

The Holy Spirit and Faith

This lesson covers the first two chapters of Book III of the *Institutes*. We will spend some time considering Book III, its title, what it means, and how it relates to the first two books. Then I will cover the topic of the Holy Spirit, which is chapter 1, and then faith, which is chapter 2. First of all, our prayer again comes from Calvin as we begin to think about these important topics. Let us pray.

“Grant, Almighty God, that, as we are prone to every kind of wickedness, and are easily led away to imitate it when there is any excuse for going astray, and any opportunity is offered; O grant that, being strengthened by the help of Thy Spirit, we may continue in purity of faith, and that what we have learned concerning Thee that Thou art a Spirit, may so profit us that we may worship Thee in Spirit and with a sincere heart, and never turn aside after the corruptions of the world nor think we can deceive Thee. But may we so devote our souls and bodies to Thee that our life may in every part of it testify that we are a pure and holy sacrifice to Thee in Christ Jesus our Lord. Amen.”

Book III is titled “The Way in Which We Receive the Grace of Christ, What Benefits Come to Us from it, and What Effects Follow.” Remember that Book I was “The Knowledge of God the Creator” and Book II was “The Knowledge of God the Redeemer in Christ.” As we think about that, we may want to say that the first two books give us the revelation of God the Creator and the revelation of God the Redeemer, but strictly speaking, knowledge of God does not come until Book III. That is because, until we have the Holy Spirit applying the truth of the Bible to our hearts, which is what happens in Book III in the chapter on faith, there may be revelation, but there is not true knowledge. God reveals Himself, but that revelation is not received profitably until we come to Book III, chapter 2, “The Way in Which We Receive the Grace of Christ, What Benefits Come to Us from it, and What Effects Follow.”

The grace of Christ is Book II. Christ is Book II. “The Way” is Christ being applied to us by the Holy Spirit, through faith. As we think of the way that we receive the grace of Christ, then we are sent back to Book II to realize that the grace of Christ is set forth for us in Book II. There is His incarnation, His being united to us, His life, and His death. The grace of Christ is the theme of Book II. Yet, as Calvin said in Book III, chapter 1, section 1, “As long as Christ remains outside of us, all He has done for the salvation of the human race remains useless and of no value for us.” In a sense, Calvin is saying that Book II is useless. The grace of Christ that we studied in such detail in Book II is of no value or benefit to us as long as Christ remains outside of us. Christ came into the world, lived, and died, but all that is outside of us, until we come to Book III. Again Calvin said, “As long as Christ remains outside of us, and we are separated from Him, all that He has suffered and done for the salvation of the human race remains useless and of no value for us.”

Fortunately, however, that is not the end of the story because there is Book III. In Book III is Calvin’s description of the union of Christ with the believer. There is a twofold union that takes place. In Book II there is the union of Christ with humanity in His incarnation. In Book III there is the union of the individual believer with Christ by the Holy Spirit. Calvin said that Christ is not a “private” person. That means, what He did, what He suffered, and what He accomplished He did not do for Himself alone. Rather, all that He was and all that He did was done for His people.

So Calvin writes about the way in which we receive Christ. Calvin said, “Therefore, to share with us what He has received from the Father, He had to become ours and dwell within us.” The movement from Book II, the objective Christ, to Book III, Christ dwelling within us, is accomplished by the work

of the Holy Spirit. The chief work of the Spirit is faith. It is the work of the Spirit, producing faith in us, that brings the objective Christ within us to dwell as we are united with Him and He with us.

The title of Book III speaks about the “way” and then about the “benefits” that come from it. The way is through the work of the Spirit, taking Christ and by faith implanting Christ in our hearts. The benefits that come to us from that work of the Spirit are twofold. One is regeneration, which is the new birth, the new life, and the other is justification. Calvin’s order may seem a little strange to us. He deals with regeneration, or what we might call sanctification, before he deals with justification. He tells us why he does that, however, and in time we will learn his reasoning.

It is difficult to know what Calvin means by the phrase “what effects follow.” The “benefits” are more comprehensive, and they are everything that happens as a result of our union with Christ. Calvin expresses those benefits as “salvation and eternal blessedness.” They are part of the more comprehensive category of “benefits,” under which the “effects” can be included. Thus there are not two different things, but rather the benefits include everything that Christ does for us, and the effects are a particular way of looking at the benefits. The effects are the actual holiness of life. The way that we live in our day by day Christian lives illustrates the effects that come into our lives and flow through our lives because of the work of the Spirit in uniting Christ to us.

