death in whom that by which he is reproved by God rules over him. Jude 19:
These are they, who separate themselves, sensual men, not having the Spirit. Unto
perdition, namely, of the soul. Ps. 72:27: Thou hast destroyed all them that are
dishonourable to Thee. But we are the sons of God, that is, reborn by faith in Christ, to
the acquisition, that is the saving, of the soul. For he who keeps the mandates of
God saves his soul. Mt. 19:17: If thou wilt enter into life, keep the commandments. 1 Thess. 5:5: We are not of the night, nor of darkness. Therefore, let us not
fall away from the faith.

Chapter Eleven

Lecture One

1 [n. 551] Now faith is the substance of things to be hoped for,
[n. 558] the argument of things that appear not.

551. Above the Apostle showed the excellency of Christ in many ways [n. 6],
preventing Him to the angels, Moses and Aaron, and then he admonished the
faithful to be joined to Christ. Since this joining chiefly and at its beginning
comes about through faith, as is said in Eph. 3:17, That Christ may dwell by faith
in your hearts, therefore the Apostle proceeds to the praise of faith.
He does three things regarding this; first, he describes faith; second, he posits
diverse examples of faith when he says in verse two [n. 561]. For by this; third,
he encourages those things which are of faith, in Chapter Twelve when he says
[n. 656]. And therefore we also.

552. He posits the definition of faith completely, but obscurely. Hence, it
must be known that when someone wants to define some virtue perfectly, he must
treat its proper matter, which it regards, and its end, since habits are known
through their acts, and acts through their objects. And so he must treat the act and
its order to its object and end. For example, someone wishing to define fortitude
must treat its proper matter which it regards, namely, fear and daring, and its end,
namely, the good of the republic, so that fortitude is said to be a virtue which
moderates those things for the sake of the good of the republic.
But since faith, a theological virtue, has the same thing for object and end,
namely God, he first posits its order and end and then its proper matter when he says
[n. 558]. The argument of things that appear not.

553. Now, it must be known that the act of faith is to believe, which is the
act of the intellect determined to one thing by command of the will. Hence, to
believe is to know something with assent, as Augustine says in his book On the
Predestination of the Saints. And so the object of faith and the end of the will ought to correspond to each other.

Now, the first truth is the object of faith, in which consists the end of the will, namely, beatitude, which is different on the way and in the fatherland, since on the way the first truth is not possessed and consequently is not seen – since in those things which are above the soul, to see is to have, as Augustine says in 83 Questions – but is only hoped for. Rom. 8:25: But if we hope for that which we see not. For who hopes for what he sees? Therefore, the first truth is not seen, but hoped for as the end of the will on the way, and consequently as the object of faith, since it has the same thing for end and object. Now, simply speaking, the last end of faith in the fatherland, for which we strive through faith, is beatitude, which consists in the open vision of God. Jn. 17:3: Now this is eternal life: That they may know Thee, the only true God, etc. Such is the hope of the faithful. I Pet. 1:3: Hath regenerated us unto a lively hope. Therefore, the end of faith on the way is the attainment of the thing hoped for, namely, eternal beatitude. And therefore he says, of things to be hoped for.

554. But here it may be asked why, since faith is prior to hope, the former is defined by the latter, because the latter ought to be defined by the former, and not vice versa.

I respond that the solution is patent from what has already been said, since it was said that the same thing is the object and end of faith. Since, therefore, the attainment of the thing hoped for is its end, it must also be its very object.

But it was said above that every habit must be defined by the order of its act to its end. But the true and the good, even if considered in themselves they be interchanged as regards the supposit, nevertheless, inasmuch as they differ in notion, they relate to each other in a diverse order, since the true is something good, and the good is something true. And similarly the intellect and the will, which are distinguished according to the distinction of the true and the good, have a diverse order between themselves. For inasmuch as the intellect apprehends the truth and whatever is contained in it, thus the true is something good, and thus also is the good under the true. But inasmuch as the will moves, thus is the true under the good. Therefore, in the order of knowing, the intellect is prior, but in the order of moving, the will is prior.

Since, therefore, the intellect is moved to the act of faith by the command of the will, as has been said, in the order of moving, the will is prior. Therefore, what is prior is not defined by what is posterior, since, as has been said, in the definition of faith one ought to posit the order of its act to its object, which is the same as its end. But the end and the good are the same as is said in Physica II. And in the order to the good, the will, which belongs to hope as its subject, is prior.

555. But why does he not say of things loved, or of things to be hoped for? The reason is that charity is of present things and of absent things. Since, then, the end not possessed is the object of faith, therefore he says, of things to be hoped for. Nor does it matter that the thing hoped for is the object of hope. For it must be that faith is ordered to the object of those virtues by which the will is perfected as to its end, since faith pertains to the intellect insofar as it is commanded by the will.

556. But since faith is one, because a habit is said to be one by the unity of its object, why does he not say of the thing hoped for, or of things to be hoped for? I respond that beatitude, which in itself is essentially one, since it consists in the vision of God, which is in itself one, is the principle and root from which many good things are derived, such as the dowry of the body, the society of the saints, and many other things. To show, then, that all these things pertain to faith, he speaks in the plural.

557. And when he says, substance, this can be explained in many ways. One way is causally, and then it has a twofold sense. One of which is substance, that is, making the things hoped for to stand under in us, which faith does in two ways. One way is as it were by merit. For from this, that one capitulates and submits his intellect to the things which are of faith, he merits that at some time he arrive at seeing that for which he hopes. For vision is the reward of faith. In another way, as it were by its own property, faith may bring it about that that which is believed to come in the future in reality is in some way already possessed, as being present, provided that he believe in God. In another way, substance can be explained essentially, faith as it were being the substance, that is, the essence of things to be hoped for. Wherefore in the Greek it says, the hypothesis of things to be hoped for. For the essence of beatitude is nothing else than the vision of God. Jn. 17:3: Now this is eternal life: That they may know Thee, the only true God, etc. Hence, Augustine says in Book Ten of On the Trinity, "This contemplation is promised to us as the end of all actions." Therefore, the full vision of God is itself the essence of beatitude.

