

Session 5: Faith Working Through Love

The faith that saves is never alone

PART 1 · LEADER PREPARATION GUIDE

Session Overview

Discovery Aim. The group discovers, from the text, that the faith which avails before God is "faith working through love" (Gal 5:6); that in the RSV2CE the exact phrase "faith alone" occurs once in Scripture, with the word "not" in front of it (Jas 2:24; the Greek collocation of faith with "alone" likewise appears only there); and that Paul and James, read whole, are teaching one coherent thing.

Catholic Touchstone. "Faith apart from works is dead" (Jas 2:26; CCC 1815). The Church teaches both truths at full strength: no one earns justification (Session 2, Session 4, Trent), and the faith that justifies is a living faith, formed by charity, which acts. Love is not the price of admission; it is the pulse that proves the patient is alive.

What You Need to Know

Tonight you take the strongest engine of the Reformation head on, and you must do it with clean hands: no strawmen, no gloating, and no losing the ground won in Sessions 2 and 4. The Catholic position is not "faith plus enough works to tip the scale." Anyone who leaves with that has learned heresy. The Catholic position is that justifying faith is a certain *kind* of faith: alive, formed by love, and therefore working; and that a faith without love, however sincere its assent, is the kind of thing James calls a corpse.

Master the key distinction before you walk in: when Paul excludes "works" from justification, his target phrase is "works **of the law**" (Rom 3:28; Gal 2:16): circumcision, food laws, the whole Mosaic apparatus by which his opponents wanted to make Gentiles into Jews before they could be Christians. Paul is not attacking the obedience of love; he *commands* it in the same letters, and in the same breath: the very verse that says circumcision avails nothing finishes "but faith working through love" (Gal 5:6). And it is Paul, not James, who writes that God "will render to every man according to his works: to those who by patience in well-doing seek for glory and honor and immortality, he will give eternal life" (Rom 2:6-7), and Paul who says that faith mighty enough to move mountains, without love, "is nothing" (1 Cor 13:2).

Be fair to Luther, because your steelman must be one his heirs would sign. When Luther rendered Romans 3:28 into German he added the word *allein* ("alone"), and when challenged he defended it vigorously as conveying Paul's sense in good German idiom. His deepest concern, that no sinner can buy God's favor, is a concern Trent shares and canonizes. The disagreement is real but precise: it is about whether the faith that justifies can exist in saving form without charity, and about what James means when he says a man is "justified by works and not by faith alone." Let the group *find* James 2:24; do not quote it at them. The hunt is the discovery, and it lands harder from their own Bibles.

Pastoral watch: two people in your group are listening on edge tonight. One grew up Evangelical and hears any works-talk as the gospel dying; keep Session 2 loudly in the room for them. The other is a scrupulous Catholic quietly keeping score of themselves; for them, stress that love is not a quota, and that the saints counted nothing (St. Thérèse's empty hands, two weeks ago). If the night goes well, both leave lighter.

Old Testament Roots and Fulfillment

James reaches for two Old Testament witnesses, and the second is a surprise. **Abraham** on the mountain (Gen 22, last week's third scene): "faith was active along with his works, and faith was completed by works" (Jas 2:22). And **Rahab** (Jos 2), the Gentile prostitute of Jericho who hid the spies and was saved through the scarlet cord: "was not also Rahab

the harlot justified by works when she received the messengers?" (Jas 2:25). James's pairing is deliberate mischief: the patriarch of Israel and a pagan madam of a condemned city, and in both cases faith proved itself by risky, costly deeds. Rahab enters the genealogy of Christ himself (Mt 1:5). Behind both stands the Shema, Israel's daily creed: "you shall **love** the LORD your God with all your heart" (Deut 6:4-5). The faith of Israel was never bare assent; it was covenant love, and Jesus called that verse the first commandment of all.

Voices of the Church

VOICE OF THE CHURCH · St. Augustine of Hippo

On Faith and Works (5th century)

Augustine wrote an entire treatise against teachers in his own day who claimed that faith by itself, without a changed life, was enough for salvation. He teaches, in substance, that the faith which saves is the faith the Apostle describes, the faith that works through love; a faith that refuses to work is not the thing the Gospel means by the word.

Worth savoring: the man the Reformers claimed as their great forefather on grace had already met "faith alone" as a slogan, fourteen centuries early, and wrote a book against it.