Before I talk about Calvin’s treatment of the Holy Spirit, I want us to consider the contents of Book III, “The Way in Which We Receive the Grace of Christ, What Benefits Come to Us from it, and What Effects Follow.” In chapter 1 Calvin talks about the Holy Spirit, who is “the way.” Chapter 2 talks about faith, which is the chief work of the Spirit. Chapter 3 covers regeneration, which can be referred to by a number of other words, including sanctification, the new birth, or it is simply called the Christian life in Book III, chapter 2, section 10. Then Calvin moves on to justification in Book III, chapter 2, sections 11-18. I will talk about why Calvin uses that unusual order. Then there is a chapter on Christian freedom, which Calvin believes is essential to guarantee the freedom of justification by faith alone. Then there is a long chapter on prayer. Eventually Calvin covers the doctrine for which he is most famous, which is the doctrine of predestination, or election. It had not appeared earlier in the *Institutes*. When we arrive at chapters 21-24, we will see that Calvin keeps putting off dealing with this doctrine. He tells us in various places in the first three books that he could talk about election at that point, but he will not because it fits better in a later position. I will talk about why it fits in later. Finally there is a chapter on the resurrection, which is Calvin’s treatment on eschatology. That is an overview of Book III. Book IV includes Calvin’s treatment of the church, sacraments, and civil government.

Now we can look at chapter 1 of Book III, which is Calvin’s treatment of the Holy Spirit. It is a brief chapter. It was added in 1559, when Calvin devised the new arrangement of the *Institutes* in his final edition. It is a very important chapter to set forth the points that Calvin wanted to make in Book III. Calvin has already treated the person of the Holy Spirit, which includes the deity of the Spirit. His treatment in Book I, chapter 13, “Of the Godhead,” teaches that the Father, Son, and Holy Spirit are eternally God and equally God in three persons. It is in Book III, chapter 1, section 1 that Calvin teaches about the work of the Spirit. It says, “The Holy Spirit is the bond by which Christ effectually unites us to Himself.” To Calvin that is the chief work of the Holy Spirit. “The Holy Spirit is the bond by which Christ effectually unites us to Himself.”

In the first two books—Book I, “God the Creator,” and Book II, “God our Father in Christ”—Christ is described as our Mediator, between God and man and woman. Christ is the Mediator between God and us. Calvin taught that when we were created, we were too lowly to fellowship with God directly, even before the Fall, so there was mediation as sustenance. Then after the Fall we needed a mediator even

more because of our sin, and we have a Mediator, who is Christ. Then in Book III the Holy Spirit is described as “the bond which unites us to Christ.” Christ is the Mediator, and the Holy Spirit is the bond that unites us to Christ. In Calvin’s structure, Christ is the agent of our redemption, but the Holy Spirit is the no-less-necessary agent of our redemption, by whom Christ’s redemption profits us. We can think of Book II as the work of God on our behalf, focusing on the work of Christ. Book III is also the work of God on our behalf, focusing on the Holy Spirit. Book II says Christ is the Mediator between God and us. Book III says the Holy Spirit is the bond between Christ and us.

In moving from Book I to Book II, we do not leave the Trinity behind. Book II is about God our Father in Christ. Then in moving from Book II to Book III, we again do not leave the Father and the Son behind as we move to a book that focuses on the work of the Holy Spirit, because the Spirit is the Spirit of the Father and the Son. This is good trinitarian theology. Remember that Calvin structures the *Institutes* according to the Apostles’ Creed. The phrase, “I believe in God the Father,” is covered in Book I. God the Son is covered in Book II. The Holy Spirit is covered in Book III. The Trinity is involved in all three books, however, so there is not a strict separation between God the Father in Book I, God the Son in Book II, and God the Holy Spirit in Book III. God is God, and even though in the economy of the Godhead there is particular work for each of the three persons, the three persons are united in their work as well.

