

## *Calvin's Doctrine of Assurance*

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[p.32]

There has been some confusion about Calvin's doctrine of assurance. It has often been misrepresented, especially in the popular idea that he taught that no one can be certain of his own salvation.<sup>1</sup> Errors have also arisen from fathering onto Calvin the ideas of later generations of Calvinists.<sup>2</sup>

### I. THE NECESSITY OF ASSURANCE

Calvin's theology is popularly seen as cold and remorseless. This fallacy is encouraged by the belief that he did not consider assurance of personal salvation to be possible. In fact the very reverse is true for Calvin taught that assurance, far from being impossible, is an essential ingredient of salvation. Paul 'declares that those who doubt their possession of Christ and their membership in His Body are reprobates'.<sup>3</sup> Calvin, in his commentary on Galatians 4: 6, argued that the confidence there described is so important that 'where the pledge of the divine love towards us is wanting, there is assuredly no faith'. For Calvin it was not possible to partake of salvation without being sure of it. This is because saving faith is seen as faith in God's mercy to *me*. The 'full definition of faith' is 'a firm and sure knowledge of the divine favour toward us, founded on the truth of a free promise in Christ, and revealed to our minds, and sealed on our hearts, by the Holy Spirit'.<sup>4</sup>

In one word, he only is a true believer who, firmly persuaded that God is reconciled, and is a kind Father to him, hopes everything from his kindness, who, trusting to the promises of the divine favour, with undoubting confidence anticipates salvation; ... none hope well in the Lord save those who confidently glory in being the heirs of the heavenly kingdom... the goodness of God is not properly comprehended when security does not follow as its fruit.<sup>5</sup>

It is clear that Calvin allowed no dichotomy between saving faith and the assurance or confidence that one is forgiven. Saving faith is not an abstract general belief in the divine mercy without an application of it to oneself. In the Scriptures faith includes a full assurance and confidence in the divine favour and salvation. Indeed, Calvin argued that the word 'faith'

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<sup>1</sup> Cf. B. C. Milner, *Calvin's Doctrine of the Church* (Leiden, 1970), 62-5, where an element of uncertainty foreign to Calvin's teaching is introduced.

<sup>2</sup> A. S. Yates, *The Doctrine of Assurance* (London, 1952), 169f. appears to attribute to Calvin a 'Calvinistic system' which is in fact far removed from his thought. Elsewhere (p. 168) part of the 1548 *Interim* of Charles V (published by Calvin) is quoted as Calvin's.

<sup>3</sup> *Commentary* on 2 Corinthians 13: 5 (hereafter *Comm.* 2 Cor. 13: 5, etc.). Quotations from the commentaries are taken from the new Oliver and Boyd series of translations where these are available and elsewhere from the nineteenth-century Calvin Translation Society editions. Quotations from the commentaries and treatises have been checked against the *Opera Calvini* (hereafter *OC*), Ed. G. Baum *et al.* (Brunswick and Berlin, 1863-1900).

<sup>4</sup> *Institutio* (hereafter *Inst.*) III.ii.7. Quotations from the *Institutio* are all taken from the Beveridge translation and have been checked against the *Opera Selecta*<sup>2/3</sup> vols. 3-5, Ed. P. Barth and G. Niesel (Munich, 1962-1968). In this and all subsequent quotations from Calvin the emphases are mine.

<sup>5</sup> *Inst.* III.ii.16, cf. *Comm.* Rom. 8: 14, 16; *Antidote to the Council of Trent*, antidote to ch. 9 of the *Decree concerning Justification* (hereafter *Antidote* ch. 9, etc.) (pp. 125-7). Page numbers refer to the translation in *Tracts* vol. 3, tr. H. Beveridge (Edinburgh, 1851). Calvin treats the preface as ch. 1 and thus numbers the chapters one too high. Chapter numbers have been corrected in these footnotes.

(*fides*) is often used as equivalent to 'confidence' (*fiducia*).<sup>6</sup> To separate faith and confidence is like separating the sun from its light and heat. Confidence can be distinguished from faith in that it fluctuates according to the degree of faith but it will always be found in some measure where there is true faith.<sup>7</sup> That confidence or the assurance of salvation was for Calvin an integral part of faith and not an optional extra can be seen especially from his commentary on 1 John 5: 13. The author says that he is writing 'to you who believe in the name of the Son of God, that you may know that you have eternal life'. It would be easy to conclude from this that faith does not of necessity involve the knowledge or assurance that one has eternal life. But Calvin understood John to be urging his readers to believe more firmly and *thus* to enjoy a full assurance of eternal life. Any uncertainty is to be ascribed to the

[p.33]

remnants of unbelief in us and to the weakness of our faith. Confidence is but faith writ large.

Calvin appears to be inconsistent concerning the possibility of doubt. He repeatedly asserted that faith leaves no room for doubt. 'They are ignorant of the whole nature of faith who mingle doubt with it.'<sup>8</sup> But at the same time he recognised that this does not seem to accord with the experience of believers. 'When we say that faith must be certain and secure, we certainly speak not of an assurance which is never affected by doubt, nor a security which anxiety never assails, we rather maintain that believers have a perpetual struggle with their own distrust, and are thus far from thinking that their consciences possess a placid quiet, uninterrupted by perturbation.'<sup>9</sup>

The contradiction is only apparent. When rejecting the possibility of doubt Calvin was opposing those (Roman Catholics) who defined faith in such a way that it does not include the confidence that God is gracious to me, both now and for eternity. But this does not mean that the Christian has no doubts. Such doubts as he experiences arise not from the nature of faith itself but from the constant struggle within him between faith and unbelief. Faith has to struggle against the doubts of the flesh. Furthermore, there are degrees of faith. Faith is weak and needs to increase and be strengthened. Our faith is imperfect in that our knowledge is partial and incomplete. But despite these difficulties, true faith is never extinguished. Believers never 'fall off and abandon that sure confidence which they have formed in the mercy of God'.<sup>10</sup>

It is not only sinful unbelief that tempers confidence. There is a reverential fear and trembling which establishes faith and is necessary to prevent presumption. When the believer sees the examples of divine vengeance on the ungodly he is to abandon all arrogance and rash confidence and to keep watch in dependence upon God. But the rejection of a vain confidence does not mean the end of all grounds of assurance or confidence in the mercy of God.

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<sup>6</sup> *Inst.* III.ii.15.

<sup>7</sup> *Comm.* Eph. 3: 12, cf. *Comm.* Col. 2: 2. Cf. section III.2, below, on the relation between faith and confidence.

<sup>8</sup> *Antidote* ch. 9 (p. 126), cf. *nn.* 178, 181, below; *Inst.* III.ii.7, 24; *Comm.* Jn. 3: 33; *Comm.* Eph. 1: 13; *Comm.* 1 Jn. 5: 6.

<sup>9</sup> *Inst.* III.ii.17.

<sup>10</sup> *Ibid.*, cf. *Inst.* III.ii.4, 15, 17-21, 24, 37; *Comm.* Gen. 32: 6; *Comm.* Mk. 9: 24; *Comm.* Ac. 17: 11; *Comm.* Rom. 4: 19, 8: 35; *Comm.* 1 Jn. 5: 13. Cf. C. Graafland, *De Zekerheid van het Geloof* (Wageningen, 1961), 29-32; W. E. Stuermann, *A Critical Study of Calvin's Concept of Faith* (Tulsa, Oklahoma, 1952), 112-6, 236-43.

Confident faith is to accompany a religious fear or reverence. Such a fear makes a man cautious but not despondent.<sup>11</sup>

Calvin was aware of the pastoral problem of believers with weak assurance but he did not conclude that faith and assurance should be separated. Assurance is not a second stage in the Christian life, subsequent to and distinct from faith. In the following century some of his followers did separate them in this way and this, together with a departure from Calvin's ground of assurance, led to a widespread loss of assurance.

## II. THE GROUNDS OF ASSURANCE

In order to see what for Calvin is the correct ground for assurance it is necessary first to point to the incorrect grounds.

### (1) *Predestination*

Some have seen Calvin's doctrine of predestination as the enemy of assurance and it is certainly true that in the seventeenth century predestination caused many to doubt their salvation.<sup>12</sup> Calvin was aware of this possibility and guarded against it. We can be tempted to doubt our election and to seek assurance in the wrong way. The wrong way is to ask the question 'am I elect?' and to seek the answer by speculation concerning the divine will, concerning God's decrees. The man

[p.34]

who tries this 'plunges headlong into an immense abyss, involves himself in numberless inextricable snares, and buries himself in the thickest darkness'.<sup>13</sup>

Therefore, as we dread shipwreck, we must avoid this rock, which is fatal to everyone who strikes upon it.... A fatal abyss engulfs those who, to be assured of their election, pry into the eternal counsel of God without the word.<sup>14</sup>

To speculate directly about one's election is presumption and folly since God has never published a list of the elect. Faith and assurance must rest not on what God has not chosen to reveal but on what he has revealed—Christ and the Gospel.<sup>15</sup> 'If Pighius asks how I know I am elect, I answer that Christ is more than a thousand testimonies to me.'<sup>16</sup> It is only in Christ that we are elect and pleasing to God and so it is to him that we must turn. 'If we are in communion with Christ, we have proof sufficiently clear and strong that we are written in the Book of Life.'<sup>17</sup> In other words, assurance of salvation teaches us that we are elect, not vice

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<sup>11</sup> *Inst.* III.ii.22f., cf. I.ii.2, III.ii.8, 12, 26f., III.iii.15; *Comm.* Phil. 2: 12f.; *Antidote* ch. 13 (p. 137). Cf. W. E. Stuermann, *op. cit.*, 243-50. Cf. section III.3, below.

<sup>12</sup> A. S. Yates, *op. cit.*, 167, argues that Calvin made predestination the ultimate ground of certainty. He concludes that for Calvin it was not possible to be fully certain.

<sup>13</sup> *Inst.* III.xxiv.4, cf. *Antidote* ch. 12 (p. 135).

<sup>14</sup> *Inst.* III.xxiv.4, cf. *Comm.* Jn. 6: 40; *Comm.* Rom. 11: 33f.; *Comm.* 2 Thess.2: 13; *Comm.* 1 Pet. 1: 2.