VOICE OF THE CHURCH · St. Gregory the Great

Homilies on the Gospels, 30 (6th century)

Preaching on love for God, St. Gregory teaches, in substance, that the proof of love is shown in deeds: love of God is never idle, for it works great things if it truly exists, and if it declines to work, it is not love.

Gregory hands your group its take-home test, and it is mercifully not "do you feel saved?" but "is your love doing anything?" A question with an answer you can actually observe by Thursday.

VOICE OF THE CHURCH · St. John of the Cross

Sayings of Light and Love (16th century)

"At the evening of life, we shall be judged on our love." The Catechism quotes this line in its teaching on the particular judgment (CCC 1022).

Notice the Doctor of the Church does not say we shall be judged on our sincerity, our theology, or our religious feelings. Faith is the root, hope the reach, but love is what the exam covers, because love is what faith was *for*.

Catechism Connection

CCC 1814-1815. Faith is believing God and all he has revealed; but "faith apart from works is dead" (Jas 2:26): when it is deprived of hope and love, faith does not fully unite the believer to Christ and does not make him a living member of his Body.

CCC 1816. The disciple must not only keep the faith and live on it, but also profess it, bear witness to it, and spread it. Faith has hands and a voice.

CCC 1826. Without love, "I am nothing," and "I gain nothing" (1 Cor 13). Charity is superior to all the virtues; the Catechism simply repeats Paul.

CCC 162 (callback). Faith is a free gift that can be lost; to persevere in it we must nourish it and beg for its increase. Tonight explains one way faith dies: starved of the love that is its life.

Thread Watch

THREAD WATCH · leader only, never read aloud

Session 2 payoff. "Grace produces walkers, not passengers" and the parked question "so do our works matter or not?"

get answered tonight: yes, and the works themselves run on grace (Eph 2:10: prepared beforehand). Point back to the parking lot list visibly and cross it off; the group should see the study keeping its promises.

"Faith is dead" (guard this door). James's corpse language (2:17, 26) will tempt someone to ask the sealed question out loud: can a living faith die? Do not flinch and do not answer. Neutral face: "Hold that. You are three weeks early, and you are going to love Session 8." The phrase may sit in the room unresolved; that pressure is by design.

Crown check. Still unnamed. If anyone has googled the title, deflect with a smile; the verse waits for Session 14.

Sealed guesses. Still sealed. Session 8. You may announce, deadpan, that this is the last calm session before the study starts asking its real question. It is true, and it sells Session 7 attendance.

Session Goals

1. The group discovers by searching that "faith alone" appears in Scripture only at James 2:24, negated.
2. Participants can explain "works of the law" versus "faith working through love" in Paul's own letters.
3. The group hears the sola fide case at full strength and answers it from Paul as much as from James.
4. No one leaves believing the Catholic teaching is "earn it": initial justification remains gratuitous, and love is grace's fruit.
5. Each participant names one concrete work of love for this week, because St. Gregory's test is due Thursday.

Time Note

Plan for 90 minutes. Win 10, Build 55, Send 12, prayer 6. If running long, cut **Build question 2** (fold the Shema into your Rahab summary) and trim the **Dig Deeper** to its first paragraph. Never cut the "faith alone" hunt or the steelman chain; and do not let the Matthew 25 reading be rushed, because it is the quiet heavyweight of the night.

PART 2 · DISCUSSION GUIDE

Opening Prayer

PRAY TOGETHER

Father, you have given us faith as a gift, and you made it for love the way you made eyes for light. Tonight, let your word untangle what centuries of argument have knotted. Give us the humility to hear our separated brothers and sisters fairly, and the clarity to hear you plainly. Through Christ our Lord. Amen.

WIN · Opening Questions

- Someone tells you, "I have complete faith in my spouse," but never trusts them with a decision, a secret, or a set of car keys. What would you conclude about that faith?
- Growing up, did you think of being right with God as more about what you believed or more about what you did? Who taught you that?

BUILD · Into the Text

Live discovery, first thing. Say: "You have all heard the phrase 'faith alone,' sola fide. Somewhere in the Bible, that exact phrase appears: once. One time in all of Scripture. Find it. I will wait." Let them hunt; a concordance or phone search is fair. When someone lands on James 2:24, have them read it aloud slowly.

