

# Calvin's *Institutes*, Book Three

John Calvin, *Calvin: Institutes of the Christian Religion*, trans. from the 1559 Latin ed. by Ford Lewis Battles, 2 vols., in *Library of Christian Classics*, ed. John T. McNeill (Philadelphia: The Westminster Press, 1960), cited by book, chapter, section, and, in parentheses, volume and page.

Book One. The Knowledge of God the Creator

Book Two. The Knowledge of God the Redeemer in Christ, First Disclosed to the Fathers Under the Law, and Then to Us in the Gospel

Book Three. The Way in Which We Receive the Grace of Christ: What Benefits Come to Us from It, and What Effects Follow

Book Four. The External Means or Aids by Which God Invites Us Into the Society of Christ and Holds Us Therein

## **BOOK THREE. THE WAY IN WHICH WE RECEIVE THE GRACE OF CHRIST: WHAT BENEFITS COME TO US FROM IT, AND WHAT EFFECTS FOLLOW**

### **Chapter I. The Things Spoken Concerning Christ Profit Us by the Secret Working of the Spirit**

#### *1. The Holy Spirit as the bond that unites us to Christ (1:537)*

As long as Christ was outside us and separate from us, his sufferings were of no value to us. To share with us what he has received from the Father, he had to come and dwell with us. We obtain this by faith, to grow into one body with him. It is by the Spirit that we come to enjoy Christ and all his benefits. Three witnesses in heaven—Father, Son, and Holy Spirit; so three on earth—water, blood, spirit. “The Holy Spirit is the bond by which Christ effectually unites us to himself” (emphasis added).

#### *2. How and why Christ was endowed with the Holy Spirit (1:538)*

Christ came endowed with the Holy Spirit in a special way, to separate us from the world and to gather us unto the hope of the eternal inheritance. Hence he is called the “Spirit of sanctification.” Further, Son is to be minister and steward of the Father’s liberality in bestowing him with the whole fulness of the Spirit. He arouses a hope of full renewal. He is the Mediator, the second Adam.

#### *3. Titles of the Holy Spirit in Scripture (1:540)*

Spirit of Adoption, free benevolence of God embracing us  
Guarantee and Seal of our inheritance

Life because of righteousness  
 Water making us fruitful to righteousness  
 Oil and anointing regarding restoration of vigor of life  
 Fire boiling away inordinate desires  
 Spring whence all heavenly riches flow forth to us  
 Hand of God exercising his might  
 Christ unites himself to us by the Spirit alone. By the grace and power of the same Spirit  
 we are made his members, to keep us under himself and in turn to possess him

#### 4. *Faith as the work of the Spirit* (1:541)

“Faith is the principal work of the Holy Spirit” (emphasis added). The Spirit is the inner teacher by whose effort the promise of salvation penetrates into our minds, a promise that otherwise would only strike the air or beat upon our ears. Faith itself has no other source than the Spirit. Perfect salvation is found in the person of Christ; we may become partakers of it as he baptizes us in the Holy Spirit and fire.

## Chapter II. Faith: Its Definition Set Forth, and Its Properties Explained

### 1. *The object of faith is Christ* (1:542)

First, God lays down the law, with sentence of death for failure. Second, it is beyond our strength to fulfill it to the letter. Third, only the appearance of Christ the Redeemer can liberate and rescue us, if with firm faith we embrace this mercy and rest in it with steadfast love. The schools say God is the object of faith; but Calvin writes, “Christ must become our intermediary.” Our faith does look to one God. But he is revealed in Christ. We must be drawn by the Spirit to be aroused to seek Christ; also, the invisible Father is to be sought solely in this image.

*(Faith involves knowledge; the true doctrine obscured by the Scholastic notion of implicit faith, 2-5)*

### 2. *Faith rests upon knowledge, not upon pious ignorance* (1:544)

The fiction of “implicit faith” not only buries but utterly destroys true faith. “Faith rests not on ignorance, but on knowledge” (emphasis added). This is knowledge not only of God, but of the divine will. Salvation is obtained when we know that God is our merciful Father, because of the reconciliation effected through Christ, and that Christ has been given to us as righteousness, sanctification, and life. By this knowledge, not by submission of our feeling, do we obtain entry into the Kingdom of heaven. Implicit belief is not enough. “Explicit recognition of the divine goodness upon which our righteousness rests” is what is required.

### 3. *The Roman doctrine of “implicit” faith is basically false* (1:545)

It would be the height of absurdity to label ignorance tempered by humility “faith.” “Faith consists in the knowledge of God and Christ, not in reverence for the church” (emphasis added).

4. *Even right faith is always surrounded by error and unbelief* (1:546)

Certainly we do remain in much ignorance and error in this life. There is implicit faith and unbelief mixed with faith.

5. *“Implicit” faith as prerequisite of faith* (1:547)

“We may also call that faith implicit which is still strictly nothing but the preparation of faith.” Reverent attention is the beginning of faith. But teachableness and the desire to learn are far different from sheer ignorance and sluggishness of those content with the papists’ “implicit faith.”

*(Relation of faith to the Word and brief definition of faith, 6-7)*

6. *Faith rests upon God’s Word* (1:548)

“This, then, is the true knowledge of Christ, if we receive him as offered by the Father: namely, clothed with his gospel” (emphasis added). What sufficed for building up faith was handed down by Moses and the prophets, but a fuller manifestation of Christ has been revealed in the gospel. Christ more clearly sets forth the mercy of the father. “There is a permanent relationship between faith and the Word” (emphasis added). To “hear” the word generally means to “believe.” The Word is the basis whereby faith is supported and sustained; if it turns away from the Word, it falls. “Take away the Word and no faith will then remain.” The Word itself, however it be imparted to us, is like a mirror in which faith may contemplate God. Paul defines faith as obedience which is given to the gospel. Faith is not merely a matter of knowing that God exists, but also—and this especially—of knowing what is his will toward us. “We hold faith to be a knowledge of God’s will toward us, perceived from his Word.” The foundation of this is a preconceived conviction of God’s truth.

7. *Faith arises from God’s promise of grace in Christ* (1:549)

We need the promise of grace which can testify to us that the Father is merciful. The knowledge of God’s goodness will not be held very important unless it makes us rely on that goodness.

**“Now we shall possess a right definition of faith if we call it a firm and certain knowledge of God’s benevolence toward us, founded upon the truth of the freely given promise in Christ, both revealed to our minds and sealed upon our hearts through the Holy Spirit.”** 3.2.7 (1:551), emphasis added

*(Various unacceptable significations of the term "faith," 8-13)*

8. "Formed" and "unformed" faith (1:551)

This is a worthless distinction. The assent of faith is more of the heart than of the brain, more of the disposition than the understanding; it is called "obedience of faith." It is foolish to say faith is "formed" when pious inclination is added to assent. Assent rests upon such pious inclination! "Faith rests upon the knowledge of Christ." "Christ cannot be known apart from the sanctification of his Spirit." "It follows that faith can in no wise be separated from a devout disposition."

9. *I Corinthians 13:2—a proof of the difference between "formed" and "unformed" faith* (1:553)

People abuse this passage, not realizing that "faith" means something different here.

10. *What is called "unformed" faith is only an illusion of faith* (1:554)

11. "Faith" even among the reprobate? (1:555)

"Though only those predestined to salvation receive the light of faith and truly feel the power of the gospel, yet experience shows that the reprobate are sometimes affected by almost the same feeling as the elect." The elect receive confidence and assurance.

12. *True and false faith* (1:556)

"Faith is a knowledge of the divine benevolence toward us and a sure persuasion of its truth."

13. *Different meaning of the word "faith" in Scripture* (1:558)

*(Detailed examination of what the definition of faith in paragraph 7 implies: the element of knowledge, 14-15)*

14. *Faith as higher knowledge* (1:559)

"What our mind embraces by faith is in every way infinite." "This kind of knowledge is far more lofty than all understanding." "The knowledge of faith consists in assurance rather than in comprehension" (emphasis added).

15. *Faith implies certainty* (1:560)

Scripture attributes "full assurance" to faith. Faith leads to confidence and to boldness.

*(Certainty of faith in relation to fear, 16-28)*

16. *Certainty of faith* (1:561)

“Briefly, he alone is truly a believer who, convinced by a firm conviction that God is a kindly and well-disposed Father toward him, promises himself all things on the basis of his generosity; who, relying upon the promises of divine benevolence toward him, lays hold on an undoubted expectation of salvation” (emphasis added). 3.2.16 (1:562)

17. *Faith in the struggle against temptation* (1:562)

There is no certainty not tinged with doubt. But believers do not fall away from assurance.

18. *The conflict in the heart of the believer* (1:564)

“Faith ultimately triumphs over those difficulties which besiege and seem to imperil it.”

19. *Even weak faith is real faith* (1:565)

“To sum up: When first even the least drop of faith is instilled in our minds, we begin to contemplate God’s face, peaceful and calm and gracious toward us.” 3.2.19 (1:565)

20. *The weakness and strength of faith* (1:565)

21. *The Word of God as the shield of faith* (1:566)

“Faith arms and fortifies itself with the Word of the Lord.” Even the crying out of the saints to God indicates their faith in him. “The root of faith can never be torn from the godly breast, but clings so fast to the inmost parts that, however faith seems to be shaken or to bend this way or that, its light is never so extinguished or snuffed out that it does not at least lurk as it were beneath the ashes.” “Unbelief does not hold sway within believers’ hearts, but assails them from without.” “Our faith will be victor not only in one battle, or a few, or against any particular assault; but...though it be assailed a thousand times, it will prevail over the entire world.”

22. *Right fear* (1:568)

This does not diminish the assurance of faith but more firmly establishes it.

23. *“Fear and trembling”* (1:568)

24. *The indestructible certainty of faith rest upon Christ’s oneness with us* (1:569)

“Since Christ has been so imparted to you with all his benefits that all his things are made yours, that you are made a member of him, indeed one with him, his righteousness

overwhelms your sins; his salvation wipes out your condemnation; with his worthiness he intercedes that your unworthiness may not come before God's sight." (Elsewhere Calvin talks about this as the "wonderful exchange.")

25. *Bernard of Clairvaux on the two aspects of faith* (1:571)

26. *Fear of God and honor of God* (1:572)

27. *Childlike and servile fear* (1:573)

28. *Faith assures us not of earthly prosperity but of God's favor* (1:573)

"In the divine benevolence, which faith is said to look to, we understand the possession of salvation and eternal life is obtained." "However many things fail us that have to do with the maintenance of this life, God will never fail." "The chief assurance of faith rests in the expectation of the life to come."

*(Basis of faith the free promise, given in the Word, of grace in Christ, 29-32)*

29. *God's promise the support of faith* (1:575)

The freely given promise of God is the foundation of faith. Faith properly rests upon it. Faith seeks life found in a freely given promise of mercy.

30. *Why faith depends solely on the promise of grace* (1:576)

"It is our intention to make only these two points: first, that faith does not stand firm until a man attains to the freely given promise; second, that it does not reconcile us to God at all unless it joins us to Christ."

31. *The significance of the Word for faith* (1:576)

"Faith needs the Word as much as fruit needs the living root of a tree." For none can hope in God who do not know his name. This knowledge does not arise from imagination but from God himself who is witness to his goodness. There is no faith until God illumines it by the testimony of his grace. We ought to wait upon God's voice. Faith vanishes unless it is supported by the Word.

