officially moved into existential and religious territory.

What then is the reflective insight in question? In order to answer this adequately, I think that two things must be kept in mind. First, it is clear from what follows the reflective insight—namely, the practical judgment listed above as the second act in step four—that the relevant reflective insight is the pivot between the premises and the conclusion of the combined syllogism cited from step two above:

[Major premise:] Whatever God knows and truthfully reveals to humankind is to be believed by us; and if that which is to be believed exceeds the natural proportion of the human intellect, then we are in fact ordered and destined to a supernatural end.

[Minor premise:] But this [namely, revelation] is something that God knows and truthfully reveals to humankind, and it certainly contains truths that are beyond the natural proportion of the human intellect.

[Conclusion:] Therefore we are in fact ordered to a supernatural end, and hence all of divine revelation, including the mysteries, is to be believed by us.452

I argue that the conclusion to the combined syllogism provides the content of the practical judgment listed here as the second act in step four.

Again, even though the early Lonergan had not yet fully distinguished third- and fourth-level questions and cognitional operations, granted that that distinction is correct, it is difficult to deny that the reflective insight and consequent practical judgment concern both truth and goodness: “one is in fact ordered and destined to a supernatural end and ... therefore belief in the mysteries of faith is a good for

452 AF:417.
Thus, there is a judgment of fact regarding the fact of our destination to supernatural end, and a judgment of value regarding the goodness for us of belief in the mysteries. While in this analysis of faith these judgments are expressed in distinct syllogisms, it remains that the syllogisms and the cognitional acts combine truth and goodness in a way that Lonergan’s later intentionality analysis would have to explain differently. Again, when Lonergan said, “the good was the intelligent and reasonable”454 to describe his position at the time of this analysis of faith, the implication is that the content of both the reflective insight and the [first] practical judgment to which it gives rise coherently resume the content of the prior acts, thus linking both fact and value.

To interpret the reflective insight correctly involves dating the composition of Analysis Fidei during the years Lonergan was writing Insight, whose first edition was published in 1956. In Analysis Fidei, Lonergan provides a section entitled “The Reflective Act of Understanding”455 to explain the meaning of the distinction between direct insights and concepts on the one hand, and reflective insights and judgments on the other456—crucial issues he had already clarified in Verbum: Word and Idea in Aquinas:

It [reflection] begins from a critical uneasiness that is expressed in the question, Is it? It proceeds to gather and marshal all the evidence, whether found in sense data or in the memory, in definitions or hypotheses, or in previous judgments. When this evidence has all been collected and marshaled, it is, so to speak, weighed and measured, in order to determine whether or not it is adequate for grounding a judgment. This reflection,

453 Ibid., 419, emphasis mine.
454 2C:277, emphasis mine.
455 AF:419–21.
456 He does not, for reasons already mentioned, distinguish between reflective insights and judgments that pertain to facts and those that pertain to value.
weighing, and measuring terminates in a reflective act of understanding in which one grasps that the evidence is either certainly or probably or possibly or doubtfully or not at all sufficient for making a judgment. Finally, upon the grasp of evidence there emerges by a kind of rational necessity the judgment itself, a compound inner word.\(^{457}\)

A reflective insight, therefore, is a grasp of the sufficiency of evidence required for making a judgment. It is clear that at this early stage, Lonergan is in what *Insight* calls the intellectual pattern of experience as he distinguishes the operations in human knowledge of truth from the practical or dramatic pattern of experience with which the realm of human willing and loving is engaged.

It might be useful at this point to provide a summary review of those elements of the psychological process towards faith that we have examined so far. Recall that the climax of step two was the assent to four propositions expressed as the major and minor premises of two syllogisms regarding both the fact of our last end and the goodness of believing in the mysteries that would grant access to that end. In step three a new kind of inquiry emerges—the “salutary” wonder whereby the subject reflects on whether what God has revealed is true and on whether it is a good thing to believe what God has revealed. Finally, at the beginning of step four one judges the truth of the revelation and goodness of believing, which in Lonergan’s nuanced analysis involves both a reflective act of understanding and a practical judgment—or, actually, two practical judgments.

The two practical judgments to which the reflective act of understanding gives rise have to do with both “credibility” and “credentity.” The first practical judgment on credibility concerns whether “belief in the mysteries of faith is a good

\(^{457}\) *AF*:421.
for oneself.”

The second is whether one ought actively to respond appropriately to the now affirmed goodness-for-one self of the act of faith.

To be sure, sin might prevent the subject from following the dictates of reason in the judgments about either the credibility or the credentity of the mysteries. If so, it would affect a set of cognitional acts not mentioned by Lonergan. As distinct judgments also motivated by distinct reflective acts of understanding they release the tension brought about by new lines of inquiry. Be that as it may, once one makes the judgment that belief in the mysteries is a good—because it will help attain the goodness of the now-affirmed supernatural end to which the subject is destined—the question about what is to be done arises.

