

# Cajetan and Luther: Revisiting the Roots of a Schism

Adam G Cooper  
John Paul II Institute for Marriage and Family  
Melbourne, Australia

## Introduction

Like most non-specialist students of the Reformation, my access to the exchange between Martin Luther and Cardinal Cajetan in the city of Augsburg, October 1518, has by and large been limited to Luther's own account of the event,<sup>1</sup> or else to secondary sources understandably writing with a Protestant bias. Recently, however, I made it my business to read Cajetan himself, who, like other Catholic polemicists, has suffered virtual demonisation in Lutheran folklore. This essay is an attempt to restore some balance to the popular picture of Luther and Cajetan's exchange in Augsburg by way of an examination of the latter's own theology as manifest in the documents he wrote at that occasion. My aim is to show that Cajetan's negative impression of Luther's theology – taken on its own terms - was not as ill-founded, irrational, or unbiblical as is often implied. On the contrary, it will become clear that in Cajetan's estimation, Luther's theology represented a radical shift away from mainstream Christian doctrine, and a capitulation to the subjectivist, humanistic tendencies of the nominalist school of philosophy.

In reckoning as much, Cajetan may well have been mistaken. I shall leave that judgement to the reader. Yet it is only by grasping the Cardinal's deep-seated intuition that

---

<sup>1</sup> *Proceedings at Augsburg, 1518*. English translation by Harold J. Grimm (ed.) in *Luther's Works*, volume 31: *Career of the Reformer: I* [LW 31] (Philadelphia: Fortress Press, 1957), pp. 259-292.

Luther's protestations, embodied in the *Ninety-five Theses*, threatened the very foundations of a truly efficacious sacramental theology, that we can, to my mind, make sense of the ecclesial breach that followed and recognise, in humility, its fundamentally tragic character. I therefore offer this study as one small contribution to an ongoing conversation in the hope that, in due course, such a breach may one day be righted and the Christ-like prayer of the Roman Pontiff for 'full and visible communion' answered.<sup>2</sup>

### **Cajetan in Augsburg, 1518**

Near the end of the summer of 1518 in the ancient Bavarian city of Augsburg, an especially learned theologian sat down to compose a response to what he considered to be a subversive new teaching. The teaching in question, whose popular circulation was being furthered by the recent craze in pamphlet production, seemed to cast doubt upon the efficacious bestowal of divine forgiveness through the sacrament of holy absolution. It suggested that the absolution spoken by a priest to a confessing sinner was in fact superfluous to the actual bestowal of forgiveness by God. It suggested that it is not absolution that removes sin, nor the words or sacramental actions of the Church's ordained servants. God alone can forgive sin, and he is not bound to human means to effect it. Forgiveness of sin is achieved by God in the heart directly - even before any priest's pronouncement of absolution – from the very moment a person decides to confess.

In his response, our learned theologian set out step by step a series of carefully worked out counter-arguments. He began among other things by returning to the Church's classic *sedes doctrinae* - the clear and definitive biblical passages upon which the Church's

---

<sup>2</sup> Pope John Paul II, *Ut Unum Sint* (Encyclical Letter, 1995).

teaching on the sacramental efficacy of absolution was founded. When our Lord bestowed the power of the keys on the apostles, he did not say, 'If you *declare* anyone his sins forgiven...' but rather, 'If you *forgive* anyone his sins...' (Jn 20:23). Likewise, when he authorised them to bind and loose sin, he did not say that such sin would be 'loosed *as far as the Church is concerned*', but declared that it would be 'loosed in heaven' (Mt 16:19). Hence, when the Church's ordained servants forgive the sins of the penitent, Christ affirms without qualification, 'they are forgiven' (Jn 20:23). These passages, our theologian maintained, clearly demonstrate 'that the ministers of the Church have the power to forgive sins by the authority of Christ.'

In addition to these clear words of Scripture, he went on, we have as their analogy the literal reality of the words of institution spoken in the sacrament of the altar. The effect of the words of Christ spoken by the priest, 'I forgive you your sins', is no less miraculous and real than the effect brought about by the words of Christ, 'This is my body', also spoken by the priest in his stead. Of course, certain conditions apply. Not anyone can consecrate the eucharist, only a properly ordained and authorised minister. Not anyone can receive absolution, only the truly repentant. To absolve hardened and impenitent sinners in an arbitrary manner would be to make a mockery of the sacrament.

Thirdly, lest anyone think that the Church by its sacraments is forcing God's hand by way of magical manipulation, our theologian pointed out that the bestowal of the Holy Spirit in John 20:22 grounds the absolution pronounced by the priest in the action of God. It is not the case that the Church first forgives, then God follows her judgement. Rather, God effects forgiveness in and with the words spoken by the Church in his name. The forgiveness announced by the priest and the forgiveness bestowed by God 'is one and the same (*una atque eadem*).'<sup>2</sup> Consequently 'we must believe and confess that the effect of

sacramental absolution is forgiveness of sins, granted albeit authoritatively (*autoritative*) by God alone but ministerially (*ministerialiter*) by the priest through Christ's sacrament.<sup>7</sup>