<sup>15</sup> *Inst.* III.xxiv.4f., cf. *Concerning the Eternal Predestination of God* (hereafter *Predestination*) 8.4 (p. 113). Page numbers refer to the translation of J. K. S. Reid (London, 1961).

<sup>16</sup> *Predestination* 8.7 (p. 130).

<sup>17</sup> *Inst.* III.xxiv.5, cf. n. 39, below.

versa. God 'would have us to rest satisfied with his promises, and not to inquire elsewhere whether or not he is disposed to hear us'.<sup>18</sup>

But predestination is not simply a potential cause of shipwreck. It is also an aid to assurance and Calvin can even claim that we have no other sure ground of confidence and that predestination is the best confirmation of our faith, from which we reap rich fruits of consolation.<sup>19</sup> This is because election teaches us that salvation is all of grace, that it depends not on our merit but on God's will.<sup>20</sup> To the believer, who is *already* persuaded of his election and salvation, this is a great comfort. Because his salvation is totally the work of God he can rest assured that God will complete that which he has begun.<sup>21</sup> Election reminds the believer that his salvation is ultimately dependent not on his own will and efforts but on God's purposes and that it is therefore as secure and immovable as God's eternal election.

## (2) Works

Many Christians seek assurance from their good works, from the fruit of the Holy Spirit in their lives.<sup>22</sup> Calvin firmly opposed any such attempt to base our assurance on something within ourselves. He observed that our works and the state of our hearts always fall short of perfection. 'For there is nowhere such a fear of God as can give full security, and the saints are always conscious that any integrity which they may possess is mingled with many remains of the flesh.'<sup>23</sup> Any attempt to base assurance on such works is doomed to failure since the tender conscience will soon see the inadequacy of the foundation. 'Conscience derives from them [works] more fear and alarm than security.'<sup>24</sup> If we maintain assurance on such a basis it shows that we do not recognise our own imperfection and opens the door to self-trust.

But the New Testament clearly teaches that holiness is a test of the genuineness of our faith. Calvin openly acknowledged this, both in his comments on such passages and in his *Institutio*.<sup>25</sup> Our lives can be a proof to us that we are elect. 'One argument whereby we may prove that we are truly elected by God and not called in vain is that our profession of faith should find its response in a good conscience and an upright life.' But if the faithful may use this argument it is only 'in such a way that they place their sure foundations elsewhere'.<sup>26</sup> The argument from works may never be the primary ground of our confidence. This must be

[p.35]

'the goodness of God', 'the mercy of God,' 'the free promise of justification,' 'the certainty of the promise,' 'Christ's grace'.<sup>27</sup>

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<sup>18</sup> *Inst.* III.xxiv.5.

<sup>19</sup> *Inst.* III.xxi.1, III.xxiv.4, 9.

<sup>20</sup> *Inst.* III.xxi.1, III.xxiv.2; *Predestination* 2 (p. 56).

<sup>21</sup> *Inst.* III.xxi.1, III.xxiv.4-6; *Predestination* 2 (p. 57); *Antidote* ch. 12 (pp. 135f.). Cf. section 111.3, below, on perseverance.

<sup>22</sup> For this section, cf. W. Niesel, 'Syllogismus practicus?' in *Aus Theologie und Geschichte der Reformierten Kirche (Festgabe für E. F. Karl Müller)* (Neukirchen, 1933), 158-79; Idem., *The Theology of Calvin* (London, 1956), 169-81; K. Barth, *Church Dogmatics* II/2 (Edinburgh, 1957), 333-40; G. C. Berkouwer, *Divine Election* (Grand Rapids, 1960), 287-90; C. Graafland, *op. cit.*, 48-51.

<sup>23</sup> *Inst.* III.xiv.19.

<sup>24</sup> *Inst.* III.xiv.20.

<sup>25</sup> *Inst.* III.xiv.18f., III.xx.10; *Comm.* Ps. 106: 12; *Comm.* Rom. 8: 9; *Comm.* 1 Jn. 2: 3, 3: 7, 24.

<sup>26</sup> *Comm.* 2 Pet. 1: 10f.

<sup>27</sup> *Inst.* III.xiv.18f., III.xx.10; *Comm.* Is. 33: 2; *Comm.* 1 Cor. 10: 12; *Comm.* Heb. 11: 6; *Comm.* 1 Jn. 2: 3, 3: 14.

We only know that we are God's children by His sealing His free adoption on our hearts by His Spirit and by our receiving by faith the sure pledge of it offered in Christ. Therefore, love is an accessory or inferior aid, a prop to our faith, not the foundation on which it rests.<sup>28</sup>

Calvin recognised that our works can strengthen or confirm our confidence, as evidences of God's work in us, and that they are a test of the genuineness of faith. But once they become the primary ground of assurance a *de facto* justification by works has been introduced which will lead either to despair or to a false self-confidence. Assurance is not to be based on anything in ourselves. To base it on good works is to live according to the doctrine of justification by works whatever one may profess with one's lips.<sup>29</sup>

### (3) *The Holy Spirit*

For Calvin the Holy Spirit plays a major role in assurance. The effects of the Spirit in our lives and our good works are a secondary aid to assurance.<sup>30</sup> The Spirit is the seal and pledge of our adoption and assures us that we are God's children.<sup>31</sup> The Spirit is also given as the earnest of eternal life and assures us of our election.<sup>32</sup> Without the Holy Spirit as a witness in our hearts we falsely assume the name of Christians.<sup>33</sup>

The Holy Spirit is a witness to us of our election. But it is important to be clear how this happens. The Holy Spirit seals our adoption by confirming to us the promises of the Word.<sup>34</sup> It is not that the Holy Spirit gives us a private revelation that we are God's children.<sup>35</sup> This would be to fall into the error of seeking assurance by asking if we are elect, of prying into God's secret will.<sup>36</sup> It is not that the Gospel makes general promises and that the Holy Spirit informs us that these relate to us. This would be to divide the Spirit from the Word, which Calvin strongly condemns.<sup>37</sup> The Holy Spirit confirms our adoption by testifying to us concerning the truth of God's promises, by assuring us of the truth of the Gospel.<sup>38</sup> The testimony of the Spirit is not to be separated from the testimony of the Word.

### (4) *Faith*

How does the Christian know that God is his gracious Father? By believing the Gospel. The evidence of our election is God's effectual calling of us, issuing in our faith.<sup>39</sup> It might therefore appear that for Calvin the ground of assurance is our faith. But this would be

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<sup>28</sup> *Comm.* 1 Jn. 3: 19, cf. *Inst.* III.ii.38; *Comm.* Josh. 3: 10; *Comm.* Is. 5: 19.

<sup>29</sup> Cf. section III.2, below, on the relation between assurance and justification.

<sup>30</sup> Cf. section II.2, above.

<sup>31</sup> *Inst.* III.ii.8, 11f., III.xxiv.1; *Comm.* Jn. 6: 40; *Comm.* Rom. 8: 15f.; *Comm.* 1 Cor. 2: 12; *Comm.* Gal. 4: 6; *Comm.* Eph. 1: 13, 4: 30; *Comm.* 2 Thes. 2: 13; *Comm.* Heb. 6: 4f., 10: 29; *Comm.* 1 Jn. 2: 19, 3: 19; *Antidote* ch. 12 (p. 136).

<sup>32</sup> *Inst.* III.ii.41, III.xxiv.1f.; *Comm.* Rom. 8: 15f., 11: 34; *Comm.* 1 Cor. 1: 9; *Comm.* Heb. 6: 4f.; *Comm.* 1 Pet. 1: 2.

<sup>33</sup> *Inst.* III.ii.39; *Comm.* 2 Cor. 1: 21f.; cf. *Comm.* Eph. 3: 19.

<sup>34</sup> *Inst.* III.i.4, III.ii.36; *Comm.* Rom 8: 15; *Comm.* 1 Cor. 1: 6, 2: 11; *Comm.* 2 Cor. 1: 21f., 5: 5; *Comm.* Eph. 1: 13f.; *Comm.* 2 Thes. 2: 13; *Comm.* Heb. 6: 4f.

<sup>35</sup> Cf. n. 180, below, for Calvin's opposition to basing assurance on private revelation.

<sup>36</sup> Cf. section II.1, above.

<sup>37</sup> *Inst.* I.ix; *Comm.* Ac. 16: 14. Cf. C. Graafland, *op. cit.*, 37-9.

<sup>38</sup> Cf. *Inst.* I.vii on the inner witness of the Holy Spirit. Cf. W. E. Stuermann, *op. cit.*, 65, 70, 101f., 148-151.

<sup>39</sup> *Inst.* III.xxi.7, III.xxiv.2; *Comm.* Jn. 6: 40; *Comm.* Rom. 8: 33, 10: 17; *Comm.* Phil. 1: 6; *Comm.* 2 Thes. 2: 13; *Comm.* Heb. 6: 4f.; *Comm.* 1 Pet. 1: 2.

seriously to distort his teaching.<sup>40</sup> It would be to suggest that assurance is after all based on something in *ourselves*, which Calvin denied. 'If you look to yourself damnation is certain.'<sup>41</sup> It would be to make faith the condition of salvation in the sense of something which we must do in order to achieve salvation. This Calvin also denied.<sup>42</sup> Assurance would not be secure if it were based on our faith since our faith is always such that we need to pray 'Lord, help our unbelief'.<sup>43</sup> 'In all men faith is always mingled with incredulity.'<sup>44</sup> To base assurance on our faith opens the door to introspection and leads to agonizing doubts concerning the genuineness of our faith. This danger is all the

[p.36]

more acute because of the phenomenon of 'temporary faith'<sup>45</sup> which can only serve to undermine an assurance based on my possession of faith.

### (5) *Christ*

For Calvin the ground of assurance does not lie within ourselves. It is not our faith or our works or our experience of the Holy Spirit. These can play a secondary role as a confirmation of or an aid to our assurance. But the primary ground of assurance is objective. It is the Gospel, the mercy of God, the free promise of justification in Christ.<sup>46</sup> I know that God is my gracious Father because of his love for me, shown in Christ and declared in his Word. The ground of assurance lies not within ourselves but rather in the promises of God, in Christ.