1. Where is the Bible's only "faith alone," and what does the verse actually say?

ANSWER · share after the discussion

"You see that a man is justified by works and **not by faith alone**" (Jas 2:24). The one time Scripture uses the Reformation's central phrase, it negates it.

Now be fair, out loud: this is not a gotcha that ends the conversation, because our Protestant friends have a serious reading of James, and we will hear it at full strength in a few minutes. But the plain fact belongs on the table first: "faith alone" as an affirmation is not a biblical sentence. It entered many Bibles by translation: Luther famously added "alone" to Romans 3:28 in German, and defended the addition as conveying Paul's sense. Whether it does is exactly tonight's question.

2. Read James 2:14-26 whole. James asks a question in verse 14 that tells you what his subject is. What is he asking, and what are his two Old Testament exhibits?

ANSWER · share after the discussion

His question: "What does it profit, my brethren, if a man says he has faith but has not works? **Can his faith save him?**" (2:14). The subject is salvation, not reputation; James is asking whether that kind of faith saves. His answer runs through the demons, who believe that God is one, "and shudder" (2:19), sincere assent, zero salvation, and lands on two exhibits: Abraham on the mountain, where "faith was completed by works" and the scripture of Genesis 15 "was fulfilled" (2:21-23), and Rahab of Jericho, a Gentile prostitute justified by the risky deed of receiving the spies (2:25; Jos 2). A patriarch and a pagan madam: faith at both ends of the social world, proving itself by action.

And his verdict on the alternative, delivered twice so no one misses it: "faith by itself, if it has no works, is dead" (2:17), and again, "faith apart from works is dead" (2:26).

3. Now Paul. Read Romans 3:28 and Galatians 2:16, and notice Paul's exact phrase for what does not justify. Then read Galatians 5:6. What is Paul excluding, and what does he say does avail?

ANSWER · share after the discussion

Paul's repeated phrase is "works **of the law**": in these letters' immediate fight, the Mosaic system his opponents demanded of Gentile converts, circumcision above all. That immediate context does not exhaust what Paul excludes (no works of any kind, prior to grace, justify; Trent says so as loudly as Paul), but it does mean his target is not the obedience of love. Proof from his own pen, in the same letter: "in Christ Jesus neither circumcision nor uncircumcision is of any avail, but **faith working through love**" (Gal 5:6). Faith avails; and the faith that avails is the working, loving kind.

Seal it with Paul's other voice: God "will render to every man according to his works," giving eternal life to those who by patience in well-doing seek glory (Rom 2:6-7), and "if I have all faith, so as to remove mountains, but have not love, **I am nothing**" (1 Cor 13:2). Paul and James are not opponents; they are shooting at different errors. Paul targets those who would earn God's favor by the law's works; James targets those who would coast on a workless creed. The Church condemns both errors, and keeps both apostles.

4. Read Matthew 25:31-40. On what basis does the King in Jesus's own judgment scene divide the sheep from the goats? What is conspicuously absent from the exam?

ANSWER · share after the discussion

Food, drink, welcome, clothing, care, visits: "as you did it to one of the least of these my brethren, you did it to me." The judgment scene Jesus himself paints turns on works of love done, he reveals, to the King himself, and the word "faith" never appears in it. Not because faith is dispensable, the sheep's deeds are faith's fruit, but because love is what living faith looks like from the outside, and the Judge examines the visible pulse.

This is St. John of the Cross in one scene: at the evening of life, we shall be judged on our love (CCC 1022).

Build, Then Press

Leader: present this at full strength; millions of serious Christians live inside it, and it deserves its best voice.

A Reformed friend says: "**Slow down. James and Paul use 'justified' differently. Paul means the sinner's standing before God: by faith alone, apart from any works (Rom 4:5, Eph 2:8-9). James means vindication before men: Abraham's works demonstrated, to observers and to Scripture's readers, that his faith was real. Works are the fruit and evidence of saving faith, never its instrument. We say it in one sentence: we are justified by faith alone, but the faith that justifies is never alone. Even your Galatians 5:6 agrees: the faith avails, and love is what it produces. So what exactly do you disagree with?**"

5. That is the strongest form of the position, and its final question is sincere. Answer it carefully: where is the real disagreement, and what does the text say to it?