To confessional Lutherans standing in the sacramental tradition of Gerhard, Löhe, Brunner and Piepkorn, all this sounds like rather familiar theological reasoning, even nearly five centuries on. Nor was it that new in the sixteenth century. From the twelfth century two major lines of approach to the sacrament of penance or absolution could be discerned. Both recognised in it an inner and an outer dimension, the inner being a matter of contrition and true sorrow of the heart, the outer being a matter of confession, absolution, and satisfaction. One line of approach tended to emphasise the inner dimension as the essential part of the sacrament. According to this view, priestly absolution, as an exterior rite, was simply an outward affirmation of an already existing state of reconciliation with God. The other line of approach, associated especially with Thomas Aquinas, insisted that the external ceremony (*sacramentum tantum*) was sacramentally performative and thus as essential and constitutive a component in the whole sacrament as inner repentance.<sup>3</sup>

By the account given so far, our learned theologian was clearly heir to a long, well-established tradition, coming down firmly on this latter, more sacramentally 'realist' side of the divide. Before anything else, for example, we may note his appeal to the normative authority of Scripture for the Church's fundamental teachings. We note his emphasis upon the dominical institution of the keys by which they gain their objective validity and divine power. We note his reference to the efficacy of the pastor's words and action in Christ's stead and by his command. We note the privileged place given to the indicative form of the words of absolution, *ego te absolvo*, instead of a merely 'declaratory' form. After all, it is

---

<sup>3</sup> See P. Palmer, 'Penance, Sacrament of P', in *New Catholic Encyclopedia*, volume XI (1967), [pp. 73-78] p. 76; Colman E. O'Neill, *Meeting Christ in the Sacraments* (New York: Society of St Paul, rev. ed. by Romanus Cessario 1991), pp. 253-263.

‘thereby’ (*dadurch*) – as we may recall from Luther’s *Small Catechism* - that ‘our sins are forgiven before God in heaven.’ But these external factors do not over-ride the internal. On the one hand, we note his assumption of the need for true penitence - manifest in the form of contrite confession and willingness to amend one’s sinful life - for the worthy reception of absolution. Yet also we note the evangelical thrust of the sacrament of absolution, the conviction that it really does effect the forgiveness of sins - the removal of damning guilt before God. In all these points our theologian presents us with no surprises, but only with the cogent articulation of what a good many Lutherans have believed, taught, and confessed for nearly half a millenium.

What may surprise us, however, is to learn that the learned theologian who prepared this response was no Lutheran, nor even a Reformer, but none other than the Thomist scholasticist Thomas de Vio of Gaieta, or, as he was better known, Cardinal Cajetan. At the time he composed the above response,<sup>4</sup> Cajetan had been Master General of the Dominican Order for a decade. Appointed to serve as papal legate, he had been sent by Pope Leo X to Augsburg for the Imperial Diet convened there by Emperor Charles V - primarily to discuss ways of consolidating the dissolving unity of the Empire in the face of an impending Turkish invasion. Here in this high-ranking diplomatic of the Roman curia, one thoroughly schooled in all the finer points of the most technical, scholastic philosophical theology, we find a doctor of the Church not only confessing what we might recognise as catholic truth, but doing so biblically, liturgically, pastorally.

---

<sup>4</sup> October 1, 1518. My account to this point has been based on Cajetan’s *De confessione, Quaestio V* in a sixteenth century edition of his *Opuscula Omnia: Tome I, Tractate 18* (Lyons, 1558), pp.128-129. Later comments are based on *Quaestio IIII* of the same treatise, pp.126-128. Both treatises can be found in the so-called *Augsburg Treatises* collected and translated by Jared Wicks (ed. and trans.), *Cajetan Responds: A Reader in Reformation Controversy* (Washington DC: The Catholic University of America Press, 1978), pp. 47-98 (*Quaestio IIII* = Wicks, *Cajetan Responds*, pp.49-55; *Quaestio V* = Wicks, *Cajetan Responds*, pp.63-67). A seminal monograph devoted to Luther’s exchange with Cajetan is Gerhard Hennig’s *Cajetan und Luther: Ein historischer Beitrag zur Begegnung von Thomismus*

Yet what may come as even a greater surprise is to learn that his response was directed to a certain Augustinian professor fourteen years his junior from the University of Wittenberg, namely, Friar Martin Luther. On hearing that Luther's teaching had been causing no small stir in Saxony, Pope Leo had ordered the Wittenberger to meet with a delegated authority to answer to allegations of false teaching. Luther agreed to meet on neutral territory under the protection of his electoral duke and patron of the university, Prince Friedrich the Wise. It had fallen to Cajetan to study Luther's *Ninety-five Theses*, by then a year old, and his subsequent *Explanations* of the same, and so to offer a considered rebuttal of points suspected of error for immediate clarification or retraction.

