

INSTITUTES OF THE
CHRISTIAN RELIGION

BOOK III: THE MODE OF
OBTAINING THE GRACE OF
CHRIST, THE BENEFIT IT
CONFERS, AND THE EFFECTS
RESULTING FROM IT

JOHN CALVIN

*Translated by Henry Beveridge
with an Introduction by Toby Sumpter
& Discussion Questions and Answers by Douglas Wilson*

CONTENTS

INTRODUCTION BY TOBY SUMPTER	i
SUMMARY	1
1: THE BENEFITS OF CHRIST MADE AVAILABLE TO US BY THE SECRET OPERATION OF THE SPIRIT.	3
2: OF FAITH. THE DEFINITION OF IT. ITS PECULIAR PROPERTIES	11
3: REGENERATION BY FAITH. OF REPENTANCE	77
4: PENITENCE, AS EXPLAINED IN THE SOPHISTICAL JARGON OF THE SCHOOLMEN, WIDELY DIFFERENT FROM THE PURITY REQUIRED BY THE GOSPEL. OF CONFESSION AND SATISFACTIONS..	115
5: OF THE MODES OF SUPPLEMENTING SATISFACTIONS—VIZ. INDULGENCES AND PURGATORY	175
6: THE LIFE OF A CHRISTIAN MAN. SCRIPTURAL ARGUMENTS EXHORTING TO IT	195

7: A SUMMARY OF THE CHRISTIAN LIFE. OF SELF-DENIAL. .203

8: OF BEARING THE CROSS—ONE BRANCH OF SELF-DENIAL
.....221

9: OF MEDITATING ON THE FUTURE LIFE235

10: HOW TO USE THE PRESENT LIFE, AND THE COMFORTS OF
IT245

11: OF JUSTIFICATION BY FAITH. BOTH THE NAME AND THE
REALITY DEFINED253

12: NECESSITY OF CONTEMPLATING THE JUDGMENT-SEAT
OF GOD, IN ORDER TO BE SERIOUSLY CONVINCED OF THE
DOCTRINE OF GRATUITOUS JUSTIFICATION291

13: TWO THINGS TO BE OBSERVED IN GRATUITOUS
JUSTIFICATION305

14: THE BEGINNING OF JUSTIFICATION. IN WHAT SENSE
PROGRESSIVE313

15: THE BOASTED MERIT OF WORKS SUBVERSIVE BOTH OF
THE GLORY OF GOD, IN BESTOWING RIGHTEOUSNESS,
AND OF THE CERTAINTY OF SALVATION341

16: REFUTATION OF THE CALUMNIES BY WHICH IT IS
ATTEMPTED TO THROW ODIUM ON THIS DOCTRINE. .353

17: THE PROMISES OF THE LAW AND THE GOSPEL
RECONCILED361

18: THE RIGHTEOUSNESS OF WORKS IMPROPERLY INFERRED
FROM REWARDS387

19: OF CHRISTIAN LIBERTY	405
20: OF PRAYER—A PERPETUAL EXERCISE OF FAITH. THE DAILY BENEFITS DERIVED FROM IT	427
21: OF THE ETERNAL ELECTION, BY WHICH GOD HAS PREDESTINATED SOME TO SALVATION AND OTHERS TO DESTRUCTION	519
22: THIS DOCTRINE CONFIRMED BY PROOFS FROM SCRIPTURE	535
23: REFUTATION OF THE CALUMNIES BY WHICH THIS DOCTRINE IS ALWAYS UNJUSTLY ASSAILED	557
24: ELECTION CONFIRMED BY THE CALLING OF GOD. THE REPROBATE BRING UPON THEMSELVES THE RIGHTEOUS DESTRUCTION TO WHICH THEY ARE DOOMED.	581
25: OF THE LAST RESURRECTION	613
ANSWERS TO STUDY GUIDE QUESTIONS	641

