Repentance

The topic for this lesson will be Calvin’s treatment of repentance from Book III, chapter 3. As we come to Calvin’s treatment of repentance, we will come to the Lord in prayer using a prayer from Calvin. Let us pray.

“Almighty God, we never cease to cut ourselves off from You by our sins, and yet You gently urge us to repentance and promise also to hear our prayer with favor. Grant we may not stubbornly keep in our sins and be ungrateful to your great generosity, but may return to You in such a way as to witness by our lives to the genuineness of our repentance, and may so rest in You alone as to resist being buffeted hither and thither by the perverse lust of our flesh. Rather, grant we may stand firm and fast in a right purpose and so endeavor to obey You throughout our lives, at last receiving the fruit of our obedience in Your heavenly kingdom through Jesus Christ our Lord. Amen.”

As we think about repentance, it is proper to think about Calvin’s own testimony, which appears in the preface to the commentary of the book of Psalms that he wrote. Calvin did not often speak of himself or say much of a personal nature. He was very much unlike Luther, who often did that. In his preface to the Psalms commentary, however, Calvin did give his testimony. That testimony sets forth his understanding of the Christian life. Conversion for Calvin was the beginning of a lifelong process in which God’s will and purpose would be supreme. Calvin said in the Institutes that “we are not our own, conversely we are God’s.” He expressed his repentance as being a “lifelong race” in which he turned away from his selfishness and turned to God. It is symbolized by the motto that Calvin adopted of a hand holding a heart with the words, “My heart I give unto You, O Lord, promptly and sincerely.” For Calvin, therefore, conversion is repentance, which is the work of the Holy Spirit and lasts as long as life itself. Calvin wrote the commentary on the Psalms later in his life, but he reflected back upon his early experiences. He told us something, at least, of the factors and events that led up to his conversion, to his repentance, and to the beginning of his Christian life.

As we consider this topic, remember that Book III started with the Holy Spirit, and all of Book III is about the Holy Spirit. There is the short chapter 1 of Book III in which the Holy Spirit is set forth in the work that the Spirit accomplishes in the redeemed. Then Calvin followed that with faith, which is the principle work of the Holy Spirit. Then he said in Book III, chapter 3, section 19, “The whole of the Gospel is contained under these two headings: repentance and the forgiveness of sins.” Sometimes that is spoken of as “Calvin’s double grace.” Calvin said that the whole of the Gospel can be summed up under repentance and forgiveness of sins.

It is important to realize how Calvin is using those words, because we could get confused if we were not clear on this. Calvin used “justification” in the same way that he used “reconciliation,” “forgiveness,” or “acceptance.” For Calvin, justification equals reconciliation, forgiveness of sins, and acceptance with God. That is one of the graces Calvin is talking about when he says that the whole of the Christian experience can be summed up under these two points—forgiveness of sins and repentance. Then Calvin uses “sanctification” to equal “regeneration,” “repentance,” and “conversion.” For Calvin, these are synonyms: sanctification, regeneration, repentance, and conversion. Likewise for Calvin, these are synonyms: justification, reconciliation, forgiveness of sins, and acceptance. The Reformed tradition has not always followed Calvin in this. Different theologians have used more precise definitions for these different terms. As we read Calvin, however, we ought to keep his usage in mind so that we can understand what he is saying. This is Calvin’s double grace.
I believe that “repentance” is Calvin’s favorite term for sanctification. He did not use the word sanctification very often, but he used repentance for the whole lifelong process by which God enables the sinner to turn from sin, to turn to God Himself, and to progress in holiness. We would describe that as sanctification. There is a more restricted meaning in later Reformed theology, but sometimes the aspect of the lifelong process of repentance is preserved. You can find statements in the Westminster Confession, in chapters 11 and 13, and in the Shorter Catechism, in questions 35 and 87, in which repentance is used in this broader sense. It refers to the lifelong work of the Spirit in our hearts, conforming us more and more to Christ.

