

CALVIN  
AND  
THE REFORMATION

FOUR STUDIES

BY

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## PREFACE.

The Four Studies which make up this book were prepared for "The Princeton Theological Review" and published during the current year. The editors of the Review in reissuing them in book-form hope that they may thus become more readily accessible and more widely circulated, and that in this way they may continue to serve their original purpose of contributing in some measure to the celebration of the four hundredth anniversary of the birth of John Calvin. The Study on "Calvin: Epigone or Creator?" was translated by Joseph Heatly Dulles, A.M., Librarian of Princeton Theological Seminary. That on "The Reformation and Natural Law" was translated by J. Gresham Machen, A.M., B.D., Instructor of New Testament Literature and Exegesis in Princeton Theological Seminary. This Study will appear also in German in the "Beiträge zur Förderung christlicher Theologie" edited by Schlatter and Lütgert. The Study on "Calvin and Common Grace" was translated by Geerhardus Vos, Ph.D., D.D., Charles T. Haley Professor of Biblical Theology in Princeton Theological Seminary. The Four Studies have been edited by William Park Armstrong, A.M., Professor of New Testament Literature and Exegesis in Princeton Theological Seminary, on behalf of the Faculty of the Seminary, the editors of "The Princeton Theological Review".

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## CALVIN AND COMMON GRACE.

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BY HERMAN BAVINCK.

Christianity has from the beginning laid claim to be the one true religion. Already in the Old Testament the consciousness exists that Jehovah alone is Elohim and that the gods of the heathen are things of naught and vanity; and in the New Testament the Father of Jesus Christ is the only true God, whom the Son reveals and declares, and access to whom and communion with whom the Son alone can mediate. This conviction of the absoluteness of the Christian religion has entered so deeply into the consciousness of the Church that the whole history of Christian doctrine may be viewed as one great struggle for upholding it over against all sorts of opposition and denial. For the life of the Church as well as for every individual man the fundamental question is: What think ye of the Christ? This was the issue in the christological and anthropological controversies of the ancient Church, this the issue at the time of the Reformation and in the age of the "Enlightenment", and this is still the issue at the present day in the spiritual battles witnessed by ourselves. No progress can be marked in this respect: the question of the ages is still the question of our time,—Is Christ a teacher, a prophet, one of the many founders of religions; or is he the Only-begotten from the Father, and therefore the true and perfect revelation of God?

But if Christianity bears such an absolute character, this fact immediately gives rise to a most serious problem. The Christian religion is by no means the sole content of history; long before Christianity made its appearance there existed in

Greece and Rome a rich culture, a complete social organism, a powerful political system, a plurality of religions, an order of moral virtues and actions. And even now, underneath and side by side with the Christian religion a rich stream of natural life continues to flow. What, then, is the relation of Christianity to this wealth of natural life, which, originating in creation, has, under the law there imposed upon it, developed from age to age? What is the connection between nature and grace, creation and regeneration, culture and Christianity, earthly and heavenly vocation, the man and the Christian? Nor can it be said that this problem has now for the first time forced itself upon us, owing to the wide extension of our world-knowledge, the entrance of the heathen nations into our field of vision and the extraordinary progress made by civilization. In principle and essence it has been present through all the ages,—in the struggle between Israel and the nations, in the contest between the Kingdom of Heaven and the world-power, in the warfare between the foolishness of the cross and the wisdom of the world.

To define this relation, Scripture draws certain lines which it is not difficult to trace. It proceeds on the principle that for man God is the supreme good. Whatever material or ideal possessions the world may offer, all these taken together cannot outweigh or even be compared with this greatest of all treasures, communion with God; and hence, in case of conflict with this, they are to be unconditionally sacrificed. "Whom have I in heaven but thee? and there is none upon earth that I desire besides thee." This, however, does not hinder earthly possessions from retaining a relative value. Considered in themselves they are not sinful or unclean; so long as they do not interfere with man's pursuit of the kingdom of heaven, they are to be enjoyed with thanksgiving. Scripture avoids both extremes, no less that

of asceticism on the one hand than that of libertinism on the other hand. The recognition of this as a principle appears most clearly in its teaching that all things, the entire world with all its treasures, including matter and the body, marriage and labor, are created and ordained of God; and that Christ, although, when He assumed a true and perfect human nature, He renounced all these things in obedience to God's command, yet through His resurrection took them all back as henceforth purified of all sin and consecrated through the Spirit. Creation, incarnation and resurrection are the fundamental facts of Christianity and at the same time the bulwarks against all error in life and doctrine.