If we are elected in him [Christ], we cannot find the certainty of our election in ourselves; and not even in God the Father, if we look at him apart from the Son. Christ, then, is the mirror in which we ought, and in which, without deception, we may contemplate our election.<sup>47</sup>

The ground of assurance cannot be distinguished from the ground of faith itself—Christ and the promises of God.<sup>48</sup> This follows since, for Calvin, assurance is not a second stage subsequent to faith but is simply faith itself writ large. Since saving faith is not simply faith in the promises of God in general but faith that they apply to *me*,<sup>49</sup> faith in itself includes assurance.

It might appear that Calvin has performed a sleight of hand. Since there is no salvation for those who do not believe, as Calvin clearly held, our salvation must depend upon our having believed which makes faith the ground of our assurance. But this does not follow, for two reasons. First, assurance does not follow from faith as a second stage, as a logical deduction

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<sup>40</sup> B. C. Milner (*op. cit.*, 60-2) interprets Calvin in this way.

<sup>41</sup> *Inst.* III.ii.24, cf. III.xxiv.5; *Comm.* 1 Cor. 1: 9; *Comm.* 2 Pet. 1: 10f.

<sup>42</sup> Cf. section III.2, below.

<sup>43</sup> *A Short Treatise on the Lord's Supper* 26, cf. *Comm.* Mk. 9: 24.

<sup>44</sup> *Inst.* III.ii.4. Cf. section I, above.

<sup>45</sup> Cf. section III.3, below.

<sup>46</sup> Cf. n.27, above. Cf. *Comm.* Jn. 3: 16, 36.

<sup>47</sup> *Inst.* III.xxiv.5, cf. *Predestination* 8.4, 6 (pp. 113, 127).

<sup>48</sup> The promises of God are found in his Word and visibly presented to us in the sacraments. Calvin sees the sacraments as strengthening our assurance by confirming God's promises to us (*Inst.* IV.xiv.3, IV.xv.1-3, 14, IV.xvii.1-5). A similar role is accorded to private confession to one's pastor, which can strengthen a weak assurance (*Inst.* III.iv.12-14). While church membership is essential to salvation, Calvin rarely mentions it in connection with assurance (*Inst.* IV.i.3, 21).

<sup>49</sup> Cf. sections I, above, and III.2, below.

from the fact of my faith. If, as some of Calvin's followers have held, assurance of salvation is a logical consequence of the fact of my having believed, it does follow that faith is the ground of assurance. But for Calvin faith and assurance are not separated in this way.<sup>50</sup> Secondly, it is true that there is no salvation without faith but Calvin did not allow that faith is a condition of salvation.<sup>51</sup> It is not faith that saves but Christ, and assurance, like faith, looks away from man to Christ alone.

### III. ASSURANCE IN RELATION TO OTHER DOCTRINES

#### (1) *The Knowledge of God*

Dr. W. H. Chalker, in his important thesis on the relation between Calvin and later English Calvinism, seeks to relate Calvin's doctrine of assurance to his other doctrines. He correctly notes that for Calvin, unlike much of later Calvinism, assurance was no problem.<sup>52</sup> He also shows how assurance is grounded on Christ, on God's promise and not on our act of faith.<sup>53</sup> But he seeks to relate this to Calvin's doctrine of the knowledge of God in a way that is open to question.

We know God as our gracious Father when we see him in Jesus Christ through the witness of the Spirit, *and we do not know God until then*. Christ does not reconcile us to a God whom we previously knew to be angry with us. Rather he reveals to us the God who is already reconciled to us. Christ does not reveal to us additional information about a God whom we already know through natural revelation. He reveals to us the one true God.<sup>54</sup>

[p.37]

This means that there cannot be any difficulty with assurance as one cannot know the true God except as one's personal Saviour. There is no possibility of knowing him as wrathful towards oneself and no possibility for one who knows him of not being saved. The English Calvinists asked themselves the wrong question: 'How can a man, who presumably knows himself to be a sinner worthy of eternal damnation, determine whether or not he has the good fortune of being one of God's elect?'<sup>55</sup>

This argument is attractive because it offers a clear explanation of why Calvin saw no difficulty in assurance while his would-be followers in the following century had such problems. But it is less than clear that the explanation offered by Dr. Chalker is truly grounded in the teaching of Calvin and one may perhaps be permitted to speculate that twentieth-century Basel has influenced his interpretation as much as sixteenth-century Geneva. His case depends entirely on two claims, which must be examined.

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<sup>50</sup> Cf. sections I, above, and III.2, below.

<sup>51</sup> Cf. section III.2, below.

<sup>52</sup> W. H. Chalker, *Calvin and some Seventeenth-Century English Calvinists* (Duke University Ph.D. thesis, 1961), 59-62, 64. Chalker's thesis has been considered at some length because he is an (extreme) representative of one school of interpretation of Calvin and because the issues that he raises are vital for a correct interpretation of Calvin's doctrine of assurance.

<sup>53</sup> *Ibid.*, 14, 61f., 64-6, 76f.

<sup>54</sup> *Ibid.*, 37 (his emphasis).

<sup>55</sup> *Ibid.*, 52.

First, he claims that for Calvin there is no knowledge of God that is not saving. To prove this he argues that for Calvin there is no true natural knowledge of God and that man's natural 'knowledge' of God is no preparation for a true knowledge of God.<sup>56</sup> But he has to admit that 'Calvin, unaware of the importance that this subject would assume in following centuries, never totally avoided ambiguity respecting it. Although he uses the strongest language to indicate that the natural knowledge is perverted, he yet leaves cause for some to infer that the discontinuity between the natural knowledge and the specially-revealed knowledge is not total or absolute.'<sup>57</sup> But even if we concede this point to Dr. Chalker his first claim is far from proved. Granted that the Gospel does not reveal to us a God already known from nature, it does not follow that the Gospel does not reconcile us to a God already known from *revelation* to be wrathful towards us. But Dr. Chalker will not allow this, 'Any "God" who is known but not as redeemer is an idol.'<sup>58</sup> 'A God who is not known to be propitious toward us is not the God of whom he Calvin; is writing.'<sup>59</sup> The English Calvinists are chided for teaching that it is possible to know God before faith, to know Christ as the redeemer of believers but not of oneself.<sup>60</sup> This involves separating the knowledge of God and faith in such a way that 'assurance becomes a problem which faith solves'. For Calvin this is not so because 'all the true knowledge which we have of God is in faith—all knowledge of God is knowledge of our salvation'. For the English Calvinists faith 'became the means of appropriating a salvation previously known to be available', the fulfilling of 'a certain part of a previously understood bargain'.<sup>61</sup> But for Calvin:

Because God is known in Christ alone, there is no knowledge of God as only a righteous judge, no knowledge of ourselves as only helpless sinners, no knowledge of Christ as other than our Saviour, no knowledge of a promise of salvation which is conditional. In short, outside of faith there is no possibility of raising the question of assurance in a way which would be meaningful to Christian theology.<sup>62</sup>

'To know God in Christ is to know him not as a possible savior, but as one's own savior.'<sup>63</sup> If Dr. Chalker is correct it is transparently clear why assurance could never be a problem for Calvin. But it is dubious whether in fact this interpretation can be upheld.

[p.38]

Dr. Chalker's thesis is based on a confusion of the different possible meanings of 'faith' and 'knowledge'. Calvin denied the word 'faith' to mere intellectual assent but did not deny that such an assent exists. There are some who 'regard the Word of God as an infallible oracle' but do not have true saving faith. Scripture may refer to this as faith, as with Simon Magus, 'but as this shadow or image of faith is of no moment, so it is unworthy of the name'.<sup>64</sup> There is also the phenomenon of 'temporary faith'.<sup>65</sup> The reprobate can for a time have a false faith which to others is indistinguishable from true faith and which they themselves believe to be

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<sup>56</sup> *Ibid.*, 18-28.

<sup>57</sup> *Ibid.*, 24. This has of course been an area of controversy since the famous Barth-Brunner debate, but it need not concern us here.

<sup>58</sup> *Ibid.*, 13.

<sup>59</sup> *Ibid.*, 14.

<sup>60</sup> *Ibid.*, 57f.

<sup>61</sup> *Ibid.*, 64f.

<sup>62</sup> *Ibid.*, 66 (his emphasis).

<sup>63</sup> *Ibid.*, 82 (his emphasis).

<sup>64</sup> *Inst.* III.ii.9f. Chalker alludes to mere assent (*op. cit.*, 58f.) but does not seem to recognise its implications in the present context.

<sup>65</sup> Cf. section III.3, below.

genuine. Those with mere intellectual assent or a temporary faith clearly have some grasp of the content of the Gospel.<sup>66</sup> It can be granted that for Calvin such people have no true faith or knowledge of God. But this does not alter the fact that they can know of the existence of salvation without experiencing it, of Christ as a possible Saviour but not as their own Saviour. As Calvin repeatedly chided his Catholic opponents for just that<sup>67</sup> it can hardly be denied that such knowledge is impossible. Clearly it is possible, for Calvin, to know enough about the Gospel to pose the question of assurance. Certainly Calvin held that this ought not to happen and would not happen if the nature of faith was correctly understood. But that it did happen was indisputable. If for Calvin, unlike the English Calvinists, assurance was no problem this is not, as Dr. Chalker maintains, because for him doubting one's salvation was *impossible*.

The same observation applies to Dr. Chalker's claim that for Calvin 'there is no real knowledge of election, except in faith',<sup>68</sup> so that 'there is never such a thing as the knowledge of one's own reprobation, or even of the possibility of one's own reprobation'.<sup>69</sup> Calvin seems to imply that certain (rare) individuals did know of their own reprobation—or at least of the virtual certainty of it.<sup>70</sup> It would also seem to be inevitable that those who treat the Bible as an infallible oracle could come to know of election without having true faith. When Calvin says that unbelievers will jeer at the doctrine<sup>71</sup> he is commenting on the reception it was receiving from his opponents, not making a dogmatic assertion about the possibility of unbelievers ever accepting it, as Dr. Chalker implies. It is true that Calvin warned his readers against seeking assurance by asking if they are elect<sup>72</sup> but this is different to saying that only the elect can accept the doctrine of election. The fact that it is possible to seek assurance by speculating about one's election and thus to suffer shipwreck<sup>73</sup> would seem to suggest that the reprobate can indeed know of predestination and suffer ruin as a result. 'Am I elect?' may be an illegitimate question for Calvin; it is clearly not an impossible question.

