

Calvin's Institutes, Book Three, *The Way in Which We Receive the Grace of Christ* [cont'd]

## CHAPTER II FAITH: ITS DEFINITION SET FORTH, AND ITS PROPERTIES EXPLAINED [part 2]

The estimated schedule for Book III, Chapter II is as follows:

<u>Topic</u>	<u>Sections</u>	<u>Class</u>
The Object of Faith is Christ	1	Dec 2, 2007
Faith and Knowledge	2-5	"
Faith and the Word of God	6-7	"
Unacceptable Definitions of Faith	8-13	Dec 9
A Detailed Definition of Faith	14-15	"
<u>Semester Break</u>		
Faith and Fear	16-28	
The Basis of Faith	29-32	
Faith Revealed in Our Hearts by the Spirit	33-37	
Refutation of Scholastic Objections	38-40	
Relation of Faith to Hope and Love	41-43	

This is the last class of the School of Discipleship Autumn semester. We will resume in the Spring semester where we leave off today!

Let us first review briefly what was covered last time:

Jesus Christ is the object of faith:

- 1) Calvin reviewed the logic that underlies the Gospel: The dreadful sentence of eternal death is pronounced over all those who break the Law of God, since it is utterly beyond our strength and ability to fulfill the law to the letter. But, the means of liberation is the appearance of Christ the Redeemer, through whom the mercy and pity of God come to us, provided we receive, in confidence, the promise of mercy and rest in it with steadfast hope.
- 2) Jesus Christ is the object of faith, since Christ says of himself, "I am the way, the truth, and the life." And, "He who has seen me has seen the Father."
- 3) True faith is based upon true knowledge of this gospel, whether that knowledge is strong or weak.
- 4) The knowledge of the gospel is found in the Word of God. In particular, the knowledge of the gospel is to [1] receive Christ as he is offered by the Father, [2] clothed with his gospel.
- 5) Therefore, understanding what word from God is the gospel is vital. Calvin teaches that by faith we believe the whole word, "But since man's heart is not aroused to [gospel] faith at every word of God (such as words of doom and judgment), we must find out at this point what, strictly speaking, faith looks to in the Word" upon which to seek gospel rest.

- 6) Calvin identifies the word of the gospel in the promise of grace, which testifies to us that the Father is merciful in Christ, since we can approach him in no other way. Thus, Calvin states that upon grace alone can the heart of man rest.
- 7) Calvin concludes with the following Trinitarian definition of faith (every word of which is important):

“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.” [Chapter II, Section 7]

At this point Calvin now begins to discuss defective definitions of faith, and will follow that discussion with an even fuller, detailed definition of faith.

Topic: *Various unacceptable significations of the term “faith,”* (sec. 8-13)

### Section 8 “Formed” and “unformed” faith

In the form of medieval theology at the time of the Reformation, it had become customary to speak of the different kinds of faith by dividing manifestations of faith into two categories, “formed” and “unformed.” Calvin wishes to criticize the nature of this discussion in the Institutes, because his learned readers need to have this point of theology addressed.

For our purpose, if we are profit from this discussion, we must even be taught what was meant by the terms “formed” and “unformed,” so that we can understand Calvin’s criticism. We will see that this is valuable for us to know.

#### “Unformed faith” [Lat. fides informis]

This is intellectual assent to the truths of God, the Bible, or Christ. This is not considered to be saving faith by either right-thinking Protestants or Roman Catholics. This is what we may call “historical faith.” That kind of faith is what the Reformers would call “knowledge of history.” It’s the kind of “faith” which people have who say, when you preach the gospel to them, “Yes, I believe all that,” but then who go on speaking and living as if it made no difference.

“Formed faith” [Lat. fides formata]

This medieval expression is based on the idea that “unformed faith,” as a sort of raw material, is “formed” by good works, or at least the intention to perform good works, into “formed faith.” This “formed faith,” in the Roman theology, lays real groundwork for justification, or may even justify in a provisional and incomplete sense.