32. *The promise of faith fulfilled in Christ* (1:579)

"No one is loved by God apart from Christ."

*(Faith revealed in our hearts by the Spirit, 33-37)*

33. *The Word becomes efficacious for our faith through the Holy Spirit* (1:580)

“Accordingly, without the illumination of the Holy Spirit, the Word can do nothing”  
(emphasis added). 3.2.33 (1:580)

“Faith is much higher than human understanding. And it will not be enough for the mind to be illumined by the Spirit of God unless the heart is also strengthened by his power”  
(emphasis added). 3.2.33 (1:581)

Faith goes beyond bare assent. “Faith is a singular gift of God, both in that the mind of man is purged so as to be able to taste the truth of God and in that his heart is established therein.” “For the Spirit is not only the initiator of faith, but increases it by degrees.”

34. *Only the Holy Spirit leads us to Christ* (1:581)

“Indeed, the Word of God is like the sun, shining upon all those to whom it is proclaimed, but with no effect among the blind. Now, all of us are blind by nature in this respect. Accordingly it cannot penetrate into our minds unless the Spirit, as the inner teacher, through his illumination makes entry for it.” 3.2.34 (1:582)

35. *Without the Spirit man is incapable of faith* (1:582)

Faith is the work of God. “Christ, when he illumines us into faith by the power of his Spirit, at the same time so engrafts us into his body that we become partakers of every good.”

36. *Faith as a matter of the heart* (1:583)

“It now remains to pour into the heart itself what the mind has absorbed. For the Word of God is not received by faith if it flits about in the top of the brain, but when it takes root in the depth of the heart that it may be an invincible defense to withstand and drive off all the stratagems of temptation... The Spirit accordingly serves as a seal, to seal up in our hearts those very promises the certainty of which it has previously impressed upon our minds.” 3.2.36 (1:583-584)

37. *Doubt cannot smother faith* (1:584)

This assurance alone nourished faith: “The Lord is our protection” (Psalm 46).

*(Refutation of Scholastic objections to this, 38-40)*

38. *Scholastic error concerning the assurance of faith* (1:585)

39. *The Christian rejoices in the indwelling of the Spirit* (1:586)

40. *The alleged uncertainty as to whether we will persevere to the end* (1:587)

*(Relation of faith to hope and love, 41-43)*

41. *Faith according to Heb. 11:1 (1:588)*

“The teaching of the Schoolmen, that love is prior to faith and hope, is mere madness; for it is faith alone that first engenders love in us.” 3.2.41 (1:589)

42. *Faith and hope belong together (1:590)*

**“Hope is nothing else than the expectation of those things which faith has believed to have been truly promised by God. Thus, faith believes God to be true, hope awaits the time when his truth shall be manifested; faith believes that he is our Father; hope anticipates that he will ever show himself to be a Father toward us; faith believes that eternal life has been given to us, hope anticipates that it will some time be revealed; faith is the foundation upon which hope rests, hope nourishes and sustains faith.”** 3.2.42 (1:590), emphasis added

43. *Faith and hope have the same foundation: God's mercy (1:591)*

“The single goal of faith is the mercy of God.”

### Chapter III. Our Regeneration by Faith: Repentance

*(Repentance the fruit of faith: review of some errors connected with this point, 1-4)*

1. *Repentance is a consequence of faith (1:592)*

“Now, both repentance and forgiveness of sins—that is, newness of life and free reconciliation—are conferred on us by Christ, and both are attained by us through faith... For when this topic is rightly understood it will better appear how man is justified by faith alone, and simple pardon; nevertheless actual holiness of life, so to speak, is not separated from free imputation of righteousness. Now it ought to be a fact beyond controversy that repentance not only constantly follows faith, but is also born of faith. For since pardon and forgiveness are offered through the preaching of the gospel in order that the sinner, freed from the tyranny of Satan, the yoke of sin, and the miserable bondage of vices, may cross over into the Kingdom of God, surely no one can embrace the grace of the gospel without betaking himself from the errors of his past life into the right way, and applying his whole effort to the practice of repentance. There are some, however, who suppose that repentance precedes faith, rather than flows from it, or is produced by it as fruit from a tree. Such persons have never known the power of repentance, and are moved to feel this way by an unduly slight argument.” 3.3.1 (1:592-593)

2. *Repentance has its foundation in the gospel, which faith embraces (1:593)*

3. *Mortification and vivification* (1:595)

These are the two parts of repentance. Mortification means contrition. Vivification means “the desire to live in a holy and devoted manner, a desire arising from rebirth; as if it were said that a man dies to himself that he may begin to live to God.”

4. *Penance under law and under gospel* (1:596)

*(Repentance defined: explanation of its elements, mortification of the flesh and vivification of the spirit, 5-9)*

5. *Definition* (1:597)

Faith and repentance cannot be separated, but they ought to be distinguished. “Repentance can thus be well defined: it is the true turning of our life to God, a turning that arises from a pure and earnest fear of him; and it consists in the mortification of our flesh and of the old man, and in the vivification of the Spirit.” 3.3.5 (1:597)

6. *Repentance as turning to God* (1:598)

A turning of life to God requires a transformation not only in outward works but in the soul.

7. *Repentance as induced by the fear of God?* (1:599)

Repentance proceeds from an earnest fear of God. The mind must be aroused by thinking upon divine judgment.

8. *Mortification and vivification as component parts of repentance* (1:600)

Repentance consists of two parts: mortification of the flesh and vivification of the spirit. It is very hard to depart from our inborn disposition. This happens only when the Holy Spirit gives us new thoughts and feelings. Mortification indicates that we are slain by the sword of the spirit.

9. *Rebirth in Christ!* (1:600)

“Therefore, in a word, I interpret repentance as regeneration, whose sole end is to restore in us the image of God that had been disfigured and all but obliterated through Adam’s transgression....Accordingly, we are restored by this regeneration through the benefit of Christ into the righteousness of God....And indeed, this restoration does not take place in one moment or one day or one year; but through continual and sometimes even slow advances God wipes out in his elect the corruptions of the flesh, cleanses them of guilt, consecrates them to himself as temples renewing all their minds to true purity that they

may practice repentance throughout their lives and know that this warfare will end only at death.” 3.3.9 (1:601)

*(Believers experience sanctification, but not sinless perfection in this life, 10-15)*

10. *Believers are still sinners* (1:602)

Augustine did not regard inordinate desires as sin unless they were acted upon. Calvin regards any desire against the law of God as sin. “Indeed, we label ‘sin’ that very depravity which begets in us desires of this sort.”

11. *In believers sin has lost its dominion; but it still dwells in them* (1:603)

God purges us of guilt, but not of the substance of sin.

12. *What does “natural corruption” mean?* (1:604)

Desires are sinful by being inordinate, not by being natural.

13. *Augustine as witness to the sinfulness of believers* (1:605)

14. *Against the illusion of perfection* (1:606)

“Certain Anabaptists of our day conjure up some sort of frenzied excess instead of spiritual regeneration. The children of God, they assert, restored to the state of innocence, now need not take care to bridle the lust of the flesh, but should rather follow the Spirit as their guide, under whose impulsion they can never go astray. It would be incredible that a man’s mind should fall into such madness, if they did not openly and haughtily blab this dogma of theirs. The thing is indeed monstrous! But it is fitting that those who have persuaded their minds to turn God’s truth into falsehood should suffer such punishments for their sacrilegious boldness. Shall all choice between dishonest and honest, righteous and unrighteous, good and evil, virtue and vice, be thus taken away? ‘Such difference arises,’ they say, ‘from the curse of old Adam, from which we have been freed through Christ.’ Therefore, there will now be no difference between fornication and chastity, integrity and cunning, truth and falsehood, fair dealing and extortion. ‘Take away,’ say the Anabaptists, ‘vain fear—the Spirit will command no evil of you if you but yield yourself, confidently and boldly, to his prompting.’ Who would not be astonished at these monstrosities? Yet it is a popular philosophy among those who are blinded by the madness of lusts and have put off common sense.

“But what sort of Christ, I beseech you, do they devise for us? And what sort of Spirit do they belch forth? For we recognize one Christ and one Spirit of Christ, whom the prophets have commended, the gospel proclaims as revealed to us, and of whom we hear no such thing. That Spirit is no patron of murder, fornication, drunkenness, pride, contention, avarice, or fraud; but the author of love, modesty, sobriety, moderation, peace, temperance, truth. The Spirit is not giddy—to run headlong, thoughtless, through

right and wrong—but is full of wisdom and understanding rightly to discern between just and unjust. The Spirit does not stir up man to dissolute and unbridled license; but, according as it distinguishes between lawful and unlawful, it teaches man to keep measure and temperance. Yet why should we spend more effort in refuting this brutish madness? For Christians the Spirit of the Lord is not a disturbing apparition, which they have either brought forth in a dream or have received as fashioned by others. Rather, they earnestly seek a knowledge of him from the Scriptures, where these two things are taught concerning him.

“First, he has been given to us for sanctification in order that he may bring us, purged of uncleanness and defilement, into obedience to God’s righteousness. This obedience cannot stand except when the inordinate desires to which these men would slacken the reins have been tamed and subjugated. Second, we are purged by his sanctification in such a way that we are besieged by many vices and much weakness so long as we are encumbered with our body. Thus it comes about that, far removed from perfection, we must move steadily forward, and though entangled in vices, daily fight against them. From this it also follows that we must shake off sloth and carelessness, and watch with intent minds lest, unaware, we be overwhelmed by the stratagems of our flesh. Unless, perchance, we are confident that we have made greater progress than the apostle, who was still harassed by an angel of Satan ‘whereby his power was made perfect in weakness’, and who in his own flesh unfeignedly represented that division between flesh and spirit” (emphasis added). 3.3.14 (1:606-607)

15. *Repentance according to II Cor. 7:11* (1:607)

Repentance includes earnestness of carefulness, excuse, indignation, fear, longing, zeal, and avenging.

Bernard: “Sorrow for sins is necessary if it be not unremitting. I beg you to turn your steps back sometimes from troubled and anxious remembering of your ways, and to go forth to the tableland of serene remembrance of God’s benefits. Let us mingle honey with wormwood that its wholesome bitterness may bring health when it is drunk tempered with sweetness. If you take thought upon yourselves in your humility, take thought likewise upon the Lord in his goodness.”

*(The fruits of repentance: holiness of life, confession and remission of sins; repentance is lifelong, 16-20)*

16. *Outward and inward repentance* (1:609)

“Now we can understand the nature of the fruits of repentance: the duties of piety toward God, of charity toward men, and in the whole of life, holiness and purity. Briefly, the more earnestly any man measures his life by the standard of God’s law, the surer are the signs of repentance that he shows. Therefore, the Spirit, while he urges us to repentance, often recalls us now to the individual precepts of the law, now to the duties of the Second Table.”

17. *The outward practice of penance must not become the chief thing* (1:610)

“There will be a very suitable use among us for weeping and fasting whenever the Lord seems to threaten us with any ruin or calamity.”

18. *Confession of sin before God and before men* (1:611)

“Not only is it fitting to confess those sins which we commit daily, but graver offenses ought to draw us further and recall to our minds those which seem long since buried.”

Note: this ordinary repentance (ongoing in the life of the Christian) is different from another use of the same word to apply to conversion (as from idol worship to worshipping God).