Practical judgments are oriented toward deciding (or choosing), and doing. Hence, in step four one shifts from the two practical judgments to willing the end and then choosing the means to that end. But if both willing the end and electing the means occur just where they might be expected, the matters are stated with an unexpected terseness, due apparently to taking for granted important insights into the role of the analysis of faith in the larger context of a theology of grace. For it would seem that the act of willing the supernatural end to which we are all destined, as discussed above, is the instance par excellence of operative grace.

---

458 Ibid., 419: “affirming that one is in fact ordered and destined to a supernatural end and that therefore belief in the mysteries of faith is a good for oneself.”
459 Ibid.:
460 On this point, the later Lonergan says this: “True judgments of value go beyond merely intentional self-transcendence without reaching the fullness of moral self-transcendence. That fullness is not merely knowing but also doing, and man can know what is right without doing it.”
since it is an act received by the subject, which—once it occurs—enables the subject freely to cooperate with God’s grace; that is, it is a virtually free act making possible formally free acts. It has all the earmarks, furthermore, of actual grace, i.e., precisely as the transient reorientation of one’s will of the end that precedes and makes the will of the end (or the person’s antecedent willingness) habitual as sanctifying grace. Surely Lonergan’s terse statement regarding the will of a new, supernatural end without explicitly connecting it to the larger theology of grace is a clear indication of the schematic character of these treatises—and even of parts of these treatises. Nevertheless, one should not overlook the significance of this moment in the analysis of faith. When the supernatural beginning of faith that happens with the transformed inquiry of step three and the reflective act of understanding that inaugurates step four, which is to say, when “one wills the supernatural end to which one is destined, and intends to pursue it,”\textsuperscript{461}—the process now faces the actual grace that enables the assent of faith, which is to say, the operative grace \textit{with which} the subject may henceforth cooperate, and that grace \textit{because of which} (as a later “step” beyond even the act of faith) grace as habitual will eventuate in accord with the divine plan outlined (in Thomist terms) in Chapter Four above.

In the fifth part of step four, once the subject has willed a new, supernatural end, he or she now wills the means to this end. Here is the \textit{formally free} act of the subject that occurs under the influence of God’s operative grace in virtue of an actual grace as \textit{cooperative}. The act is the \textit{command to believe}, issued to the intellect by the will. It is distinct from, but immediately prior to, the assent of faith itself. At

\textsuperscript{461} \textit{AF}:419.
this fifth act in step four, the subject has arrived at the very threshold of faith that Lonergan, using the language of Vatican I, characterizes as the “devout readiness to believe.” Indeed, the way having been fully prepared, the final act of faith has itself been commanded. All that remains is for the intellect to elicit the assent commanded by the will.

3.4 The Properties of Faith

In his dissertation and *Grace and Freedom*, Lonergan stressed the following properties of the act of faith: it is *caused* by grace; it is a *free* act; and it involves an *intellectual apprehension of an object*. In *De Ente Supernaturali*, Lonergan also stressed the absolutely supernatural character of the act. *Analysis Fidei* nuances and expands this list.

(a) “*Faith, both as coming-to-be and as established, is reasonable.*” This is the first property of faith added by *Analysis Fidei*. Recall that for Lonergan, “reasonable” does not denote the rationalist’s pure reason alone (with its exorbitant demand for complete universality, absoluteness, and certainty—in other words, apodictic proof), but simply the quality of sufficient reason, or what *Insight* calls the virtually unconditioned. Thus, the act of faith as the term of a cognitional process does not necessarily entail the mere use of the unaided light of reason, which would

---

462 Ibid.
463 Cf. 5.1.1 above.
464 Cf. 5.2.1 above.
465 Lonergan treats the properties of faith in §16, at *AF*:453–457.
466 *AF*:453.
be both Pelagian and rationalist; the process with its various causes is not "blind" or irrational, but reasonable. In other words, faith does not come to be through unaided reason, as the Pelagian or rationalist would have it; yet, nevertheless, it is not blind or irrational, but fully in accord with reason. In fact, some of the causes as supernatural enhance rather than eliminate the efficacy of reason in the process, and indeed, Lonergan held that one can know by the light of reason alone that the process of coming to believe is reasonable. “Faith-in-process is reasonable because by the light of reason alone the evidence for it can be known with certainty and grasped as being sufficient to reasonably elicit practical judgments, acts of the will, and the assent of faith itself.”