It needs no pointing out, however, that in the first age Christians had to assume a preponderantly negative attitude towards the culture of their time. They were neither sufficiently numerous nor on the whole sufficiently influential in the world to permit of their taking an active, aggressive part in the affairs of state and society, of science and art. Besides this, all institutions and elements of culture were so intimately associated with idolatry and superstition that without offense to conscience it was impossible to take part in them. For the first Christians nothing was to be expected from the Graeco-Roman world but persecution and reproach. Consequently, nothing was left for them but to manifest their faith for the time being through the passive virtues of obedience and patience. Only gradually could the Church rise to the higher standpoint of trying all things and holding fast to that which is good, and adopt an eclectic procedure in its valuation and assimilation of the existing culture.

Often in the past, and again in our own time has the charge been brought against the Christian Church, that in applying this principle, it has falsified the original Gospel.

Harnack finds in the history of doctrine a progressive Hellenizing of original Christianity. Hatch regards the entire Christian cultus, particularly that of the sacraments, in the light of a degeneration from the primitive Gospel. To Sohm the very idea of ecclesiastical law appears contradictory to the essence of the Christian Church. But such assertions partake of gross exaggeration. If in all these respects nothing but degeneration is to be found, it will be easy to show that to a considerable degree the degeneration must have set in with the Apostles and even with the writers of the synoptic Gospels, as has been freely acknowledged by not a few writers of recent date. The Christian Church is indeed charged with having falsified the original Gospel, but those who bring the charge retain practically nothing of this Gospel or are at least unable to say in what this Gospel consisted. It is as a rule made out to have been a simple doctrine of morals with an ascetic tinge. Then the problem arises, how such a Gospel could ever have come into real contact with culture, especially to the extent of suffering corruption from culture. A conception is thus formed, both of the original Gospel and of the attitude of the Christian Church toward pagan culture, which is based wholly on fancy and is at war with all the facts.

For not only is the Gospel not ascetic, but even the Christian Church, at least in its first period, never adopted this standpoint. However much it might be on its guard against paganism, it never despised or condemned natural life as in itself sinful. Marriage and family life, secular calling and military estate, the swearing of the oath and the waging of war, government and state, science and art and philosophy,—all these were recognized from the beginning as divine institutions and as divine gifts. Hence theology early began to form relations with philosophy; the art of painting, as prac-



ticed in the catacombs, attached itself to the symbols and figures of antiquity; architecture shaped the churches after pagan models; music availed itself of the tunes which Graeco-Roman art had produced. On every hand a strong effort is perceptible to bring the new religion into touch with all existing elements of culture.

It was possible for the first Christians to do this because of their firm conviction that God is the Creator of heaven and earth, who in times past has never left Himself without witness to the heathen. Not only was there an original revelation, which, though in corrupted form, yet survived in tradition; it was also regarded as probable that certain philosophers had possessed a degree of acquaintance with the writings of the Jews. But in addition to this there existed in paganism a continued revelation through nature and the reason, in heart and conscience,—an illumination of the Logos, a speech from the wisdom of God through the hidden working of grace. *Anima naturaliter Christiana*, the man is older than the philosopher and the poet, Tertullian exclaimed, thus formulating a truth which lived in the hearts of all. No doubt among the heathen this wisdom has in many respects become corrupted and falsified; they retain only fragments of truth, not the one, entire, full truth. But even such fragments are profitable and good. The three sisters, logic, physics and ethics, are like unto the three wise men from the east, who came to worship in Jesus the perfect wisdom. The good philosophical thoughts and ethical precepts found scattered through the pagan world receive in Christ their unity and center. They stand for the desire which in Christ finds its satisfaction; they represent the question to which Christ gives the answer; they are the idea of which Christ furnishes the reality. The pagan world, especially in its philosophy, is a pedagogy unto Christ; Aristotle,

like John the Baptist, is the forerunner of Christ. It behooves the Christians to enrich their temple with the vessels of the Egyptians and to adorn the crown of Christ, their king, with the pearls brought up from the sea of paganism.