19. *Repentance and forgiveness are interrelated* (1:613)

“*Repentance* is preached in the name of Christ when, through the teaching of the gospel, men hear that all their thoughts, all their inclinations, all their efforts, are corrupt and vicious. Accordingly, they must be reborn if they would enter the Kingdom of Heaven. *Forgiveness of sins* is preached when men are taught that for them Christ became redemption, righteousness, salvation, and life, by whose name they are freely accounted righteous and innocent in God’s sight. Since both kinds of grace are received by faith, as I have elsewhere proved, still, because the proper object of faith is God’s goodness, by which sins are forgiven, it was expedient that it should be carefully distinguished from repentance” (emphasis added).

20. *In what sense is repentance the prior condition of forgiveness?* (1:614)

“...when God offers forgiveness of sins, he usually requires repentance of us in turn, implying that his mercy ought to be a cause for men to repent... Yet we must note that this condition is not so laid down as if our repentance were the basis of our deserving pardon, but rather, because *the Lord has determined to have pity on men to the end that they may repent*, he indicates in what direction men should proceed if they wish to obtain grace... No one ever hates sin unless he has previously been seized with a love of righteousness” (emphasis added). 3.3.20 (1:614-15)

*(Sins for which there is no repentance or pardon, 21-25)*

21. *Repentance as God’s free gift* (1:615)

“Wherever the fear of God flourishes, the Spirit has worked toward the salvation of man.”

22. *Unpardonable sin* (1:617)

“I say, therefore, that they sin against the Holy Spirit who, with evil intention, resist God’s truth, although by its brightness they are so touched that they cannot claim ignorance.” 3.3.22 (1:617)

23. *How the impossibility of “second repentance” is to be understood* (1:618)

24. *Those who cannot be forgiven are those who cannot repent* (1:620)

There is a difference between mere anxiety and actual repentance.

25. *Sham repentance and honest repentance* (1:620)

**Chapter IV. How Far from the Purity of the Gospel is All That the Sophists in Their Schools Prate About Repentance; Discussion of Confession and Satisfaction**

*(The Scholastic doctrine of confession and contrition, with its alleged Scriptural basis, examined, 1-6)*

1. *The Scholastic doctrine of penance* (1:622)

2. *The Scholastic doctrine of penance torments the conscience* (1:624)

3. *Not the sinner’s contrition, but the Lord’s mercy awaits* (1:626)

4. *Confession not enjoined: refutation of Scholastic allegorical argument from the lepers that were cleansed* (1:626)

5. *The unbinding of Lazarus misapplied* (1:628)

6. *Scriptural confession* (1:629)

*(Evidence for late origin of auricular confession, 7-8)*

7. *Compulsory confession unknown in the ancient church* (1:630)

8. *Chrysostom does not enjoin confession to men* (1:632)

“But he dare not require as necessary what he understands never to have been prescribed by the Word of God.”

*(Scriptural confession of sin, public and private, 9-13)*

9. *Confession before God* (1:633)

“For in Scripture, one way of confession is prescribed to this effect: since it is the Lord who forgives, forgets, and wipes our, sins, let us confess our sins to him in order to obtain pardon. He is the physician; therefore, let us lay bare our wounds to him. It is he who is hurt and offended; from him let us seek peace. He is the discernor of hearts, the one cognizant of all thoughts let us hasten to pour out our hearts before him. He it is, finally, who calls sinners: let us not delay to come to God himself.”

10. *Confession of sins before men* (1:634)

“A willing confession among men follows that secret confession which is made of God.”

11. *General confession of sin* (1:635)

“Now this sort of confession ought to be ordinary in the church and be used extraordinarily in a special way, whenever it happens that the people are guilty of some transgression in common....

“Therefore, every time we are afflicted either by pestilence or war, or barrenness, or any other sort of calamity, if it is our duty to take refuge in mourning, fasting, and other signs of our guilt, we must least of all neglect this very confession upon which all the rest depends.

Besides the fact that ordinary confession has been commended by the Lord's mouth, no one of sound mind, who weighs its usefulness, can dare disapprove it. For since in every sacred assembly we stand before the sight of God and the angels, what other beginning of our action will there be than the recognition of our own unworthiness? But that, you say, is done through every prayer; for whenever we pray for pardon, we confess our sin. Granted. But if you consider how great is our complacency, our drowsiness, or our sluggishness, you will agree with me that it would be a salutary regulation if the Christian people were to practice humbling themselves through some public rite of confession....And indeed, we see this custom observed with good result in well-regulated churches: that every Lord's Day the minister frames the formula of confession in his own and the people's name, and by it he accuses all of wickedness and implores pardon from the Lord. In short, with this key a gate to prayer is opened both to individuals in private and to all in public.”

12. *Private confession in the cure of souls* (1:636)

“While the duty of mutual admonition and rebuke is entrusted to all Christians, it is especially enjoined upon ministers. Thus, although all of us ought to console one another and confirm one another in assurance of divine mercy, we see that the ministers themselves have been ordained witnesses and sponsors of it to assure our consciences of forgiveness of sins.”

“Therefore, let every believer remember that, if he be privately troubled and afflicted with a sense of sins, so that without outside help he is unable to free himself from them, it is a part of his duty not to neglect what the Lord has offered to him by way of remedy. Namely, that, for his relief, he should use private confession to his own pastor; and for his solace, he should beg the private help of him whose duty it is, both publicly and privately, to comfort the people of God by the gospel teaching. But he should always observe this rule: that where God prescribes nothing definite, consciences be not bound with a definite yoke.”

13. *Private confession for the removal of an offense* (1:637)

*(The power of the keys, and absolution, 14-15)*

14. *Nature and value of the power of the keys* (1:638)

15. *Summary of the Roman doctrine of confession* (1:639)

*(Criticism of Romanist errors and injurious practices related to confession and satisfaction, 16-25)*

16. *The enumeration of all sins is impossible* (1:641)

17. *The requirement of complete confession is a merciless torment* (1:641)

18. *The pernicious effect of demanding complete confession* (1:643)

19. *Against auricular confession* (1:645)

20. *Baseless appeal to the power of the keys* (1:646)

21. *The uncertainty of priestly binding and loosing* (1:647)

22. *The difference between perverted and right use of the power of the keys* (1:648)

“The doctrine we teach is free and clear of all these absurdities. For absolution is conditional upon the sinner’s trust that God is merciful to him, provided he sincerely seek expiation in Christ’s sacrifice and be satisfied with the grace offered him. Thus, he who, functioning as a herald, publishes what has been dictated to him from the Word of God cannot err. The sinner can, indeed, embrace true and clear absolution when that simple condition is applied of embracing the grace of Christ according to the general rule of the Master himself, a rule wickedly spurned in the papacy: ‘According to your faith be it done to you.’”

23. *Perverse claims exposed* (1:649)

24. *Summary* (1:650)

25. *General presentation and refutation of the Roman doctrine* (1:651)

*(The grace of Christ alone provide true satisfaction for sin and peace to the conscience, 26-27)*

26. *Christ has provided full satisfaction* (1:652)

27. *The Roman doctrine deprives Christ of honor, and the conscience of every assurance* (1:653)

*(Various distinctions and objections critically examined, 28-39)*

28. *Venial and mortal sins* (1:654)

Foolish distinction.

29. *Forgiveness of sins involves remission of penalty* (1:655)

30. *Christ's unique sacrifice can alone remove both penalty and guilt* (1:657)

31. *Misinterpretations exposed: God's judgments, penal and corrective* (1:658)

32. *God's judgment in vengeance has a wholly different purpose from that of his judgment in chastisement: the distinction* (1:660)

33. *Judgment of vengeance serves to punish: judgment of chastisement to improve* (1:662)

34. *The believer undergoing God's chastisement is not to lose heart* (1:663)

35. *The punishment of David* (1:664)

36. *Good works as redemption of punishment* (1:666)

37. *The woman who was a sinner* (1:667)

38. *The Roman doctrine cannot claim the authority of the church fathers* (1:667)

39. *The Schoolmen corrupt the teaching of the fathers* (1:668)

## **Chapter V. The Supplements That They Add to Satisfactions, Namely, Indulgences and Purgatory**

*(The erroneous doctrine of indulgences and its evil consequences, 1-5)*

1. *Indulgences according to Romanist doctrine, and the mischief caused by them* (1:670)
2. *Indulgences contrary to Scripture* (1:671)
3. *Authorities against indulgences and merits of martyrs* (1:672)
4. *Refutation of opposing Scriptural proofs* (1:673)
5. *Indulgences oppose the unity and the comprehensive activity of the free grace of Christ* (1:675)
- (Refutation of the doctrine of purgatory by an exposition of the Scriptural passages adduced to support it, 6-10)*
6. *Refutation of the doctrine of purgatory is necessary* (1:675)
7. *Alleged proofs of purgatory in the Gospels* (1:676)
8. *From Philippians, Revelation, and Second Maccabees* (1:678)
9. *The crucial passage in I Cor., ch. 3* (1:679)
10. *The appeal to the early church cannot help the Romanists* (1:681)

## **Chapter VI. The Life of the Christian Man; and First, by What Arguments Scripture Urges Us to It**

1. *Plan of the Treatise* (1:684)
2. *Motives for the Christian life* (1:685)

“Now this Scriptural instruction of which we speak has two main aspects. The first is that the love of righteousness, to which we are otherwise not at all inclined by nature, may be instilled and established in our hearts; the second, that a rule be set forth for us that does not let us wander about in our zeal for righteousness.”

3. *The Christian life receives its strongest motive to God's work through the person and redemptive act of Christ* (1:686)

“For we have been adopted as sons by the Lord with this one condition: that our life express Christ, the bond of our adoption. Accordingly, unless we give and devote ourselves to righteousness, we not only revolt from our Creator with wicked perfidy but we also abjure our Savior himself.”

4. *The Christian life is not a matter of the tongue but of the inmost heart* (1:687)

“The knowledge of Christ...is a doctrine not of the tongue but of life. It is not apprehended by the understanding and memory alone, as other disciplines are, but it is received only when it possesses the whole soul, and finds a seat and resting place in the inmost affection of the heart.”

5. *Imperfection and endeavor of the Christian life* (1:688)

Integrity is the chief part of worshiping God.

## Chapter VII. The Sum of the Christian Life: The Denial of Ourselves

*(The Christian philosophy of unworldliness and self-denial; we are not our own, we are God's, 1-3)*

1. *We are not our own masters, but belong to God* (1:689)

**“We are not our own: let not our reason nor our will, therefore, sway our plans and deeds. We are not our own: let us therefore not set it as our goal to seek what is expedient for us according to the flesh. We are not our own: in so far as we can, let us therefore forget ourselves and all that is ours.**

**“Conversely, we are God's: let us therefore live for him and die for him. We are God's: let his wisdom and will therefore rule all our actions. We are God's: let all the parts of our life according strive toward him as our only lawful goal. O, how much has that man profited who, having been taught that he is not his own, has taken away dominion and rule from his own reason that he may yield it to God! For, as consulting our self-interest is the pestilence that most effectively leads to our destruction, so the sole haven of salvation is to be wise in nothing and to will nothing through ourselves but to follow the leading of the Lord alone.**

**“Let this therefore be the first step, that a man depart from himself in order that he may apply the whole force of his ability in the service of the Lord.”** 3.7.1 (1:690), emphasis added

2. *Self-denial through devotion to God* (1:690)

“Accordingly, the Christian must surely be so disposed and minded that he feels within himself it is with God he has to deal throughout his life” (emphasis added). 3.7.2 (1:691)

3. *Self-renunciation according to Titus, ch. 2* (1:692)

*(The principle of self denial in our relations with our fellow men, 4-7)*

4. *Self-denial gives us the right attitude toward our fellow men* (1:693)

5. *Self-renunciation leads to proper helpfulness toward our neighbors* (1:695)

“All the gifts we possess have been bestowed by God and entrusted to us on condition that they be distributed for our neighbors benefit.”