When you consider Book I, you get God the Creator. In Book II you get God the Redeemer. Yet in the title of Book III there is not a mention of the Holy Spirit. The title is “The Way in Which We Receive the Grace of Christ.” In the title the Holy Spirit operates anonymously, although there is this brief chapter, introduced in 1559, that teaches us more directly about the work of the Spirit. It is not improper for the emphasis to be on the work of the Spirit and not draw undue attention to the Spirit Himself. That is the way the Trinity operates. We find that in the Bible as well as in Calvin’s *Institutes*.

When Calvin deals with the doctrine of the Spirit, in Book I, chapter 13, for the deity of the Spirit, and Book III, chapter 1, for the work of the Spirit in relation to our salvation, it is rather brief. Calvin gives us some scriptural titles that the Spirit is given, such as “Fire.” He also deals with the word “spirit.” He does not do too much more than that. It is a very brief, concise summary of the work of the Holy Spirit. Yet all of Book III is about the work of the Holy Spirit. Calvin does not have to extend chapter 1 unduly, because when he teaches about faith, repentance, justification, and other topics, he is still dealing with the work of the Spirit. It is interesting that some theologians, such as B. B. Warfield, have focused on this as the primary contribution that Calvin has made to Christian theology. Warfield calls Calvin the “theologian of the Holy Spirit.” Warfield said, “The doctrine of the work of the Holy Spirit is a gift from John Calvin to the church of Christ.” There is much to commend in Warfield’s view that Calvin’s primary contribution is to emphasize the work of the Spirit. It is interesting, however, to see how Calvin does it. He does not do it as much by writing directly about the Holy Spirit, with a long chapter on the person and work of the Holy Spirit, but rather he brings the Spirit’s activity into his theology repeatedly. This practice appeared in Book I where it was said that the testimony of the Spirit is required for us to accept the authority of Scripture.

Since Calvin moves so quickly from the Holy Spirit to faith, we will do the same. This is a long chapter. Calvin spends considerable time dealing with faith. Calvin is fond of definitions. He usually gives us a clear definition and then exegetes that definition. Sometimes he gives several definitions of the same thing, as we will see in his chapters on regeneration. There is a very clear definition of faith in Book III, chapter 2, section 7. Calvin wrote, “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.” That is what faith is. Let us now work through that definition in order to understand what Calvin is talking about in these chapters. We will take it apart point by point.

First, faith is a firm and certain knowledge. Faith is knowledge. Calvin is concerned to reject the “implicit faith” of the Scholastics. Medieval theologians argued that it was enough for Christians to have implicit faith, which meant that people did not have to understand anything about Christian truth or doctrine. Implicit faith was submission to the authority of the church. It was enough that the church knew. All one had to do was acknowledge that the church was right, even without understanding what it was that the church was teaching. Implicit faith was pious submission to the collective wisdom of the church. It was a teaching that was put forth by the teachers of the church in the medieval period. The idea was to just believe, and people were not to try to understand but to just believe what the church said. Calvin rejected that. He said in Book III, chapter 2, section 2, “Faith does not rest on ignorance.” Implicit faith would be allowing faith to rest on ignorance. Faith is knowledge. Faith knows something. Calvin said in Book III, chapter 2, section 3, “Nor does it rest on reverence for the church, but it consists in the knowledge of God in Christ.” Faith consists in knowledge of God in Christ. Calvin put it another way in Book III, chapter 2, section 2, saying, “We possess an explicit recognition of the divine goodness.” We know something. We know something about God and about Christ, and we know that God is good. Calvin did say that many things are implicit for us. He did not totally reject the idea of implicit faith. He simply did not want the definition of faith to be implicit faith because we do know something. Faith involves knowledge.

Calvin also said that in many things, however, and even in most things, we believe not because we understand but because we believe. He said, “In these matters we can do nothing better than to suspend judgment and hearten ourselves to hold unity with the church.” In Book III, chapter 2, section 3, it almost sounds like Calvin is reverting to the implicit faith of the scholastics. He says that many things, even most things, we cannot understand. What we should do is “suspend judgment and hearten ourselves to hold unity with the church.” The difference is that Calvin says there is some knowledge. It is not that in everything we simply believe whatever the church tells us to believe. We have to understand, to know, something. That is, we know that God is and that in Christ God has poured out His mercy and blessing upon us. That is what we know. Yet in so many areas in which we cannot fully understand, we then suspend judgment and hold unity with the church. One way to put this is that Calvin believed that Christians have true knowledge. Faith is true knowledge, but it is limited knowledge. We certainly do not have exhaustive knowledge. So in many things we reverently accept that which we cannot know. There are some things, however, that we do know.