INTRODUCTION

Perhaps one of the most surprising experiences in reading John Calvin's *Institutes of the Christian Religion* is the warmth that fills them. Calvin is not at all soft or overly emotional; he is rigorous, sturdy, even rough (in all the right ways). But if you have picked up on any of the caricatures of John Calvin, you may be surprised to find him describing faith and repentance, justification and election, and holiness and heaven in ways that are startlingly moving. Do not let me mislead you, Calvin was a theologian and an academic. Calvin was a stern spiritual general of the church. His work is at war with the world, the flesh, and the devil, and he does not take the battle lightly. Paragraph after paragraph consists of volley after volley in which Calvin meticulously aims and fires the Word of God at sinful hearts, lofty arguments, and arrogant corruptions in the world and the church. Just when you think he's laid low an enemy with the last six chapters on repentance, he adjusts his aim and fires off six more. Just when you think there can't possibly be anything left of the Roman doctrines of indulgences or purgatory or private confession or meritorious works, Calvin a few more stones still standing. And yet, through the meticulous barrage, just when you might be tempted to think him some kind of Biblical or theological machine, his words crest again with an unmistakable light and warmth.

Book Three is entitled “The way in which we receive the grace of Christ: What benefits come to us from it, and what effects follow.” Recall that Calvin’s *Institutes* roughly follows the outline of the Apostles’ Creed, which is broadly Trinitarian in structure, tracing the work of the Father, Son, and Holy Spirit. While the First Book focused on God the Father and Book Two focused on the work of Christ the Son, Book Three takes up the ministry of God the Spirit, and Book Four continues that same theme as Calvin takes up the doctrine of the church. Here in Book Three Calvin begins with the ministry of the Spirit granting the gift of saving faith and distinguishes Christian repentance from various errors. He continues, describing the Christian life as fundamentally a path of self-denial under God’s blessing, and then arrives at the doctrine of justification by faith alone. Finally, Calvin explains Christian freedom and the vital role of prayer, both grounded in God’s eternal election, and he closes with a meditation on the final resurrection.

If there is a common element, a thread wound through Calvin’s work holding his warmth of expression together, I would argue that it is Calvin’s unrelenting grasp of God’s gracious sovereignty. Man contributes nothing but sin and corruption to his salvation; God is the source of all goodness, righteousness, and glory. All is mercy. All is grace, freely given, and for nothing found in man. This is the touchstone of his work. It’s what he comes back to again and again. In other words, what fires Calvin’s theology is a deep and abiding conviction and experience of God’s goodness planning, pursuing, initiating, saving, caring for Christians throughout their lives, and as the Good Shepherd, carrying them home and to the final resurrection.

It might come as surprise to some, though he is so universally famous for it now, but Calvin’s work on the doctrine of election and predestination comes here, towards the end of his work on the Holy Spirit and the Christian life – since the Holy Spirit is the “Spirit of adoption” and the Spirit seals in our hearts our certain salvation.

SUMMARY

The two former Books treated of God the Creator and Redeemer. This Book, which contains a full exposition of the Third Part of the Apostles' Creed, treats of the mode of procuring the grace of Christ, the benefits which we derive and the effects which follow from it, or of the operations of the Holy Spirit in regard to our salvation.

The subject is comprehended under seven principal heads, which almost all point to the same end, namely, the doctrine of faith.

I. As it is by the secret and special operation of the Holy Spirit that we enjoy Christ and all his benefits, the First Chapter treats of this operation, which is the foundation of faith, new life, and all holy exercises.

II. Faith being, as it were, the hand by which we embrace Christ the Redeemer, offered to us by the Holy Spirit, Faith is fully considered in the Second Chapter.

III. In further explanation of Saving Faith, and the benefits derived from it, it is mentioned that true repentance always flows from true faith. The doctrine of Repentance is considered generally in the Third Chapter, Popish Repentance in the Fourth Chapter, Indulgences and Purgatory in the Fifth Chapter. Chapters Sixth to Tenth are devoted to a special consideration of the different parts of true Repentance—viz. mortification of the flesh, and quickening of the Spirit.

IV. More clearly to show the utility of this Faith, and the effects resulting from it, the doctrine of Justification by Faith is explained in the Eleventh Chapter, and certain questions connected with it explained from the Twelfth to the Eighteenth Chapter. Christian liberty a kind of accessory to Justification, is considered in the Nineteenth Chapter.

V. The Twentieth Chapter is devoted to Prayer, the principal exercise of faith, and, as it were, the medium or instrument through which we daily procure blessings from God.