How is it that we find Cajetan out to correct Luther by way of a definition of the Church's teaching on the sacrament of absolution that we, some 500 years on, recognise at first blush at least as confessedly *Lutheran*? What had Luther said that elicited such a response? Curiously, Cajetan's rebuttal has the feel of the kind of thing Luther himself would in due course come to write against the Anabaptist enthusiasts who, by seeking some sort of immediate, subjective experience of divine grace and exalting God's sovereign freedom over all human institutions, spurned the objective, external means of grace appointed by God himself for our salvation. 'God will not deal with us except through his external Word and sacrament,' Luther would write in his Smalcald Articles of 1537.<sup>5</sup> But the clearer lineaments of this prominently Lutheran train of thought did not become apparent at least until the mid-1520s. In his earlier writings, and especially within the polemical context of his writings on the sacraments and ecclesiology, Luther tended to defend instead the primacy of the spiritual and inward dimensions of divine action over against the 'artificial and external'

---

*und Reformation* (Arbeiten zur Theologie 7, Stuttgart: Calwer Verlag, 1966). I have adopted and occasionally modified Wicks' translation throughout.

(*gemacht und eusserlich*) dimensions constantly propounded by the papists.<sup>6</sup> Thus in the early 1520s we find Luther operating with what has been dubbed ‘an apparent ecclesiological dualism’,<sup>7</sup> one which arguably remains present to this day, in Carl Braaten’s oft-quoted phrase, as Lutheranism’s infamous ‘legacy of ambiguity.’

## **Luther and Nominalism**

Cajetan, of course, did not have the benefit of access to Luther’s later writings by which to discern the strongly sacramental trajectory of the Reformer’s developing thought. In fact he didn’t even have the theses Luther had drawn up only a few months before in April for the Heidelberg Disputation, a profound collection which, as Wicks conjectures, ‘would have given him a full account of Luther’s theological program.’<sup>8</sup> Still, what becomes clear when we study his rebuttal of the ‘new’ teaching on justification by faith is his sense that, on the basis of his reading at least, Luther was undermining truth itself by commending as an object for belief something deceptive, transient, and all too subjective. For Cajetan lived, moved and had his being within a theological universe in which the only true realities were those unchanging realities divinely given for us to believe. These, in brief, were the realities confessed in the creed: that God is one and three; that the Son of God became incarnate, suffered, died, and rose again for our salvation; that the Church is one and holy; that there is one baptism for the forgiveness of sins, and so forth. These are realities whose truth is absolute, whose validity and applicability is universal and therefore not subject to the ever-

---

<sup>5</sup> *Smalcald Articles* III.8 (Theodore G. Tappert [trans and ed.], *The Book of Concord: The Confessions of the Evangelical Lutheran Church* [Philadelphia: Fortress Press, 1959], p. 313.10).

<sup>6</sup> David Yeago, ‘“A Christian, Holy People”: Martin Luther on Salvation and the Church’, in L. Gregory Jones and James J. Buckley (eds.), *Spirituality and Social Embodiment* (Oxford: Blackwell, 1997), p. 105.

<sup>7</sup> *Ibid.*, p. 105.

<sup>8</sup> Wicks, *Cajetan Responds*, p. 15.

shifting vicissitudes inherent in the world of particular circumstances. It is these universal realities, made known in Scripture and taught by the one true Church, that constitute the proper, infallible objects of Christian faith.

Recent centuries, however, had seen the rise of an alternative, competing view of the universe in which the reality of universal truth was brought into open question. Nominalism was marked by its formal rejection of the reality of universals, its rejection of metaphysical reality *per se*. The nominalist stream of thought famously influenced by the Oxford trained, Parisian philosopher William Ockham (14<sup>th</sup> century) - which was to have immeasurable impact upon the Christian world - was not only prelude to scientific empiricism but in many respects also to the modern subjectivism enshrined in Descartes's maxim, *cogito ergo sum*. Its designation as the *via moderna* was indeed apt. In it lie the beginnings of a worldview that measures all reality in terms of its validity for the individual human subject. Universal realities only have meaning, only have reality, insofar as they intersect with, and are confirmed by, the existential, empirical plane.<sup>9</sup> The following observation made by Louis Bouyer, citing the notable authority of the great medievalist Etienne Gilson, confirms the *theological* problem inherent to the nominalist outlook:

What, in fact, is the essential characteristic of Occam's thought, and of nominalism in general, but a radical empiricism, reducing all being to what is perceived, which empties out, with the idea of substance, all possibility of real relations between beings, as well as the stable

---

<sup>9</sup> As an example of this aspect of nominalist thought in operation in the late fourteenth century we may cite Gabriel Biel's identification of the church proper (*ecclesia meritum*) as that particular congregation constituted by its individual members rather than what he derides as 'a platonic universal, a church existing in its own right apart from particular people' (*universale platonicum seu meritum abstractum extra homines particulares per se existens*). Quoted by Heiko A. Oberman, *The Dawn of the Reformation: Essays in Late Medieval and Early Reformation Thought* (Edinburgh: T&T Clark, 1986), p. 55, fn. 58.



subsistence of any of them, and ends by denying to the real any intelligibility, conceiving God himself only as a Protean figure impossible to apprehend?<sup>10</sup>