With those terms in mind, we can proceed with Calvin’s ordo salutis, his “order of salvation.” Calvin says something important and striking in the beginning of his treatment of repentance, in Book III, chapter 3, section 1. He says, “Now both repentance and forgiveness of sins—that is, newness of life and free reconciliation”—that means everything in the first group of words and everything in the second group of words—“are conferred on us by Christ and are both attained by us through faith. As a consequence, reason and the order of teaching demand that I begin to discuss both at this point.” In other words, Calvin was saying that faith comes as a work of the Holy Spirit, and faith then brings these two graces, this double grace, repentance and forgiveness of sins. To put it in more traditional language, both justification and sanctification come by faith. So Calvin wanted to talk about both things at once. Calvin was quite concerned about order and about what followed what topic or doctrine in the Institutes. Calvin therefore wanted to talk about both at the same time, but that is not possible. He had to choose one topic in order before the others. He decided the immediate transition would be from faith to repentance. That is what surprises us, because we would not have expected Calvin to go in that direction. He said we could move from faith to justification, or we could move from faith to sanctification, but we he could not talk about both justification and sanctification at the same time. Calvin’s order is faith, followed by sanctification, and then justification. That does not mean that sanctification leads to justification, but in Calvin’s order, faith comes first. Then he discusses sanctification and then justification.

Calvin knew and affirmed that justification first followed by sanctification is the theological order. If he had been thinking strictly theologically, or in terms of logic, the order would have been faith, followed by justification, and then sanctification. For a reason that he explained to us, however, he reversed that and dealt with sanctification before he dealt with justification. Calvin’s reason for that was his concern about something he believed needed to be addressed through the very order of presentation of the Institutes. In the context in which Calvin was working, as soon as justification by faith was mentioned, there were Roman Catholic objections raised to that doctrine. They argued that such a doctrine meant that salvation was by faith and is devoid of good works. It was in order to resist that Catholic objection that Calvin wasted no time moving from faith to good works. Then he would return to justification, which logically and theologically should precede sanctification. In order to forestall Catholic objections, however, Calvin decided to talk about good works first and then return to justification by faith alone, which is the basis for those good works. The way Calvin said it Book III, chapter 3, section 1 was “Actual holiness of life is not separated from free imputation of righteousness.” He moved from faith to actual holiness of life in order to stress, in a rather dramatic way, that holiness is not separated from free imputation of righteousness, which was his way of expressing justification by faith alone.

Calvin said that justification was “more lightly touched upon” in Book III, chapter 3-10. It was not until chapter 11 that Calvin began to treat justification by faith in its more complete sense. There were a number of chapters on the Christian life and a number of chapters on sanctification so that nobody could miss the point that a Christian is a person who lives a godly life. Then Calvin moved to the doctrine of justification by faith alone. He said in Book III, chapter 11, section 1, “Justification was therefore more lightly touched upon [in those seven chapters] because it was more important to understand first how
little devoid of good works is the faith, through which alone we obtain free righteousness by the mercy of God and what is the nature of the good works of the saints.” So when he finished his treatment of sanctification, he then explained why he did it that way. Both before he did it and after he did it, he explained that he did it in order to stress the fact that the Christian life, through the work of the Spirit, with the principle work of the Spirit being to work faith in us so that we are justified by faith alone, does not mean that we can therefore do whatever we want to do. That is why he treats sanctification first and then justification. It is an order arranged for the purpose of teaching.

One way to think about Calvin’s teaching in this matter is to remember that everything is the work of the Holy Spirit. He works faith in us. That faith leads to repentance, lifelong repentance, or sanctification. The Holy Spirit working faith in us also leads us to the acceptance of the gift of God’s forgiveness in Christ. It is that forgiveness that then leads to repentance. It is a cyclical view that is expressed in Calvin’s order. There is a work of the Holy Spirit out of which faith arises. Faith leads to repentance, or regeneration. That repentance is based on forgiveness and justification. Calvin will not allow the effects to become the grounds. He does not mix those up theologically. The effects, the good works, do not become the grounds for our acceptance. He did stress the importance of the effects by dealing with that topic first before he deals with justification. He did that in order to counter the criticism that the doctrine of justification by faith alone is only a fiction and does not have an effect or does not produce a change. After seven chapters of describing the great change justification continues to produce in the Christian life, those objections seem quite feeble. Then Calvin is ready to move to the doctrine of justification by faith. The theological order is faith, justification, and then sanctification. His order of teaching, however, for all that reason, is faith, sanctification, and then justification.