Discussion

Having laid some groundwork of definitions, let us now dive into Calvin’s critique:

But before we proceed farther, some preliminary remarks will be necessary to explain difficulties that could otherwise offer a stumbling block to our readers. First, we must refute that worthless distinction between formed and unformed faith which is tossed about the schools.<sup>1</sup> For they imagine that people who are touched by no fear of God, no sense of piety, nevertheless believe whatever it is necessary to know for salvation. As if the Holy Spirit, by illuminating our hearts unto faith, were not the witness to us of our adoption! And yet they presumptuously dignify that persuasion [“unformed faith”], devoid of the fear of God, with the name “faith” even though all Scripture cries out against it.

What Calvin objects to is this: They are saying that “unformed faith” is good enough, as far as the requirement for the intellectual content of faith is concerned, and that the only thing that needs to be added is good works (or a good intent), in order for that faith to be formed into true and living faith. As Calvin sees it, this “unformed faith” is not Scriptural faith at all. It is not the product of the saving activity of the Holy Spirit. We all agree that “unformed faith” does not save. But, when the Holy Spirit creates real faith in our hearts, the spirit of adoption comes along with it. There is no such thing as real faith among those without the Spirit.

They [the Scholastics] would have faith to be an assent by which any despiser of God may receive what is offered from Scripture [i.e., the information]. But first they ought to have seen whether every man attains faith by his own effort, or whether through it the Holy Spirit is witness of his adoption. ... For the beginning of believing already contains within itself the reconciliation whereby man approaches God. But if they weighed Paul’s saying, “With the heart a man believes unto righteousness”<sup>2</sup> [Rom 10:10], they would cease to invent that cold quality of faith.<sup>3</sup>

What Calvin means here is that the Scholastic speculation has ruined the meaning of the word “faith” by making it out to be an alleged belief in historical facts of Scripture but without the Spiritual enlivenment by the Holy Spirit. For Calvin, this is just not Biblical faith, and it destroys the glory of the word “faith,” which is so important in the gospel preaching of the New Testament.

<sup>1</sup> By the term “schools” Calvin means the academic theology of the day that was so heavily affected by Aristotle’s philosophy. This is called the “Scholastic [school] philosophy.” The scholastic philosophy was regarded as an enemy by most of the Protestant Reformers, since it had been used to defy what they saw to be Scriptural teaching. This did not mean that Protestant Reformers of subsequent times would never use methods from the Scholastic philosophy. They would, if it served their purposes. In fact, beginning about 100 years after the Reformation, one enters the period of “Protestant Scholasticism.”

<sup>2</sup> In other words, since true faith believes unto righteousness, if a person is impious, and claims to have faith, his claim is false.

<sup>3</sup> Faith is a hot item for Calvin!

If we possessed only this one reason, it would have been sufficient to end the dispute: that very assent itself -- as I have already partially suggested, and will reiterate more fully -- is more of the heart than of the brain, and more of the disposition than of the understanding. For this reason, it is called "obedience of faith"<sup>4</sup> [Rom 1:5], and the Lord prefers no other obedience to it -- and justly, since nothing is more precious to him than his truth. To this truth believers set their seal as if they have affixed their signatures, as John the Baptist testifies [John 3:33]. Since there is no doubt about the matter, we establish in one word that they are speaking foolishly when they say that faith is "formed" when pious inclination is added to assent. For even assent rests upon such pious inclination -- at least such assent as is revealed in the Scriptures!<sup>5</sup>

A consequence of Calvin's teaching is this: Any attempt to "create" living faith merely by putting an unformed faith to work in pious exercises is futile. But, this futile method of creating "spirituality" is the most likely consequence of this teaching concerning formed and unformed faith. As a result, this method creates a false spirituality in the church, which deceives those who practice it into merely imagining that they are achieving a true faith.

Calvin now can include arguments he has already made earlier in this chapter:

But another much clearer argument now offers itself. Since faith embraces Christ, as offered to us by the Father [John 6:29] -- that is, since he is offered not only for righteousness, forgiveness of sins, and peace, but also for sanctification [1 Cor 1:30] and the fountain of the water of life [John 7:38; 4:14] -- without a doubt, no one can duly know him without at the same time apprehending the sanctification of the Spirit. Or, if anyone desires some plainer statement, faith rests upon the knowledge of Christ. And 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.<sup>6</sup>

### 9 - 13. Calvin deals with the so-called "faith" of those who are not pious

... we concede, for the purpose of instruction, that there are divers forms of [so-called] faith. But, while we wish to show what kind of knowledge of God can exist among the impious -- we nevertheless recognize and proclaim that there is only one kind of faith among the pious -- as Scripture teaches.