6. *Love of neighbor is not dependent upon manner of men but looks to God* (1:696)

“Scripture helps in the best way when it teaches that we are not to consider that men merit of themselves but to look upon the image of God in all men, to which we owe all honor and love. However, it is among members of the household of faith that this same image is more carefully to be noted, in so far as it has been renewed and restored through the Spirit of Christ. Therefore, whatever man you meet who needs your aid, you have no reason to refuse to help him. Say, ‘He is a stranger’; but the Lord has given him a mark that ought to be familiar to you, by virtue of the fact that he forbids you to despise your own flesh. Say, ‘He is contemptible and worthless’; but the Lord shows him to be one to whom he has deigned to give the beauty of his image. Say that you owe nothing for any service of his; but God, as it were, has put him in his own place in order that you may recognize toward him the many and great benefits with which God has bound you to himself. Say that he does not deserve even your least effort for his sake; but the image of God, which recommends him to you, is worthy of your giving yourself and all your possessions. Now if he has not only deserved no good at your hand, but has also provoked you by unjust acts and curse, not even this is just reason why you should cease to embrace him in love and to perform the duties of love on his behalf. You will say, ‘He has deserved something far different of me.’ Yet what has the Lord deserved? While he bids you forgive this man for all sins he has committed against you, he would truly have them charged against himself. Assuredly there is but one way in which to achieve what is not merely difficult but utterly against human nature: to love those who hate us, to repay their evil deeds with benefits, to return blessings for reproaches. It is that we remember not to consider men’s evil intention but to look upon the image of God in them, which cancels and effaces their transgressions, and with its beauty and dignity allures us to love and embrace them.” 3.7.6 (1:696-97)

7. *The outward work of love is not sufficient, but it is intention that counts* (1:697)

*(The principle of self-denial in our relation to God, 8-10)*

8. *Self-denial toward God: devotion to his will!* (1:698)

“Scripture call us to resign ourselves and all our possessions to the Lord’s will, and to yield to him the desires of our hearts to be tamed and subjugated.”

9. *Trust in God’s blessing only* (1:699)

10. *Self-denial helps us bear adversity* (1:700)

“Various diseases repeatedly trouble us: now plague rages; now we are cruelly beset by the calamities of war; now ice and hail, consuming the year’s expectation, lead to barrenness, which reduces us to poverty; wife, parents, children, neighbors, are snatched away by death; our house is burned by fire. It is on account of these occurrences that men curse their life, loathe the day of their birth, abominate heaven and the light of day, rail against God, and as they are eloquent in blasphemy, accuse him of injustice and cruelty. But in these matters the believer must also look to God’s kindness and truly fatherly indulgence. Accordingly, if he sees his house reduced to solitude by the removal of his kinsfolk, he will not indeed even then cease to bless the Lord, but rather will turn his attention to this thought: nevertheless, the grace of the Lord, which dwells in my house, will not leave it desolate. Or, if his crops are blasted by frost, or destroyed by ice, or beaten down with hail, and he sees famine threatening, yet he will not despair or bear a grudge against God, but will remain firm in this trust: ‘Nevertheless we are in the Lord’s protection, sheep brought up in his pastures.’ The Lord will therefore supply food to us even in extreme barrenness. If he shall be afflicted by disease, he will not even then be so unmanned by the harshness of pain as to break forth into impatience and expostulate with God; but, by considering the righteousness and gentleness of God’s chastening, he will recall himself to forbearance. In short, whatever happens, because he will know it ordained of God, he will undergo it with a peaceful and grateful mind so as not obstinately to resist the command of him into whose power he once for all surrendered himself and his every possession.”

**Chapter VIII. Bearing the Cross, A Part of Self-Denial**

*(We are to take up our cross, as followers of Christ, 1-2)*

1. *Christ’s cross and ours* (1:702)

2. *The cross leads us to perfect trust in God’s power* (1:703)

*(This is needful to teach us patience and obedience, 3-6)*

3. *The cross permits us to experience God’s faithfulness and gives us hope for the future* (1:704)

4. *The cross trains us to patience and obedience* (1:704)

5. *The cross as medicine* (1:705)

6. *The cross as fatherly chastisement* (1:706)

*(Bearing the cross in persecution and other calamities, 7-8)*

7. *Suffering for righteousness' sake (1:707)*

8. *Suffering under the cross, the Christian finds consolation in God (1:708)*

*(The Christian meets suffering as sent by God, but with no Stoic insensibility, 9-11)*

9. *The Christian, unlike the Stoic, gives expression to his pain and sorrow (1:708)*

10. *Real sorrow and real patience in conflict with each other (1:710)*

“Thus it will come to pass that, by whatever kind of cross we may be troubled, even in the greatest tribulations of mind, we shall firmly keep our patience. For the adversities themselves will have their own bitterness to gnaw at us; thus afflicted by disease, we shall both groan and be uneasy and pant after health; thus pressed by poverty, we shall be pricked by the arrows of care and sorrow; thus we shall be smitten by the pain of disgrace, contempt, injustice; thus at the funerals of our dear ones we shall weep the tears that are owed to our nature. But the conclusion will always be: the Lord so willed, therefore let us follow his will. Indeed, amid the very pricks of pain, amid groaning and tears, this thought must intervene: to incline our heart to bear cheerfully those things which have so moved it.”

11. *Patience according to philosophic and Christian understanding (1:711)*

## **Chapter IX. Meditation on the Future Life**

*(By our tribulations God weans us from excessive love of this present life, 1-2)*

1. *The vanity of this life (1:712)*

“Whatever kind of tribulation presses upon us, we must ever look to this end: to accustom ourselves to contempt for the present life and to be aroused thereby to meditate upon the future life.”

2. *Our tendency to leave unnoticed the vanity of this life (1:713)*

“There is no middle ground between these two: either the world must become worthless to us or hold us bound by intemperate love of it.”

*(A right estimate of the present life, which is transient and unsatisfying, leads us to meditate on the life to come, 3-6)*

3. *Gratitude for earthly life! (1:714)*

4. *The right longing for eternal life* (1:715)

“If heaven is our homeland, what else is the earth but our place of exile?” 3.3.4 (1:716)

5. *Against the fear of death!* (1:717)

“Let us, however, consider this settled: that no one has made progress in the school of Christ who does not joyfully await the day of death and final resurrection.” 3.10.5 (1:718)

6. *The comfort prepared for believers by aspiration for the life to come* (1:718)

## Chapter X. How We Must Use the Present Life and Its Helps

*(The good things of this life are to be enjoyed as gifts of God, 1-2)*

1. *Double danger: mistaken strictness and mistaken laxity* (1:719)

“For if we are to live, we have also to use those helps necessary for living. And we also cannot avoid those things which seem to serve delight more than necessity. Therefore we must hold to a measure so as to use them with a clear conscience, whether for necessity or for delight.” 3.10.1 (1:719)

2. *The main principle* (1:720)

“Let this be our principle: that the use of God’s gifts is not wrongly directed when it is referred to that end to which the Author himself created and destined them for us, since he created them for our good, not for our ruin. Accordingly, no one will hold to a straighter path than he who diligently looks to this end. Now if we ponder to what end God created food, we shall find that he meant not only to provide for necessity but also for delight and good cheer. Thus the purpose of clothing, apart from necessity, was comeliness and decency. In grasses, trees, and fruits, apart from their various uses, there is beauty of appearance and pleasantness of odor....Has the Lord clothed the flowers with the great beauty that greets our eyes, the sweetness of smell that is wafted upon our nostrils, and yet will it be unlawful for our eyes to be affected by that beauty, or our sense of smell by the sweetness of that odor? What? Did he not so distinguish colors as to make some more lovely than others? What? Did he not endow gold and silver, ivory and marble, with a loveliness that renders them more precious than other metals or stones? Did he not, in short, render many things attractive to us, apart from their necessary use?” 3.10.2 (1:720-21)

*(We are not to use these blessing indulgently, or to seek wealth greedily, but to serve dutifully in our calling, 3-6)*

3. *A look at the Giver of the gift prevents narrow-mindedness and immoderation (1:721)*

“...all things were created for us that we might recognize the Author and give thanks for his kindness toward us.” 3.10.3 (1:721)

4. *Aspiration to eternal life also determines aright our outward conduct of life (1:722)*

“Therefore, even though the freedom of believers in external matters is not to be restricted to a fixed formula, yet it is surely subject to this law: to indulge oneself as little as possible; but, on the contrary, with unflagging effort of mind to insist upon cutting off all show of superfluous wealth, not to mention licentiousness, and diligently to guard against turning helps into hindrances.” 3.10.5 (1:723)

5. *Frugality, earthly possessions held in trust (1:723)*

“This is my point: he who is ashamed of mean clothing will boast of costly clothing; he who, not content with a slender meal, is troubled by the desire for a more elegant one, will also intemperately abuse those elegances if they fall to his lot. He who will bear reluctantly, and with a troubled mind, his deprivation and humble condition if he be advanced to honors will by no means abstain from arrogance. To this end, then, let all those for whom the pursuit of piety is not a pretense strive to learn, by the Apostle’s example, how to be filled and to hunger, to abound and to suffer want.” 3.10.5 (1:723)

6. *The Lord’s calling a basis of our way of life (1:724)*

“The Lord bids each one of us in all life’s actions to look to his calling. For he knows with what great restlessness human nature flames, with what fickleness it is borne hither and thither, how its ambition longs to embrace various things at once. Therefore, lest through our stupidity and rashness everything be turned topsy-turvy, he has appointed duties for every man in his particular way of life. And that no one may thoughtlessly transgress his limits, he has named these various kinds of livings ‘callings.’” 3.10.6 (1:724)

“It is enough if we know that the Lord’s calling is in everything the beginning and foundation of well-doing....Your life will then be best ordered when it is directed to this goal....From this will arise also a singular consolation: that no task will be so sordid and base, provided you obey your calling in it, that it will not shine and be reckoned very precious in God’s sight.” 3.10.6 (1:724-725)

## Chapter XI. Justification by Faith: First the Definition of the Word and of the Matter

*(Justification and regeneration, the terms defined, 1-4)*

### 1. Place and meaning of the doctrine of "justification" (1:725)

"By partaking of him, we principally receive a double grace: namely, that being reconciled to God through Christ's blamelessness, we may have in heaven instead of a Judge a gracious Father; and secondly, that sanctified by Christ's spirit we may cultivate blamelessness and purity of life." 3.11.1 (1:725)

"This is the main hinge on which religion turns."