The first part of the definition was faith is knowledge. That leads us into the second part of the statement, “faith is knowledge of God’s benevolence toward us.” Calvin descends by degrees from the general to the particular to arrive at the focus of faith. He tells us that, in once sense, the whole Word of God is the focus, or object of faith. Christians believe that God has spoken. Our faith is certain that God is true in all things. To put it another way, as Calvin does, if you take away the Word, then no faith will remain. The Christian looks at the Word of God and says it is true. So believers embrace the Word of God in its totality. Calvin said in Book I that the testimony of the Holy Spirit allows us to recognize the authority of the Bible and embrace it as true.

Calvin also says that faith seeks a word within the Word. There is a word within the Word. There is a message within the totality of the Bible that is the particular focus of faith, because our hearts are not aroused to faith in every word of God. There are words of judgment in the Bible that are true. There are words of fact about the history of Israel, all of which are true. Our faith, however, does not respond to those words, but rather to another word. Calvin said in Book III, chapter 2, section 7, that even though

we embrace the whole Word of God as true, there is a message within the Bible that faith seeks and that message is God's benevolence, or His mercy. Calvin said it another way in Book III, chapter 2, section 6, by saying that it is a word about Christ, who is the goal of our faith. In Book III, chapter 2, section 29 he called the promise of mercy the proper goal of our faith. Thus within all the words of the Bible—and all the words of the Bible do point to this one word—the heart of the Bible is Christ. What we are told about Christ is His love, His benevolence, and His mercy. That is the message that faith seeks and finds in the Bible. Calvin said in Book III, chapter 2, section 43, “The single goal of faith is the mercy of God, to which it ought, so to speak, to look with both eyes.” We ought to use both of our eyes to focus on the single goal of faith, which is the mercy of God in Christ. Faith hearkens to the different parts of God's Word. It does not ignore any parts of God's Word, and it certainly does not reject any part of God's Word. It hearkens to the whole Word. but it rests on the promises of mercy. Those promises, however, are not one theme among many, but rather the proper theme of the Bible.

Faith is knowledge. Faith is knowledge of God's benevolence toward us. Returning now to two words that we skipped over in the definition, faith is “a firm and certain knowledge of God's benevolence toward us.” This part of Calvin's treatment of faith has caused some confusion and concern. We need to understand, however, that Calvin is describing faith in this definition as it ought to be rather than as it often is. Christians often object that their knowledge is not firm and certain. Sometimes the faith of Christians is weak, or it fluctuates. Does Calvin think that is not faith? Is faith always firm and certain? Calvin said, “There is no right faith except when we dare with tranquil hearts to stand in God's sight.” As we read through all of Calvin's treatment of faith in the *Institutes*, however, and as we look at the commentaries, we realize that Calvin is defining full faith and not weak faith or faith that is under attack. Calvin certainly recognized that the faith that we possess as Christians is often of the latter kind. He did not want to include in the definition of faith what weak faith is. He wanted to describe full faith, firm faith, and strong faith. Therefore he used the words “firm and certain knowledge.”

The definition of existential faith, that is faith as it actually exists in us, is faith that is often under attack and is often weak and fluctuating. One of the best places to see Calvin's recognition that our faith is not perfect is in his commentary on Mark 9:24, which is the passage with the words, “Lord I believe. Help my unbelief.” That shows faith and lack of faith brought together in one person in one passage. Calvin said, “The two statements, ‘I believe,’ and ‘Help my unbelief,’ may appear to contradict each other, but there is none of us who does not experience both of them in himself or herself. As our faith is never perfect, it follows that we are partly unbelievers, that God forgives us and exercises such forbearance toward us as to reckon us believers on account of a small portion of faith.” There you have Calvin quite willing and eager to recognize that believers do not possess strong, vigorous, and triumphant faith always. There is that prayer, “Help my unbelief,” that we must utter because our faith is not perfect. This is also in the *Institutes* in Book IV, on the sacraments, where Calvin said, “The sacraments sustain, nourish, confirm, and increase our faith.” Faith grows. It is never fully grown in a Christian in this life. Calvin continues to say in Book IV, chapter 14, section 7, “The reasons which some are accustomed to object against the opinion are too weak and trifling. They say that our faith cannot be made better if it is already good, for it is not faith unless it leans unshaken, firm, and steadfast upon God's mercy. It would have been better for them to pray with the apostles that the Lord increase their faith than confidently to pretend such perfection of faith that no one of the children of men ever attain or ever will attain in this life.” That is enough to show that Calvin does not mean to say, by putting the words “firm” and “certain” in his definition of faith, that if it is not firm and certain then it is not faith. Faith can and does exist along with unbelief.