The *second* of Dr. Chalker's claims is closely related to the first. He argues that we cannot know our lost condition and the wrath of God prior to our knowledge of God as Saviour. He argues that for Calvin there is no true knowledge of oneself apart from knowledge of God.<sup>74</sup> This is certainly true<sup>75</sup> but it does not necessarily follow that this knowledge of God is a knowledge of him as Saviour. The passages cited by Dr. Chalker base our self-knowledge upon a knowledge of God's *justice*.<sup>76</sup> This conflicts with his oft-repeated assertion that 'all negative statements [in Calvin] concerning man's ability before God are always made on the basis of an understanding of God's great work for man in Jesus Christ, never on the basis of an independent appraisal of man'.<sup>77</sup> If 'independent appraisal' means an appraisal

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<sup>66</sup> Cf. section III.2, below for a more precise analysis of how much the reprobate can know of Christ and the Gospel.

<sup>67</sup> Cf. *nm.* 178, 193, below.

<sup>68</sup> *Op. cit.*, 68, cf. 67, 74.

<sup>69</sup> *Ibid.*, 82 (my emphasis).

<sup>70</sup> *Comm.* Mt. 27: 3; *Comm.* Heb. 12: 17.

<sup>71</sup> *Inst.* III.xxi.4, cited by Chalker (*op. cit.*, 68). The other reference that he gives in this context is misquoted.

<sup>72</sup> As Chalker argues (*op. cit.*, 71-3). Cf. section II.1, above.

<sup>73</sup> *Inst.* III.xxiv.4. Cf. section II.1, above.

<sup>74</sup> *Op. cit.*, 39-43, 52.

<sup>75</sup> *Inst.* I.i.

<sup>76</sup> *Inst.* II.i.2f., III.xii.1f., 4. The very title of III.xii illustrates this.

<sup>77</sup> *Op. cit.*, 17f. (my emphasis), cf. 41, 43-8, 52. Chalker appeals to T. F. Torrance, at this point but Torrance's position in fact undermines Chalker's case. He argues that from the dogmatic point of view Calvin sees the Fall and human sinfulness as a corollary of grace and salvation but that from a didactic point of view it is possible through the law alone to come to an awareness of sin (*Calvin's Doctrine of Man* (London, 1949), 16-20). Clearly this destroys Chalker's case.

independent of God's revelation then the second half of the statement is true, but if, as the context demands, it means independent of the

[p.39]

revelation of God *as Saviour* it is not true. It is true that the knowledge of God's grace shows us the extent of human sinfulness. It is not true that for Calvin this is the *only* way in which we can know our sinfulness, as Dr. Chalker argues. He shows how Calvin explains original sin in the light of Christ's righteousness given to us, but goes beyond Calvin in asserting that he (Calvin) 'implies that those who do not know Christ will not understand it'.<sup>78</sup> It is significant that he has to admit that there are 'difficulties', 'for in spite of his continual assertions that man judges himself correctly only in the light of his knowledge of the Triune God, it is evident that at times Calvin speaks of what seems to be true self-knowledge prior to the knowledge of grace'.<sup>79</sup> But there is no difficulty since true self-knowledge comes from a knowledge of God, not necessarily of grace. The assumption that causes Dr. Chalker his difficulty is the assumption that for Calvin there is no non-saving knowledge of God and that it is not possible to know God's justice without his grace. But this he has failed to demonstrate and if we drop the assumption the 'difficulties' vanish.

The role of the law is crucial for Dr. Chalker's case. Does the law reveal human sinfulness independently of the Gospel? Can man from the law come to a knowledge of God as righteous and himself as sinful, without and prior to a knowledge of God as Saviour and himself as redeemed? Clearly Dr. Chalker's case requires a firm negative answer to both questions. Equally clearly Calvin's answer to both is yes, as Dr. Chalker is virtually forced to admit.<sup>80</sup> He acknowledges that the first use of the law for Calvin is 'to admonish, convince, and convict us of sin, in order that we will see and come to the mercy of God in Christ'.<sup>81</sup> He seeks to blunt the force of this by arguing that:

The proper use of the law, then, never allows it to be a separate and independent source of knowledge about ourselves. The God whose righteousness is revealed in the law cannot be properly separated from the God who is merciful to those whom the law condemns.<sup>82</sup>

This is true but does not alter the fact that man *may* attain to a knowledge of himself as sinful through the law *prior* to his knowledge of God as gracious in Christ. Dr. Chalker also shows how Calvin did not advocate minute self-examination before the law and discourages morbid introspection.<sup>83</sup> Again, this is true but does not affect the point at issue. It is clear why Dr. Chalker has 'difficulties' with Calvin. The difficulties arise not from any ambiguity in Calvin himself but from the incompatibility of Dr. Chalker's case and Calvin's teaching. His concluding comment on the 'difficulties' is significant:

It seems to be entirely unjustified to conclude, on the basis of these and similar passages, that if we are to follow Calvin, we must treat Christ as the answer to a preconceived question or the solution to an independently known problem. Calvin says many things

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<sup>78</sup> *Op. cit.*, 44, citing *Inst.* II.i.6.

<sup>79</sup> *Op. cit.*, 48f., where *Inst.* II.vii.9, 11 and III.xviii.9 are cited.

<sup>80</sup> *Op. cit.*, 46-8, cf. 41.

<sup>81</sup> *Op. cit.*, 46, citing *Inst.* II.vii.6-9. Cf. *Inst.* II.viii.3, III.iii.7; *Comm.* Jn. 3: 36.

<sup>82</sup> *Op. cit.*, 47.

<sup>83</sup> *Ibid.*, 47f.

clearly which rule out the possibility of seeing an independent anthropology in his theology.<sup>84</sup>

That there is no anthropology independent of revelation is one thing; that there is no anthropology independent of soteriology is another.

Dr. Chalker's case rests on certain points which go beyond Calvin's teaching, namely that for Calvin there is no knowledge of God that is not saving and that man cannot come to self-knowledge, to a knowledge of his lost condition through

[p.40]

the law prior to his knowledge of salvation. It is significant that these claims are not supported with firm evidence from Calvin,<sup>85</sup> that Dr. Chalker himself is forced to acknowledge 'difficulties' and that passages in Calvin seem clearly to refute them.

If this conclusion is correct, Dr. Chalker is wrong in his analysis of the difference between Calvin and the English Calvinists. If it is possible for man to have a non-saving knowledge of God, to know his own sinfulness without having experienced salvation, the question of assurance remains. Dr. Chalker is not fair in blaming the seventeenth-century Calvinists for posing the following 'absurd question':

How can a man, who presumably knows himself to be a sinner worthy of eternal damnation, determine whether or not he has the good fortune of being one of God's elect? For Calvin, such a man would not so know himself unless he were elect. Calvin had the good sense to throw such questions out of court.<sup>86</sup>

Calvin's doctrine of assurance is different to that of the English Calvinists not because he abolished the question but because he gave a different answer. How his answer differs can be seen from the examination of assurance in the context of justification by faith.

## **(2) Justification by Faith**

Assurance is closely related to justification by faith. It is because of the promise of free justification in Christ that we can have assurance. Assurance, like faith, is based on the promises of God in the Gospel. Assurance is simply a natural outworking of justification by faith since faith is faith that God is merciful to me. Thus Calvin criticized Rome as much for basing assurance as for basing justification on works.<sup>87</sup> Indeed he argued that to base assurance on works is to undermine justification by faith since it causes us to place our whole trust in ourselves.<sup>88</sup> Calvin discerned, as some of his followers have not, that it matters little to preserve the doctrine of justification by faith alone if we teach that assurance rests on works,

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<sup>84</sup> *Ibid.*, 49f. He proceeds to argue that the fear of the reprobate is different to the fear of the elect, that genuine hatred of sin leads on to Christ and that we cannot prepare ourselves for faith (pp. 50-2). All this is true, but does not affect the point at issue.

<sup>85</sup> Some of Chalker's key references to Calvin do not bear out the point that he is seeking to make. On p. 31 he claims, on the basis of *Inst.* I.vii.5, that only the elect know God *the Creator*, by faith. But Calvin states that it is only the elect who have true faith, not that only they know God the Creator.

<sup>86</sup> *Op. cit.*, 52f., cf. 41.

<sup>87</sup> Cf. section IV.1, below.

<sup>88</sup> *Antidote* ch. 16 (p. 146).

since the outcome is that we look within, to our sanctification, for the basis of our confidence and this is *de facto* justification by works.<sup>89</sup>

Calvin had to face the fact that the New Testament in places appears to base our assurance on our good works, on the fruit of the Spirit in our lives.<sup>90</sup> His treatment of such passages is similar to his treatment of passages which seem to teach that our good works are meritorious or can justify us. Calvin met these with his doctrine of double justification. God accepts our persons as righteous in his sight because of the righteousness of Christ. But he goes further and accepts our works also, on the basis of Christ.

Therefore, as we ourselves when ingrafted into Christ appear righteous before God, because our iniquities are covered with his innocence; so our works are, and are deemed righteous, because everything otherwise defective in them being buried by the purity of Christ is not imputed.<sup>91</sup>

It can be said Calvin likewise has a doctrine of 'double assurance' to accommodate the biblical teaching on assurance through works. Our primary ground of assurance is Christ, the Gospel. But the contemplation of our works, of the fruit

[p.41]

of the Spirit in our lives, can serve as an aid, as a strengthening of our confidence. As with double justification, at least part of Calvin's aim is to accommodate 'awkward' biblical passages that do not immediately accord with his teaching.<sup>92</sup> The supplementary role of works can also be compared to the role of 'proofs' in convincing us of the divine authority of Scripture. Without the inner witness of the Spirit we cannot discern the authority of Scripture, but once we have received this witness the proofs can be a useful help, confirming our faith.<sup>93</sup>

If assurance is related to justification by faith it might appear that our assurance is based on our faith, on our having fulfilled the condition of justification. But Calvin rejected any such suggestion and denied that faith is a condition of salvation.<sup>94</sup> Dr. Chalker rightly points to this fact and it could appear that this vindicates his thesis. If salvation is unconditional, if faith 'apprehends a free promise rather than appropriates a conditional one'<sup>95</sup> then it would appear that the conclusions of the last section are mistaken. If the promise is unconditional there can be no knowledge of it as something which does not apply to oneself, no possibility of knowing oneself to be lost. This, according to Dr. Chalker, is why for Calvin, unlike the English Calvinists, there was no problem of assurance.