Widespread misunderstanding has been bred in scholarship by the unqualified labelling of Luther as an Ockhamist. On the contrary, Luther explicitly criticised many nominalist thinkers by name, and while he praised Ockham's abilities in philosophical dialectic, he lamented his lack of theological aptitude. In fact much of Luther's theology can be seen as a reaction against certain aspects of the *via moderna* in which he was schooled in Erfurt, a reaction most notably present in his rejection of the nominalist maxim that 'God will not deny grace to those who does what lies in their power.'<sup>11</sup> Some scholars consequently interpret the Reformation in terms of a final rupture between the prevailing semi-Pelagianism of nominalist scholasticism and a revived Augustinian anti-Pelagian anthropology, the latter most categorically represented by Luther.<sup>12</sup>

Even so, it is difficult to account for the negative reception given to Luther's 'new' teaching by theologians of the old school, the *via antiqua*, unless we recognise the wider forces influencing their reading of him, and, indeed, his of them. Luther openly praised the University of Paris, the veritable hotbed of Ockham's revisionist philosophy, as 'the parent of learning and from the beginning the university which was most Christian and most renowned in theology.'<sup>13</sup> But more important perhaps than this pointed provocation, Luther took over from nominalism a philosophical framework in which there was drawn a sharp distinction between God's absolute power (*potentia dei absoluta*) and his actual use of power (*potentia dei ordinata*) in the ecclesial and worldly spheres. Luther's accession in his *Bondage of*

---

<sup>10</sup> *The Spirit and Forms of Protestantism* (Princeton, New Jersey: Sceptre Publishers, 2001), pp. 184-185.

<sup>11</sup> *Faciendi quod in se est Deus non denegat gratiam*.

<sup>12</sup> Luther's early and fundamental anti-Pelagian, anti-nominalist work is his 1517 *Disputation against Scholastic Theology*, ed. and trans. by Harold J. Grimm, LW 31, pp. 9-16.

*the Will* to the absolute sovereign freedom of God can be taken as evidence of precisely this line of thought. Heiko Oberman has also indicated how this dialectic bears on Luther's theology of sacramental efficacy.<sup>14</sup> Whatever Luther's true theology, he was predisposed to think and speak in categories continuous with the *via moderna*. Historians of the Reformation often remark how various opponents seemed to be speaking past one another, as though they were conversing in two entirely different languages. That, I suspect, is at least part of what was going on when Cajetan and Luther finally met in accordance with canonical procedure in Augsburg on October 12 of 1518.

### **Absolution, Indulgences, and the Papacy**

So what did the 'Thomist' Cajetan make of the 'nominalist' Luther's teaching about the role of faith in the sacrament of absolution, and how did his impression bear upon the subsequent events that led to the latter's excommunication and the formation of separated protestant congregations?

It is all too well-known that Luther's publication of the *Ninety-five Theses* was occasioned by abuses in the sacrament of penance in connection with the propagation of indulgences. This is a subject that has been studied *ad infinitum*, so we need not elaborate on it here in detail. Abuses aside, and risking over-simplification, indulgences were taught to be the specific application by the Church of the merits of Christ to various individuals so as to

---

<sup>13</sup> LW 31, p. 264.

<sup>14</sup> *The Reformation: Roots and Ramifications*, trans. Andrew Colin Grow (Edinburgh: T&T Clark, 1994), pp. 10-11. In an earlier essay, Oberman disputed Erwin Iserloh's thesis that in a nominalist strain Luther separated these two spheres into the action of God on the one hand and the action of the Church on the other, a separation that implicitly undermines a theology that views the sacraments as efficacious *ex opera operato* (*The Dawn of the Reformation*, pp. 64-65). However, the evidence Oberman cites against Iserloh – namely, Luther's emphasis against the radicals upon the 'est' in the eucharistic *hoc est corpus meum* – comes relatively later than the period here under examination, leaving Luther still open to Iserloh's charge.

release them from having to perform certain acts of satisfaction for confessed sins whose guilt had already been removed by absolution. By granting indulgence to a person, the Church was not so much releasing that person from his temporal obligations as providing him with the means to meet them.

While this may sound to modern ears like an overly-elaborate legal contrivance for a sensitive spiritual issue, the practice of granting indulgences was more or less in accordance with the Church's longstanding system of penitentiary discipline. Several theological presuppositions for their use were therein implied. First, that in the sacrament of absolution God really does remove the damning guilt (*culpa*) incurred by post-baptismal mortal sin. Secondly, that though forgiven, such actual sins still incur a temporal penalty (*poena*) commensurate to the gravity of the offence, which must be worked out or compensated for in the lives of the penitent. Thirdly, that the Pope and, in him, the Church's bishops have jurisdictional power to regulate such punishments and relieve them by vicarious payment from the abundant treasure of Christ's merit, a treasure 'filled up' by the virtuous suffering of the saints for the sake of the Church (cf. Col 1:24).<sup>15</sup>

But what Luther saw in indulgences was something far less innocent. He saw a slick business arrangement out to make money for a questionable cause, and that by exploiting the weak consciences of the faithful and their natural aversion to suffering and the cross. Far from being an extension of the sacrament of absolution, the indulgence trade appeared to him to be undermining the Church's teaching on absolution and expelling true piety by giving people false security. Simply by 'going through the motions', as it were, it seemed as though one could avoid having to perform the compensatory penances designed to impress upon the penitent the seriousness of sin and designed to train him in righteousness. But the

difficulty in confronting these abuses was the close connection made by Church officials between indulgences, the merits of Christ, and the authority of the Pope. These factors presented Luther with a theological crisis. How was it possible to criticise indulgences for undermining Christian good works and acts of penance – both of which were necessary and praiseworthy, without at the same time rejecting, or at best, abstracting, the merits of Christ with which they were inextricably associated?<sup>16</sup>