But if the process towards faith is reasonable in this sense, how about the act of faith as a completed act? Again, Lonergan on the reasonableness of faith as established:

Faith as established is reasonable from its very nature. For faith is that kind of knowing whose ultimate “why” is someone else's knowledge. But in divine faith this knowledge is God’s knowledge; nothing, therefore, could possibly be more reasonable than divine faith.

Lonergan’s concern for the reasonableness of both aspects of the act of faith harmonizes with what was said above concerning the theological context’s understanding of faith in its relationship to reason. Recall the definition of faith in Dei Filius, in which the “because of” indicates what Lonergan means by “reasonableness”: faith is a “supernatural virtue by which we, with the aid and inspiration of the grace of God, believe that the things revealed by Him are true, not

\[467\text{ Ibid., 453.}\]
\[468\text{ Ibid.}\]
because the intrinsic truth of the revealed things has been perceived by the natural light of reason, but because of the authority of God Himself who reveals them.\footnote{DB 1789, emphases mine.}

(b) "The assent of faith is free." This is the second property. The freedom of the act of faith has already been discussed above in connection with Lonergan’s dissertation and the \textit{Grace and Freedom} articles. Lonergan is clear that the willing of the supernatural end, like the will’s moving from potency to act with respect to a will of the end in the natural order, is a \textit{virtually} free, but not a \textit{formally} free act; it is free in the sense that it frees freedom for (among other things) decision, not in the sense of a decision of freedom.\footnote{See the discussion of this point above at 5.1.1.} By contrast, the act of faith is a \textit{formally} free choice to assent to the revealed truth as a matter of the subject’s \textit{cooperating} with God. Correctly understood, this brings out the exact free contribution of the subject while excluding Pelagianism. An act of faith entails both the divine initiative \textit{and} the freely cooperating subject. Faith does not happen without the grace of God, nor does it occur against the subject’s will as free.\footnote{When faith is construed as “the eyes of being in love with God,” the question of freedom is not insignificant. Though acts of belief always involve the freedom and agency of the subject, the eyes of being in love with God do not result from any free act. The opening of the eyes of love, then, is (to use the language of Lonergan’s early treatises, but not \textit{Method}) a \textit{virtually} but not a \textit{formally} free act in the life of the subject.}

Thus, Lonergan says about the freedom of the act of faith: “This assent is immediately produced by the free command of the will. Nor is freedom lacking in the more remote phase of the psychological process, since every intellectual operation depends upon the will as to its exercise.”\footnote{AF:455.} Lonergan adds two further
comments on the freedom of the act of faith. The first concerns Lonergan’s earlier understanding of value as “intellectual good.” The second concerns the compatibility of the reasonableness and the freedom of faith, due to the fact that the exigence for some act built into human nature—even a moral one—does not entail coercion to any act.

(c) “The assent of faith is supernatural.” This is the third property that Lonergan emphasizes, which has already been discussed in connection with De Ente Supernaturali, in explaining the following affirmations. First, the assent of faith is absolutely supernatural because its object (the formal object quod) is absolutely supernatural and because its motive (the formal object quo) is absolutely supernatural as well: “This assent attains supernatural truth, namely, first truth on account of first Truth; that is, it attains what God knows and truthfully reveals on account of the authority of God who reveals.” But the process towards this act also involves supernatural grace, if not necessarily in each of its phases:

The proximate phase in the process towards faith is absolutely supernatural. From the entertaining of salutary thoughts to the assent of faith itself and to justification and salvation one is moved by God through the absolutely supernatural graces of illumination and inspiration. See §15 (d).

---

473 “Note that faith is free because one comes to faith under the aspect of good. One proceeds to formal truth, which is found only in a judgment, in two ways: either under the aspect of intelligible description or explanation, or under the aspect of intellectual good. In the former case one attains descriptive or scientific knowledge; in the latter case one attains faith. Therefore all faith is free by its very nature.” (Ibid.)

474 “Note further that the reasonableness and the freedom of faith cannot be in conflict. Although reasonableness imposes a moral obligation, moral obligation obviously does not take away one’s freedom.” (Ibid.)

475 Ibid.

476 Note that the mention of “justification and salvation” locates the process of faith in a larger process of conversion, as outlined above.
The remote phase in the process [by contrast] does not in itself require grace; but in the concrete circumstances of human life, healing grace is needed and given. See §15 (b).477

(d) “The assent of faith is obscure.” The obscurity of faith is a corollary of the first and third properties. The act of faith is obscure because both of its formal objects (quo and quod) are obscure:

The assent of faith is obscure by reason of its motive [or formal object quo]; for the motive of faith as established is the knowledge by which God knows, and humans do not have this knowledge.