Calvin now describes a case of false faith:

... It is said that even Simon Magus believed [Acts 8:13], who a little later nevertheless betrayed his unbelief [v. 18].<sup>7</sup> When he is said to have had faith attributed to him, we do not understand the statement as do some who hold that he pretended in words a faith that he did not have in his heart. Rather, we consider that, conquered by the majesty of the gospel, he shows a certain sort of faith, and thus recognized Christ to be the author of life and salvation, so that he willingly enlisted under him. In the same way, in the Gospel of Luke [ch. 8, the parable of the 4 kinds of seeds]<sup>8</sup> they are said to believe for a while, in whom the seed of the Word is choked before it bears fruit, or immediately withers and dies even before it takes any root.

<sup>4</sup> It needs to be maintained that the obedience being spoken of here is not the obedience of good works that springs from faith, but the obedience of believing, as it is brought about by the Holy Spirit.

<sup>5</sup> His point is that the Holy Spirit, as he sets one apart to Christ, creates faith through the Word, and imparts himself inwardly, such that this faith is pious and submissive to God. Thus, real faith never exists apart from piety.

<sup>6</sup> To put it another way: Any "faith" which exists apart from a devout disposition is not Biblical faith.

<sup>7</sup> He tried to buy the Holy Spirit.

<sup>8</sup> **Luke 8:4-8** <sup>4</sup> And when a great multitude had gathered, and they had come to Him from every city, He spoke by a parable: <sup>5</sup> "A sower went out to sow his seed. And as he sowed, some fell by the wayside; and it was trampled down, and the birds

Calvin goes on to say that certain persons, prompted by a taste of the Word, actually do have some sense of its divine power, such that they develop signs of faith. However, the moral error (such as Simon Magus attempting to buy the Holy Spirit), or apostasy (such as those who give up the faith under persecution) indicates, Calvin says, that these persons never possessed the real faith of the pious at all. His explanation for their spiritual failure is this: Whatever sort of assent that they profess, it does not at all penetrate to the heart itself, there to remain fixed.<sup>9</sup>

The question then arises: What about us who believe? How do we keep ourselves from being deceived about the truth of our own faith?

Suppose someone objects that nothing more remains to believers to assure themselves of their adoption, I reply: although there is a great likeness and affinity between God's elect and those who are given a transitory faith, yet only in the elect does that confidence flourish which Paul extols, that they loudly proclaim Abba, Father [Gal 4:6; Rom 8:15]. Therefore, as God regenerates only the elect with incorruptible seed forever [1 Pet 1:23] so that the seed of life sown in their hearts may never perish, thus he firmly seals the gift of his adoption in them that it may be steady and sure.<sup>10</sup>

Calvin teaches that the firmness and steadiness of the faith/rest and confidence in God as Father are evidences of ones faith being truly wrought by the Holy Spirit.

But this does not at all hinder that lower working of the Spirit from taking its course even in the reprobate. In the meantime, believers are taught to examine themselves carefully and humbly, lest the confidence of the flesh creep in and replace assurance of faith.

Calvin sees this self-examination as protection against finding oneself in the grip of a false faith.

Besides this, the reprobate never receive anything but a confused awareness of grace, so that they grasp a shadow rather than the firm body of it. For the Spirit, strictly speaking, seals<sup>11</sup> forgiveness of sins in the elect alone, so that they apply it by special faith to their own use.

Calvin sees that the true believers apply Christ to their sins, so that the sense of forgiveness is primary with them.

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of the air devoured it. <sup>6</sup> "Some fell on rock; and as soon as it sprang up, it withered away because it lacked moisture. <sup>7</sup> "And some fell among thorns, and the thorns sprang up with it and choked it. <sup>8</sup> "But others fell on good ground, sprang up, and yielded a crop a hundredfold." When He had said these things He cried, "He who has ears to hear, let him hear!"