Calvin also said that faith is indeed often under attack as we live our Christian lives. Calvin has not read the Psalms in vain. In the introduction to his commentary on the Psalms, which he called “To the

Readers,” Calvin mentioned griefs, sorrows, fears, doubts, hopes, cares, and anxieties. Those topics are what the book of Psalms is all about. Calvin knows that is what we are all about too. We find ourselves described by all of those words that Calvin used there. Faith is often under attack. It is under attack by our own unbelief. Calvin said in Book III, chapter 2, section 17, “Believers are in perpetual conflict with their own unbelief. We cannot imagine any certainty that is not tinged with doubt or any assurance that is not assailed by some anxiety.” Then in Book III, chapter 2, section 18 Calvin also said, “Therefore the godly heart feels in itself a division because it is partly imbued with sweetness from its recognition of the divine goodness, partly grieves in bitterness from an awareness of its calamity, partly rests upon the promise of the Gospel, partly trembles at the evidence of its own iniquity, partly rejoices at the expectation of life, and partly shudders at death.” Calvin the rhetorician is at work there to use words to move us and instruct us. He speaks to our condition, because each one of us recognizes the truthfulness of those words.

When all is said and done, however, the outcome is never in doubt. There is a struggle, a fearsome struggle with doubt. Yet that struggle is itself not in doubt. Calvin said in Book III, chapter 2, section 21 that doubt does not mortally wound believers. It wounds us, but it does not mortally wound us. Calvin said in his commentary on Psalm 94:18, “The fears and cares of the elect regularly give way to a secret joy sent from above.” Calvin also wrote in the *Institutes*, Book III, chapter 2, section 21, “Thus the godly mind, however strange the ways in which it is vexed and troubled, finally surmounts all difficulties and never allows itself to be deprived of assurance of divine mercy.” He then gives a very telling illustration in the same section, “When, therefore, faith is shaken, it is like a strong soldier forced by the violent blow of a spear to move his foot and give ground a little. When faith itself is wounded it is as if the soldier’s shield were broken at some point from the thrust of the spear, but not in such a manner as to be pierced.” So doubt can shake us. It can force us to give ground. It can even threaten us more seriously by wounding our shield. Yet it does not destroy us. It does not overcome us, because the result of the struggle is not in doubt.

We might say that, according to Calvin, the definition of existing faith is something like this: a steady and certain knowledge of God’s benevolence toward us invariably attacked by vicious doubts and fears over which it is finally victorious. You will not find those exact words in the *Institutes*, but it is an attempt to put together many things that Calvin wrote. Doubts and fears may be the normal experience of believers, but it is not normative. In other words, it is not what should be, but rather it describes what is. The normative definition is the first one that Calvin gave. The descriptive definition of our faith is the one I have just created. Unbelief is not part of faith, but you might say it is an interruption of faith. Thus it is not in the definition because Calvin did not want to include unbelief in the definition of faith. Unbelief interrupts and attacks faith, but it cannot triumph over faith.

Having said all that, it means that for Calvin, faith includes assurance. If a person has faith, then a person has assurance. The two are part of the same thing. In many theologies, they are two different things, including the Westminster Confession of Faith. In the Westminster Confession, faith is one thing, and assurance is another. For Calvin, however, they are both to be included in the same definition, because they belong together. Faith includes assurance. Calvin said that assurance applies not only to the present, but also to future immortality. That means that assurance leads me to know that not only am I saved now, but I will also be saved forever. It does not apply just to this moment, but it applies to every moment to come.

