

Cantwell Smith is noted for his proposal to replace the concept "religion" with the paired concepts, "cumulative tradition" and "personal faith."

But no such replacement can succeed. Why? Well, because what the term "religion" may be most reasonably supposed to refer to is something in between "cumulative tradition," on the one hand, and "personal faith," on the other—namely, a certain possibility for understanding human existence, or a certain possibility of self-understanding, which is always formulated in terms of, but is nonetheless distinct from, (some) cumulative tradition, and which calls for an actualization that is materially different from, even if formally the same as, other such actualizations just because it is the actualization of *this* possibility, as distinct from all others.

Thus, although a religion necessarily generates a cumulative tradition on which it then, in a way depends; and although a religion necessarily implies, i.e., both presupposes and anticipates, personal faith, it cannot be reduced to either or to both.

The abiding importance of the orthodox analysis of faith as *fides quæ creditur* as well as *fides qua creditur* is that it focuses on precisely what Cantwell Smith fails to take into account. So, too, in a somewhat different way, does Bultmann's existentialist interpretation, with its distinction between "self-understanding" and "understanding of existence," as does the Lundensian theology's method of "motif research," with its distinction between "basic motif" and "forms of expression," both of which are distinct from "personal faith."

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