In saying this, however, we by no means wish to imply that the attitude of the Church towards the world has at all times and in every respect measured up to the Church's high calling. *A priori* it is not to be expected that it should, inasmuch as every human development shows abnormal traits and the life of every individual Christian is tainted with error and sin. When the Church of Rome maintains that the Gospel has been preserved by her and unfolded in its original purity, this claim is made possible only through ascribing infallibility to the Church. But by the very act of subscribing to this dogma, Rome acknowledges that without such a supernatural gift the development could not have been kept pure. Further, by attributing this gift to the Pope alone, Rome admits the possibility of error not only in the *ecclesia discens* but also in the *ecclesia docens*, even where the latter convenes in œcumenical council. And Rome's confining the effect of this infallible guidance to papal deliverances *ex cathedra* involves the confession that the Roman Catholic system, as a whole, with all its teaching and practice, enjoys no immunity from corruption. The dogma of papal infallibility is not the ground or cause, but only one of the many consequences and fruits of the system. And this system itself has not grown up from one principle; it has been developed in the course of the ages by the coöperation of numerous factors,—a development the end of which has not yet been reached.

Although Roman Catholicism has been built up out of varied, even heterogeneous elements, it nevertheless forms a compact structure, a coherent view of the world and of life,

shaped in all its parts by a religious principle. This religion embraces in the first place a series of supernatural, inscrutable mysteries, chief among which are the Trinity and the Incarnation. These truths have been entrusted to the Church to be preserved, taught and defended. To discharge these functions the Church, in the person of the Pope, as successor of Peter, needs the gift of infallibility. The doctrines are authoritatively imposed by the Church on all its members. The faith which accepts these mysteries has for its specific object the Church-dogma; it does not penetrate through the dogma to the things themselves of which the dogma is the expression; it does not bring into communion with God; it does not represent a religious but an intellectual act, the *assensus*, the *fides historica*. Faith is not a saving power in itself, but is merely preparatory to salvation; nevertheless, it is something meritorious because and in so far as it is an act of submission to ecclesiastical authority.

The Church, however, is not merely the possessor of supernatural truth; in the second place it is also the depository and dispenser of supernatural grace. As the Church doctrine is infinitely exalted above all human knowledge and science, so the grace kept and distributed by the Church far transcends nature. It is true this grace is, among other things, *gratia medicinalis*, but this is an accidental and adventitious quality. Before all else it is *gratia elevans*, something added to and elevating above nature. As such it entered into the image of God given to Adam before the Fall, and as such it again appears in the restoration to that original state. In view of its adding to exalted nature a supernatural element, it is conceived as something material, enclosed in the sacrament, and as such dispensed by the priest. Thus every man becomes, for his knowledge of supernatural truth and for his reception of supernatural grace, that is, for

his heavenly salvation, absolutely dependent on the Church, the priest and the sacrament. *Extra ecclesiam nulla salus.*

But even this grace, which, to be sure, remains subject to loss and recovery until the end of life, does not assure man of attainment to fellowship with God. All it does is to impart to him the power whereby, if so choosing, he may merit, through good works, supernatural salvation, the *visio Dei*. Since work and reward must be proportionate, the good works which merit supernatural salvation must all be of a specific kind and therefore need to be defined and prescribed by the Church. The Church, besides being the depository of truth and the dispenser of grace, is in the third place also law-giver and judge. The satisfactions which the Church imposes are according to the character of the sins committed. The rapidity or slowness with which a man attains to perfection, how much time he shall spend in purgatory, how rich a crown he will receive in heaven,—all this depends on the number of extraordinary, supernatural works which he performs. Thus a spiritual hierarchy is created. There exists a hierarchy in the world of angels, and a hierarchy in the ecclesiastical organization, but there is a hierarchy also among the saints on earth and the blessed in heaven. In an ascending scale the saints, divided into orders and ranks, draw near to God, and in proportion as they become partakers of the divine nature are admitted to the worship and adoration of the deity.