### 2. The concept of justification (1:726)

"Therefore, we explain justification simply as the acceptance with which God receives us into his favor as righteous men. And we say that it consists in the remission of sins and the imputation of Christ's righteousness." 3.11.2 (1:727)

### 3. Scriptural usage (1:727)

### 4. Justification as gracious acceptance by God and as forgiveness of sins (1:728)

*(Refutation of Osiander's doctrine of "essential righteousness," 5-12)*

### 5. Osiander's doctrine of essential righteousness (1:729)

By emphasizing that we are made essentially righteous by the uniting of God's essence to ours, Osiander undermines the value and the reality of the righteousness imparted to us by the sacrifice of Christ. Therefore, Calvin opposes him.

### 6. Osiander erroneously mixes forgiveness of sins with rebirth (1:731)

### 7. The significance of faith for justification (1:733)

"God alone justifies.... We compare faith to a kind of vessel; for unless we come empty and with the mouth of our soul open to seek Christ's grace, we are not capable of receiving Christ." 3.11.7 (1:733)

### 8. Osiander's doctrine that Christ is, according to his divine nature, his righteousness (1:734)

### 9. Justification as the work of the Mediator (1:735)

### 10. What is the nature of our union with Christ? (1:736)

11. *Osiander's doctrine of the essential righteousness nullifies the certainty of salvation* (1:738)

12. *Refutation of Osiander* (1:741)

*(Refutation of Scholastic doctrines of good works as effective for justification, 13-20)*

13. *Righteousness by faith and righteousness by works* (1:743)

“But a great part of mankind imagine that righteousness is composed of faith and works. Let us also, to begin with, show that faith righteousness so differs from works righteousness that when one is established the other has to be overthrown.” 3.11.13 (1:743)

14. *Likewise, the works of the regenerated can procure no justification* (1:744)

15. *The Roman doctrine of grace and good works* (1:745)

16. *Our justification according to the judgment of Scripture* (1:746)

17. *Faith righteousness and law righteousness according to Paul* (1:746)

“Faith is said to justify because it receives and embraces the righteousness offered in the gospel.”

18. *Justification not the wages of works, but a free gift* (1:747)

“Those who are justified by faith are justified apart from the merit of works—in fact, without the merit of works. For faith receives that righteousness which the gospel bestows. Now the gospel differs from the law in that it does not link righteousness to works but lodges it solely in God's mercy.” 3.11.18 (1:748)

19. *Through “faith alone”* (1:748)

“Man is justified by faith alone.” 3.11.19 (1:748)

20. *“Works of the law”* (1:750)

*(Sins are remitted only through the righteousness of Christ, 21-23)*

21. *Justification, reconciliation, forgiveness of sins* (1:751)

22. *Scriptural proof for the close relation between justification and forgiveness of sins* (1:751)

23. *Righteous—not in ourselves but in Christ* (1:753)

## Chapter XII. We Must Lift Up Our Minds to God's Judgment Seat that We May Be Firmly Convinced of His Free Justification

*(Justification in the light of the majesty and perfection of God, 1-3)*

1. *No one is righteous before God's judgment seat (1:754)*
2. *Righteousness before men and righteousness before God (1:756)*
3. *Augustine and Bernard of Clairvaux as witnesses of true righteousness (1:757)*

*(Conscience and self-criticism before God deprive us of all claim to good works and lead us to embrace God's mercy, 4-8)*

4. *The gravity of God's judgment puts an end to all self-deception (1:758)*
5. *Away with all self-admiration (1:759)*
6. *What humility before God is (1:760)*
7. *Christ calls sinners, not the righteous (1:761)*
8. *Arrogance and complacency before God block our way to Christ (1:762)*

## Chapter XIII. Two Things to Be Noted in Free Justification

1. *Justification serves God's honor; and revelation, his justice (1:763)*
2. *He who glories in his own righteousness robs God of his honor (1:764)*

Man cannot without sacrilege claim for himself even a crumb of righteousness, for just so much is plucked and taken away from the glory of God's righteousness."

3. *A glance at one's own righteousness provides no peace for the conscience (1:765)*

"For to have faith is not to waver, to vary, to be borne up and down, to hesitate, to be held in suspense, to vacillate—finally, to despair! Rather, to have faith is to strengthen the mind with constant assurance and perfect confidence, to have a place to rest and plant your foot."

4. *Attention to one's own righteousness also nullifies the promises (1:766)*
5. *Faith in God's free grace alone gives us peace of conscience and gladness in prayer (1:767)*

“Therefore, we must come to this remedy: that believers should be convinced that their only ground of hope for the inheritance of a Heavenly Kingdom lies in the fact that, being engrafted in the body of Christ, they are freely accounted righteous. For, as regards justification, faith is something merely passive, bringing nothing of ours to the recovering of God’s favor but receiving from Christ that which we lack.”

#### Chapter XIV. The Beginning of Justification and Its Continual Progress

*(Man in his natural state dead in sins and in need of redemption, 1-6)*

1. *Four classes of men with regard to justification (1:768)*

“To make this matter clearer, let us examine what kind of righteousness is possible to man through the whole course of his life; let us, indeed, make a fourfold classification of it. For men are either (1) endowed with no knowledge of God and immersed in idolatry, or (2) initiated into the sacraments, yet by impurity of life denying God in their actions while they confess him with their lips, they belong to Christ only in name; or (3) they are hypocrites who conceal with empty pretenses their wickedness of heart, or (4) regenerated by God’s Spirit, they make true holiness their concern.”

2. *The virtues of unbelievers are God-given (1:769)*

3. *No true virtue without true faith (1:770)*

4. *Without Christ there is no true holiness (1:770)*

5. *Righteousness before God comes not from works, though ever so good, but from grace (1:771)*

6. *Man can contribute nothing to his own righteousness (1:772)*

“Therefore let this be regarded as a fact: the beginning of our salvation is a sort of resurrection from death into life, because when it has been granted to us to believe in Christ for his sake, then at last we begin to pass over from death into life.” (774)

*(Hypocrites and nominal Christians, under condemnation, 7-8)*

7. *Righteousness is a thing of the heart! (1:774)*

8. *Person and work (1:775)*

*(Those who are regenerated, justified by faith alone, 9-11)*

9. *Also, true believers do no good works of themselves (1:776)*

10. *He who thinks he has his own righteousness misunderstands the severity of the law (1:777)*

11. *Believers' righteousness is always faith righteousness (1:778)*

“We must strongly insist upon these two points: first, that there never existed any work of a godly man which, if examined by God’s stern judgment, would not deserve condemnation; secondly, if such a work were found (something not possible for man), it would still lose favor—weakened and stained as it is by the sins with which its author himself is surely burdened.”

“For Christ ever remains the Mediator to reconcile the Father to us; and his death has everlasting efficacy: namely, cleansing, satisfaction, atonement, and finally perfect obedience, with which all our iniquities are covered.” (779)

*(Scholastic objections to justification by faith, and doctrine of the supererogatory merits of the saints examined and refuted, 12-21)*

12. *Evasions of opponents (1:779)*

13. *One who speaks of “supererogatory” works misunderstands the sharpness of God’s demand and the gravity of sin (1:780)*

14. *Even the perfect fulfillment of our obligation would bring us no glory; but this also is not at all possible! (1:781)*

15. *God is entitled to all that we are and have; hence there can be no supererogatory works (1:781)*

16. *No trust in works and no glory in works (1:782)*

“In this respect there are two plagues that we must especially banish from our minds: we must not put any confidence in the righteousness of works, and we must not ascribe to works any glory.”

17. *In no respect can works serve as the cause of our holiness (1:783)*

18. *The sight of good works, however, can strengthen faith (1:784)*

19. *Works as fruits of the call (1:785)*

20. *Works are God’s gift and cannot become the foundation of self-confidence for believers (1:786)*

21. *Sense in which good works are sometimes spoken of as a reason for divine benefits (1:787)*

“By these expressions sequence more than cause is denoted.”

**Chapter XV. Boasting About the Merits of Works Destroys Our Praise of God for Having Bestowed Righteousness, as Well as Our Assurance of Salvation**

*(Doctrine of human merit in justification opposed by Augustine and Bernard as well as by Scripture, 1-4)*

*1. False and true questioning (1:788)*

“Now we have disposed of the main issue in this discussion: If righteousness is supported by works, in God’s sight it must entirely collapse; and it is confined solely to God’s mercy, solely to communion with Christ, and therefore solely to faith. But let us carefully note that this is the chief turning point of the matter.”

*2. “Merit,” an unscriptural and dangerous word (1:789)*

Bernard: “Happy is the church that lacks neither merits without presumption nor presumption without merits.”

*3. The whole value of good works comes from God’s grace (1:790)*

“We are not dividing the credit for good works between God and man, as the Sophists do, but we are preserving it whole, complete, and unimpaired for the Lord.”

*4. Defense against counterevidence (1:791)*

“I do not accept the distinction made by learned and otherwise godly men that good works deserve the graces that are conferred upon us in this life, while everlasting salvation is the reward of faith alone.”

*(Rejection of the substitution of man’s merit for Christ’s, 5-8)*

*5. Christ as the sole foundation, as beginner and perfecter (1:793)*

*6. Roman theology curtails Christ’s might and honor (1:793)*

*7. Roman theology understands neither Augustine nor Scripture (1:794)*

“Thus the schools of the Sorbonne, mothers of all errors, have taken away from us justification by faith, which is the sum of all piety.”

*8. Admonition and comfort on the basis of right doctrine (1:796)*

## Chapter XVI. Refutation of the False Accusation by Which the Papists Try to Cast Odium Upon This Doctrine

### 1. *Does the doctrine of justification do away with good works?* (1:797)

“This alone is of importance: having admitted that faith and good works must cleave together, we still lodge justification in faith, not in works.” (798)

“Why, then, are we justified by faith? Because by faith we grasp Christ’s righteousness, by which alone we are reconciled to God. Yet you could not grasp this without at the same time grasping sanctification also. For he ‘is given unto us for righteousness, wisdom, sanctification, and redemption’ Therefore Christ justifies no one whom he does not at the same time sanctify. These benefits are joined together by an everlasting and indissoluble bond, so that those whom he illumines by his wisdom, he redeems; those whom he redeems, he justifies; those whom he justifies, he sanctifies.” (798)

“Thus it is clear how true it is that we are justified not without works yet not through works, since in our sharing in Christ, which justifies us, sanctification is just as much included as righteousness.” (798)

### 2. *Does the doctrine of justification stifle zeal for good works?* (1:798)

“For if it is only a matter of men looking for reward when they serve God, and hiring or selling their labor to him, it is of little profit. God wills to be freely worshiped, freely loved. That worshiper, I say, he approves who, when all hope of receiving reward has been cut off, still ceases not to serve him.” (799)

### 3. *God’s honor and God’s mercy as motives for action: subordination of works* (1:800)

### 4. *The doctrine of justification as incitement to the sinful* (1:801)

“But it is the most worthless of slanders to say men are invited to sin, when we affirm the free forgiveness of sins in which we assert righteousness consists. For we say that it is of such great value that it cannot be paid for by any good of ours. Therefore, it can never be obtained except as a free gift. Now for us indeed it is free, but not so for Christ, who dearly bought it at the cost of his most sacred blood, apart from which there was no ransom of sufficient worth to satisfy God’s judgment. When men are taught this, they are made aware that they cannot do anything to prevent the shedding of his most sacred blood as often as they sin. Furthermore, we say that our foulness is such that it can never be cleansed except by the fountain of this purest blood. Ought not they who hear these things to conceive a greater dread of sin than if it were said that they are cleansed by the sprinkling of good works?”