VI. As all do not indiscriminately embrace the fellowship of Christ offered in the Gospel, but those only whom the Lord favors with the effectual and special grace of his Spirit, lest any should impugn this arrangement, Chapters Twenty-First to Twenty-Fourth are occupied with a necessary and apposite discussion of the subject of Election.

VII. Lastly, As the hard warfare which the Christian is obliged constantly to wage may have the effect of disheartening him, it is shown how it may be alleviated by meditating on the final resurrection. Hence the subject of the Resurrection is considered in the Twenty-Fifth Chapter.

CHAPTER 1

The benefits of Christ made available to us by the secret operation of the Spirit.

The three divisions of this chapter are—I. The secret operation of the Holy Spirit, which seals our salvation, should be considered first in Christ the Mediator as our Head, sec. 1 and 2.

II. The titles given to the Holy Spirit show that we become members of Christ by his grace and energy, sec. 3.

III. As the special influence of the Holy Spirit is manifested in the gift of faith, the former is a proper introduction to the latter, and thus prepares for the second chapter, sec. 4.

Outline:

1. The Holy Spirit the bond which unites us with Christ. This the result of faith produced by the secret operation of the Holy Spirit. This obvious from Scripture.

2. In Christ the Mediator, the gifts of the Holy Spirit are to be seen in all their fullness. To what end. Why the Holy Spirit is called the Spirit of the Father and the Son.

3. Titles of the Spirit—1. The Spirit of adoption. 2. An earnest and seal. 3. Water. 4. Life. 5. Oil and unction. 6. Fire. 7. A fountain. 8. The word of God. Use of these titles.

4. Faith being the special work of the Holy Spirit, the power and efficacy of the Holy Spirit usually ascribed to it.

We must now see in what way we become possessed of the blessings which God has bestowed on his only-begotten Son, not for private use, but to enrich the poor and needy. And the first thing to be attended to is, that so long as we are without Christ and separated from him, nothing which he suffered and did for the salvation of the human race is of the least benefit to us. To communicate to us the blessings which he received from the Father, he must become ours and dwell in us. Accordingly, he is called our Head, and the first-born among many brethren, while, on the other hand, we are said to be ingrafted into him and clothed with him, all which he possesses being, as I have said, nothing to us until we become one with him. And although it is true that we obtain this by faith, yet since we see that all do not indiscriminately embrace the offer of Christ which is made by the gospel, the very nature of the case teaches us to ascend higher, and inquire into the secret efficacy of the Spirit, to which it is owing that we enjoy Christ and all his blessings. I have already treated of the eternal essence and divinity of the Spirit (Book 1, chap. 13, sect. 14-15); let us at present attend to the special point, that Christ came by water and blood, as the Spirit testifies concerning him, that we might not lose the benefits of the salvation which he has purchased. For as there are said to be three witnesses in heaven, the Father, the Word, and the Spirit, so there are also three on the earth, namely, water, blood, and Spirit. It is not without cause that the testimony of the Spirit is twice mentioned, a testimony which is engraven on our hearts by way of seal, and thus seals the cleansing and sacrifice of Christ. For which reason, also, Peter says, that believers are “elect”

“through sanctification of the Spirit, unto obedience and sprinkling of the blood of Jesus Christ” (1 Pet. 1:2). By these words he reminds us, that if the shedding of his sacred blood is not to be in vain, our souls must be washed in it by the secret cleansing of the Holy Spirit. For which reason, also, Paul, speaking of cleansing and purification, says, “but ye are washed, but ye are sanctified, but ye are justified in the name of the Lord Jesus and by the Spirit of our God” (1 Cor. 6:11). The whole comes to this that the Holy Spirit is the bond by which Christ effectually binds us to himself. Here we may refer to what was said in the last Book concerning his anointing.