It is interesting to notice how Calvin moved those topics around in the various editions of the Institutes. In the 1536 edition, Calvin’s treatment of justification comes much earlier than his treatment of repentance, or sanctification. Then later is a chapter on Christian freedom. In 1539, however, he moves the treatment of repentance to a place before his treatment of justification. So in 1539 he did not use the same order that he did in later editions. That was his first and youthful production of the Institutes. I suspect that what happened between 1536 and 1539, when Calvin was in Geneva the first time, is that people were asking whether the teaching of justification by faith meant that people could live however they wanted to. Therefore, as a kind of pastoral response to misunderstandings and questions that were being asked, Calvin reversed the order. That order continued throughout all of the editions, until 1559, placing repentance first and justification by faith next. He included a section beginning in 1539 called “The Life of the Christian,” which was the last part of the Institutes in 1539 and in most following editions. In 1559, however, he placed that section earlier in the order, to follow his treatment of repentance. It was really a continuation of his treatment of repentance. It is a wonderful section in the Institutes of practical application of sanctification in a very down-to-earth style that you would enjoy reading very much. It is perhaps the most beloved section of the Institutes. It is sometimes called “Calvin’s Golden Booklet of the Christian Life.” It even has a separate publishing history, and it is still in print. If you buy it, however, you will not be getting something you do not already have. All of it is in the Institutes, and so it is not a separate writing from Calvin. It is just an excerpt from the Institutes, Book III, chapters 6-10. That history indicates something of Calvin’s concerns and his care regarding the location of material for the purposes of teaching. The important thing to notice is that Calvin’s order stresses, against the charge of the Roman Catholic Church, that actual holiness of life is not separated from the free imputation of righteousness.

We cannot yet proceed to Calvin’s actual treatment of sanctification and repentance. Let me provide a brief outline of Book III, chapters 3-10. First of all is a description of what sanctification is. It is a true turning of our life to God. That is a short definition that we will consider later in a fuller form. Then
Calvin follows that with what sanctification is not. Calvin often uses this arrangement of antithesis, in which he will say what is true and what is false. It was not that Calvin loved polemics, but he was concerned that the Christian pastor should not only set forth the truth but also refute error. The two major points under what sanctification is not include, first, perfectionism. That was the teaching of the Anabaptists, or at least some of them, in the sixteenth century. Second, sanctification is not sacramentalism. It is not simply making the sacramental system of the Catholic Church work. Calvin spent considerable effort in answering those two false views of repentance. The next section in the outline is the life of the Christian or “The Golden Booklet of the Christian Life,” which was his practical description of what it means to live a life of repentance.

The relation of faith and repentance, according to Calvin, is that repentance follows faith. Faith is the principle work of the Spirit. Then as faith is worked in us, so is repentance. There have been discussions about whether faith precedes repentance or repentance precedes faith in various expressions of Reformed theology. For Calvin, however, faith comes and repentance follows. Repentance is born of faith. Repentance cannot stand apart from faith. So the central doctrine is faith, and from faith flows repentance. Calvin said that even though they cannot be separated, they ought to be distinguished. You cannot separate them, which means you cannot have faith without repentance and you cannot have repentance without faith. So these two works of God cannot be separated, but they ought to be distinguished. Calvin already wrote about faith, so in this section he moves on to talk about repentance.

This is all said in the context of the medieval doctrine that repentance is necessary for forgiveness. At every point, Calvin objects to that. He objects to the Catholic ideas that repentance, or penance as it was called in Catholic theology—which was comprised of contrition, confession, and satisfaction—was necessary for forgiveness. God forgives, and out of the forgiveness of God flows repentance. Calvin said that “nothing is more miserable or deplorable for us than that medieval doctrine.” For one thing, there is never any assurance in it. There is never any certainty that a person has done what is required. There seems to always be more that could be done. One can never know that he or she has done enough in order to deserve God’s forgiveness. Thus Calvin said there is nothing more miserable or deplorable than that.