It is obscure by reason of its principle object [the formal object quod]; this is God himself enshrouded in those mysteries that only beatific vision can penetrate. (DB 1796, DS 3016, ND 132; DB 1816, DS 3041, ND 137).478

But if the assent of faith is obscure in its formal objects, it is not necessarily obscure “by reason of the motive of the psychological process by which one comes to faith, since it is founded upon premises that can be known by the light of reason alone.”479

This underlines the point made above about the reasonableness of the process of faith, which is open to the subject operating with the light of reason alone—even though the act of faith itself is not so open. It stresses how reasonable it is to believe God’s infinite knowing.

(e) “The assent of faith is infallible.” Though this fifth property of faith might puzzle the modern reader, in Lonergan’s treatise it is basically matter of abstract analysis. That is, the conclusion follows from properly understanding the

477 AF:419. Lonergan adds the following note concerning the necessity of grace:
“Note that there is no conflict between the necessity of grace and the reasonableness of faith. Healing grace is given for one to be reasonable, for unless a person is actually rendered reasonable, he or she will not be led to faith by the reasonableness of faith. On the other hand, elevating grace is given to enable one to see the reasonableness of faith as established; for this reasonableness by which a person adheres to and relies upon God’s knowledge is above nature.”

478 AF:455–7
479 Ibid.
intelligibility of the analysis of faith itself. “The assent of faith is infallible because its motive [formal object quo] is divine knowledge itself, while its object [formal object quod] is that which God knows and truthfully reveals.” As infallible, it is a cognitional act motivated by the infallible knowledge of God and oriented towards that same knowledge. This does not mean, of course, that a person cannot have faith unless the object of that act of faith is true; there are always examples of persons mistaken about the truth of their faith, but Lonergan is not talking about that here. As faith has been defined in the treatise, that it is therefore infallible is not controversial.

(f) “The assent of faith is supremely firm.” What are the grounds for asserting that the basis of the act of faith is supremely firm? Lonergan’s answer is that the same reasons grounding faith’s infallibility also ground faith’s supreme firmness, but that they are not the only grounds. For Lonergan, there are three reasons:

In the first place, the assent of faith is firm by reason of the infallibility inherent in its motive and in its object. Second, it is firm by reason of divine grace, which leads to it and enables one to persevere in it. Third, it is firm by reason of the will, which is duty-bound to give God absolute service. If faith is motivated by and oriented towards God’s knowledge, then it cannot stand on any firmer ground. But the process towards this act and the perseverance in this act are also firm by reason of divine grace. Further, it is not simply divine help that establishes the firmness of the basis; we are by nature oriented towards service to God, so that there is an exigence in human nature (specifically, in human volition informed by reason) that provides another aspect of the firm basis of faith. More

480 Ibid., 457.
481 Ibid.
explicitly, the firmness of faith illustrates the harmony of faith and reason or the perfecting of nature by grace.

(g) “The assent of faith is irrevocable.” Lonergan’s last listed property may also give the modern reader pause. In the following, Lonergan might seem to be saying that persons of faith have no experience of doubt.

As long as a person believes, faith rests upon the highest motive, namely, the light of the divine mind, which can neither be deceived nor deceive. Besides, through the object of faith one learns that God exists, that God has revealed certain truths, that God has revealed those truths that are set forth by the living *magisterium* of the church. So long as there is faith, therefore, there is no room for doubt.\footnote{482}{Ibid.}

That there is no room for doubt only makes sense if we recall, first, that the faith under discussion depends on the infallibility of divine knowledge; but, second, we have to bear in mind that *Analysis Fidei* is an ideal type. If one understands faith as the cognitional act grounded in and oriented towards divine knowledge, then there is indeed no room for doubt. But in the concrete, not every believer who claims to believe judges correctly; nor does every faithful person remain free from doubt, as Lonergan admits in what follows:

But if a doubt causes one to waver in one’s faith, there is available as a counter-argument the “sign raised aloft among the nations,” namely, the church herself (*DB* 1704, *DS* 3014, *ND* 124), supplemented by God’s grace enlightening one’s intellect to grasp the sufficiency of the evidence and to will to have faith. God abandons no one unless he is first abandoned (*DB* 804, *DS* 1537, *ND* 1938; see also *DB* 1815, *DS* 3036, *ND* 130).\footnote{483}{Ibid.}

In other words, then, as regards this and the other properties already discussed, the concern of faith as analyzed is not the issue of faith’s *authenticity*, since the analysis takes this for granted. The concern rather is that, given faith as authentic, what are

---

\footnote{482}{Ibid.}
\footnote{483}{Ibid.}
its properties? And, to a lesser extent, in the event that authentic faith fails or wavers, what recourse is available? The answer to both of these questions is essentially the same: faith (and its recovery) is a supremely human act inasmuch as it is reasonable and free; but it is also supernatural inasmuch as it is elicited and sustained by divine grace. Faith’s illumination of reason and inspiration of will is just one of several instances of grace perfecting nature.