## Chapter XVII. The Agreement of the Promises of the Law and of the Gospel

*(Works as related to the law: the instance of Cornelius, 1-5)*

### 1. *Scholastic arguments stated and confuted* (1:802)

“For justification is withdrawn from works, not that no good works may be done, or that what is done may be denied to be good, but that we may not rely upon them, glory in them, or ascribe salvation to them. For our assurance, our glory, and the sole anchor of our salvation are that Christ the Son of God is ours, and we in turn are in him sons of God and heirs of the Kingdom of Heaven, called to the hope of eternal blessedness by God’s grace, not by our worth.” (803)

### 2. *We cannot bring the promises of the law to fulfillment through our works* (1:804)

### 3. *The promises of the law are put into effect through the gospel* (1:805)

### 4. *The twofold acceptance of man before God* (1:806)

“God finds nothing in man’s nature but his miserable condition to dispose Him to mercy....God’s sole reason to receive man unto himself is that he sees him utterly lost if left to himself, but because he does not will him to be lost, he exercises his mercy in freeing him. Now we see how it is that this acceptance has nothing to do with man’s righteousness but is pure proof of divine goodness toward miserable sinners, utterly unworthy of so great a benefit.”

### 5. *In what sense the Lord is pleased with the good works of the regenerate* (1:807)

*(Passages that relate justification to works examined, 6-15)*

### 6. *The promises of grace of the Old Covenant as distinct from the promises of the law* (1:808)

### 7. *Does not Scripture speak of the “righteousness” of the works of the law?* (1:809)

### 8. *Twofold value of work before God* (1:811)

### 9. *Justification by faith is the basis of works righteousness* (1:812)

“Let us, then, pass over these absurdities and confess the fact of the matter: if works righteousness, whatever its character be finally reckoned, depends upon the justification of faith, the latter is by this not only not diminished but actually strengthened, while thereby its power shines forth even stronger. And also let us not consider works to be so commended after free justification that they afterward take over the function of justifying man, or share this office with faith. For unless the justification of faith remains whole and unbroken, the uncleanness of works will be uncovered. Moreover, it is no absurdity that

man is so justified by faith that not only is he himself righteous but his works are also accounted righteous above their worth.”

10. *Works acceptable only when sins have been pardoned* (1:813)

“Accordingly, we can deservedly say that by faith alone not only we ourselves but our works as well are justified.”

11. *James against Paul?* (1:814)

12. *The word “justify” used by James in a sense different from Paul’s* (1:816)

13. *Romans 2:13* (1:817)

14. *What does it mean when before God believers appeal to their works?* (1:818)

15. *Perfection of believers?* (1:819)

### **Chapter XVIII. Works Righteousness Is Wrongly Inferred from Reward**

*(Passages referring to reward do not make works the cause of salvation, 1-4)*

1. *What does “recompense according to works” mean?* (1:821)

2. *Reward as “inheritance”* (1:82)

3. *Reward as grace* (1:823)

4. *The purpose of the promise of reward* (1:824)

*(Answers to objections against this view, 5-10)*

5. *Reward rests upon forgiveness* (1:825)

6. *On “treasures in heaven”* (1:827)

7. *Reward for tribulation endured?* (1:828)

8. *Justification through love* (1:829)

9. *Matthew 19:17* (1:831)

“With a clear voice we too proclaim that these commandments are to be kept if one seeks life in works. And Christians must know this doctrine, for how could they flee

to Christ unless they recognized that they had plunged from the way of life over the brink of death? How could they realize how far they had wandered from the way of life unless they first understood what that way is like? Only, therefore, when they distinguish how great is the difference between their life and divine righteousness that consists in accepting the law are they made aware that, in order to recover salvation, their refuge is in Christ.

“To sum up, if we seek salvation in works, we must keep the commandments by which we are instructed unto perfect righteousness. But we must not stop here unless we wish to fail in mid-course, for none of us is capable of keeping the commandments. Therefore, since we are barred from law righteousness, we must betake ourselves to another help, that is, to faith in Christ.”

*10. Righteousness and unrighteousness are not comparable with each other by the same rule (1:832)*

## **Chapter XIX. Christian Freedom**

*(Necessity of a doctrine of Christian freedom, which has three parts, the first seen in Gal., chs. 1 to 3)*

*1. Need for a right understanding of the Christian doctrine of freedom (1:833)*

“Freedom is especially an appendage of justification and is of no little avail in understanding its power.”

“As we have said, unless this freedom be comprehended, neither Christ nor gospel truth, nor inner peace of soul, can be rightly known.” (834)

*2. Freedom from the law (1:834)*

Christian freedom consists of three parts. The first part of Christian freedom is that we are free from the rigor of the law in regard to salvation. We do not have to seek to establish our own righteousness by works of the law but are made free by grace.

*3. The argument of Galatians (1:835)*

*(The second, freedom of conscience willingly obeying without compulsion of the law, 4-6)*

*4. Freedom from the constraint of the law establishes the true obedience of believers (1:836)*

The second part of Christian freedom is that, having been saved, we are free to obey the law, with freedom of conscience. We are not bound to obey the law as a necessary requisite for salvation. However, we are to obey the law and carry out the will of God in

gratitude, in thankfulness, and in freedom on conscience, not in the servile fear of a conscience in bondage.

5. *Freedom from constraint makes us capable of joyous obedience* (1:837)

“To sum up: Those bound by the yoke of the law are like servants assigned certain tasks for each day by their masters. These servants think they have accomplished nothing, and dare not appear before their masters unless they have fulfilled the exact measure of their tasks. But sons, who are more generously and candidly treated by their fathers, do not hesitate to offer them incomplete and half-done and even defective works, trusting that their obedience and readiness of mind will be accepted by their fathers, even though they have not quite achieved what their fathers intended. Such children ought we to be, firmly trusting that our services will be approved by our most merciful Father, however small, rude, and imperfect these may be.” 3.19.5 (1:837)

6. *Emancipated by grace, believers need not fear the remnants of sin* (1:838)

7. *Freedom in “things indifferent” with proofs from Romans, 7-9* (1:838)

The third part of Christian freedom is that we are free in matters indifferent.

“But these matters are more important than is commonly believed. For when consciences once ensnare themselves, they enter a long and inextricable maze, not easy to get out of. If a man begins to doubt whether he may use linen for sheets, shirts, handkerchiefs, and napkins, he will afterward be uncertain also about hemp; finally, doubt will even arise over tow. For he will turn over in his mind whether he can sup without napkins, or go without a handkerchief. If any man should consider daintier food unlawful, in the end he will not be at peace before God, when he eats either black bread or common victuals, while it occurs to him that he could sustain his body on even coarser foods. If he boggles at sweet wine, he will not with clear conscience drink even flat wine, and finally he will not dare touch water if sweeter and cleaner than other water. To sum up, he will come to the point of considering it wrong to step upon a straw across his path, as the saying goes.” 3.19.7 (1:839)

8. *Freedom in the use of God's gifts for his purposes* (1:839)

“To sum up, we see whither this freedom tends: namely, that we should use God's gifts for the purpose for which he gave them to us, with no scruple of conscience, no trouble of mind. With such confidence our minds will be at peace with him, and will recognize his liberality toward us. For here are included all ceremonies whose observance is optional, that our consciences may not be constrained by any necessity to observe them but may remember that by God's beneficence their use is for edification made subject to him.”

9. *Against the abuse of Christian freedom for gluttony and luxury!* (1:840)

“But we must carefully note that Christian freedom is, in all its parts, a spiritual thing. Its whole force consists in quieting frightened consciences before God.”

“Surely ivory and gold and riches are good creations of God, permitted, indeed appointed, for men’s use by God’s providence. And we have never been forbidden to laugh, or to be filled, or to join new possessions to old or ancestral ones, or to delight in musical harmony, or to drink wine. True indeed. But where there is plenty, to wallow in delights, to gorge oneself, to intoxicate mind and heart with present pleasures and be always panting after new ones—such are very far removed from a lawful use of God’s gifts.”

*(Relations of Christian freedom to the weak and to the question of offenses, 10-13)*

10. *Against the abuse of Christian freedom to the injury of the weak!* (1:842)

11. *On offenses* (1:842)

Distinction between offense given and one received

“Our freedom is not given against our feeble neighbors for love makes us their servants in all things.”

12. *On the right use of Christian freedom and the right renunciation of it* (1:844)

“We have due control over our freedom if it makes no difference to us to restrict it when it is fruitful to do so....

“We must at all times seek after love and look toward the edification of our neighbor.” 3.19.12 (1:844)

13. *We must not on pretext of love of neighbor offend against God* (1:845)

“For as our freedom must be subordinated to love, so in turn ought love itself to abide under purity of faith.” 3.19.13 (1:845)

*(Freedom and conscience in relation to traditions, and to civil government, 14-16)*

14. *Freedom of conscience from all human law* (1:846)

15. *The two kingdoms* (1:847)

There is a twofold government in man: the one spiritual, and the other political. The spiritual kingdom is of the inner mind, the political kingdom of the outward behavior. We are not to misapply to the political order the gospel teaching on spiritual freedom, as if Christians were less subject, as concerns outward government, to human laws, because their consciences have been set free in God’s sight; as if they were released from all bodily servitude because they are free according to the spirit.

16. *Bondage and freedom on conscience* (1:849)

**Chapter XX. Prayer, Which Is the Chief Exercise of Faith, and by Which We Daily Receive God's Benefits**

*(The nature and value of prayer, 1-3)*

1. *Faith and prayer* (2:850)

“For in Christ he offers all happiness in place of our misery, all wealth in place of our neediness; in him he opens to us the heavenly treasures that our whole faith may contemplate his beloved Son, our whole expectation depend upon him, and our whole hope cleave to and rest in him.”

“Whatever we need and whatever we lack is in God, and in our Lord Jesus Christ.”

Note: prayer follows knowledge, and prayer follows faith

2. *The necessity of prayer* (2:851)

It is by the benefit of prayer that we reach those riches which are laid up for us with the Heavenly Father. To us nothing is promised to be expected from the Lord, which we are not also bidden to ask of him in prayers. It is by prayer that we call him to reveal himself as wholly present to us.

3. *Objection: Is prayer not superfluous? Six reasons for it* (2:851)

It is important to pray: to seek, love, and serve God; to pour out our whole hearts; to be thankful; to meditate upon his kindness; to receive things by prayer; to confirm his providence

*(The rules of right prayer, 4-16)*

First rule: reverence, 4-5

4. *Devout detachment required for conversation with God* (2:853)

That we be disposed in mind and heart as befits those who enter conversation with God. We should apply our faculties and efforts to prayer, and not ask anymore than God allows. The Spirit is our teacher and aid, and prayer is a gift.

5. *Against undisciplined and irreverent prayer* (2:854)

“Whoever engages in prayer should apply to it his faculties and efforts, and not, as commonly happens, be distracted by wandering thoughts.”

“Let us therefore realize that the only persons who duly and properly gird themselves to pray are those who are so moved by God’s majesty that freed from earthly cares and affections they come to it.”

“We have noted another point: not to ask any more than God allows.”

*The Holy Spirit aids right prayer*

“God gives us the Spirit as our teacher in prayer.”

Second rule: We pray from a sincere sense of want, and with penitence, 6-7

6. *The sense of need that excludes all unreality* (2:856)

That in our petitions we ever sense our own insufficiency, and earnestly pondering how we need all that we seek, join with this payer an earnest—nay, burning—desire to attain it.