Against this unfortunately absurd economy which distracted people from absolution's efficacious remission of guilt and diverted their attention to the uncertain remission of temporal punishments, Luther championed 'faith in the sacrament' – *fides sacramenti*. Faith in the sacrament for Luther equates with certitude in the word of Christ, that is, certain confidence on the part of the individual that in going to the sacrament of penance his sins really have been forgiven. As Luther puts it in the context of the Augsburg debate with Cajetan:

A person going to the sacrament [of penance] must believe that he will receive grace, and not doubt it, but have absolute confidence, otherwise he will do so to his condemnation.

And again:

...[I]n the face of the peril of eternal damnation and the sin of unbelief, we must believe the words of Christ: "Whatever you loose on earth shall be loosed in heaven" [Matt 16:19]. Therefore if you come to the sacrament of penance and do not firmly believe that you will be absolved in heaven, you come to your judgement and damnation because you do not

---

<sup>15</sup> See the article by Thomas Tentler, 'Penance', in *The Oxford Encyclopedia of the Reformation*, volume 3, ed. by Hans J. Hillerbrand (New York / Oxford: Oxford University Press, 1996), pp. 242-244.

believe that Christ speaks the truth.... Through no attitude on your part will you become worthy, through no works will you be prepared for the sacrament, but through faith alone, for only faith in the word of Christ justifies....<sup>17</sup>

What was so striking about Luther's insistence on the need for faith, especially against the backdrop of established church teaching and practice, was his insistence on its virtual causal force in the sacrament: 'It is not the sacrament, but faith in the sacrament, that justifies.'<sup>18</sup> This sentence appears towards the end of his explanation of Thesis 7, written in May of 1517 and dedicated to Pope Leo, in which he attacked the prevailing false confidence either in the power of the Pope/priest or in one's own degree of contrition. Instead Luther commended confidence in the word of Christ alone. Worthy and efficacious reception of grace in the sacrament is conditional on the presence of faith in the recipient. 'People must be taught', he wrote,

that if they really want to find peace for their consciences they should learn to place their confidence, not in the power of the pope, but in the word of Christ who gives the promise to the pope. For it is not because the pope grants it that you have anything, but you have it because you believe that you receive it.<sup>19</sup>

Luther also had his doubts as to whether any such 'treasury' of merits was really available for authoritative administration by the pope. This formed the topic of his Thesis 58 in which he questioned aspects of Pope Clement VI's (d. 1352) teaching in the so-called

---

<sup>16</sup> LW 31, p. 291.

<sup>17</sup> LW 31, p. 271.

<sup>18</sup> LW 31, p. 107, 274.

<sup>19</sup> LW 31, p. 104.

*Extravagante*.<sup>20</sup> In his *Explanations* of Thesis 58 Luther said that the idea of a treasure of merits was an uncertain doctrine whose finer details had not been set forth clearly.<sup>21</sup> Still later he gave his true opinion on the papal *Extravagante*,<sup>22</sup> finally damning it ‘as false and erroneous, deserving of rejection.’<sup>23</sup>

Hence Luther’s argumentation, grounded though it was in a genuine regard for the sacrament of absolution and the pope’s exercise of the power of the keys on the one hand, and in a deep concern for the worthy and reverent reception of the sacrament by the faithful on the other, drew into its scope what hitherto were commonly regarded as objective foundations of Christian faith: the absolute efficacy of the sacrament of absolution, and the divinely-instituted authority of the papacy. So when on October 12 in 1518, Luther asked to be shown his errors on the basis of what he had written, Cajetan wasted no time in zeroing in on precisely these two related points. Yet interestingly, Cajetan felt that while Luther’s teaching on faith was indeed erroneous, it was (surely!) a matter of flawed terminology and thus capable of clarification and amendment. It was chiefly the German’s critical stance towards the divine authority of the papacy that needed swift retraction. Anti-papalism was by no means a novel agenda, and northern Europeans in particular, finding sanctuary in their regional political networks, had played their fair share in the various secularist anti-papal revolts over the past one or two centuries. But Cajetan, albeit a moderate in his support of papal primacy,<sup>24</sup> was well versed in the ins and outs of arguments from both the right and the left, and no doubt confident in his ability to bring the Augustinian friar to heel.

---

<sup>20</sup> The *Extravagante* was an appendix to Clement VI’s Papal Bull *Unigenitus* (1343).

<sup>21</sup> See Thesis 58, *Explanations* (LW 31, pp. 212-228).

<sup>22</sup> LW 31, p. 262.

<sup>23</sup> LW 31, p. 278.

<sup>24</sup> This fact is not made altogether clear in Hennig’s account, *Cajetan und Luther*, pp. 82-97.