4 Conclusion

In this chapter on faith in the early period, we have seen Lonergan move slowly and subtly towards a new way of articulating his theological understandings. To be sure, he is not departing from doctrinal positions taught by the magisterium, but I believe he is beginning to cast these doctrines in a significantly new form.

This new form finds its most pronounced expression in the priority that Lonergan accords to the psychological dimension of the process of faith in Analysis Fidei. But coming to ground theological reflections in terms of conscious intentionality in the process towards faith (and elsewhere) is itself the result of a process—namely, the process of Lonergan’s own apprenticeship to Thomas Aquinas and the self-appropriation inspired thereby. In the very last paragraph of Insight—which Lonergan was writing even as he was working on and teaching Analysis Fidei in the context of his courses on grace—Lonergan pays homage to the mind that inspired his own insight into the psychological dimension:

In the introduction I stated a program. Thoroughly understand what it is to understand, and not only will you understand the broad lines of all there is to
be understood but also you will possess a fixed base, an invariant pattern, opening upon all further developments of understanding. If I may end by adding the present context to that assertion, I would say that it is only through a personal appropriation of one’s own rational self-consciousness that one can hope to reach the mind of Aquinas, and once that mind is reached, then it is difficult not to import his compelling genius to the problems of this later day.  

Lonergan himself had spent many years prior to this period reaching up to the mind of Aquinas. The achievements of his dissertation and the Grace and Freedom articles were only possible because he had reached up to this mind and (in order to succeed there) found his own. The clarity Lonergan was able to bring through his writings to the problematic of grace came only as a result this process, which was, as it were, a psychological self-appropriation. These efforts were then followed, as is well known, by the attempt in Verbum to say something more (albeit perhaps indirectly or only instrumentally) about psychological self-appropriation itself—a project proximately relevant to Trinitarian theology, but ultimately to cognitional theory, evidenced by the eventuation of all these efforts in the monumental Insight.

Understanding what it is to understand, getting intelligent about intelligence, has made all the difference in Lonergan’s theology. In the beginning, as in Grace and Freedom, Lonergan’s insight into insight allowed him to get clear on many of the issues bedeviling the theology of grace. In De Ente Supernaturali, the fruit of self-appropriation continued to inspire rigorous clarity and sound judgment, but it also began to break through as a theme in its own right, e.g., in those passages to do with the knowability/consciousness of grace485 and on the distinction between

484 I:769–70.
485 DES:127.
supernatural knowledge and faith from natural knowledge and faith. Finally, as we have seen, in *Analysis Fidei*, the very form of the theological treatise itself is determined by the importance of Lonergan’s discovery concerning rational self-consciousness. Reading *Analysis Fidei*, one is tempted to suspect that Lonergan’s turn in *Insight* to making explicit this discovery about rational self-consciousness—or better, his turn to making an explicit *invitation* to the readers to make this discovery for themselves—spilled over into his theological projects. Again, as he says at the end of *Insight*: “it is difficult not to import [Aquinas’s] compelling genius [regarding rational self-consciousness] to the problems of this later day.”

Insight into insight is open and oriented towards insight into the unrestricted act of understanding love that is God *uti in se est*. Of course, only the light of glory enables one to see this reality for what it is; but some understanding of this reality is available in the here and now. And in the light of the self-appropriation that Lonergan was able to effect in his own life, and inspire in the lives of his students, that limited understanding finds a perhaps more solid basis in reality than ever before.

It was early in his career, then, that Lonergan began to apply insight into insight to the *theological* problems of his day—including the theology of faith. In doing so, I believe he poured the new wine of his theology into a new *wineskin*: a renewed, or at least an *in-process-of-being-renewed* form of theology in terms of psychological analysis—a form of theology that is both based on and oriented towards self-appropriation.

---

486 Ibid., 121.
487 I:770.
Conclusion: Anticipating the Eyes of Love

The orientation of the foregoing chapters aims to show that Lonergan’s analysis of faith is rooted in the theological context determined materially by the decrees of Vatican I and the problematic of the relation of faith to reason, and formally by the critical-historical approach to relevant theological documents, especially the works of Thomas Aquinas (Chapter One); that it conceives of faith not in terms of a readymade static metaphysics of potency to form, but in terms of a developmental process comprised of a dynamic beginning that has not merely a transcendent but—due to its gift-character—an absolutely supernatural term (Chapter Two); that it situates the act and virtue of faith (along with the other theological virtues and their acts) in a rigorously systematic theology of grace that distinguishes clearly between grace as operative and cooperative on the one hand, and actual and habitual on the other (Chapter Three); that it takes its bearing from Aquinas’s theory of faith in terms of objects which (quod) and by which (quo), and as oriented towards and perfected (i.e., formed) by habitual grace as charity (Chapter Four); and that breaks new ground by bringing into view, alongside the logical dimension of the act of faith, the psychological dimension of what, again, is a process towards a supernatural term (Chapter Five).