For Calvin, faith is not giving assent to doctrine in order thereby to be justified. Rather faith is the genuine—existential, if you please—apprehension that we are justified by the work of Christ.<sup>96</sup>

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<sup>89</sup> Cf. section II.2, above.

<sup>90</sup> Cf. section II.2, above.

<sup>91</sup> *Inst.* III.xvii.10, cf. III.xvii.5-10. Cf. R. S. Wallace, *Calvin's Doctrine of the Christian Life* (Edinburgh and London, 1959), 302f.; F. Wendel, *Calvin* (London, 1965), 260-2.

<sup>92</sup> The teaching on the role of works in the *Institutio* (III.xiv.18-20) comes in the context of answering Roman objections. Calvin's aim was primarily to minimize the role of works, not to exalt it.

<sup>93</sup> *Inst.* I.viii.1, 13. Cf. I.vii. Barth also draws this comparison (*op. cit.*, 334).

<sup>94</sup> *Inst.* III.ii.29. Strictly speaking, it is works as a condition that Calvin is rejecting.

<sup>95</sup> *Op. cit.*, 77 (his emphasis), cf. 62f.

<sup>96</sup> *Ibid.*, 59 (his emphasis).

By contrast, some of the English Calvinists see in Christ 'a conditional covenant or promise: God promises mercy to those who will have faith in Christ'. The result is that 'faith for them ceases to be the knowledge of God's unconditional promise, and becomes the fulfilment of the human obligation in an independently known conditional covenant'.<sup>97</sup> It follows that:

For assurance of his salvation, then, a person looked within himself to see if he possessed 'faith', his end of the bargain, and to see if he was performing good works, the evidence of faith.... Assurance was based not on what faith knows, but on the fact that the person possessed something called faith, which fulfilled a covenant obligation.<sup>98</sup>

In order to see why Dr. Chalker's thesis is not correct it is necessary to distinguish between three different senses in which it could be said that faith is the condition of salvation. In the first place, it could mean that faith is something that we do, independently of God, to appropriate salvation. God provides the possibility of salvation and leaves it to man to decide for himself whether or not to avail himself of this possibility. Clearly neither Calvin nor the English Calvinists believed faith to be the condition of salvation in this sense since they held that faith is the gift of God, wrought by the Holy Spirit.

In the second place, it could mean that faith is the distinguishing mark of the people of God, that without faith there is no salvation. Calvin, like the English Calvinists, believed that in this sense faith is the condition of salvation. Faith does not simply recognise that we are already justified. Before we believe we are not justified. Faith is the instrumental cause of justification.<sup>99</sup> It is by means of faith that we possess Christ and obtain salvation through him.<sup>100</sup> Eternal life is the reward of willing submission to Christ.<sup>101</sup> Christ is offered to all in the Gospel but not all embrace this offer by faith.<sup>102</sup> Faith is the mark that distinguishes

[p.42]

between the children of God and the reprobate.<sup>103</sup> Faith is the condition of salvation in that without faith there is no salvation.

There remains a third sense in which faith could be seen as a condition of salvation and here Calvin differs from the English Calvinists. While for the latter faith is something active that man performs to fulfil a condition,<sup>104</sup> for Calvin faith is passively receiving a free gift. Faith is not a meritorious condition nor a work deserving of a reward. Faith comes to Christ empty-handed, bringing nothing of its own but simply receiving Christ and his righteousness.<sup>105</sup> To say that the Gospel is conditional upon faith is simply to say that it is conditional upon Christ. Faith does not fulfil a condition in the sense of performing something which God requires of

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<sup>97</sup> *Ibid.*, 57.

<sup>98</sup> *Ibid.*, 60.

<sup>99</sup> *Inst.* III.xi.7, III.xiv.17, 21.

<sup>100</sup> *Inst.* III.i.1, III.ii.1, 13, 30, III.iii.1, III.xi.7; *Comm.* Gen. 15: 6; *Comm.* Jn. 1: 12, 3: 16, 36, 6: 29; *Comm.* Rom. 4: 12; *Comm.* Heb. 11: 6.

<sup>101</sup> *Comm.* Jn. 5: 24. Calvin's more precise teaching is that faith is 'a passive work... to which no reward can be paid' (*Comm.* Jn. 6: 29, cf. *Comm.* Gen. 15: 6). Cf. the following paragraph and n.105.

<sup>102</sup> *Inst.* III.i.1; *Comm.* Mt. 15: 13; *Comm.* Lu. 1:45; *Comm.* Jn. 1: 12, 3: 36; *Comm.* Rom. 10: 10; *Comm.* Phil 2: 12f.

<sup>103</sup> *Inst.* III.ii.13, 30.

<sup>104</sup> W. H. Chalker, *op. cit.*, 57, 59f., 127-39.

<sup>105</sup> *Inst.* III.xi.7, III.xiii.5; *Comm.* Hab. 2:4; *Comm.* Jn. 6:29; *Comm.* Rom. 3: 27; *Comm.* Eph. 2: 8; *Antidote* ch. 8 (p. 125).

us before he will bestow his salvation upon us. Faith is simply laying hold of Christ who is freely offered to us. Faith is the condition of salvation only in that receiving Christ is the condition of salvation.

The promise of the Gospel is free in the sense that it is free for the taking, not that it applies irrespective of acceptance. The promise is unconditional and gratuitous because faith is simply laying hold of it and accepting it, not performing a condition which is required. The Gospel is unconditional in that it is the offer of a gift which needs only to be accepted. But this concept of faith as the acceptance of the Gospel offer might appear to be contradicted by Calvin's concept of faith as knowledge. He defined faith as 'a firm and sure *knowledge* of the divine favour toward us' and 'the knowledge of God and Christ'.<sup>106</sup> Dr. Chalker relies heavily on this in his thesis. As faith is knowledge it is the awareness that one is justified, not the appropriation of justification.<sup>107</sup> Faith is not the human response to an already known conditional promise but is simply coming to know the promise.<sup>108</sup> The English Calvinists perverted Calvin by seeing faith as man's act of appropriation of an already known conditional promise.

In order to understand Calvin's concept of faith as knowledge it is first necessary to examine his anthropology and in particular his view of the heart. For Calvin,

The soul consists of two parts, the intellect and the will—the office of the intellect being to distinguish between objects, according as they seem deserving of being approved or disapproved; and the office of the will, to choose and follow what the intellect declares to be good, to reject and shun what it declares to be bad.<sup>109</sup>

Calvin taught the primacy of the intellect over the will in that the will follows the mind. 'The intellect is to us, as it were, the guide and ruler of the soul; ...the will always follows its beck, and waits for its decision, in matters of desire'.<sup>110</sup> But this should not be taken to mean that the will is totally dependent upon the mind. Adam fell by the choice of his will although his mind and will were upright.<sup>111</sup> The will is not totally determined by the mind.

The soul possesses no faculty which cannot be referred either to the intellect or to the will.<sup>112</sup> To which does the heart belong? Calvin's use of 'heart' is inconsistent and he sometimes uses it of the mind, especially when commenting on passages of Scripture which do so.<sup>113</sup> But normally the heart is contrasted to the mind and can be seen as an aspect of the will.<sup>114</sup>

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<sup>106</sup> *Inst.* III.ii.7, 3, cf. III.ii.2, 8, 12, 14-16, 19; *Comm.* Is. 52: 15; *Comm.* Jn. 17:3, 8; *Comm.* Eph. 3: 19; *Comm.* Phil. 3: 10; *Comm.* 2 Tim. 1: 12.

<sup>107</sup> *Op. cit.*, 77, cf. 37.

<sup>108</sup> *Ibid.*, 57, 59, 65.

<sup>109</sup> *Inst.* I.xv.7.

<sup>110</sup> *Ibid.*

<sup>111</sup> *Inst.* I.xv.8.

<sup>112</sup> *Inst.* I.xv.7.

<sup>113</sup> *Comm.* Dt. 29:4; *Comm.* Jn. 12:40; *Comm.* Ac. 16: 14. In these passages Calvin acknowledges that Scripture sometimes uses 'heart' for mind. But he implies that its usual meaning in Scripture is the seat of the affections (*Comm.* Dt. 29: 4, cf. *Comm.* Jn. 12: 40) and himself contrasts the affections of the heart and the understanding of the mind (*Comm.* Ac. 16: 14). Calvin is not consistent in his use of 'heart'. He can refer to the understanding of the heart (*Comm.* Is. 43: 10). But it is going too far simply to state that 'by "heart" Calvin means the mind' and to reduce the heart to 'a fully persuaded mind' (R. T. Kendall, *The Nature of Saving Faith from William Perkins (d.1602) to the Westminster Assembly (1643-1649)* (Oxford University DPhil. thesis, 1976), 30. This thesis is to be published by O.U.P. later this year). Cf. C. Graafland, *op. cit.*, 22; W. E. Stuermann, *op. cit.*, 84-6, who follow the position taken here.

<sup>114</sup> *Inst.* II.ii.2, 12; *Comm.* Phil. 4: 7. Cf. the comments in n. 113. Cf. *nn.* 121-5.