Now we can move on to what Calvin said repentance is. Calvin’s definition of repentance in Book III, chapter 3, section 5 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.” As I did with the definition of faith, I will do the same thing with repentance, looking at this definition in its various parts.

The first phrase is “the true turning of our life to God.” Calvin said, “This arises from a pure and earnest fear” of God. Calvin did discuss what is sometimes called “legal repentance” versus “evangelical repentance.” That is a distinction that he inherited from Melanchthon and Martin Bucer. What he means by that is that “there is a legal repentance, or a repentance of the law, which arises from fear and dread of God’s judgment.” In other words, there can be a kind of repentance that takes place because of the fear of the judgment of God. Biblical examples of that include the repentance of Cain after the murder of Abel. Another is the repentance of Saul. There is the repentance of Judas, when he tried to return the money because of a fear of judgment. Calvin described that kind of repentance, saying, “Their repentance was nothing but a sort of entryway of hell.”

Calvin is not talking about this kind of repentance when he talks about true repentance. It is not just stark terror, or a kind of outward change based upon sheer terror of what would happen if one does not repent. What a true repentance, a true turning, is is a true repentance of the Gospel. There are biblical
examples that Calvin gives, such as Hezekiah, the Ninevites, David, Peter, and the people at Pentecost, who all experienced a true turning. Calvin did not deny that this true turning can be partly based on fear of judgment. Yet it is not totally based on fear of judgment, as legal repentance is. Calvin refers to the “necessity” of God’s threats of judgment. He says, “For it would be vain for Him gently to allure those who are asleep.” So there are threats of judgment that are given in the Bible. We read those and are moved by those. Calvin said we need those. God cannot just whisper to us, because we are asleep and we need the shouts of judgment to awaken us. There is more than that, however, in the repentance of the Gospel. It is not simply fear of judgment, but it is also a hatred of the sin itself. This is what distinguishes evangelical repentance from legal repentance. There is a certain fear of God in Calvin’s definition, a “pure and earnest fear,” but it moves on to a hatred of sin. That is what Calvin said is meant by 2 Corinthians 7:10, which says, “...a sorrow according to God.” That “sorrow according to God” is true repentance. It comes when we not only abhor punishment but also hate and abominate sin itself, because we know that it displeases God. So a person moves beyond sheer fear of punishment to a hatred of sin because it is contrary to the character of God and it displeases God. That is a true evangelical repentance. It is a true turning.

Not only is the turning a “true turning,” but it is also a “total turning.” It is not only in outward works, but also in the soul itself. Calvin does not mean to teach perfectionism, which he will object to in his rebuttal of the Anabaptists. It is not a perfect turning, but it is a total turning. Calvin said it is not only in outward works, but also in the soul itself. In other words, there could be a kind of external turning, a kind of obvious repentance in which a person would change certain practices. That would not be repentance, however, in the way Calvin is using the word, unless it is also in the soul itself. Calvin refers to hypocrites who were actively striving after outward repentance in ceremonies, which is a reference to the Old Testament in the book of Isaiah to people who were trying to keep the ceremonies while they made no effort to undo the burden of injustice with which they bound the poor. Certain outward works were set forth there, but there were other outward works that they failed to observe. So it was not a total turning, even in the outward works. In addition to the outward turning, however, there should be a turning in the soul itself. Calvin said, “Men must cleanse away secret filth in order that an altar may be erected to God in the heart itself.” That is what Calvin means by a total turning. It does not just refer to conduct, but also to attitude. It is an altar erected in the heart itself. It is not just cleaning up actions, but also loving and obeying God from the heart.