2. But in order to have a clearer view of this most important subject, we must remember that Christ came provided with the Holy Spirit after a peculiar manner, namely, that he might separate us from the world, and unite us in the hope of an eternal inheritance. Hence the Spirit is called the Spirit of sanctification, because he quickens and cherishes us, not merely by the general energy which is seen in the human race, as well as other animals, but because he is the seed and root of heavenly life in us. Accordingly, one of the highest commendations which the prophets give to the kingdom of Christ is, that under it the Spirit would be poured out in richer abundance. One of the most remarkable passages is that of Joel, “It shall come to pass afterward, that I will pour out my Spirit upon all flesh” (Joel 2:28). For although the prophet seems to confine the gifts of the Spirit to the office of prophesying, he yet intimates under a figure, that God will, by the illumination of his Spirit, provide himself with disciples who had previously been altogether ignorant of heavenly doctrine. Moreover, as it is for the sake of his Son that God bestows the Holy Spirit upon us, and yet has deposited him in all his fullness with the Son, to be the minister and dispenser of his liberality, he is called at one time the Spirit of the Father, at another the Spirit of the Son: “Ye are not in the flesh but in the Spirit, if so be that the Spirit of God dwell in you. Now, if any man have not the Spirit of Christ, he is none

of his" (Rom. 8:9); and hence he encourages us to hope for complete renovation: "If the Spirit of him that raised up Jesus from the dead dwell in you, he that raised up Christ from the dead shall also quicken your mortal bodies by his Spirit that dwelleth in you" (Rom. 8:11). There is no inconsistency in ascribing the glory of those gifts to the Father, inasmuch as he is the author of them, and, at the same time, ascribing them to Christ, with whom they have been deposited, that he may bestow them on his people. Hence he invites all the thirsty to come unto him and drink (John 7:37). And Paul teaches, that "unto every one of us is given grace, according to the measure of the gift of Christ" (Eph. 4:7). And we must remember, that the Spirit is called the Spirit of Christ, not only inasmuch as the eternal Word of God is with the Father united with the Spirit, but also in respect of his office of Mediator; because, had he not been endued with the energy of the Spirit, he had come to us in vain. In this sense he is called the "last Adam," and said to have been sent from heaven "a quickening Spirit" (1 Cor. 15:45), where Paul contrasts the special life which Christ breathes into his people, that they may be one with him with the animal life which is common even to the reprobate. In like manner, when he prays that believers may have "the grace of our Lord Jesus Christ, and the love of God," he at the same time adds, "the communion of the Holy Ghost," without which no man shall ever taste the paternal favor of God, or the benefits of Christ. Thus, also, in another passage he says, "The love of God is shed abroad in our hearts by the Holy Ghost, which is given unto us" (Rom. 5:5).

3. Here it will be proper to point out the titles which the Scripture bestows on the Spirit, when it treats of the commencement and entire renewal of our salvation. First, he is called the "Spirit of adoption," because he is witness to us of the free favor with which God the Father embraced us in his well-beloved and only-begotten Son, so as to become our Fathers and give us boldness of access to him; nays he dictates the very words, so that we can boldly cry, "Abba, Father." For

the same reason, he is said to have “sealed us, and given the earnest of the Spirit in our hearts,” because, as pilgrims in the world, and persons in a manner dead, he so quickens us from above as to assure us that our salvation is safe in the keeping of a faithful God. Hence, also, the Spirit is said to be “life because of righteousness.” But since it is his secret irrigation that makes us bud forth and produce the fruits of righteousness, he is repeatedly described as water. Thus in Isaiah “Ho, every one that thirsteth, come ye to the waters.” Again, “I will pour water upon him that is thirsty, and floods upon the dry ground.” Corresponding to this are the words of our Savior, to which I lately referred, “If any man thirst, let him come unto me and drink.” Sometimes, indeed, he receives this name from his energy in cleansing and purifying, as in Ezekiel, where the Lord promises, “Then will I sprinkle you with clean water, and ye shall be clean.” As those sprinkled with the Spirit are restored to the full vigor of life, he hence obtains the names of “Oil” and “Unction.” On the other hand, as he is constantly employed in subduing and destroying the vices of our concupiscence, and inflaming our hearts with the love of God and piety, he hence receives the name of Fire. In fine, he is described to us as a Fountain, whence all heavenly riches flow to us; or as the Hand by which God exerts his power, because by his divine inspiration he so breathes divine life into us, that we are no longer acted upon by ourselves, but ruled by his motion and agency, so that everything good in us is the fruit of his grace, while our own endowments without him are mere darkness of mind and perverseness of heart. Already, indeed, it has been clearly shown, that until our minds are intent on the Spirit, Christ is in a manner unemployed, because we view him coldly without us, and so at a distance from us. Now we know that he is of no avail save only to those to whom he is a head and the first-born among the brethren, to those, in fine, who are clothed with him. To this union alone it is owing that, in regard to us, the Savior has not come in vain. To this is to be referred that sacred marriage, by which

we become bone of his bone, and flesh of his flesh, and so one with him (Eph. 5:30), for it is by the Spirit alone that he unites himself to us. By the same grace and energy of the Spirit we become his members, so that he keeps us under him, and we in our turn possess him.