<sup>9</sup> Then His disciples asked Him, saying, "What does this parable mean?" <sup>10</sup> And He said, "To you it has been given to know the mysteries of the kingdom of God, but to the rest *it is given* in parables, that 'Seeing they may not see, And hearing they may not understand.' <sup>11</sup> " Now the parable is this: The seed is the word of God. <sup>12</sup> "Those by the wayside are the ones who hear; then the devil comes and takes away the word out of their hearts, lest they should believe and be saved. <sup>13</sup> "But the ones on the rock *are those* who, when they hear, receive the word with joy; and these have no root, who believe for a while and in time of temptation fall away. <sup>14</sup> "Now the ones *that* fell among thorns are those who, when they have heard, go out and are choked with cares, riches, and pleasures of life, and bring no fruit to maturity. <sup>15</sup> "But the ones *that* fell on the good ground are those who, having heard the word with a noble and good heart, keep it and bear fruit with patience.

<sup>9</sup> We need to understand here, that it is not our place to attempt to discern the truth or falsity of another's profession of faith, unless circumstances render it necessary (such as when church discipline is imposed by the elders of the church). We accept one-another's professions of faith as genuine, unless circumstances compel otherwise. However, it is right to use the principles of Scripture to discern the quality of our own faith.

<sup>10</sup> Calvin is basing assurance of genuine faith on the sense of adoption that the elect of God have when they believe in truth.

<sup>11</sup> The term "seal" refers to a spiritual assurance that is felt.

In the meantime we ought to grasp this: however deficient or weak faith may be in the elect, still, because the Spirit of God is for them the sure guarantee and seal of their adoption, the mark he has engraved can never be erased from their hearts; but on the wicked such light is shed as may pass away.

And,

But as a persuasion of God's fatherly love is not deeply rooted in the reprobate, so do they not perfectly reciprocate his love as sons, but behave like hirelings. For that Spirit of love was given to Christ alone on the condition that he instill it in his members. And surely that saying of Paul's is confined to the elect: "The love of God has been shed abroad in our hearts through the Holy Spirit, who has been given to us," that is, the love that generates the above-mentioned confidence that we can call upon him.

The consequence of Calvin's teaching in these sections is that our true assurance as real Christians is signified by these things:

1. Faith which rests in the grace of God, especially in the forgiveness of sins.
2. Faith which reaches the heart.
3. Faith in God as Father, evidenced by calling upon him in this way.
4. Keeping a good conscience (which proceeds from perpetual repentance, and receiving the forgiveness of sins).
5. Perseverance in difficulties.

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

From paragraph 7 (which is also reproduced above on p. 2):

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.

#### 14. Faith as higher knowledge

... When we call faith "knowledge" we do not mean comprehension of the sort that is commonly concerned with those things which fall under human sense perception. For faith is so far above sense that man's mind has to go beyond and rise above itself in order to attain it. Even where the mind has attained, it does not comprehend<sup>12</sup> what it feels. But while it is persuaded of what it does not grasp, by the very certainty of its persuasion it understands more than if it perceived anything human by its own capacity. Paul, therefore, beautifully describes it as the power "to comprehend ... what is the breadth and length and depth and height, and to know the love of Christ, which surpasses knowledge [Eph 3:18-19]. He means that what our mind embraces by faith is in every way infinite, and that this kind of knowledge is far more lofty than all understanding. Nevertheless, the Lord has "made manifest to his saints" the secret of his will, which had been "hidden for ages and generations" [Col 1:26;

<sup>12</sup> The term "comprehend" means to mentally encompass the full scope of the subject. This we cannot do for divine things.