As repentance inwardly extends to one’s inmost soul, so it extends chronologically throughout the extent of one’s life. This is the third point in Calvin’s definition of repentance, that it is a continual turning. Repentance is a true turning. It is a total turning. It is a continual turning. It is here that Calvin uses one of the most impressive of his figures concerning repentance. He says in Book III, chapter 3, section 9, “It is a race of repentance, which we are to run throughout our lives.” Both in this section and later Calvin criticized the Anabaptists and the Catholics. He particularly had the Jesuits in mind. He criticized them for affirming a kind of limited repentance, which taught that repentance is something done once and for all, and that is the sum of the matter. Repentance is rather something that a Christian is never finished with because we have a race of repentance. We run a race of repentance. In criticizing the Anabaptists and the Jesuits, Calvin said, “That giddy spirit, which brings forth such fruits that it limits to a paltry few days a repentance that for the Christian ought to extend throughout his life.” So we never stop repenting, because we are running a race of repentance.

The last part of the definition states that repentance, a true turning, a total turning, and a continual turning to God, “consists in the mortification of our flesh and the vivification of the spirit.” We will spend some time on these words. Calvin found this same division in the Loci Communes by Philip Melanchthon in 1521. That was the first Protestant systematic theology. Calvin’s first edition of the
Institutes came 15 years later, so Calvin was familiar with Melanchthon, and he followed Melanchthon at this point. He talked about the Christian life in terms of the mortification of the flesh and the vivification of the spirit. Calvin did not mean to make these two separate categories. They are two ways of looking at the same experience. We can say that repentance equals, at the same time, mortification of the flesh and vivification of the spirit.

Calvin said we can sum up mortification as when we “cease to do evil.” Mortification means that we stop doing evil. Calvin said in Book III, chapter 3, section 8, “It is expressed clearly, although simply and rudely, in accordance to the capacity of carnal folk.” That is one of the places in the Institutes where Calvin stated, as he did often, that in the Bible God accommodates Himself to our level of understanding. We can understand the words “cease to do evil” or “stop doing evil.” Calvin saw the Bible there as “baby talk.” Even babies can understand the word “stop.” Parents teach children the meaning of that word, and it does not take long for babies to grasp the meaning of the word “stop.” So God speaks to us like that too.

Calvin says it is called mortification because “By Christ’s death our old man is crucified.” Our old sinful nature is crucified. Our common nature must die. That is mortification. Our old self is crucified. Therefore we must deny that old nature. It is not only that we agree that our old nature is crucified, but in true repentance we must also deny the old nature. We refuse to accept its urging and its direction for our lives. If you read carefully, you will realize that this is not a curtailment of true humanity in Calvin. Calvin was not saying that we ought to deny what we are as human beings. It is a denial, however, of the sinful corruption of humanity. We do not become less human, but rather we become less sinful as a result of mortification. Calvin realized that this is a difficult task that is set before us. Calvin said in Book III, chapter 3, section 8, “Indeed the very word mortification warns us how difficult it is to forget our previous nature, for from mortification we infer that we are not conformed to the fear of God and do not learn the rudiments of piety unless we are violently slain by the sword of the Spirit and brought to naught, as if God had declared that for us to be reckoned among His children our common nature must die.” So Calvin spoke of the difficulty of this. It is important to recognize that he was not saying that our humanity must die, but rather that our sinful desires and sinful will must die. That indeed is difficult. We are not our own. We are the Lord’s.

Calvin says, “There is a twofold mortification. The former relates to those things around us. The other is inward.” This idea is more from his commentaries than from the Institutes. There is an inward mortification. The Christian must die to self like Jesus did. We need direct operations of the Holy Spirit on our lives, producing self-denial. The inward mortification that Jesus experienced had nothing to do with sin, but it did have all to do with self-denial. Inward mortification for the Christian will lead to self-denial as well. We put to death our lusts and desires, we deny them, because they stand against the will of God. We do this in relation to our attitude and relationship to God Himself and in our relationships to other people. That is inward mortification, or self-denial. Calvin wrote a whole chapter on self-denial in the next section. There is also outward mortification. What Calvin means is that through affliction and suffering we are brought closer to Christ. Through the experiences of life in which we are brought into times of trial and times of suffering, those providential pressures on the outward man will bring us closer to Christ. They will develop our race of repentance. So inward mortification deals with the inward man, and outward mortification deals with the outward man. Calvin wrote a whole chapter on this topic too, which is called “Cross Bearing.” The chapter on self-denial explains that the outward mortification includes taking up our cross and bearing the cross. We deny ourselves, and we bear the cross.