That term is God, and the process itself is motivated all along the line by an encounter with the persons who are God. One believes God because of God. Faith is not primarily an assent to truths—a supernaturally inspired act of belief in the truth of the whole of divine revelation. It is primarily an encounter with the One whose authority is relied upon to ground this belief. Faith is a personal encounter with the
persons who are the one God. Like other acts of faith as belief, one has to rely on the knowledge correctly understood and judged by another. “For faith is that kind of knowledge whose ultimate ‘why’ is to be found in the knowledge possessed by another.”488 To give one’s assent to the knowledge of another, however, is also to trust them. Just as even ordinary natural belief is not simply an acceptance of correct understandings that are believed and valued, but also, and more fundamentally, a trusting encounter with other persons believed, so too is it in the case of divine faith in the Christian truths, where the correct understandings assented to are revealed truths: one trustingly encounters the divine persons of the Triune God.

Though I have not argued the point presently, this dissertation is in many ways inspired by the hypothesis-to-be-investigated that for the Lonergan of the years leading up to the 1957 publication of *Insight* and his transition from Canada to Rome, no less than for the Lonergan who was Professor at the Gregorian University until his death in 1984, “faith is the knowledge born of religious love”489 because it involves “an apprehension of transcendent value” that “consists in the experienced fulfillment of our thrust to self-transcendence, in our actuated orientation towards the mystery of love and awe.”490 Though this language—which comes from his later period—does not obviously or directly contradict the language of the earlier articulations, one still has to account for the important shifts that have occurred since then and the impact they might have on his theology of faith. For example, in

488 *AF*:431.
489 *MIT*:115.
490 Ibid.
the earlier analyses, Lonergan’s use of “faith” denotes precisely the moment when
the act of faith is commanded by the will and elicited in the intellect (i.e., the “sixth
step” in “part four” of Lonergan’s *Analysis Fidei*).\textsuperscript{491} To be sure, according to
Lonergan’s usage in *Method*, faith has a much broader range of reference than is the
case in the earlier analysis, precisely because in the later usage, faith explicitly
involves a knowing pertinent to an apprehension of transcendent value, and what is
more, a larger shift of context—from a Scholastic and apologetic context to the more
hermeneutical context in which these theological concerns can be situated in a
broader analysis of conversion in general. Still, my hunch is that the apprehension of
transcendent value corresponds roughly to the psychological reality that occurs in
“step two” of “part four” in his earlier analysis—namely, the “practical judgment on
the credibility of the mysteries ... [which] consists in affirming that one is in fact
ordered and destined to a supernatural end and that therefore belief in the *mysteries
of faith is a good for oneself.*”\textsuperscript{492} In fact, his use of the term faith in *Method* is even
more comprehensive than its explicitly Christian counterpart from the early period,
since discerning the value of believing the mysteries is only one dimension of what
is perceived by the eyes of love: “*Among the values* that faith discerns is the value of
believing the word of religion, of accepting the judgments of fact and the judgments
of value that religion proposes.”\textsuperscript{493} Nevertheless, I would suggest that the focal value
at stake in *Method* is congruent with the one in *Analysis Fidei.*

\textsuperscript{491} Cf. 5.3.3 above.
\textsuperscript{492} *AF*:419, emphasis mine.
\textsuperscript{493} *MIT*:118, emphasis mine.
Lonergan’s systematic distinction in Method between faith as the eyes of love that apprehend transcendent value on the one hand, and belief in religious mysteries on the other, pivots between the two distinct meanings that the term “faith” took on for him on the way to Method. In that work faith is knowledge born of religious love, while belief is assenting to revealed truths in the light of faith.494

Perhaps the usefulness of understanding the context provided by Lonergan’s earlier theology of faith for correctly understanding his later development can be illustrated by noticing how some theologians, worried that a separation might be implied by the later distinction between faith and belief(s), have expressed serious concerns about this distinction. For example, Robert Imbelli, who realizes that Lonergan distinguished but did not separate faith from belief, is still concerned that some readers have misunderstood Lonergan’s distinction as a separation. According to Imbelli, “some have translated Lonergan’s distinction into a diremption, resulting in a rather contentless ‘faith.’”495 In suggesting that “it may be desirable to re-weave their ties,”496 he quotes Avery Dulles to indicate why he and Dulles have been uncomfortable with Lonergan’s way of expressing his change of mind:

> Since he relates faith and conversion almost exclusively to the “inner word” of God’s love poured into the heart, Lonergan can easily be understood (or misunderstood) as denying the salvific importance of God’s outer word. In some passages he gives the impression of holding that all religious people have one and the same faith, and that they are divided not in faith but in beliefs.497

494 Ibid.
496 Ibid.
497 Dulles, The Assurance of Things Hoped For, 155.
Both Imbelli and Dulles are afraid that some of those who think that Lonergan posited a division between faith and explicit religious beliefs, have been motivated to leave behind the contents of Christian belief. As the following demonstrates, their fear is not altogether unfounded:

Charles Davis, for instance, wrote: “I am convinced that I myself should never have been able to leave the Roman Catholic Church, had it not been for my reading of Lonergan.” Lonergan, he says, made it possible for him to see that faith is separable from allegiance to the Roman Catholic Church with its infallible authority and unchanging dogmas. Lonergan himself, to be sure, continued to adhere to a hierarchically constituted church, but Davis maintains that in doing so Lonergan was clinging to elements of a classical culture that are neither necessary for faith nor viable in contemporary culture.\footnote{\textit{Ibid}.}

Although Imbelli concedes that the misunderstanding of Lonergan’s distinction by some is unfortunate and unnecessary, he also points out Lonergan’s insistence that “One must not conclude that the outward word is something incidental. For it has a constitutive role.”\footnote{\textit{MIT}:112.} Even so, Imbelli wonders “whether the ‘constitutive’ reality of the outer word of belief needs to be elaborated upon, especially given the tendency, since the writing of \textit{Method}, to separate faith from belief.”\footnote{Imbelli, "Receiving Vatican II," 201.}

Significantly, according to Imbelli, in \textit{Method’s} fourth chapter on religion, “Lonergan is actually trading upon distinctive Christian belief in his exposition both of ‘the prior word’ and of ‘faith as the eye of religious love.’”\footnote{Ibid., 201–2} He continues:

For example, does not Lonergan’s dependence on and use of the work of Friedrich Heiler take biblical revelation as normative for “genuine religion?” Indeed, does his appeal to “the word of the gospel that announces that God has loved us first and, in the fullness of time, has revealed that love in Christ
crucified, dead, and risen” not indicate that Lonergan’s account of “faith” already imbued with Christian “belief?”

Imbelli connects Romans 5:5, the verse so often invoked by Lonergan—“God’s love has been poured into our hearts through the Holy Spirit which has been given to us”—with Romans 5:8: “But God shows his love for us in that while we were yet sinners, Christ died for us.” This nexus leads Imbelli to suppose that Lonergan’s already “Christic” belief had preceded his ideas concerning “faith” in relation to beliefs, since the conversion-based grammar of his own belief has such a clearly Christological shape. So Imbelli avers: “I wonder, therefore, if an explicit acknowledgment of this is called for and the implications drawn out. These implications may entail the thematization of specific Christic conversion.”

My sense is that Lonergan’s understanding of faith in the early writings always already possessed a “Christic” form. It is a further question whether and to what degree Lonergan’s understanding of faith loses this form in the further developments so characteristic of the later writings—whether, for example, it would be accurate to say that, while faith in the earlier works means belief, and specifically Christian belief, in the later works it means wisdom, and may be internally related to Christ, but need not necessarily terminate in Christian belief. Whether this later characterization would count for Imbelli as Christic faith is yet another further question. And though I have not made room for a full inquiry into this set of questions here, I would like at least to draw attention to two instances in Lonergan’s early notion of grace that I think are remotely relevant to the future task.

---

502 Ibid., 202, citing MIT: 110, 111, and 113.
503 Ibid.
First, Chapter Three above shows that, according to Lonergan, while sanctifying grace is only the secondary dimension of the created communication by which human beings come to share in the divine life, he insists that “The primary principle is the hypostatic union, the grace of union, by virtue of which this man, our Lord Jesus Christ, is really and truly God.” The grace of union is the primary principle because it is the cause of the secondary grace—the gratia gratis datum of sanctifying grace—that is always the grace of Christ (subjective genitive, as dependent on the hypostatic union as its source). This rendering of the relation of grace to its source in Christ amounts, I would argue, to a systematic theological formulation of the very relationship indicated by Imbelli’s linked verses from Paul’s Letter to the Romans. Imbelli is, of course, considering the later account of faith from Method, and while the early position does not necessarily bear on the later position, it at least makes an aspect of the work of the future investigation somewhat clearer: one has to account for evidence of a change in position in order to demonstrate that there was one. Again, as I’ve suggested above, there are indeed changes, and they may be of such a nature as to make all the difference for Imbelli. Either way, here in the early writings, the position is that God’s love is both expressed in and shared on account of Christ’s dying for sinners (propter Christum); God’s love is poured out into the hearts of sinners through the Holy Spirit that is given to us, as mediated by the mission of the Word as crucified and risen.