In view of what has been said it is evident that truth, grace and good works bear, according to Rome, a specific, supernatural character. And because the Church is the God-appointed depository of all these blessings, the relation between grace and nature coincides with that between the Church and the world. The world, the state, natural life, marriage and culture are not sinful in themselves; only

they are of a lower order, of a secular nature, and, unless consecrated by the Church, easily become an occasion for sinning. This determines the function of the Church with reference to the world. It is the calling of the Church to declare unto the world that in itself the world is profane, but that nevertheless, through the consecration of the Church, it may become a vehicle of grace. Renunciation of the world and sovereignty over the world with Rome spring from one and the same principle. The celibacy of the priesthood and the elevation of marriage to the rank of a sacrament are branches of the same stem. The whole hierarchical idea is built on the sharp distinction between nature and grace. Where the supernatural character of the Church and the efficacy of the sacrament and the priestly office are concerned, this system brooks neither compromise nor concession; but aside from this, it leaves room for a great variety of steps and grades, of ranks and orders in holiness and salvation. The Church contains members that belong to it in body only, and members belonging to it with a part of their powers or with all their powers; it makes concessions to the weak and worships the saints; a lax morality and a severe asceticism, an active and a contemplative mode of life, rationalism and supernaturalism, unbelief and superstition equally find a place within its walls.

Towards the close of the Middle Ages this system had become corrupt in almost every respect. In the sphere of truth it had degenerated into nominalistic scholasticism; in the sphere of grace into demoralizing traffic in indulgences; in the sphere of good works into the immoral life of priests and monks. Numerous efforts were made to remedy these faults and to reform the Church from within. But the Reformation of the sixteenth century differed from all these attempts in that it not merely opposed the Roman

system in its excrescences but attacked it internally in the foundations on which it rested and in the principles out of which it had been developed. The Reformation rejected the entire system, and substituted for it a totally different conception of *veritas*, *gratia*, and *bona opera*. It was led to this new conception not through scientific reflections or philosophical speculations, but through earnest, heartfelt concern for the salvation of souls and the glory of God. The Reformation was a religious and ethical movement through and through. It was born out of the distress of Luther's soul.

When a helpless man, out of distress of soul, looks to the Gospel for deliverance, the Gospel will appear to him in a totally new light. All at once it ceases to be a set of supernatural, inscrutable mysteries to be received on ecclesiastical authority, with renunciation of the claims of reason, by meritorious assent. It straightway becomes a new Gospel, good tidings of salvation, revelation of God's gracious and efficacious will to save the sinner, something that itself imparts the forgiveness of sin and eternal life and therefore is embraced by lost man with joy, that lifts him above all sin and above the entire world to the high hope of a heavenly salvation. Hence it is no longer possible to speak of the Gospel with Rome as consisting of supernatural mysteries to be responded to by man in voluntary assent. The Gospel is not law, neither as regards the intellect nor as regards the will; it is in essence a promise, not a demand but a gift, a free gift of the divine favor; nay, in it the divine will itself through the Gospel addresses itself to the will, the heart, the innermost essence of man, and there produces the faith which rests in this divine will and builds on it and puts its trust in it through all perils, even in the hour of death.