How do we gain that assurance? Calvin first tells us how we do not get it. He said assurance does not rest on moral conjecture. That means that we do not gain assurance by looking at the quality of our Christian lives, or even looking at our Christian lives at all. We cannot say, “We are good people” or

“We do good works” and conclude from those thoughts that we must be saved, or we must be elect. Our Christian lives and our good works have a place in assurance, but only as a “prop of the second order.” Looking at fruit in your life is not the first thing to look at when you are thinking about assurance. Calvin also called the fruit in one’s life “an accessory or inferior aid.” Calvin did not deny that there is some value in seeing God’s work in our lives—the fruit of the Spirit. There is some value in that. There are verses in the Bible that say that. We know that we pass from death into life because we love the brethren. When we see love for each other in our lives, that is an indication that our love has come from God. Thus we read into our love for each other our status as Christians. Calvin is afraid that if we focus on that, or spend too much time on it, we will get into serious trouble. What if we do not see much fruit? What if we do not love the brethren? On some occasions our fruit sometimes seems to be lacking, and we can easily fall into despair if we focus on moral conjecture as the basis for our assurance.

Calvin said that the basis for our assurance is the Gospel. Calvin’s fullest treatment of assurance will be in Book III, chapter 15, which we will consider when we study justification by faith. Under that topic Calvin deals with assurance and with Roman Catholic objections to the Protestant doctrine of assurance. There is no possibility of assurance in medieval Catholic theology without some sort of direct revelation from God, which happened very infrequently. According to Calvin, therefore, the foundation of assurance is the Gospel. Our works have a secondary role of confirmation, but assurance, like salvation, is based on faith and grace, not on works.

Let me move on to speaking about assurance in the Reformed tradition after Calvin, particularly as we find it in the Westminster Confession of Faith, chapter 18. The Reformed tradition has not always connected faith and assurance as Calvin did. Actually, the tradition has often not followed Calvin in this. Calvin saw that weak faith can and will produce weak assurance. If your faith is weak, then your assurance is going to be weak. Thus the solution is to grow in faith. As faith grows, assurance grows. The Westminster Confession of Faith speaks about the issue in chapter 18 in this way, “Such as truly believe in the Lord Jesus and love Him in sincerity, endeavoring to walk in all good conscience before Him [the next word is important] may in this life be certainly assured that they are in the state of grace.” What that is saying is that the person who truly believes in Jesus and loves Him in sincerity and endeavors to walk in all good conscience before Him, that person may have assurance. The Confession does not say, however, that everyone will have assurance. Calvin would express it differently. He would have said, “Such as truly believe in the Lord Jesus and love Him in sincerity, endeavoring to walk in all good conscience before Him, will in this life be certainly assured that they are in the state of grace.” I wanted to point out the difference there, though I am not saying whether Calvin was right or the Westminster Divines were right. Calvin was much more concerned to link assurance with faith, whereas the Westminster Divines saw what looked like a very triumphant Christian who may or may not possess assurance. Calvin would say that person does indeed possess assurance.

There is a problem in Calvin’s teaching, however, that surfaces at this point. That is the problem of transitory faith, which he deals with in Book III, chapter 2, section 11. Calvin wanted to say that true faith will always be victorious, and the Christian can have assurance based on faith. Calvin also introduces something called transitory faith, however, which is temporary faith. The problem is how I can know whether I have true faith or temporary faith. Can I really have assurance if my faith could be transitory faith, temporary faith? Many articles and several books have been written dealing with trying to understand Calvin’s teaching on transitory faith.

I believe that the best place to go for an answer here is not to the *Institutes*, where Calvin raises the issue, but rather to his commentary on Acts 8:13. There he writes about Simeon, who seemed to have faith but ultimately did not have faith. Calvin described a little position between faith and mere pretense.

In this section of his commentary on Acts, Calvin taught that there is faith and there is mere pretense. Mere pretense describes those who profess that they believe but are lacking inwardly. In other words, those are people who know that they do not believe. There is faith, which describes people who believe. And there is mere pretense, which describes people who pretend to believe but who do not believe. Calvin calls mere pretense a “gross hypocrisy.” With Simeon, however, he sees some sort of middle position for those who think they do believe. Simeon was not a true believer, but he was not just pretending to believe. He thought he believed. Calvin described this as “inward” but not “gross” hypocrisy. Calvin recognized in his commentary that there can be a process of self-deception in which an unbeliever can come to the place of thinking that he or she believes when really there is no true faith. That is a self-deluding faith, which is similar to the faith of the elect. It is similar to, but not exactly the same as, the faith of the elect. That means that as you look at elect people and as you look at people like Simeon, their faith appears to be the same, but indeed it is not. Calvin said in Book III, chapter 2, section 11, “The elect alone have that full assurance by which they are enabled to cry, ‘Abba, Father.’”