And we see this in the liberal sciences, that if someone wishes to learn one, he must first accept its principles which he ought to believe, since they are given to him by his master. For to believe befits him who learns, as is said in I Posterior Analytics. And the whole science is in some way contained in these principles, as the conclusions are in the premises, and the effects in the cause. He, therefore, who has the principles of a science has its substance. For example, if geometry were the essence of beatitude, he who would have the principles of geometry would also have in some way the substance of beatitude.

Now, it is our faith that we believe that the blessed will see and enjoy God. Therefore, if we wish to arrive to this, we must believe the principles of this knowledge. And these are the articles of faith, which contain the whole summary of this science, since the vision of God one and three makes us blessed. And this is one article. For which reason we believe this, and therefore he says, the sub-
stance of things to be hoped for, 1 Cor 13:12: We see now through a glass in a dark manner; but then face to face; as it is to say. Then we shall be blessed when we see face to face that which we now see in a mirror and in a dark manner.

Hence, in these words the order of the act of faith to its end is shown, since faith is ordered to the thing hoped for as something just begun, in which the whole is contained as it were essentially, as conclusions are in their principles.

558. Consequently, when he says, the argument of things that appear not, he treats the act of faith regarding its proper matter. Now, the proper act of faith, even if it be in order to the will, as has been said, yet is in the intellect as in its subject, since its object is the true, which properly pertains to the intellect.

But there is a difference in the acts of the intellect. For some are habits of the intellect, which wholly grasp certitude at the complete vision of that which is understood, as is evident about the understanding which is the habit of the first principles, since he who understands that every whole is greater than its own part sees this and is certain about it. The habit of science also does this, and thus such a habit of the intellect and science make certitude and vision. Certain other habits make neither, such as doubt and opinion.

But faith holds a middle between these, since it has been said that faith makes an assent in the intellect, which can be twofold. In one way the intellect is moved to assent by the evidence of the object, which is either knowable in itself, as in the habit of principles, or known through another which is knowable in itself, as is clear from the science of astronomy. In another way, the intellect assents to something not because of the evidence of the object, by which it is not sufficiently moved; hence, it is not certain, but either doubts, as when it does not have more reason to one side of an argument than another, or it opines, if it has a reason for one side, not altogether resting the intellect, but with fear of the other side.

Faith says neither of these simply speaking, since neither is it evident to itself with the first, nor does it doubt with the last two. Rather, it is determined to one side with a certain certitude and firm adhesion through a certain voluntary choice.

Now, divine authority makes this choice through which the intellect is determined, so that it adheres firmly to those things which are of faith and assents to them most certainly. And therefore to believe is to know with assent. Therefore, the proper matter of the habit of faith is things which do not appear. For things which appear give knowledge, but not faith, as Gregory says.

Now the act of faith is a sure adhesion, which the Apostle calls argument, taking the cause for the effect, since an argument gives faith about a dubious matter. For an argument is "a reason giving faith about a dubious matter," as Boehius says. Or, if we follow the etymology of the word, an argument is an arguing of the mind, then he takes the effect for the cause, since from the certitude of the thing it happens that the mind is forced to assent. Hence, an argument is said to be of things which do not appear, that is, a sure apprehension of things one does not see.

If someone wishes to reduce these words to due form, he can say that faith is the habit of the mind by which eternal life is begun in us, making the intellect to assent to things which are not apparent. For where we have argument, another reading has conviction, since by the divine authority the intellect is convinced to assent to those things which it does not see.

Therefore, it is evident that the Apostle completely defines faith, albeit obscurely.

559. By this definition faith is distinguished from all things which pertain to the intellect. For by what we have called the argument, faith is distinguished from opinion, doubt and suspicion, since by those a firm adherence of the intellect is not had towards anything. And when we say that faith is of things not seen, it is distinguished from the habit of principles and science. And when we say that faith is of things to be hoped for, it is distinguished from faith as it is commonly taken, which is not ordered to beatitude. For something becomes known through its proper definition and is distinguished from whatever else, as we have here. Hence also all other things are reduced to this.

560. But it seems that this is ill said, of things that appear not, since, as is said in Is. 20:24, Thomas saw and believed. Likewise, we believe that God is one, which is demonstrated by the philosophers.

I respond that faith is taken in two ways. In one way properly, and thus it is of things not seen and not known, as is evident from the foregoing. And accordingly, a greater certitude cannot be had about the conclusion than about the principle from which it is elicited, since the principles are always more known than the conclusions: just so, since the principles of faith do not have evidence, as a consequence neither do the conclusions. And therefore the intellect does not assent to the conclusions as known or as seen. In the other way commonly, and thus it excludes every certain knowledge, and thus Augustine spoke in Questions on the Gospels that faith is about certain things which are seen. But the Apostle speaks in the first way.

And about Thomas it must be said that, just as Gregory says, he saw one thing and believed another, since he saw the humanity and believed the divinity.

To the point about demonstration it must be said that nothing prohibits something to be seen by one which is believed by another, as is evident in diverse situations. For what is not seen on the way is seen in the fatherland. Likewise, what was seen by the Prophets, as that God is one and incorporeal, is believed by idiots, just as the idiot believes the eclipse that the astronomer sees. And faith is about such things only under a certain aspect. But there are certain things which simply speaking exceed the state of the present life, and faith simply speaking is about such things.