Second, the traditional metaphor—used by both Aquinas and Lonergan—to explain the faith by which one assents to revealed truth, namely, “illumination” (the

504 DES:71.
lumen fidei), amounts to further evidence of a Christological form of what he means by faith in the early writings. First Truth is the proceeding or begotten Wisdom of God, God under the aspect of intelligibility. The intelligibility affirmed to be essential to all persons of the Trinity is traditionally assigned by appropriation to the Son. God as First Truth is made known to us in a unique manner by the Word and Son of God as Incarnate Wisdom, so that the word of God illuminates the mind of believers about Godself and draws them into a personal relationship of friendship.505

The distinction but not separation of faith from belief in the later Lonergan is simply one of several aspects that still needs to be studied in order to give an account of the development of Lonergan’s notion of faith. Consider for example that, according to Colin Maloney’s article on this very topic, besides the distinction between faith and belief there are four other developments: “the shift from faculty psychology to the existential subject,” the “transposition of sanctifying grace to being-in-love,” the “expansion of the fourth level of consciousness based on a new notion of value and the integration of feelings and knowing,” and finally the use and meaning of the “the eyes of love” metaphor.506

A full treatment of the development of Lonergan on faith will require a careful look of these changes in the later Lonergan’s thought. Lonergan himself described his agenda thus:

First, I wished to get out of the abstract and static context dictated by logical clarity, coherence and rigor and into the concrete, open and ongoing context dictated by attention, inquiry, reflection and deliberation. Secondly, I wished to get out of the context of a faculty psychology with its consequent

alternatives of voluntarism, intellectualism, sentimentalism, and sensism, none of which has any serious, viable meaning, and into the context of intentionality analysis that distinguishes and relates the manifold of human conscious operations and reveals that together they head man towards self-transcendence. Thirdly, I wished to have a base, a starting-point, a springboard, in people as they are and as they can discover themselves to be.\textsuperscript{507}

As I have attempted to show in Chapter Five, Lonergan’s early presentation of faith was already the beginning of his withdrawal from the limitations of the then prevalent theological context. Although he was aware that one does not “pour new wine into old wineskins” at the time he was writing \textit{Analysis Fidei}, Lonergan, still some years away from the key insights of \textit{Method}, had to work within the limitations of his context.\textsuperscript{508} The early notion is to be commended both for its utter clarity and for the way in which it accomplished a major move beyond the abstractness of a chiefly \textit{logical} approach towards a concrete \textit{psychological} account.

The manifold operations leading to the act of faith, writes Lonergan, “are anticipated, not so that they can be abstractly described, but that they be concretely performed.” And engagement with the anticipated concrete performance meant negotiating \textit{existential} concerns as well as a new set of \textit{intellectual} concerns: “One anticipates, therefore, new obligations to be assented to through faith, a new life to be begun, new relationships of love towards one’s neighbor, a new submission of

\textsuperscript{507} 2C:170.
\textsuperscript{508} One of the limitations of the present dissertation is that it is unable to fully articulate what I am here calling the “limitations of [Lonergan’s pre-\textit{Method}] context.” Such an articulation is among the many additional features planned for the larger project to which this dissertation is but a preparation.
the mind to the magisterium of the church, and above all a new relationship with God to be entered into through the theological virtue of faith.”

Later on, Lonergan would use the language of *authenticity* and *holiness* to describe this new relationship with God. But I suggest—as a hypothesis for further examination and reflection—that the linguistic shifts mark a profound transposition of substantively the same faith precisely as bringing about a radical transformation of the believer. “Without faith, the eye of love, the world is too evil for God to be good, for a good God to exist. But faith recognizes that God grants men their freedom, that he wills them to be persons and not just automata, that he calls them to higher authenticity that overcomes evil with good.”

This higher authenticity is transcendence, a going beyond in every sense: beyond individuality, beyond merely mundane affairs, beyond life in this world. Through the eyes of being in love with God in an unrestricted manner, men and women meet “not only to be together and to settle human affairs but to worship. Human development is not only in skills and virtues but in holiness. The power of God's love brings forth a new energy and efficacy in all goodness, and the limit of human expectation ceases to be the grave.”

Indeed, in the light of faith as the eyes of love, there is literally no limit to how far one can see.

---

509 *AF*:425.
510 *MT*:117.
511 Ibid., 116.


Hart, David Bentley. *The Experience of God: Being, Consciousness, Bliss.* New Haven:


Stebbins, J. Michael. The Divine Initiative: Grace, World-Order, and Human Freedom in