There is still a problem there. Transitory faith seems like real faith to the person who has it, having deluded himself or herself to the extent that the person believes it is real faith. So, how can there be assurance if we can be deceived, thinking that we have faith when we really do not have faith? One of the points that Calvin makes is that biblical descriptions of temporary faith, like in the case of Simeon, are put in the Bible as means that God uses in our perseverance. In other words, just thinking about this problem alerts us to the fact that we need to eagerly pray that our faith is genuine faith and not transitory faith, not self-deluded faith. The problem, therefore, is part of the solution. God uses many things to enable us to persevere. One of the things that He can use in enabling us to persevere is the warning that faith must be genuine and not self-deluded. It brings us to our knees in prayer, asking God to make our faith real and not something that we have invented. The problem of assurance may still be a bit of a problem. We will encounter it again, however, in Calvin’s treatment of election. It appears again with the question, how can I know that I am elect? Calvin will give us some further help at that point.

I will now continue with the definition of faith. “Faith is a firm and certain knowledge of God’s benevolence toward us, revealed to our minds and sealed upon our hearts.” Faith is more than common assent to Gospel history. It is revealed to our minds and sealed upon our hearts. In other words, it is not bare historical faith, simply affirming that what the Bible says is true. Calvin opposes the Roman Catholic distinction between formed and unformed faith. Roman Catholics taught that unformed faith was a kind of bare perception, a preliminary intellectual faith that was the first stage of faith. It must be completed by the infusion of the habit of love in order for it to be effective and become formed faith. For Calvin, however, faith is more than common assent to the Gospel history. Calvin would not agree with the Catholic definition of formed faith, which said that faith must include love to be real faith. Faith produces love to God and to other people, but that is not part of the definition of faith. Yet faith is more than common assent to Gospel history, just believing the facts of the Bible. It is more of the heart than of the brain, and it is more of the disposition than of the understanding. Faith is more than just assent to facts. It is best described as persuasion, recognition, or assurance. All of that can be taken together to say that faith is more than intellectual assent; it is also trust. There is a personal relationship that is at the heart of faith. It is not simply saying yes to true biblical facts; it is also being persuaded. It is recognizing the author. It is assurance of God’s love to us. It is entering in to a relationship with the object of faith, who is Christ.

How does this transpire? It is through the Holy Spirit. That is the last part of Calvin’s definition. Faith is the principle work of the Holy Spirit. Calvin said in Book III, chapter 2, section 23, “Faith is a singular gift of God.” It is not a requirement or meritorious condition of salvation. It is not something that God requires of us in order to give us salvation. It is the gift of salvation. It is a gift. It is the principle work of

the Holy Spirit, who brings to us this gift of God. Calvin said that faith is not a meritorious condition but the instrumental cause of salvation. It is the instrument that the Spirit uses by which the gift of salvation is given to us. Calvin said in Book III, chapter 1, section 4, "Teachers would shout to no effect if Christ Himself, inner Schoolmaster, did not by His Spirit draw to Himself those given to Him by the Father." Calvin also quotes Augustine in Book III, chapter 2, section 35, saying, "Our Savior, to teach us that belief comes as a gift and not from merit, says, 'No one comes to Me unless My Father draws him.'"

Thus we have taken apart Calvin's definition of faith, "A firm and certain knowledge of God's benevolence toward us, founded upon the truth of the freely given promise of Christ, both revealed to our minds and sealed upon our hearts through the Holy Spirit." That is Calvin's definition of faith. The next lesson will cover Calvin's treatment of repentance. We will see why he moves first, before he comes to justification, to repentance, which is a word that he uses for regeneration, or for living the Christian life. We will spend two lessons on repentance and on the Christian life. Book III, chapters 6-10, is a lovely section, one of the most beloved sections of the *Institutes*. It is sometimes called "Calvin's Golden Booklet of the Christian Life." It is sometimes even printed separately, and it has been used by Christians for centuries as a practical description of what it means to be a Christian and to live the Christian life. So there will be two lessons on repentance, and then we will come to justification and Christian freedom.