**Calvin’s *Institutes of Christian Religion***

Lesson 18: Faith (Book 3, Chapter 2)

**Chapter 2: Faith – Its Definition Set Forth and Its Properties Explained**

* Since the chief work of the Holy Spirit is to bond us to Christ by faith it is important that we understand what faith is. This is no less true today as people believe that having “faith” is what saves, but it’s not having faith, it’s having Christ by faith that saves. In other words, it’s faith in Christ, not faith in faith that saves.

1. First, Some Warnings
   1. It’s not faith in God, but specifically faith in Christ that is necessary.
   2. Some medieval theologians taught an “implicit faith” which called people to put their faith in the church [Roman Catholic] and its teaching even if they didn’t understand it themselves.
2. Faith Rests upon God’s Word
   1. “This is the true knowledge of Christ, if we receive him as he is offered by the Father: namely, clothed with his gospel.”
   2. “There is a permanent relationship between faith and the Word. He could not separate one from the other any more than we could separate the rays from the sun from which they come.”
   3. John 20:30-31 – These things are written so you may believe
   4. Faith must keep to the Word and to Christ as presented in the Word. The slightest turning away and faith loses its nature. “Take away the Word and no faith will then remain.”
   5. “The Word is like a mirror in which faith may contemplate God.
   6. Part of the definition of faith is **a knowledge of God’s will toward us, perceived from His Word**
3. Faith Arises from God’s Promise of Grace in Christ
   1. When we look at the wrath and judgment of God, we tremble and want to flee, but faith calls us to seek God. What specifically in God’s Word can we cling to?
   2. “It is after we have learned that our salvation rests with God that we are attracted to seek him. This fact is confirmed for us when he declares that our salvation is his care and concern. Accordingly, we need the promise of grace, which can testify to us that the Father is merciful; since we can approach him in no other way, and upon grace alone the heart of man can rest.”
   3. The sole pledge of God’s goodness, mercy, and love is found in Christ.
   4. Definition: **A firm and certain knowledge of God’s benevolence toward us, founded upon the truth of the freely given promise in Christ, both revealed to our minds and sealed upon our hearts through the Holy Spirit.**
4. “Unformed” vs “Formed” Faith
   1. Medieval scholastic theologians distinguished between 2 kinds of faith. “Unformed Faith” is mere intellectual assent to the truth of the gospel with no fear of God or works of love. “Formed Faith” is intellectual assent to the truth of the gospel combined with fear of God and works of love.
   2. 1980s – Lordship Salvation controversy. You can have Jesus as Savior but not as Lord and still be a Christian. A “carnal Christian” is a true Christian according to those who adopted this position.
   3. Romans 10:10 – “For with the heart one believes and is justified, and with the mouth one confesses and is saved.”
5. Detailed Examination of the Definition of Faith
   1. *Knowledge* – “the knowledge of faith consists in assurance rather than in comprehension”
   2. *Firm and certain* – It’s not a doubtful or changeable opinion. I can change my mind whether I like one particular color over another or one particular location for our church over another. But the knowledge we are talking about is certain.
   3. “We do not regard the promises of mercy that God offers as true only outside ourselves, but not at all in us; rather that we make them ours by inwardly embracing them.” This is the certain knowledge which can also be called peace.
6. Excursus: Faith in the Struggle Against Temptation
   1. This certain knowledge does not mean that we do not face temptations or struggle. We are plagued with inescapable afflictions.
   2. “While we teach that faith ought to be certain and assured, we cannot imagine any certainty that is not tinged with doubt, or any assurance that is not assailed by some anxiety. On the other hand, we say that believers are in perpetual conflict with their own unbelief.”
   3. However, even though we struggle, we never finally and completely fall away.
   4. “The godly heart feels in itself a division because it is partly imbued with sweetness from its recognition of the divine goodness, partly grieves in bitterness from an awareness of its calamity; partly rests upon the promise of the gospel, partly trembles at the evidence of its own iniquity; partly rejoices at the expectation of life, partly shudders at death. This variation arises from imperfection of faith, since in the course of the present life it never goes so well with us that we are wholly cured of the disease of unbelief and entirely filled and possessed by faith. Hence arise those conflicts; when unbelief, which reposes in the remains of the flesh, rises up to attack the faith that has been inwardly conceived.”
   5. To suffer assault is not to suffer loss of faith, but to know struggle. “Faith ultimately triumphs over those difficulties which besiege and seem to imperil it.”
   6. Faith that is weak and immature, and even ignorant in part, is nonetheless genuine faith. We know in part and we see in part. We look in a mirror dimly. We don’t fully comprehend because of our creatureliness and we struggle with temptations, and doubts, and anxieties. But God’s Word is our shield of faith (Eph. 6:16).
   7. The faith that God gives to His people, He will never take back. Though it may be imperfect now, He will cause us to persevere to the end when it will be perfected.
7. Back to the Detailed Examination of the Definition of Faith
   1. *God’s benevolence toward us, founded upon the truth of the freely given promise* – “In God faith seeks life: a life that is not found in commandments or declarations of penalties, but in the promise of mercy, and only in a freely given promise.”
   2. *In Christ* – “If we would not have our faith tremble and waver, we must buttress it with the promise of salvation, which is willingly and freely offered to us by the Lord in consideration of our misery rather than our deserts.
   3. *Revealed to our minds and sealed upon our hearts through the Holy Spirit* – “Without the illumination of the Holy Spirit, the Word can do nothing. From this, also, it is clear that faith is much higher than human understanding. And it will not be enough for the mind to be illumined by the Spirit of God unless the heart is also strengthened and supported by his power.”
   4. “Faith is a singular gift of God, both in that the mind of man is purged so as to be able to taste the truth of God and in that his heart is established therein. For the Spirit is not only the initiator of faith, but increases it by degrees, until by it he leads us to the Kingdom of Heaven.”