7. *Is prayer at times dependent upon our passing mood?* (2:857)

“From this it follows that only sincere worshipers of God pray aright and are heard. Let each one, therefore, as he prepares to pray be displeased with his own evil deeds, and (something that cannot happen without repentance) let him take the person and disposition of a beggar.”

Third Rule: We yield all confidence in ourselves and humbly plead for pardon, 8-10

8. *We come as humble suppliants for mercy* (2:859)

3. That anyone who stands before God to pray, in his humility giving glory completely to God, abandon all thought of his own glory, giving glory completely to God, abandon all thought of his own glory, cast off all notion of his own worth, in fine, put away all self-assurance—lest if we claim for ourselves anything, even the least bit, we should become vainly puffed up, and perish at his presence.

9. *The plea for forgiveness of sins as the most important part of prayer* (2:860)

“To sum up: the beginning, and even the preparation, of proper prayer is the plea for pardon with a humble and sincere confession of guilt.”

10. *Reference to one’s own righteousness* (2:861)

Fourth rule: We pray with confidence hope, 11-14

*11. Hope and faith overcome fear (2:862)*

That, thus cast down and overcome by true humility, we should nonetheless be encouraged to pray by a sure hope that our prayer will be answered. To sum, up: it is faith that obtains whatever is granted to prayer.

*12. Against the denial of certainty that prayer is granted (2:864)*

*13. God's command and promise as motive for prayer (2:866)*

*14. Men should pray confidently, without terror but with reverential fear (2:867)*

*(God hearkens even to defective prayers, 15-16)*

*15. Harkening to perverted prayer (2:870)*

*16. Our prayers can obtain an answer only through God's forgiveness (2:872)*

Men should always seek a twofold pardon because they are aware of many offenses, the feeling of which still does not so touch them that they are as much displeased with themselves as they ought to be, but also become, in so far as it has been granted them to benefit by repentance and fear of God, stricken down with a just sorrow on account of their offenses, they pray that the wrath of the judge be averted.

*(The intercession of Christ, 17-20)*

*17. Prayer in the name of Jesus (2:874)*

Christ is the Mediator by whose guidance we may come to God. For just as the promise commends Christ the Mediator to us, so, unless the hope of obtaining our requests depends upon him, it cuts itself off from the benefit of prayer. We are particularly bidden to call upon him in Christ's name; anything else flouts his commands. 3.20.17

*18. The risen Christ as our intercessor (2:875)*

“It is certain that, from the beginning, those who prayed were not heard save by the Mediator's grace.”

*19. Christ is the only Mediator, even for the mutual intercession of believers (2:876)*

Christ is the only mediator, by whose intercession the Father is for us rendered gracious and easily entreated. Even though we can plead for one another, we are to direct our intercessions to him.

20. *Christ is the eternal and abiding Mediator* (2:877)

To think that the believers or the saints are the mediators of intercession robs Christ of his honor. Scripture, in the worship of God, sets the chief matter before us: how we should call upon him in prayer.

*(Rejection of erroneous doctrines of the intercession of saints, 21-27)*

21. *One who takes refuge in the intercession of saints robs Christ of the honor of mediation* (2:878)

22. *Veneration of saints* (2:880)

23. *Confused interpretations of Scripture used to support intercession of saints* (2:881)

24. *The departed saints not engaged in earthly cares* (2:882)

25. *Invocation of the names of the patriarchs not relevant* (2:883)

26. *The saints have prayed as we ought to pray* (2:885)

27. *Concluding refutation of the doctrine of intercession of saints* (2:886)

*(Kinds of prayer: private and public, 28-30)*

28. *Private prayer* (2:888)

In prayer there is a close connection between petition and thanksgiving. Indeed, there should be no interruption of our thanksgiving for the abundant gifts of God. We are to lift up our desire to God, expect all things from him, and give him praise for all things.  
3.20.28

29. *Necessity and danger of public prayer* (2:890)

The polity of the church requires that public prayer not be constant, but at certain hours, indifferent to God but necessary for man's convenience. The prayers there should not be garrulous, but come from the depths of the heart. Whoever refuses to pray in the holy assembly of the godly knows not what it is to pray individually. He who neglects to pray alone and in private, in public contrives only "windy" prayers, for he defers more to the opinion of men than to the secret judgment of God. The chief part of worship lies in the office of prayer. 3.20.29

30. *Not church buildings but we ourselves are temples of God* (2:893)

As God ordains public prayer, so ought there to be public temples wherein these may be performed. We are not to regard these as the dwelling place of God or to feign for them some secret holiness or another. 3.20.30

*(The use of singing, and of the spoken language, 31-33)*

31. *On speaking and singing in prayer* (2:894)

“[T]he chief use of the tongue is in public prayers.” 3.20.31 (2:894)

Unless the voice and tongue, in prayer, come from the heart, it is of not profit.

32. *Church singing* (2:895)

But Calvin strongly commends speaking and singing in worship, for they exercise the mind in thinking of God and keep it attentive. 3.20.31-33

33. *Prayer should be in the language of the people* (2:896)

“[P]ublic prayers must be couched not in Greek among the Latins, nor in Latin among the French or English, as has heretofore been the custom, but in the language of the people, which can be generally understood by the whole assembly. For this ought to be done for the edification of the whole church, which receive no benefit whatever from a sound not understood.” 3.20.33 (2:896)

*(The Lord's Prayer: exposition of the first three petitions, 35-42)*

34. *The Lord's Prayer as necessary help for us* (2:897)

The Lord's prayer provides not only a more certain way of praying as a particular prayer, but also a form for right prayers. In this way we know we are requesting nothing absurd.

35. *Division and main content* (2:898)

Calvin divides the prayer into six petitions, the first three particularly assigned to the glory of God, the other three concerned with the care of ourselves.

*(“Our Father, who art in heaven”)*

36. *“Our Father”* (2:899)

The “Our Father” puts forward prayer in the name of Christ, and for the community.

37. *“Our Father”: a form of address that should encourage us* (2:900)

38. *"Our Father": a form of address that sets us in the fellowship with the brethren* (2:901)

39. *Comparison of prayer and almsgiving* (2:901)

40. *"Our Father . . . in heaven"* (2:902)

41. *The first petition* (2:903)

In the first petition, we should wish God to have the honor he deserves.

42. *The second petition* (2:904)

Second, God reigns where men, both by denial of themselves and by contempt of the world and of earthly life, pledge themselves to his righteousness in order to aspire to a heavenly life.

43. *The third petition* (2:906)

The third refers not to God's secret will, but to that other will to which voluntary obedience corresponds.

*(Exposition of the last three petitions, 44-47)*

44. *The fourth petition* (2:907)

"But by this petition we ask of God all things in general that our bodies have need to use under the elements of this world [Gal. 4:3], not only for food and clothing but also for everything God perceives to be beneficial to us, that we may eat our daily bread in peace. Briefly, by this we give ourselves over to his care, and entrust ourselves to his providence, that he may feed, nourish, and preserve us. For our most gracious Father does not disdain to take even our bodies under his safekeeping and guardianship in order to exercise our faith in these small matters, while we expect everything from him, even to a crumb of bread and a drop of water. For since it has come about in some way or other through our wickedness that we are affected and tormented with greater concern for body than for soul, many who venture to entrust the soul to God are still troubled about the flesh, still worry about what they shall eat, what they shall wear, and unless they have on hand abundance of wine, grain, and oil, tremble with apprehension. So much more does the shadow of this fleeting life mean to us than that everlasting immortality. Those who, relying upon God, have once for all cast out that anxiety about the care of the flesh, immediately expect from him greater things, even salvation and eternal life. It is, then, no light exercise of faith for us to hope for those things from God which otherwise cause us such anxiety. And we benefit greatly when we put off this faithlessness, which clings to the very bones of almost all men." 3.20.44 (2:908)

45. *The fifth petition* (2:910)

Fifthly, we ask forgiveness of debts, because we owe penalty for our sins. It pleases God gradually to restore his image in us. Note that it is not ours to forgive others, but our forgiving others is our forgiveness.

46. *The sixth petition* (2:912)

Sixth, we pray that God not yield us to temptation.

47. *The conclusion* (2:915)

*(Concluding considerations: adequacy of the Lord's Prayer, with freedom to use other words, 48-49)*

48. *The Lord's Prayer as a binding rule* (2:916)

We have everything we ought, or are at all able, to seek of God, set forth in this form and, as it were, rule for prayer handed down by our best Master, Christ, whom the Father has appointed our teacher and to whom alone he would have us hearken. Anything added to it is impious and unworthy.

49. *The Lord's Prayer does not bind us to its form of words but to its content* (2:917)

This does not mean its particular words, but its content. We should not ask for, expect, or demand anything at all except what is included, by way of summary, in this prayer.

*(Special times of prayer and undiscouraged perseverance in it, 50-52)*

50. *Prayer at regular times* (2:917)

It is fitting for each one of us to set apart certain hours for prayer: morning, before work, before and after meals, and before bed. It is a tutelage for our weakness. In prayer, our intention is not to bind God to particular circumstances. So before we make prayer for ourselves, we pray that his will be done.

51. *Patient perseverance in prayer* (2:918)

We should persevere in prayer, being sure that even though he does not appear to us, he is always present. But we should not tempt God, wearying him with our depravity.

52. *Unheard prayers?* (2:919)

"Though all things fail us, yet God will never forsake us...For the Lord proves his people by no light trials, and does not softly exercise them, but often drives them to extremity, and allows them, so driven, to lie a long time in the mire before he gives them any taste of his sweetness." 3.20.52 (2:919-20)

## Chapter XXI. Eternal Election, by Which God Has Predestined Some to Salvation, Others to Destruction

*(Importance of the doctrine of predestination excludes both presumption and reticence in speaking of it, 1-4)*

### 1. *Necessity and beneficial effect of the doctrine of election; danger of curiosity (2:920)*

The covenant of life is not preached equally among all men, and among those to whom it is preached it does not receive equal acceptance. In this diversity the depth of God's judgment is made known, and the decision of God's eternal election is served. It is plain that it comes to pass by God's bidding that salvation is freely offered to some while others are barred access to it. He does not indiscriminately adopt all into the hope of salvation but gives to some what he denies to others. Salvation comes about solely from God's mere generosity. 3.21.1 (2:920)

Curiosity renders the discussion of predestination, already somewhat difficult of itself, very confusing and even dangerous. Inquirers are penetrating the sacred precincts of divine wisdom.

### 2. *Doctrine of predestination to be sought in Scripture only (2:923)*

Let us not be ashamed to be ignorant of something in this matter, wherein there is a certain learned ignorance. Rather let us refrain from inquiring into a kind of knowledge which can be deadly and dangerous. 3.21.2 (2:923)

### 3. *The second danger: anxious silence about the doctrine of election (2:924)*

### 4. *The alleged peril in the doctrine dismissed (2:925)*

### 5. *Predestination and foreknowledge of God; the election of Israel (2:926)*

Foreknowledge means that to God's knowledge nothing is past or future, but all things are present, throughout the universe.