4. But as faith is his principal work, all those passages which express his power and operations are, in a great measure, referred to it, as it is, only by faith that he brings us to the light of the Gospel, as John teaches, that to those who believe in Christ is given the privilege "to become the sons of God, even to them that believe in his name, which were born not of blood, nor of the will of the flesh, nor of the will of man, but of God" (John 1:12). Opposing God to flesh and blood, he declares it to be a supernatural gift, that those who would otherwise remain in unbelief, receive Christ by faith. Similar to this is our Savior's reply to Peter, "Flesh and blood has not revealed it unto thee, but my Father which is in heaven" (Matt. 16:17). These things I now briefly advert to, as I have fully considered them elsewhere. To the same effect Paul says to the Ephesians, "Ye were sealed with that Holy Spirit of promise" (Eph. 1:13); thus showing that he is the internal teacher, by whose agency the promise of salvation, which would otherwise only strike the air or our ears, penetrates into our minds. In like manner, he says to the Thessalonians, "God has from the beginning chosen you to salvation, through sanctification of the Spirit and belief of the truth" (2 Thess. 2:13); by this passage briefly reminding us, that faith itself is produced only by the Spirit. This John explains more distinctly, "We know that he abideth in us, by the Spirit which he has given us;" again, "Hereby know we that we dwell in him and he in us, because he has given us of his Spirit" (1 John 3:24; 4:13). Accordingly to make his disciples capable of heavenly wisdom, Christ promised them "the Spirit of truth, whom the world cannot receive" (John 14:17). And he assigns it to him, as his proper office, to bring to remembrance the things which he had verbally taught; for in vain would light be offered to the blind, did not that Spirit of

understanding open the intellectual eye; so that he himself may be properly termed the key by which the treasures of the heavenly kingdom are unlocked, and his illumination, the eye of the mind by which we are enabled to see: hence Paul so highly commends the ministry of the Spirit (2 Cor. 3:6), since teachers would cry aloud to no purpose, did not Christ, the internal teacher, by means of his Spirit, draw to himself those who are given him of the Father. Therefore, as we have said that salvation is perfected in the person of Christ, so, in order to make us partakers of it, he baptizes us “with the Holy Spirit and with fire” (Luke 3:16), enlightening us into the faith of his Gospel, and so regenerating us to be new creatures. Thus cleansed from all pollution, he dedicates us as holy temples to the Lord.

Study Guide Questions

Section 1

1. What has to happen before all Christ’s benefits become ours?
2. What is the bond that unites us to Christ?

Section 2

1. What does the Spirit do for all living creatures?
2. But what does He do for the believers?
3. Does the Spirit belong to the Father or the Son?

Section 3

1. What are some of the titles or names given to the Spirit that Calvin records here?

Section 4

1. What is the principal work of the Holy Spirit?

CHAPTER 2

Of faith. The definition of it. Its peculiar properties.

This chapter consists of three principal parts.

I. A brief explanation of certain matters pertaining to the doctrine of Faith, sec. 1-14. First, of the object of faith, sec. 1. Second, of Implicit Faith, sec. 2-6. Third, Definition of Faith, sec. 7. Fourth, the various meanings of the term Faith, sec. 8-13.

II. A full exposition of the definition given in the seventh section, sec. 14-40.

III. A brief confirmation of the definition by the authority of an Apostle. The mutual relation between faith, hope, and charity, sec. 41-43.

Outline:

A brief recapitulation of the leading points of the whole discussion. The scope of this chapter. The necessity of the doctrine of faith. This doctrine obscured by the Schoolmen, who make God the object of faith, without referring to Christ. The Schoolmen refuted by various passages.

2. The dogma of implicit faith refuted. It destroys faith, which consists in a knowledge of the divine will. What this will is, and how necessary the knowledge of it.