Mortification is not an end in itself. It leads us to vivification. It is certainly part of sanctification, but it would be incomplete without vivification. Mortification means to stop doing evil. It also has the external
component in which the experiences of life lead to cross bearing. All that leads us to move on with Calvin to say that we should also do good. With regard to the mortification of Christ, it is true that He did not have a sinful nature to subdue. Yet He still engaged in self-denial. He did not look after His own comforts. He did not serve Himself. He did not look after His own will, even His will, which was not sinful. He gave way in all places of His life. He said to the Father, “Not my will, but Thine be done.” He did the same thing in relation to other people, as He sacrificed comfort and what He could legitimately have claimed as a human being. So there is a place for self-denial even in a sinful person. Self-denial for us is certainly complicated by our sinful desires. We do not simply have our humanity, but we also have our sinful humanity to struggle against. Therefore we are to turn from evil and to do good. That is vivification.

By Christ’s resurrection we are raised up into newness of life. By His crucifixion we crucify our old nature. Then we deny that nature. By vivification, by Christ’s resurrection, we are raised up into newness of life. Therefore we put on the new man or woman. Sanctification for Calvin is both what God does for us and what we do in response. There are things that we do. We stop doing evil. We put on the new man or woman. When we consider justification, after sanctification, we will see that it is entirely a gift of God. All we do is receive it. In sanctification, however, there is both God’s work and our work as well. Both mortification and vivification happen to us by our participation in Christ. That is a theme that runs through these chapters, which is union with Christ. It is not a separate category, but you can see it arise repeatedly. We die to sin by union with Christ, because through His crucifixion we have put to death the old nature. By His resurrection we are raised to newness of life. So union with Christ is a cardinal teaching of Calvin in many parts of the Institutes and certainly in this part in a supreme way. It is union with Christ that enables us to do both mortification and vivification. It is the work of the Holy Spirit that unites us to Christ. So it is the Spirit’s work. Faith is the instrument that the Spirit uses, which means that we simply receive what God has done for us and what God is giving to us. Consequently, we are united to Christ, which then enables us to die to sin and live to righteousness.

The last two points in this lesson deal with what sanctification, or repentance, are not. Sanctification is not perfectionism, and it is not sacramentalism. When Calvin dealt with perfectionism, he had in mind some Anabaptists. Calvin said in Book III, chapter 3, section 11 that they believed “the sway of sin is abolished in the believers.” Calvin said that we are to cease to do evil, but there is always within us that tendency, that desire, and our old nature that will lead us to do evil if we do not resist and crucify the old nature. There were some, however, who taught that we no longer have to worry about that. They taught that the sway of sin is abolished in believers. Calvin said, “There still remains in a regenerate man a fountain of evil continually producing irregular desires which allure and stimulate him to the commission of sin.” So that fountain is there and we are never free from it. Another image that Calvin uses in the same section, Book III, chapter 3, section 10, is the “smoldering cinder of evil.” It is something that is still smoking. It has not gone out. It is still there in the believer. Or it can be thought of as a fountain that is constantly turning up evil temptations and desires within us. Cornelius Plantinga said, “Corruption, in sixteenth-century Protestant confessional literature, is a sort of diseased fruitfulness, or a polluted streaming. These images are often used to introduce another: our hearts are corrupt. They keep pumping out both malice and whitewash. We are not merely retail outlets for sin. We are megawatt generators of it.” That is the picture of the human sinful nature. With the Christians, there is the mortification and the vivification, but not the elimination. Sin is still there.