Luther, on the other hand, was quite willing to concede on the matter of indulgences and the *Extravagante*. Whether his arguments on this issue stood or fell was, he later reckoned, neither here nor there. ‘You are not a bad Christian because you know or do not know the *Extravagante*.’<sup>25</sup> On his position regarding faith in the sacrament, however, Luther was immovable. In it lay ‘the whole summary of salvation.’<sup>26</sup> No wonder Cajetan’s objection to it caused Luther ‘much grief.’<sup>27</sup> It belongs consequently to our remaining discussion to focus on this question as it was treated in the response of the Roman Cardinal.

### **Luther’s *fides sacramenti*: The Construction of a New Church?**

‘It is asked’, Cajetan wrote, ‘whether for fruitful reception of absolution in the sacrament of penance one must have that faith by which the penitent believes with full certitude that he is absolved by God.’ He replied in the negative. Why, we may ask?

Let us first recall Cajetan’s sense, mentioned above, that Luther’s emphasis upon faith was proof of the latter’s concession to a thorough-going subjectivism.<sup>28</sup> His argument in objection to Luther’s seventh thesis makes this fact patently obvious. There Cajetan denounced Luther’s teaching as ‘a novel idea’, a ‘fanciful notion’, an ‘alien’ teaching pitted against ‘the ordinary understanding of the Church.’<sup>29</sup> It was almost as if Cajetan felt that Luther’s teaching on the primacy of faith, suffering as it did from little or no clarification by means of the crucial, established technical distinctions, derived from the prevailing proto-modernistic trends. Yet Cajetan specified that his objections were not to the necessity of

---

<sup>25</sup> LW 31, p. 298.

<sup>26</sup> LW 31, p. 298.

<sup>27</sup> LW 31, p. 262.

<sup>28</sup> See also Scott H. Hendrix, *Luther and the Papacy: Stages in a Reformation Conflict* (Philadelphia: Fortress Press, 1981), p. 62.

<sup>29</sup> Wicks, *Cajetan Responds*, pp. 49-50.

faith in the sacrament *per se*, but to Luther's insistence on 'this kind of faith' – the special faith spoken of by the reformer as 'certitude' - that in hearing absolution one has beyond any doubt been absolved by God.

Cajetan's reasoning becomes clearer when he lays down a fundamental distinction between two kinds of faith, namely, 'infused faith' (*fides infusa*) and 'acquired faith' (*fides acquisita*). Protestants are well used to jumping to conclusions when they hear any talk of 'infusion' with respect to grace or faith, but here it is important suspend judgement in an effort really to understand the rationale in Cajetan's response. Like other compound cognates from the verb *fundo* meaning 'I pour out' or 'impart' (cf. Rom 5:5; Tit 3:6), the qualification *infusa* simply underscores the fact that this faith is a *divine* gift, 'poured out' from above, whereas acquired faith results from the exercise of the former, through love, in the regenerate life of the Christian. But what precisely is this infused faith? It is indeed a divinely-given confidence or certainty. According to Cajetan, it is that *faith by which* (*fides qua*) we believe in God. But what distinguishes it from acquired faith is not any subjective quality so much as its *object*. Its ground is divine truth, and therefore its object is infallible truth itself. As such, infused faith can embrace only what is *absolutely* and *universally* true. It cannot embrace error. What is excluded from the ambit of infused faith, therefore, are elements which in themselves are potentially subject to change, diversity, and variegation.

This infused faith, Cajetan affirms, as one of the three theological virtues given in baptism, 'clearly must be had in receiving the sacrament of penance.'<sup>30</sup> Without it, he says, 'one cannot please God' (Heb 11:6). It goes without saying therefore that its presence is the very presupposition of worthy reception of the sacrament. Moreover, it belongs to infused

---

<sup>30</sup> Wicks, *Cajetan Responds*, p. 50.



faith to believe ‘that absolution rightly given by the Church’s minister is efficacious in granting grace to a worthy recipient.’<sup>31</sup>

What does not belong to infused faith, however, is ‘to believe in the effect of absolution in this [or that] particular person.’<sup>32</sup> Such belief would be to embrace as universally true a potentially uncertain object, an object necessarily subject to the qualifications inherent to the realm of the particular and individual. Whether or not this or that particular person, including oneself, actually receives grace worthily in this or that particular ceremony in which absolution was pronounced, is, in Cajetan’s mind, an uncertain reality about which no human being can make an authoritative, definitive, unqualified judgement. For it to constitute an infallible object of faith is therefore not only wrong, but impossible.

Before we go on to see what Cajetan had to say in turn about ‘acquired faith’, it may be useful to examine a related distinction he draws between the sacrament considered in itself, and the recipient of the sacrament. He writes: ‘Now, concerning the sacrament itself, faith is utterly certain (*fides certissima est*).... But when faith regards me as a recipient, there may well be some doubt about the effect of the sacrament on me.’<sup>33</sup> What Cajetan is saying is that insofar as the recipient is a fallible human being – a variable, particular, finite creature, capable of deceiving and being deceived, capable of retaining obstacles in his life that stand in the way of the full and perfect realisation of divine grace in him, the subjective effect of the sacrament in this or that individual is uncertain (*ambiguus*). To make the efficacy of the sacrament of penance depend solely on my assurance on its effect *in me* is to ‘deprive it of all efficacy.’ Over against this uncertainty, nevertheless, stands the greater fact that the ultimate

---

<sup>31</sup> Wicks, *Cajetan Responds*, p. 51.