For Calvin faith is knowledge, but this does not mean that it is confined to the mind. Faith is knowledge as opposed to the Catholic idea of 'implicit faith', which is to submit one's convictions to the teaching of the Church, without

[p.43]

necessarily knowing what that teaching includes. Against this idea Calvin emphasizes the intellectual content of faith.<sup>115</sup> But faith is not to be seen as merely intellectual assent.<sup>116</sup> It is more than an acceptance of the veracity of the Gospel accounts.<sup>117</sup> It is more than sound doctrine.<sup>118</sup> These are all important but faith also includes the personal element. It is the knowledge of *my* salvation, not just the knowledge that Christ is the Saviour of the world. It is the knowledge of God as my Father.<sup>119</sup> Faith is not just an opinion or a persuasion but rather a personal confidence in the mercy of God.<sup>120</sup> Faith involves not just the mind but also the heart.<sup>121</sup> It is not enough for the mind to be illumined, the heart must also be strengthened and supported. Faith is not just the assent of the mind but also confidence and security of heart. Indeed the chief part of faith is firm and stable constancy of heart.<sup>122</sup> Calvin objects to the Catholic idea of faith as mere intellectual assent by pointing out that assent 'is more a matter of the heart than the head, of the affection than the intellect'.<sup>123</sup> Calvin can even state that the seat of faith is not in the brain but in the heart.<sup>124</sup> Faith involves the feelings and affections of the heart as well as the intellect.<sup>125</sup> Faith does not just believe the promises of God but also relies on them, thus bringing confidence and boldness.<sup>126</sup>

At this point there is an ambiguity in Calvin's terminology.<sup>127</sup> Sometimes he uses 'faith' to include both the knowledge of the mind and the trust or confidence of the heart.<sup>128</sup> At other times he distinguishes faith (*fides*), which is knowledge, and confidence or trust (*fiducia*). The trust of the heart is then seen as the fruit or consequence of faith.<sup>129</sup> These two approaches are to be seen as complementary rather than contradictory. The distinction between faith and confidence shows the primacy of the mind over the will and the relation between knowledge and trust. Yet even when they are distinguished the emphasis is on the close link between them. The inclusive definition shows clearly that faith is the function of the whole soul, including the will, not just of a part of it. Calvin calls faith knowledge not because it is restricted to the mind but to emphasize that it is based on God's Word, on the Gospel. The

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<sup>115</sup> *Inst.* III.ii.2-5; *Comm.* Is. 52: 15; *Comm.* Rom. 10: 17; *Comm.* Gal. 1: 8; *Comm.* Tit. 1: 1; *Comm.* 1 Pet. 1: 8.

<sup>116</sup> *Inst.* III.ii.8-10, 33.

<sup>117</sup> *Inst.* III.ii.1, 9.

<sup>118</sup> *Inst.* III.ii.13.

<sup>119</sup> *Inst.* III.ii.2f., 6-8, 12, 16, 19, 41 f.

<sup>120</sup> *Inst.* III.ii.1, 15f., 29f., 43; *Comm.* Rom. 10: 10; *Comm.* Col. 2: 2; *Comm.* 2 Tim. 1: 12; *Comm.* Heb. 11: 6.

<sup>121</sup> *Inst.* III.ii.36; *Comm.* Jn. 2: 23, 5: 24; *Comm.* Ac. 16: 14; *Comm.* Heb. 11: 6; *Comm.* 1 Pet. 1: 8. Cf. W. E. Stuermann, *op. cit.*, 87-102, where faith is analysed as the experience of certainty, the illumination of the mind and the sealing of the heart.

<sup>122</sup> *Inst.* III.ii.33.

<sup>123</sup> *Inst.* III.ii.8.

<sup>124</sup> *Comm.* Rom. 10: 10, cf. *Inst.* I.v.9, III.ii.36.

<sup>125</sup> *Inst.* III.ii.8; *Comm.* Mt. 11: 12; *Comm.* Jn. 2: 23; *Comm.* Ac. 16: 14; *Comm.* Rom. 10: 10; *Comm.* Phil. 3: 10.

<sup>126</sup> *Comm.* Eph. 3: 12, cf. *Inst.* III.ii.36.

<sup>127</sup> For this paragraph, cf. P. Brunner, *Vom Glauben bei Calvin* (Tübingen, 1925), 142f.; W. E. Stuermann, *op. cit.*, 103-8. The position here adopted is that maintained by C. Graafland, *op. cit.*, 20-8.

<sup>128</sup> *Inst.* III.ii.15, 33; *Comm.* Rom. 10: 10; *Comm.* Heb. 11: 6.

<sup>129</sup> *Inst.* III.ii.15f.; *Comm.* Eph. 1: 13, 3: 12; *Comm.* Col. 2: 2; *Comm.* Heb. 3: 6.

trust of the heart is based on the knowledge of God in the mind. A 'faith' which does not lead to the trust of the heart is not true saving faith.<sup>130</sup>

For Dr. Chalker the crowning error of the English Calvinists was their concept of faith as the *appropriation* of salvation.<sup>131</sup> But it is also true for Calvin that faith appropriates salvation. Faith does not simply recognise an existing situation, it changes the situation. Until God receives us into his favour we are outside his kingdom and at deadly enmity with him.<sup>132</sup> It is by means of faith that we possess Christ and salvation in him.<sup>133</sup> Faith is receiving Christ, apprehending his righteousness, embracing Christ and the offer of the Gospel.<sup>134</sup> While faith may be passive in that it has nothing of its own to offer, it nonetheless appropriates salvation. Christ is set before us 'that every one may appropriate the salvation which he procured'.<sup>135</sup> 'We should make [the promises of mercy] ours by inwardly embracing them.'<sup>136</sup>

There is a tension in Calvin between faith as knowledge and faith as appropriation. Faith is the knowledge of my salvation. But on what grounds can I know this? For the universalist, faith is simply the recognition that I (like all men) will be saved. But for Calvin, with his doctrine of double predestination, this is not possible. Faith is the knowledge that I, *unlike* many others, will be saved. But on what grounds can I know this? It is not on the ground that I am elect since

[p.44]

that would be to pry into God's hidden counsel. For Calvin faith is grounded on God's Word, on the promises of the Gospel. But these promises, although given to all, only benefit those with faith. It therefore appears that Calvin is involved in a contradiction—faith is believing something (God is gracious to me personally) that does not become true until I believe it. The contradiction is not as serious as it appears since faith is the knowledge primarily of God and only secondarily of my salvation. The Gospel reveals the character of God and his offer of salvation. God's love for us is shown in his gift of his only Son to die for us. In the Gospel all men without exception are invited to life.<sup>137</sup> Faith is the knowledge of this—of the character of God and the offer of the Gospel. But faith does not stop in the mind. Being persuaded that God is good and merciful we recline on him with sure confidence.<sup>138</sup> When the mind receives God's goodness it is inflamed with love for him.<sup>139</sup> The heart and the will respond to the knowledge of the mind, but this does not happen automatically. As the illumination of the intellect is the work of the Spirit, so also it is the Holy Spirit who seals the heart and gives confidence and trust.<sup>140</sup> As the heart relies on the promises of God, so the knowledge of God's graciousness becomes the knowledge that this graciousness extends to me personally.<sup>141</sup> This does not happen by way of logical deduction (I am relying therefore I must be saved) but

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<sup>130</sup> Cf. n. 124, above.

<sup>131</sup> *Op. cit.*, 37, 77, 294f.

<sup>132</sup> *Comm.* Mt. 3: 2.

<sup>133</sup> Cf. *nn.* 99-102, above.

<sup>134</sup> *Inst.* III.i.1, III.ii.1, III.iii.2, III.xi.7, III.xiv.17, III.xvi.1, III.xxiv.6.

<sup>135</sup> *Antidote* ch. 9 (p. 127): 'ut quisque sibi propriam, quae ab ipso parta est, salutem faciat' (*OC* 7.457).

<sup>136</sup> *Inst.* III.ii.16.

<sup>137</sup> *Comm.* Jn. 3: 16, cf. *Inst.* III.ii.6f.

<sup>138</sup> *Inst.* I.ii.2, cf. *Comm.* Heb. 6: 4f.

<sup>139</sup> *Inst.* III.ii.41, cf. *Comm.* 1 Pet. 1: 8; *Comm.* 1 Jn. 2: 3.

<sup>140</sup> *Inst.* III.ii.7, 33, 36; *Comm.* Ac. 16: 14; *Comm.* Rom. 8: 16; *Comm.* Eph. 1: 13; *Comm.* Heb. 10: 29; *Comm.* 1 Jn. 2: 3.

<sup>141</sup> It is perhaps significant that the exhortations to appropriate salvation (*nn.* 135f.) come in the context of an insistence that faith is a belief that God is gracious to me. A similar combination is found in *Comm.* Mt. 21: 21.

immediately. To rely on Christ is to trust him for my salvation and therefore to be confident and have assurance. Assurance is the fruit of trust in Christ, if not synonymous with it. It is not a logical deduction from the existence of trust.

Dr. Chalker criticizes the English Calvinists for teaching that one can know Christ as the Saviour of believers but not of oneself, that one can know of a promise of salvation that one has not appropriated.<sup>142</sup> To this he contrasts Calvin's concept of faith as knowledge. There is some truth in this in that for Calvin the heart's trust flows from a knowledge of the character of God but there is also another side to the picture. Calvin recognises that many reject the Gospel which is offered to them.<sup>143</sup> He charges unbelievers with ingratitude for rejecting Christ.<sup>144</sup> This clearly implies that they have some knowledge of that which they are rejecting. There is a bare, non-saving knowledge of God outside of faith.<sup>145</sup> There is a partial faith which grasps part only of the Gospel message and which can act as a preparation for true faith.<sup>146</sup> Clearly those without true faith can have at least a partial but true (as far as it goes) knowledge of the Gospel.

Those who have 'temporary faith' go much further.<sup>147</sup> They can know the doctrine of the Gospel.<sup>148</sup> They can believe that God is propitious to them and that he is their Father. But this belief is based on presumption and negligence, not on the promises of God.<sup>149</sup> Calvin normally teaches that such knowledge is found purely in the mind and does not reach the heart.<sup>150</sup> It is the sealing of the heart by the Spirit of adoption which is the mark of the elect.<sup>151</sup> But at times he can speak of the effect of this 'faith' on the heart, although it is not deeply rooted and is not permanent.<sup>152</sup> The reprobate can be enlightened by the Spirit in their minds.<sup>153</sup> But their understanding is usually slight or confused.<sup>154</sup>

Calvin is not totally unambiguous about how much of the Gospel the reprobate can know. But it is abundantly clear that they can know enough to be aware of what is offered to them. Thus it is possible, for Calvin as well as the English Calvinists, to be aware of a salvation that one has not yet appropriated. Yet there is an important difference between them. For Calvin the knowledge of God is

[p.45]

primarily that which excites trust and confidence in our hearts, not that which presents our wills with an offer to accept or reject.

### **(3) *Perseverance and Temporary Faith***

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<sup>142</sup> Cf. *nn.* 60-3, above.

<sup>143</sup> Cf. *n.* 102, above.

<sup>144</sup> *Comm.* Jn. 3: 16-19.

<sup>145</sup> *Comm.* Jn. 3: 6, 17: 3; *Comm.* Eph. 3: 12; *Comm.* Jas. 2: 14, 19.

<sup>146</sup> *Inst.* III.ii.4f.; *Comm.* Jn. 2: 23, 7: 40.