3. Many things are and will continue to be implicitly believed. Faith, however, consists in the knowledge of God and Christ, not in a reverence for the Church. Another refutation from the absurdities to which this dogma leads.

4. In what sense our faith may be said to be implicit. Examples in the Apostles, in the holy women, and in all believers.

5. In some, faith is implicit, as being a preparation for faith. This, however, widely different from the implicit faith of the Schoolmen.

6. The word of God has a similar relation to faith, the word being, as it were, the source and basis of faith, and the mirror in which it beholds God. Confirmation from various passages of Scripture. Without the knowledge of the word there can be no faith. Sum of the discussion of the Scholastic doctrine of implicit faith.

7. What faith properly has respect to in the word of God, namely, the promise of grace offered in Christ, provided it be embraced with faith. Proper definition of faith.

8. Scholastic distinction between faith formed and unformed, refuted by a consideration of the nature of faith, which, as the gift of the Spirit, cannot possibly be disjoined from pious affection.

9. Objection from a passage of Paul. Answer to it. Error of the Schoolmen in giving only one meaning to faith, whereas it has many meanings. The testimony of faith improperly ascribed to two classes of men.

10. View to be taken of this. Who those are that believe for a time. The faith of hypocrites. With whom they may be compared.

11. Why faith attributed to the reprobate. Objection. Answer. What perception of grace in the reprobate. How the elect are distinguished from the reprobate.

ANSWERS FOR STUDY GUIDE QUESTIONS

Chapter One

Section 1

1. What has to happen before all Christ's benefits become ours?

We have to grow up into one body with Him.

2. What is the bond that unites us to Christ?

The Holy Spirit.

Section 2

1. What does the Spirit do for all living creatures?

He quickens and nourishes them in what we call their natural life.

2. But what does He do for the believers?

He is also the root and seed of heavenly life in us.

3. Does the Spirit belong to the Father or the Son?

Both. He is sometimes called the Spirit of the Father, sometimes the Spirit of the Son.

Section 3

1. What are some of the titles or names given to the Spirit that Calvin records here?

Spirit of adoption, guarantee and seal, life, water, oil, fire, and more.

Section 4

1. What is the principal work of the Holy Spirit?

Faith is the principal work of the Holy Spirit.

Chapter Two

Section 1

1. Is it hard for us to keep the law?

Not only hard, but beyond our strength entirely.

2. What inadequate notion of faith does Calvin address first?

Nothing deeper than a common assent to the gospel history.

3. What two things must we know?

Our destination and the way to it.

4. How does Christ the God/man help us in this?

As God He is the destination; as man He is the way.

Section 2

1. What fiction does Calvin reject?

The idea of implicit faith, faith in whatever the church teaches.

Section 3

1. Does Calvin believe that ignorance should be tempered by humility?

Yes, but it would be absurd to call this faith.

2. What does Scripture regularly teach about this?

That understanding is joined with faith.

Section 4

1. Does Calvin believe that there is such a thing as implicit faith?

Yes, but only to the extent that certain things are hidden from us.

Section 5

1. Is there something else that we may call implicit faith?

Yes. There is a demeanor that is actually preparation for faith. It is a good thing, but it is not yet faith.

2. Are there believers who are not yet believers in an exact sense?

Yes. They are in the process of being drawn in.

Section 6

1. How must we receive Christ?

As He is offered by the Father, that is, clothed in the gospel.

2. How does Paul define faith?

As the obedience that is given to the gospel.

Section 7

1. Does the word of God automatically build faith?

No. Some statements from God will do nothing but shake our faith.

2. Should we decide that God is well disposed toward us?

Not unless He gives us a witness of Himself.

Section 8

1. What does Calvin think of the scholastic distinction between formed and unformed faith?

He calls it worthless.

2. How does the assent of faith work?

It comes more from the heart than from the brain and is called the obedience of faith.

3. What can faith not be separated from?

A devout disposition.

Section 9

1. How does Calvin answer the proof from 1 Corinthians 13 that argues that if faith is described as being without love, there must be something like unformed faith?

Calvin shows that “faith” in that passage is talking about miraculous powers.

2. What mistake is made by Calvin’s adversaries here?

They argue as though the definition of a word must be the same everywhere in Scripture.