2:2]. For very good reason, then, faith is frequently called “recognition” [Eph 1:17; 4:13; Col 1:9; 3:10; 1 Tim 2:4; Titus 1:1; Phil 6; 2 Pet 2:21], but by John, “knowledge.” For he declares that believers know themselves to be God’s children [1 John 3:2]. And obviously they surely know this. But they are more strengthened by the persuasion of divine truth than instructed by rational proof. Paul’s words also point this out: “While dwelling in this body, we wander from the Lord,<sup>13</sup> for we walk by faith, not by sight” [2 Cor 5:6-7]. By these words he shows that those things which we know through faith are nonetheless absent from us and go unseen. From this we conclude that the knowledge of faith consists in assurance rather than in comprehension.<sup>14</sup>

## 15. Faith implies certainty

Calvin wishes to speak our lack of certainty in our faith. This is a problem for us, because

unbelief is so deeply rooted in our hearts, and we are so inclined to it, that not without hard struggle is each one able to persuade himself of what all confess with the mouth: namely, that God is faithful.<sup>15</sup> Especially when it comes to reality itself, every man’s wavering uncovers hidden weakness. And not without cause the Holy Spirit with such notable titles ascribes authority to the Word of God. He wishes to cure the disease I have mentioned so that among us God may obtain full faith in his promises.<sup>16</sup> ... Surely, as often as God commends his Word to us, he indirectly rebukes us for our unbelief, for he has no other intention than to uproot perverse doubts from our hearts.<sup>17</sup>

Also, there are very many who so conceive God’s mercy that they receive almost no consolation from it. They are constrained with miserable anxiety at the same time as they are in doubt whether he will be merciful to them because they confine that very kindness of which they seem utterly persuaded within too narrow limits. For among themselves they ponder that it is indeed great and abundant, shed upon many, available and ready for all; but that it is uncertain whether it will even come to them, or rather, whether they will come to it. ... But there is a far different feeling of full assurance that in the Scriptures is always attributed to faith. It is this which puts beyond doubt God’s goodness clearly manifested for us [Col 2:2<sup>18</sup>; 1 Thess 1:5<sup>19</sup>; Heb 6:11; 10:22<sup>20</sup>]. But that cannot happen without our truly feeling its sweetness and experiencing it in ourselves. For this reason, the apostle derives confidence from faith, and from confidence, in turn, boldness. For he states: “Through Christ we have boldness and access with confidence which is through faith in him” [Eph 3:12]. By these words he obviously shows that there is no right faith except when we dare with tranquil hearts to stand in God’s sight. This bold-

<sup>13</sup> By “wandering from the Lord” he means we are on our pilgrimage but not in the Lord’s presence.

<sup>14</sup> Repeating again, “comprehension” means mental mastery of the whole truth, which is not possible for us. But, there is the knowledge of Christ and the gospel, as Calvin has taught before.

<sup>15</sup> It’s important that the personal defect isn’t a lack of “strength” in one of our attributes (faith), but a lack of trust in the God of promise.

<sup>16</sup> Our weakness of faith is not due to a lack of effort on our part to “work it up,” but is due to a lack of trust in the promises of God. This has to be remedied by hearing those promises -- over and over.

<sup>17</sup> God is the strength of our faith.

<sup>18</sup> **Colossians 2:1** ¶ For I want you to know what a great conflict I have for you and those in Laodicea, and *for* as many as have not seen my face in the flesh, <sup>2</sup> that their hearts may be encouraged, being knit together in love, and *attaining to all riches of the full assurance of understanding, to the knowledge of the mystery of God, both of the Father and of Christ,* <sup>3</sup> in whom are hidden all the treasures of wisdom and knowledge.

<sup>19</sup> **1 Thessalonians 1:5** <sup>5</sup> For our gospel did not come to you in word only, but also in power, and in the Holy Spirit and in much assurance, as you know what kind of men we were among you for your sake.

<sup>20</sup> **Hebrews 10:22** <sup>22</sup> let us draw near with a true heart in full assurance of faith, having our hearts sprinkled from an evil conscience and our bodies washed with pure water.

ness arises only out of a sure confidence in divine benevolence and salvation. This is so true that the word "faith" is very often used for confidence.

#### 16. The chief hinge of faith

Here, indeed, is the chief hinge on which faith turns: that we do not regard the promises of mercy that God offers as true only outside ourselves, but not at all in us; rather that we make them ours by inwardly embracing them. Hence, at last is born that confidence which Paul elsewhere calls "peace" [Rom 5:1], ...