<sup>147</sup> Cf. section III.3, below.

<sup>148</sup> *Comm.* Ac. 8: 13. But Calvin also denies that the reprobate penetrate to 'that secret revelation which Scripture reserves for the elect only' (*Inst.* III.ii.12).

<sup>149</sup> *Inst.* III.ii.11; *Comm.* Gal. 4: 6; *Comm.* Heb. 6: 4f. Cf. *n.* 163, below.

<sup>150</sup> *Inst.* III.ii.10; *Comm.* Jn. 2: 23.

<sup>151</sup> *Inst.* III.ii.10-12, III.xxiv.8; *Comm.* Mt. 13:21; *Comm.* Lu. 17: 13; *Comm.* Jn. 6:69; *Comm.* 2 Tim. 1: 12; *Comm.* Heb. 6: 4f; *Comm.* 1 Jn. 2: 19; *Predestination* 8.7 (p. 131).

<sup>152</sup> *Inst.* III.ii.10, 12; *Comm.* Lu. 17: 13; *Comm.* Rom. 5: 2; *Comm.* Heb. 6:4f.

<sup>153</sup> *Inst.* III.ii.11f.; *Comm.* Heb. 6: 4f.

<sup>154</sup> *Inst.* III.ii.IIf.; *Comm.* Col. 2: 2; *Comm.* Heb. 6: 4f.

Assurance, for Calvin, extends not simply to our present standing but to our future destiny. Faith is confident not just of God's present favour to us but of our final perseverance and eternal salvation.<sup>155</sup> Calvin was highly critical of Rome at this point.

This passage [Rom. 8: 38] clearly contradicts the schoolmen, who foolishly maintain that no one is certain of final perseverance, except by the favour of a special revelation, and this, they hold, is very rare. Such a dogma wholly destroys faith, and faith is certainly nothing if it does not extend to death and beyond.<sup>156</sup>

Since believers owe it to the favour of God, that, enlightened by his Spirit, they, through faith, enjoy the prospect of heavenly life; there is so far from an approach to arrogance in such glorying, that anyone ashamed to confess it, instead of testifying modesty or submission, rather betrays extreme ingratitude, by maliciously suppressing the divine goodness.<sup>157</sup>

The elect will certainly continue to the end and receive eternal life, for their salvation is the work of God, who will not fall.<sup>158</sup> Thus assurance of salvation means assurance of final salvation.

But Calvin was aware that many who 'believe' do not continue to the end. These, he argued, had a false or temporary faith. He distinguished between a true and lively faith which has its roots deeply fixed by the Spirit of God and the temporary faith which 'many' have and which disappears. This should lead us to beware lest our own faith be extinguished.<sup>159</sup> For 'experience shows that the reprobate are sometimes affected in a way so similar to the elect, that even in their own judgement there is no difference between them'.<sup>160</sup>

The temporary faith of the reprobate is sincere for they are self-deceived. They feel the divine power of the Word, undergoing an operation of the Holy Spirit inferior to the regeneration of the elect. They may believe the truth of the Gospel history or even assent to the Scriptures as an infallible oracle. They can assent to the Word of God and be moved to action by its threats and promises but this assent is not from the heart; they have roots but without life. They may have a sense of God's grace and believe that he is propitious to them but they confusedly grasp the shadow, not the substance. They do not receive the sealing of the forgiveness of sins which the Spirit works in the elect alone. They are like a tree whose roots are not deep which may produce flowers and fruit for some years but will eventually wither away. They may have some love for God but it is a mercenary affection, not a filial love.<sup>161</sup> Sometimes they receive a taste of God's grace, sparks of his light and a perception of his goodness, having his Word engraved on their hearts. They have some knowledge but it vanishes because its roots

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<sup>155</sup> *Inst.* III.xxiv.7; *Comm.* Mt. 13: 21; *Comm.* Rom. 16: 21; *Comm.* 1 Thes. 5: 24. B. C. Milner (*op. cit.*, 64f.) makes assurance dependent upon perseverance, contrary to Calvin. For the origin of this mistake, cf. n. 160, below.

<sup>156</sup> *Comm.* Rom. 8: 38, cf. *Inst.* III.ii.40; *Comm.* 1 Pet. 1: 5; *Predestination* 8.6-8 (pp. 129-32).

<sup>157</sup> *Inst.* III.ii.40; cf. *Comm.* 1 Cor. 10: 12.

<sup>158</sup> *Inst.* III.xxiv.6; *Comm.* Jn. 10: 28f.; *Comm.* 1 Cor. 1: 9; *Comm.* Phil. 1: 6; *Comm.* Heb. 6: 4f.

<sup>159</sup> *Comm.* Lu. 17: 13, cf. *Inst.* III.xxiv.6f.; *Comm.* Ps. 106: 12; *Comm.* Mt. 13: 21, 15: 13; *Comm.* Jn. 8: 31; *Comm.* 1 Jn. 2: 19, 3: 19.

<sup>160</sup> *Inst.* III.ii.11, cf. III.xxiv.8. But, as the following will show, Milner is not correct in stating that the only difference between genuine and temporary faith is that the latter is temporary (*op. cit.*, 63). This explains why he imagines that Calvin does not teach a real assurance of final salvation.

<sup>161</sup> *Inst.* III.ii.9-12.

are not deep enough or because it is choked.<sup>162</sup> It is not surprising therefore that there can be a false assurance. But whereas true assurance rests on the promises of God and is a reliance upon him with fear and humility, false assurance comes from pride and nonchalance.<sup>163</sup>

Three types of people profess the Gospel. Some feign godliness while a bad

[p.46]

conscience inwardly reproves them. Others not only try to keep up a pretence before men but even manage to convince themselves that they are regenerate. Finally, those who are genuine have a living root of faith and carry the testimony of adoption firmly in their hearts.<sup>164</sup> The dangers of self-deception are very real. Simon Magus and others like him not only deceive others by their false semblance of faith but even deceive themselves. They think that the reverence that they give to the Word is a genuine piety because they are unaware that impiety can be inward as well as outward.<sup>165</sup>

It does not follow that all assurance is invalid. The many examples of false faith are not to undermine the Christian's confidence in the promises of God, especially those relating to final perseverance. We are not to abandon all security but only a 'careless, carnal security, which is accompanied with pride, arrogance, and contempt of others, which extinguishes humility and reverence for God, and produces a forgetfulness of grace received'. We are to have a fear which is not panic but which teaches us to receive the grace of God in humility, without lessening our confidence.<sup>166</sup> Some might object that the wicked call God 'Father' and have a greater confidence than the elect. But when Paul wrote of Christian confidence he was referring not to idle boasting but to 'the testimony of a godly conscience which follows the new regeneration'.<sup>167</sup>

There remains the question of how to distinguish between a true and a false confidence. With others there is no sure way of doing this and we are to rest content with a judgement of charity.<sup>168</sup> But no such uncertainty need cloud the individual's knowledge of his own state. The reprobate only appear to have the same signs as the elect.

I deny not that they [who fall away] have signs of calling similar to those given to the elect; but I do not at all admit that they have that sure confirmation of election which I desire believers to seek from the word of the gospel. Wherefore, let not examples of this kind move us away from tranquil confidence in the promise of the Lord.<sup>169</sup>

But the description given above of the temporary faith of the reprobate might seem to indicate that they have as strong a testimony to their adoption by God as do the elect.

I answer, that though there is a great resemblance and affinity between the elect of God and those who are impressed for a time with a fading faith, yet the elect alone have that

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<sup>162</sup> *Comm.* Heb. 6: 4f., cf. *Comm.* 1 Jn. 2: 19.

<sup>163</sup> *Comm.* 1 Cor. 10: 12, cf. *Inst.* III.ii.12; *Comm.* Rom. 8: 14; *Comm.* Phil. 2: 12f.; *Comm.* 1 Jn. 3: 7.

<sup>164</sup> *Comm.* 1 Jn. 2: 19, cf. *Inst.* III.xxiv.7.

<sup>165</sup> *Inst.* III.ii.10, cf. *Comm.* Jn. 2: 23; *Comm.* Ac. 8: 13; *Comm.* Jas. 2: 14, 19.

<sup>166</sup> *Inst.* III.xxiv.7, cf. III.ii.22; *Comm.* 1 Cor. 10: 12; *Comm.* Heb. 6: 4f.; *Antidote* ch. 13 (p. 137).

<sup>167</sup> *Comm.* Gal. 4: 6.

<sup>168</sup> *Inst.* III.xxiv.8, IV.i.7-9; *Comm.* Mt. 13: 24-30, 36-43; *Comm.* 1 Cor. 1: 9; *Comm.* Phil. 1: 6, 4: 3; *Comm.* 1 Pet. 1: 1f.

<sup>169</sup> *Inst.* III.xxiv.7.

full assurance which is extolled by Paul, and by which they are enabled to cry, Abba, Father.<sup>170</sup>

It is only in the elect that God effectually seals the grace of his adoption. But this does not obviate the need for careful self-examination.

The nature of this self-examination clearly separates Calvin from many of his would-be followers. It is not an introspective examination of my faith to see if it is genuine. This Calvin never recommends. It is not the testing of my faith by the fruit of the Spirit in my life. This is a test but Calvin is emphatic that the basis of assurance must lie elsewhere.<sup>171</sup> Self-examination does not mean testing my works and deducing my election from them. It is not my faith that is examined but the object of my faith. The believer is to examine himself to ensure that his trust is placed not in himself but in Christ. He is to 'examine [himself] carefully

[p.47]

and humbly, lest carnal security creep in and take the place of assurance of faith'.<sup>172</sup> Self-examination does not turn the believer to himself or to his faith but back to Christ and the Gospel. The believer is not to compare his faith with that of the reprobate but to look to Christ and to place his trust in him.<sup>173</sup> It is not 'am I trusting in Christ?' but 'am I trusting in Christ?' This subtle but vital distinction captures the whole essence of Calvin's doctrine of assurance.

#### IV. CALVIN'S DOCTRINE COMPARED WITH OTHERS

A brief comparison of Calvin's doctrine of assurance with that of his Catholic opponents and of some of his seventeenth-century followers will serve to focus more sharply the distinctive features of Calvin's teaching.