<sup>32</sup> Wicks, *Cajetan Responds*, p. 51.

<sup>33</sup> Wicks, *Cajetan Responds*, p. 52.

validity of the sacrament does not depend on its particular effect in me – an effect contingent upon whether I receive it worthily or unworthily. Its efficacy lies not in its subjective effects, but in its objective, universally valid constitution, that is, in the infallible word of Christ. Noting this distinction helps us understand why Cajetan could say on the one hand, ‘infused faith believes that the sacraments most certainly confer grace on worthy recipients,’ but on the other regard it as ‘wrong and irresponsible... to inquire whether a penitent is convinced about the effect of the sacrament he is to receive....’<sup>34</sup> To make the efficacy of the sacrament depend on the recipient’s personal assurance of gaining pardon is, in Cajetan’s eyes, outrageously subjective. In that case ‘a schismatic or heretic who in other respects confesses correctly could have faith of this kind. It would follow that he would be thereby truly absolved, if a priest mistakenly absolved him.’<sup>35</sup> Luther, says Cajetan, states that ‘faith in Christ is “supremely certain, wholly genuine, and utterly sufficient.”’ To that, however,

[o]ne must answer that this is so concerning matters in the ambit of infused faith, but not so concerning matters outside this ambit, such as the particular effects of the sacraments in individual cases concerning ourselves. About these latter, infused faith is neither certain nor uncertain, since it is not about them.<sup>36</sup>

Cajetan also rejects what he finds in Luther on the basis of the Church’s *lex orandi*. If absolute certainty of forgiveness must precede or accompany the worthy reception of the sacraments, why then do we pray *after* absolution and *after* communion that having received the sacrament we would not spurn its benefits? To Cajetan, it is ‘the failure to take notice of

---

<sup>34</sup> Wicks, *Cajetan Responds*, p. 54.

<sup>35</sup> Wicks, *Cajetan Responds*, p. 52.

this distinction' between the sacrament in itself and the recipient of the sacrament that is the cause of the problem.<sup>37</sup>

What about 'acquired faith' then? Acquired faith, Cajetan acknowledges, *does* properly have to do with particulars. By it 'we believe that this host is rightly consecrated, this person rightly baptised, and the like....' These comments follow on the back of his having cited examples of what can and cannot constitute objects of infused faith. Infused faith, for instance, can embrace the truth that the consecrated host in the eucharist is the true body of Christ. But it cannot embrace the claim that some particular host is rightly consecrated and therefore the body of Christ. After all, it might not be unleavened bread, but some alien material. Or it might not be a priest, but some imposter or excommunicate, who consecrated it. These are variabilities belonging to the realm of the particular which, because they are subject to qualification, cannot form the infallible, universally true objects of infused faith.

Be that as it may, he goes on to argue that

it is not by this [acquired faith] that we place our trust in the word of Christ at work in the sacraments. It is not by this faith that we believe in the effectiveness of Christ's words, "Whatever you loose on earth," and in the other objects of Christian faith. Hence those texts [of Scripture] referring to infused faith cannot form the basis for acquired faith, nor do they enable such faith to be infallibly effective before God. On this everyone remains in doubt in this life....<sup>38</sup>

This leads us to ask what Cajetan *does* look for in the subject approaching the sacrament, if not for Luther's kind of faith defined as certainty of forgiveness. Cajetan bases

---

<sup>36</sup> Wicks, *Cajetan Responds*, p. 54.

<sup>37</sup> Wicks, *Cajetan Responds*, p. 52.

his thinking here on Saint Paul's exhortation, 'Let a man examine himself.... If we judge ourselves, we will not be judged by the Lord' (1 Cor 11:28-31). Here 'the Apostle bids us examine ourselves, that is, to give ourselves over for punishment (*probare enim seipsum, quod est conteri, iussit Apostolum*).'<sup>38</sup> This is nothing else than what, 'in the ordinary language of the Church and its theologians', is called *contrition*. Cajetan's explanation indicates that while the ancients regarded contrition as a *disposition*, it had little to do with what we in our day would mean by 'attitude'. It was rather a process of testing, configuration, and orientation of one's whole being to a set criterion or prior reality. Contrition, the act of self-examination under the light of God's word, is above all concretely fulfilled in humble submission to the priest/confessor by which one surrenders oneself entirely to the judgement he pronounces in God's name, whether pardon or condemnation, and in a readiness to accept his imposition of appropriate penances, usually in the form of prayer or acts of charity. As such contrition is the very opposite of presumption.

With this in mind, it was no wonder that Cajetan reacted so sharply to Luther's claim that in addition to contrition, a person approaching the sacrament required faith or assurance – which as we have seen for Cajetan amounted to little short of a person's presumptuous adumbration of a judgement solely the prerogative of God. So when Luther maintained that 'even for the contrite person sacraments lead to damnation unless one believes he is forgiven,' Cajetan exclaimed, 'this is in fact to construct a new Church (*hoc enim est novam ecclesiam construere*)!'