“We call predestination God's eternal decree, by which he compacted with himself what he willed to become of each man. For all are not created in equal condition; rather, eternal life is foreordained for some, eternal damnation for others. Therefore, as any man has been created to one or the other of these ends, we speak of him as predestined to life or to death.” 3.21.5 (2:926)

Election remains inviolable, though its signs not always appear

6. *The second stage: election and reprobation of individual Israelites (2:929)*

There are two degrees of election: Israel was elected from other nations; individuals were elected from within Israel. The very inequality of God's grace proves that it is free

7. *The election of individuals as actual election (2:930)*

To those with whom God makes a covenant, he does not at once give the spirit of regeneration that would enable them to persevere in the covenant to the end. Outward change, without inner grace working, is intermediate.

*Summary survey of the doctrine of election (2:931)*

“As scripture, then, clearly shows, we say that God once established by his eternal and unchangeable plan those whom he long before determined once for all to receive into salvation, and those whom, on the other hand, he would devote to destruction. We assert that, with respect to the elect, this plan was founded upon his freely given mercy, without regard to human worth; but by his just and irreprehensible but incomprehensible judgment he has barred the door of life to those whom he has given over to damnation.”  
3.21.7 (2:931)

The call is a testimony to election, and justification is another sign of its manifestation.

## **Chapter XXII. Confirmation of This Doctrine from Scriptural Testimonies**

*(Election is not from foreknowledge of merit but is of God's sovereign purpose, 1-6)*

1. *Election vs. foreknowledge of merits (2:932)*

God is free to bestow his grace on whom he wills. E.g., why are we men and not oxen or asses? Instead of dogs, we are in God's image. We have in Christ the clearest mirror of election that we in the church may not be troubled about it. That is, even Jesus did not earn his righteousness but was given it.

2. *Election before creation and not associated with foreknowledge of merit (2:934)*

3. *Elected to be holy, not because already holy (2:935)*

4. *Romans, chs. 9 to 11, and similar passages (2:936)*

5. *The case of Jacob and Esau refuted the argument from works (2:937)*

6. *Jacob's election not to earthly blessings (2:938)*

*(Answers to opponents of this basis of election, which also is reprobation, 7-11)*

7. *Christ's witness concerning election (2:940)*

“Christ does not allow any of those whom he has once for all engrafted into his body to perish....By free adoption God makes those whom he wills to be his sons; the intrinsic cause of this is in himself, for he is content with his own secret good pleasure.”

8. *The church fathers, especially Augustine, on God's "foreknowledge" (2:941)*

9. *Is not election joined to God's "foreknowledge" of man's merits in so far as free grace makes just such merits possible? (2:943)*

10. *The universality of God's invitation and the particularity of election (2:943)*

“Although the voice of the gospel addresses all in general, yet the gift of faith is rare.”

“Faith is fitly joined to election, provided it takes second place.”

11. *Rejection also takes place not on the basis of works but solely according to God's will (2:946)*

Reprobation is not based on human works. Rejection is prior to acts of good or evil. It is, instead of works, of divine will.

**Chapter XXIII. Refutation of the False Accusations with Which This Doctrine Has Always Been Unjustly Burdened**

*(Reprobation the concomitant of election and an act of God's will, 1-3)*

1. *Election—but no reprobation? (2:947)*

Reprobation equals this, that those whom God passes over, he condemns, and this for no other reason than that he wills to exclude them from the inheritance which he predestines for his own children.

*(First objection: the doctrine of election makes God a tyrant, 2-3)*

2. *God's will is the rule of righteousness (2:949)*

The first objection is that the notion of reprobation makes God more a tyrant than a just judge. But God's will is and rightly ought to be the cause of all things that are. It has no prior cause. But God is not a lawless God who is a law unto himself. God is just to the

reprobate, who in fact deserves death. God's justice is not dependent upon our questioning or understanding.

3. *God is just toward the reprobate (2:950)*

*(God's justice not subject to our questioning, 4-7)*

4. *God's decree is also hidden in his justice (2:951)*

5. *God's hidden decree is not to be searched out but obediently marveled at (2:952)*

6. *Second objection: the doctrine of election takes guilt and responsibility away from man (2:953)*

The second objection is that election takes away guilt and responsibility from man, since these are imposed by necessity.

7. *God has also predestined the fall into sin (2:955)*

God did in fact know and ordain the fall into sin. God in glorious in his justice. Sinners are not excused, because God's sentence is in fact just.

*(God willed, not only permitted, Adam's fall and the rejection of the reprobate, but with justice, 8-11)*

8. *No distinction between God's will and God's permission (2:956)*

9. *Summary refutation of the second objection (2:957)*

10. *Third objection: the doctrine of election leads to the view that God shows partiality toward persons (2:958)*

Third, election seems like partiality to persons. But in fact election arise from God's own good and with reference to his mercy.

11. *God's mercy and righteousness in predestination (2:959)*

*(Preaching of predestination not injurious but useful, 12-14)*

12. *Fourth objection: the doctrine of election destroys all zeal for an upright life (2:960)*

Fourth, it seems that all carefulness and zeal for well-doing go to ruin. But scripture instructs a different attitude. We should tremble at God's judgment and esteem his mercy. Election has as its goal the holiness of life.

13. *Fifth objection: the doctrine of election makes all admonitions meaningless (2:961)*

Fifth, it makes admonitions meaningless. But see how Paul harmonized exhortation in his teaching.

14. *Augustine as the pattern for the right manner of preaching divine predestination (2:963)*

**Chapter XXIV. Election Is Confirmed by God's Call; Moreover, the Wicked Bring Upon Themselves the Just Destruction to Which They Are Destined**

*(The elect are effectually called, and incorporated into the communion of Christ, 1-5)*

1. *The call is dependent upon election and accordingly is a work of grace (2:964)*

The elect are called, so that the call is dependent upon election and is a matter of grace alone. Even preaching is not a full proof of election. God effectively leads his elect to faith. God designates as his children those whom he has called and appoints himself their Father.

2. *The manner of the call itself clearly indicates that it depends on grace alone (2:967)*

3. *Faith is the work of election, but election does not depend upon faith (2:967)*

Faith is also a work of election, so that election does not depend upon faith. That is, man is not a co-worker in the matter.

4. *The right and wrong way to attain certainty of election (2:968)*

Assurance of election is to be sought not in plumbing the depths of divine wisdom but in the latter signs that follow upon election. Believers feel that the benefits they receive daily from God's hand are derived from that secret adoption. The one clear and sufficient sign of election is our communion with Christ.

5. *Election is to be understood and recognized in Christ alone (2:970)*

Election is to be understood and recognized in Christ alone. That is, if we are in communion with Christ we are among the elect. Moreover, the firmness of our election is joined to our call, and this is another means of establishing our assurance. We are to trust in that we shall ever remain safe because we have been made his once for all. 3.22.1; 3.24.5-6

*(Under Christ's protection the perseverance of the elect is secure: Scripture passages cited in objection interpreted, 6-11)*

6. *Christ bestows upon his own the certainty that their election is irrevocable and lasting* (2:971)

As for perseverance, Christ has taken under his protection all whom the Father wished to be saved.

7. *He who truly believes cannot fall away* (2:973)

True believers never fall away. We should note that there is a general call to all and a special call to the elect.

8. *General and special calling [Matt. 22:2 ff.]* (2:974)

9. *The example of Judas is no counterevidence* (2:975)

“Predestination, rightly understood, brings no shaking of faith but rather its best confirmation.”

10. *The elect before their call. There is no “seed of election”* (2:976)

11. *Not growth from seed but divine deliverance* (2:977)

*(How God deals with the reprobate, 12-17)*

12. *God’s administration of justice toward the reprobate* (2:978)

13. *The preaching of the Word itself can conduce to hardness of heart* (2:979)

God can send the Word preached to those whose blindness he intends thereby to increase. The reason for this reprobation is God’s will. Let us not seek further. Let us not be unwilling to admit some ignorance where God’s wisdom rises to its height. 3.24.13-14; cf. 3.23.11

14. *The cause of hardness of heart* (2:981)

15. *Scriptural passages that seem to prove the opposite of the stated doctrine: (a) Ezek. 33:11* (2:982)

16. *(b) I Tim. 2:3-4, and similar passages* (2:983)

“Conversion is obviously in God’s hand....No mortal man approaches God unless God anticipates him.”

17. *Answers to further objections* (2:985)

“Since God’s mercy is offered to both sorts of men through the gospel, it is faith—the illumination of God—that distinguishes between pious and impious, so that the former feel the working of the gospel, while the latter derive no profit from it. Illumination itself also has God’s eternal election as its rule.”

### Chapter XXV. The Final Resurrection

*(Assertion of the doctrine of the final resurrection, 1-4)*

#### 1. Importance of and hindrances to the resurrection hope (2:987)

“Accordingly he alone has fully profited in the gospel who has accustomed himself to continual meditation upon the blessed resurrection.” 3.25.1 (2:988)

#### 2. Longing for union with God as motive for the hope of resurrection (2:988)

“They alone receive the fruit of Christ’s benefits who raise their minds to the resurrection.”

#### 3. The resurrection hoped for is that of the body: Christ’s resurrection, the prototype (2:989)

As for the difficulty of conceiving of the resurrection of the body, we have two helps in Scripture: the parallel of Christ’s resurrection, and the omnipotence of God. To speak only of the immortality of the soul is to despoil the image of God in man and to annihilate the temple of the Holy Spirit. It also makes the false assumption that there is no uncleanness in souls. Why should burial rites arise, except as a sign of a new life prepared for the bodies thus laid away. The rites were not superstition, but a precious aid to faith. Our resurrection will be in the same flesh, but the quality of it will be different.

#### 4. God’s omnipotence as foundation of the resurrection of the body (2:993)

“No one is truly persuaded of the coming resurrection unless he is seized with wonder, and ascribes to the power of God its due glory.”

*(Objections of various classes of opponents to the doctrine refuted, 5-9)*

#### 5. Pagan denial of resurrection countered by burial rites. The error of the chiliasts (2:994)

#### 6. Resurrection of the flesh but immortality of the soul! (2:996)

#### 7. Resurrection of that body in which we have been clothed in this life (2:998)

“For it would be utterly absurd that the bodies which God has dedicated to himself as temples should fall away into filth without hope of resurrection! What of the fact that they are also members of Christ? Or that God commands all their parts to be sanctified to him? Or that it is his will that his name be praised with men’s tongues, that pure hands be lifted

to himself, that sacrifices be offered? What madness is it for that part of man, deemed by the Heavenly Judge worthy of such shining honor, to be by mortal man reduced to dust beyond hope of restoration?"

8. *Significance of rites honoring the body* (2:1000)

*(The manner of resurrection)*

"First, we must hold, as I have indicated, that as to substance we shall be raised again in the same flesh we now bear, but that the quality will be different. So it was that, when the same flesh of Christ which had been offered as a sacrifice was raised up, it yet excelled in other gifts as if it had become utterly different... Since God has all the elements ready at his bidding, no difficulty will hinder his commanding earth, waters, and fire to restore what they seem to have consumed."

9. *The resurrection of the ungodly* (2:1003)

*(Man's life in the hereafter: eternal enjoyment of God's presence, or eternal misery in alienation from God, 10-12)*

10. *Everlasting blessedness* (2:1004)

"God contains the fullness of all good things in himself like an inexhaustible fountain."

11. *Disposing of superfluous questions* (2:1006)

12. *The lot of the reprobate* (2:1007)

"How wretched it is to be cut off from all fellowship with God."

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