ANSWER · share after the discussion

First, honor how much is now shared ground: that formula, "faith alone, but never alone," concedes what matters most to James, and a Catholic can bless every word of its second half. If every Christian lived that sentence, this session would be shorter.

But two things resist the harmonization. First, James's own question rules out the "vindication before men" reading as the whole story: he asks "**can his faith save him?**" (2:14): salvation, not reputation, is his stated stake. Grant the stronger Reformed form, that James means vindication before God and in Scripture's own record rather than before human spectators; even so, James's verdict language answers the question he actually asked, the saving one. Second, the sentence "we are justified by faith alone" still locates love *outside* justifying faith, downstream, as evidence. Scripture puts love inside: faith working **through** love (Gal 5:6), faith "completed" by works (Jas 2:22), faith without love profiting **nothing** (1 Cor 13:2). The Catholic claim, with St. Augustine and many medieval Catholic theologians, is

that charity is the *form* of living faith, its animating soul, not its receipt. Dead faith and living faith are not the same faith in two outfits; they differ as a corpse differs from a body.

So the real disagreement is small enough to state and big enough to matter: is love essential to justifying faith, or evidence after it? And notice, gently, what each reading does to assurance and to warning; but that is Session 7's business, and we will keep the appointment.

DIG DEEPER · An Argument That Softened After 450 Years

In 1999, the Catholic Church and the Lutheran World Federation signed the Joint Declaration on the Doctrine of Justification, declaring, in substance, that a consensus exists on the basic truths: by grace alone, in faith in Christ's saving work and not because of any merit on our part, we are accepted by God and receive the Holy Spirit, who renews our hearts while equipping and calling us to good works. The mutual condemnations of the sixteenth century, both sides agreed, do not apply to the teaching as stated there. Real differences remain, tonight's among them, but the caricatures died on that page: Catholics do not teach earning, and Lutherans do not teach lawless faith.

Worth knowing when tonight's topic comes up at Thanksgiving: the two sides have said more to each other than most family arguments assume.

SEND · Taking It Out

- St. Gregory the Great's test: is your love doing anything? Name one work of love, concrete enough to schedule, that your faith will produce before we meet again.
- If a Protestant friend asked you tomorrow, "So do Catholics believe in salvation by works?", what is your one-minute answer, using tonight's texts?

Live It This Week

Do the named work. The one you just said out loud. Love that stays theoretical is tonight's corpse.

Pray Galatians 5:6. Each morning, ask: "Lord, give my faith its hands today."

Read Matthew 25:31-46 once more, slowly, alone, and let the King's exam questions read you.

Closing Prayer

PRAY TOGETHER

Lord Jesus, you have given us faith; now give it breath and hands. Let it work through love this week: in our homes, our parishes, and toward the least of your brethren, where you have promised to wait for us. Keep us from a dead faith and from a fearful one, for you are the giver of both the root and the fruit. Amen.

SCRIPTURE MEMORY VERSE

"For in Christ Jesus neither circumcision nor uncircumcision is of any avail, but faith working through love."

Galatians 5:6 (RSV2CE)

PART 3 · LEADER REFERENCE CARD

Every passage used in this session, in order.

Passage	Where it is used in this session
James 2:24	Live discovery: the Bible's only "faith alone" (Build Q1)
James 2:14-26	Full reading: can that faith save? demons; Abraham; Rahab (Build Q2)
Joshua 2	Rahab background (Q2 answer; home reading)
Matthew 1:5	Rahab in the genealogy of Christ (leader background)
Romans 3:28; Galatians 2:16	"Works of the law" (Build Q3)
Galatians 5:6	Faith working through love (Build Q3, memory verse)
Romans 2:6-7	Paul: eternal life rendered according to works (Q3 answer)
1 Corinthians 13:2	Faith without love is nothing (Q3, steelman answer)
Matthew 25:31-40	The King's exam (Build Q4)
Romans 4:5; Ephesians 2:8-9	Steelman proof texts, granted at full strength
James 2:14, 22; Genesis 22:12	Steelman answer: can his faith save him; completed faith; God as Moriah's witness
Deuteronomy 6:4-5	The Shema: covenant faith is love (OT roots)
Ephesians 2:10	Works prepared beforehand (Session 2 payoff)