What did Cajetan mean by this pointed remark? In Wicks' estimation, Cajetan's charge indicates his belief that since Luther's teaching on penance also included an implicit

---

<sup>38</sup> Wicks, *Cajetan Responds*, pp. 51-52.

attack on the papacy, it embodied a new Christian confession outside the *communio catholica*.<sup>39</sup> If this was indeed what Cajetan had in mind, and I think it was, I would suggest further that such a conclusion may have been due more to his keen sense of the interconnectedness of the sacramental and ecclesial orders than to any blind loyalty to Rome. In Thomist theology, the sacrament of penance is regarded in terms of two main elements: the formal and the material. The formal content of the sacrament – its determining element or soul, as it were – were the very words of absolution: I absolve you. Its material content – its bodily component – were the three acts of the penitent: contrition, confession, and satisfaction. If this sacrament, taken as a whole – as the concrete, ritual exercise of the keys conferred on the Church in the person of Peter, is related to the very basis of the Church's existence, then any alteration in its fundamental constitution is little short of an alteration in the constitution of the Church. Whether one takes Cajetan's pronouncement as a prophetic insight heralding events to come or a misinformed judgement based on a misreading of the Reformer's intentions will depend largely on one's theological interpretation of the subsequent historical story. On that note, we shall move on to offer one or two concluding remarks about the historical significance of Luther's meeting with Cajetan, and its theological and ecumenical implications.

## **Conclusion**

Given the historical significance of Luther's meeting with Cajetan in 1518, it is surprising how little *theological* attention has been paid to Cajetan's polemical writings. I think I have shown that they are worthy of it. Many scholars have happily relied on Luther's own account

---

<sup>39</sup> Wicks, *Cajetan Responds*, p. 268, fn. 17.

of the proceedings at Augsburg without consulting a word from Cajetan's own pen. This is forgivable when we consider the relative inaccessibility of Cajetan's writings, but less so in the light of the fact that when it comes to polemics the Wittenberger is typically prone to exaggeration. To offer one example we need only recall his sweeping charge that Cajetan 'never produced a syllable from the Holy Scriptures against me.'<sup>40</sup> All I have done in this essay is try to sketch a fuller picture, without attempting to boil substantial theological differences down to a matter of mere 'misunderstanding'.

But I would be holding back were I not to admit that my concerns go rather wider and deeper than that. What light, if any, does the foregoing analysis shed on the nature of the lasting rupture that eventuated in the years that followed? In designating in my title the events commonly referred to as 'the Reformation' as a 'schism', I have perhaps already hinted that my interests here are as much driven by ecumenical concerns as historical, taking 'ecumenical' in the sense advocated by Catholic layman George Weigel as characterised by the task of 'recomposing in concrete historical form the unity given once-for-all by Christ to the church, which is a unity in the truth....'<sup>41</sup> From this account of Cajetan and Luther's confrontation, it appears that the kind of doctrine of the sacrament of absolution outlined at the beginning of this essay is bound to a theology of the priestly office in which the papacy somehow plays an indispensable role. Luther's attack on one is, it seems to me, inseparable from his attack on the other. While the seeds of Luther's anti-papalism are discernible in his theology prior to 1518, it is from this moment of disjunction especially that he begins to

---

<sup>40</sup> LW 31, p. 275. In Luther's defence, it could be argued that he was referring not to Cajetan's objections presented on the first day, which we have analysed in this paper, but those subsequent to Luther's own written response two days later. In that case, it is the modern interpreter who must be read more critically. Compare, for instance, Hendrix, *Luther and the Papacy*, p. 63, who restates Luther's charge without qualification.

<sup>41</sup> 'The Church's Teaching Authority and the Call for Democracy in North Atlantic Catholicism', in Carl E. Braaten and Robert W. Jenson (eds.), *Church Unity and the Papal Office: An Ecumenical Dialogue on John Paul II's Encyclical Ut Unum Sint* (Grand Rapids, Michigan / Cambridge, UK: William B. Eerdmans Publishing Company, 2001), [pp. 142-158] p. 145.

‘come out’ as an antagonist against the papal office and as a protagonist of ‘a view of the church that could support a new ecclesiastical structure separate from the Roman hierarchy.’<sup>42</sup> Here in Augsburg in 1518, as Hennig has rightly pointed out, we find expressed in definitive, seminal form both the fundamental assumptions (*die Grundvoraussetzungen*) of the entire Protestant movement and their Thomistic refutation.<sup>43</sup> In one way Cajetan was right. Luther was building a new church - if by ‘new’ one means a church *materially* discontinuous with the politico-liturgical dynamic in communion with the bishop of Rome that had come to embody the western catholic tradition. Within a decade, protesting congregations in northern Germany would have elected and ordained their own priests, established their own orders of political administration and *de facto* episcopal oversight, and come to see themselves – precisely in their separation from Rome - as the authentic heirs of the catholic tradition. So it was in this mutual failure to agree on a common doctrine on the objective efficacy of the sacrament of penance that the most drastic division in christendom took root.

---

<sup>42</sup> Hendrix, *Luther and the Papacy*, p. 18.

<sup>43</sup> Hennig, *Cajetan und Luther*, p. 84.