##### (1) *The Council of Trent*

Assurance was discussed at the sixth session of the Council of Trent and the doctrine is set out in the *Decree concerning Justification* of January 1547. Chapter 9 (*Against the Vain Confidence of Heretics*) affirms that sins neither are nor ever have been remitted except freely, by God's mercy, for Christ's sake. But the mere possession of assurance is no guarantee of forgiveness because heretics have a vain and ungodly confidence. It is wrong to assert that those who are justified do, ought or must know the fact 'without any doubt whatever'. While no Christian should doubt 'the mercy of God, the merit of Christ and the virtue and efficacy of the sacraments', there is room for fear concerning one's own state since 'no one can know with the certainty of faith, which cannot be subject to error, that he has obtained the grace of God'.<sup>174</sup> Chapter 12 (*Rash Presumption of Predestination is to be Avoided*) affirms that it is not possible, except by special revelation, to know that one is

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<sup>170</sup> *Inst.* III.ii.11, cf. *Predestination* 8.7 (p. 131).

<sup>171</sup> Cf. section II.2, above.

<sup>172</sup> *Inst.* III.ii.11, cf. III.ii.22.

<sup>173</sup> *Inst.* III.xxiv.7; *Comm.* 1 Cor. 10: 12.

<sup>174</sup> J. H. Leith, *Creeds of the Churches*<sup>2</sup> (Richmond, Virginia, 1973), 413f. Cf. canons 13f. (p. 422). For the Latin original, cf. Denzinger-Schönmetzer 1533f., 1563f.

elect.<sup>175</sup> The canons add that we cannot be sure of receiving the gift of perseverance 'with an absolute and infallible certainty' except by special revelation.<sup>176</sup>

Calvin dissented, on four grounds.<sup>177</sup> First, to divorce faith from confidence and assurance is to undermine the New Testament concept of faith. 'Faith is destroyed as soon as certainty is taken away.' 'Paul and John recognise none as the children of God but those who know it.'<sup>178</sup> Secondly, to make assurance dependent upon works undermines confidence and leads us to trust in ourselves.<sup>179</sup> Thirdly, the only 'special revelation' needed for the assurance that we are elect is the witness of the Holy Spirit to our adoption, which is common to all believers.<sup>180</sup> Finally, faith in the New Testament extends to death and beyond and includes the assurance of final perseverance.<sup>181</sup>

## (2) *Westminster Confession*

Seventeenth-century English Calvinism departed significantly from Calvin's doctrine of assurance and this is reflected in the Westminster Confession.<sup>182</sup> It is affirmed that 'such as truly believe in the Lord Jesus, and love him in sincerity, endeavouring to walk in all good conscience before him, may, in this life, be certainly assured that they are in the state of grace'.<sup>183</sup> In opposition to the Catholic position it is stated that 'this certainty is not a bare conjectural and probable persuasion, grounded upon a fallible hope; but an infallible assurance of faith'.<sup>184</sup> But 'this infallible assurance doth not so belong to the essence of faith,

[p.48]

but that a true believer may wait long, and conflict with many difficulties before he be partaker of it'.<sup>185</sup> Against Calvin, assurance and faith have been separated so that the latter is possible without the former.<sup>186</sup> It is not beyond the reach of the ordinary Christian: 'being enabled by the Spirit to know the things which are freely given him of God, he may without extraordinary revelation, in the right use of ordinary means, attain thereunto',<sup>187</sup> but it is something extra, a 'second blessing' which he is to seek, not part of saving faith itself. This is seen especially clearly in the statement that 'it is the ditty of everyone to give all diligence to make his calling and election sure'.<sup>188</sup>

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<sup>175</sup> J. H. Leith, *op. cit.*, 416. Cf. can. 15 (p. 422). Cf. Denz. 1540, 1565.

<sup>176</sup> Can. 16 (J. H. Leith, *op. cit.*, 422). Cf. ch. 13 (p. 416f.). Cf. Denz. 1566, 1541.

<sup>177</sup> Calvin's response is found in *Antidote*. He also opposed the Roman Catholic position in the *Institutio* and his commentaries, before the Tridentine decree as well as after it.

<sup>178</sup> *Antidote* ch. 9 (pp. 125, 127), cf. can. 13f. (pp. 154f.); *Inst.* III.ii.15f., 39; *Comm.* Mt. 21: 21; *Comm.* Rom. 5: 2, 8; 16, 34; *Comm.* 1 Cor. 2: 12, 10; 12; *Comm.* 2 Cor. 13: 5; *Comm.* Gal. 4: 6; *Comm.* Eph. 3: 12, 19; *Comm.* Col. 2: 2; *Comm.* 1 Pet. 1: 8; *Comm.* 1 Jn. 5: 19. Cf. sections I and III.2, above.

<sup>179</sup> *Antidote* ch. 16 (pp. 146f.), cf. *Inst.* III.ii.38; *Comm.* Is. 59: 20; *Comm.* Heb. 11: 6. Cf. sections II.2 and III.2, above.

<sup>180</sup> *Antidote* ch. 12 (pp. 135f.), cf. can. 15 (p. 155). Cf. sections II.1, 3, above.

<sup>181</sup> *Antidote* ch. 13 (pp. 136-8), cf. can. 15f. (p. 155); *Inst.* III.ii.40; *Comm.* Rom. 5: 2, 8; 38; *Comm.* 1 Cor. 2: 12; *Comm.* Col. 1: 23; *Comm.* 1 Pet. 1: 5. Cf. section III.3, above.

<sup>182</sup> W. H. Chalker, *op. cit.*, R. T. Kendall, *op. cit.* Ch. 14 of the latter work treats the Westminster Confession.

<sup>183</sup> Ch. 18: 1 (my emphasis). Quotations from the Westminster Confession follow the critical text of S. W. Carruthers (Manchester, n.d. [1937]) with one exception: He, Him etc. revert to he, him, etc., as in the seventeenth-century originals.

<sup>184</sup> Ch. 18: 2.

<sup>185</sup> Ch. 18: 3.

<sup>186</sup> Cf. ch. 18: 4.

<sup>187</sup> Ch. 18: 3.

<sup>188</sup> *Ibid.*, citing 2 Pet. 1: 10 (my emphasis).

The shift of assurance from an aspect of faith to a subsequent achievement, from a privilege to a duty has two roots. In the first place, saving faith is seen primarily in active rather than passive terms. The definition of saving faith is given in terms of its acts, in terms of what it does.<sup>189</sup> This contrasts with Calvin who stressed the passivity of faith and saw it primarily as knowledge. The Westminster Confession does not totally distinguish assurance from saving faith in that strong faith 'gets the victory; growing up in *many* to the attainment of a full assurance through Christ'.<sup>190</sup> But it is clear that assurance is not of the essence of faith itself but accompanies the strong faith of many, not all believers. Secondly, there is a difference in the grounds of assurance. For the Westminster Confession it is 'founded upon the divine truth of the promises of salvation, the inward evidence of those graces unto which these promises are made, the testimony of the Spirit of adoption witnessing with our spirits that we are the children of God'.<sup>191</sup> It is true that the promises of God are placed first but we can only be sure that they apply to us if we have the inward evidence of certain graces. The effect of this is to turn our attention from the promises themselves to the evidences that we have these graces. This, together with the reference to 2 Peter 1: 10 both here and elsewhere,<sup>192</sup> points clearly to the practical syllogism found in much of seventeenth-century English Calvinism. Assurance depends on the genuineness of my faith and this is tested by the evidence of my sanctification.

While Calvin was not aware of the developments that were to follow his death, he nonetheless managed to preempt them in his own teaching. Against the separation (by Rome) of faith and assurance he wrote:

There are very many also who form such an idea of the divine mercy as yields them very little comfort. For they are harassed by miserable anxiety while they doubt whether God will be merciful to them. They think, indeed, that they are most fully persuaded of the divine mercy, but they confine it within too narrow limits. The idea they entertain is, that this mercy is great and abundant, is shed upon many, is offered and ready to be bestowed upon all; but that it is uncertain whether it will reach to them individually, or rather whether they can reach to it. Thus their knowledge stopping short leaves them only midway; not so much confirming and tranquillising the mind as harassing it with doubt and disquietude. Very different is that feeling of full assurance (*πληροφορία*) which the Scriptures uniformly attribute to faith an assurance which leaves no doubt that the goodness of God is clearly offered to us.<sup>193</sup>

It is ironical that these words, written against Calvin's opponents in his own time, should so accurately portray the situation of many of his would-be followers in

[p.49]

the following century. Against the search for evidence of election in good works he wrote:

Doubtless, if we are to determine by our works in what way the Lord stands affected towards us, I admit that we cannot even get the length of a feeble conjecture: but since

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<sup>189</sup> Ch. 14: 2.

<sup>190</sup> Ch. 14: 3 (my emphasis).

<sup>191</sup> Ch. 18: 2.

<sup>192</sup> Ch. 18: 3, cf. *n.* 188, above. Cf. ch. 16: 2: 'good works... are the fruits and evidences of a true and lively faith: and by them believers... strengthen their assurance'.

<sup>193</sup> *Inst.* III.ii.15.

faith should accord with the free and simple promise, there is no room left for ambiguity.<sup>194</sup>

To those who, like many in the seventeenth century, doubted whether or not they had truly appropriated salvation he counselled not an introspective self-examination but a turning to Christ:

Therefore, if we would know whether God cares for our salvation, let us ask whether he has committed us to Christ, whom he has appointed to be the only Saviour of all his people. Then, if we doubt whether we are received into the protection of Christ, he obviates the doubt when he spontaneously offers himself as our Shepherd, and declares that we are of the number of his sheep if we hear his voice (John 10: 3, 16). Let us, therefore, embrace Christ, who is kindly offered to us, and comes forth to meet us: he will number us among his flock, and keep us within his fold.<sup>195</sup>

For Calvin the search for assurance leads the believer not to a second stage beyond his acceptance of the Gospel (looking within for faith and its evidences) but back to the Gospel itself. Assurance is based not on anything in ourselves (whether faith, works or the evidence of the Holy Spirit) but on Christ and the promises of God. If faith is a personal trust and confidence in the Gospel there is no need to look further for assurance. Trust in Christ means trust that he is my Saviour, both now and for eternity.

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Prepared for the Web in September 2007 by Robert I. Bradshaw.

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<sup>194</sup> *Inst.* III.ii.38.

<sup>195</sup> *Inst.* III.xxiv.6.