Calvin said that he was not talking about “those inclinations which God so engraved upon the character of man at His first creation.” So Calvin was not talking about natural, God-given inclinations. He was not talking about how we would be if Adam had not sinned. He said that he was instead talking about “those bold and unbridled impulses which contend against God’s control.” There is always sin there in
our lives. Calvin said, “Those vestiges remain to humble believers by the consciousness of our own weakness.” God has not brought us yet to complete perfection. One reason He has not done so is to keep us humble. We are united to Christ, and His strength is therefore given to us to cease to do evil and to do good. Yet vestiges of sin remain, and it is all too easy for us to fall into sin by faltering in our race of repentance. It is a race that we must run every day. Every minute of every day it is possible to stumble and even fall down in that race. We are humbled by that. We realize that we are sinful. The Westminster Confession says that we sin daily in word, thought, and deed. We not only sin daily, but even hourly. So Calvin rejects the idea of perfectionism.

Calvin also speaks of concupiscence, which is another way of talking about the sinful nature. Calvin does not relate that only to sinful desires related to our physical flesh. It is also related to desires of the mind or emotions. So concupiscence is used in a much broader sense by Calvin than it was used in medieval theology, where it was almost always limited to the passion of lust. The sin that is still in our lives produces sin in us when we do not resist it but instead allow it to have its sway in our lives. Calvin taught, in Book III, chapter 3, section 12, that our sinful nature is sin itself. It is not just that it is something there that might flare up into sin. Sinful desires, sinful feelings, and the old man are sinful. It is not just that they are potentially sinful, but rather they are sinful. Luther said something that Calvin would have agreed with when he said, “A Christian is always sinning, always repenting, and always forgiven.” That would have been very much in line with Calvin’s teaching. There is within us sin. Yet there is also within us the power to overcome sin. We will not do that perfectly, however, so there is always given to us God’s forgiveness.

Calvin viewed the Christian life as one of gradual growth. Calvin said in Book III, chapter 3, section 10 that there is always sin in believers, until they are divested of mortal bodies. There is also gradual growth. Calvin said, “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.” So there is gradual growth amidst much weakness and failure. We can at times even become discouraged. Calvin also said, “When today outstrips yesterday, the effort is not lost.” We can be discouraged if we slip back, but if we can make just a little bit of progress so that today outstrips yesterday, if there is more mortification and vivification today than yesterday, then the effort is not lost. Perfection itself, however, will not be reached until heaven. Calvin said, “This warfare will end only at death.” He also said, “Our life is like a racecourse. We must not therefore become weary after a short time like him who stops short in the middle of the racecourse, but instead of this, death alone must put a period to our running so we run until the end.”

Calvin said that true repentance is not perfectionism and neither is it sacramentalism. Calvin deals with Catholic sacramentalism in this section in a brief fashion, and then he deals with it in great detail in Book IV of the Institutes when he treats the doctrine of the church. His sarcasm reaches new heights in this section. He not only rejects, but also ridicules the Catholic sacramental teaching. He refutes the sacramental system, with its various parts of penance, indulgences, and purgatory. All of that falls within the scope of his discussion in this section, and then much more in Book IV. Calvin says, “Catholics teach that these things are necessary to obtain forgiveness of sins.”—that is, penance, indulgences, and even purgatory, which cleanses sin that is left over after our death—“If forgiveness of sins depends upon these conditions which they attach to it, nothing is more miserable or deplorable for us.” It would mean that our repentance is based upon doing many things, outward acts, and there would be no real assurance to come from them that we have done what is required. Even the first step is slippery. The first step in penance is contrition, which means genuine sorrow for sin. Luther came to the conclusion that no one can be quite sure of the integrity of his own confession. If we had to be sure that contrition was perfect, and we had absolutely perfect sorrow for sin in order for the system to take its
next step—which would be verbal confession and then satisfaction—that would put us on a long and
difficult process from which we would never emerge. If forgiveness of sins depends on the sinner’s
sheer contrite sincerity, and if assurance of forgiveness depends on the certainty of one’s sincerity, then
nobody could enjoy certainty or assurance. That was the case in medieval Catholic theology. Assurance
was never available to anyone, except by a direct revelation from the Holy Spirit.