By reason of this new conception of the Gospel, which in

principle was but a return to the old, Scriptural conception, it could not be otherwise than that faith also should obtain a totally new significance. If the Gospel is not a *veritas* to which the *gratia* is added later on, but is itself *gratia* in its very origin, the revelation of God's gracious will, and at the same time the instrument for making this will effective in the heart of man, then faith can no longer remain a purely intellectual assent. It must become the confidence in the gracious will of God, produced by God himself in man's heart; a surrender of the whole man to the divine grace; a resting in the divine promise; a receiving of a part in God's favor; admission into communion with him; an absolute assurance of salvation. With Rome, faith is but one of the seven preparations, which lead on to the reception of the *gratia infusa* in baptism, and hence bears no religious character; it is naught but a *fides historica*, which stands in need of the supplement of love in order to become complete and sufficient unto salvation. To the Reformers faith from its very first inception is religious in nature. As *fides justificans salvifica* it differs not in degree but in principle and essence from the *fides historica*. It has for its object God himself, God in Christ, and Christ in the garb of Holy Scripture, *Christum Evangelio suo vestitum*;<sup>1</sup> it is in its essence *firma certaque cognitio*,<sup>2</sup> *cordis magis quam cerebri, et affectus magis quam intelligentiae*,<sup>3</sup> to be defined rather as *certitudo* than as *apprehensio*.<sup>4</sup> Faith places beyond doubt *Dei bonitatem perspicue nobis propositam* and enables us to stand before God's presence *tranquillis animis*.<sup>5</sup> Thus it is seen to be the principle of the true fear of God, for *primus ad pietatem gradus [est] agnoscere Deum esse nobis Patrem, ut nos tueatur, gubernet ac foveat, donec colligat in aeternam haereditatem regni sui*.<sup>6</sup>

To all the Reformers, therefore, there lies behind the

Gospel and behind faith the gracious and efficacious will of God. Nay, more than this, in the Gospel and in faith the divine will is revealed and realized. This is the reason why the religious conception of the Gospel and of faith is with the Reformers most intimately connected with their belief in predestination. We in our time no longer understand this. We have lost the habit of religious thinking, because we feel less for ourselves the personal need of communion with God, and so feel less of the impulse to interpret the world from a religious point of view. Instead, our age has learned to think in the terms of natural science; it has substituted for the divine will the omnipotent law and the omnipotent force of nature, and thus thrown itself into the arms of determinism. It claims to have long since outgrown the belief in predestination. And undoubtedly there exists between these two, however often they may be mixed and confounded, a difference of principle. Determinism is in principle rationalistic; it cherishes the delusion of being able to explain everything from the reign of natural law, holding that all existing things are rational since reason perceives that they could not be otherwise than they actually are. Predestination, on the other hand, is a thoroughly religious conception. While able to recognize natural law and to reckon with the forces of nature, it refuses to rest in this or to consider natural necessity the first and last word of history.

He who has learned to regard communion with God as the supreme good for his own person, must feel bound to work his way back, behind the world and all its phenomena, until he arrives at the will of God. He must seek an explanation of the origin, development and goal of the world-process, which shall be in accordance with that will and hence bear an ethico-religious character. This is the



reason that, so soon as a religious movement appears in history, the problem of predestination comes to the front. In a way, this is true of all religions, but it applies with special pertinence to the history of the Christian religion. In proportion as the Christian religion is distinctly experienced and appreciated in its essence as true, full religion, as pure grace, it will also be felt to include, and that directly, without the need of dialectic deduction, the confession of predestination. Hence all the Reformers were agreed on this point. It is true that with Luther it was afterwards, for practical reasons, relegated to the background, but even he never recanted or denied it. It was in the controversy about the *servum* or *liberum arbitrium* that the Reformation and humanism parted ways once for all. Erasmus was and continued to be a Romanist in spite of his ridicule of the monks. As late as 1537 Luther wrote to Capito: *nullum agnosco meum justum librum nisi forte de libero arbitrio et catechismum*. The doctrine of predestination, therefore, is no discovery of Calvin; before Calvin it had been professed by Luther and Zwingli. It sprang spontaneously from the religious experience of the Reformers. If Calvin introduced any modification, it consists in this, that he freed the doctrine from the semblance of harshness and arbitrariness and imparted to it a more purely ethico-religious character.

For, all affinity and agreement notwithstanding, Calvin differed from Luther and Zwingli. He shared neither the emotional nature of the one nor the humanistic inclinations of the other. When, in a manner as yet but very imperfectly known to us, he was converted, this experience was immediately accompanied by such a clear, deep and harmonious insight into Christian truth as to render any subsequent modification unnecessary. The first edition of the *Institutio*

which appeared in March, 1536, was expanded and increased in the later issues, but it never changed, and the task which, in his view, the Reformation had to accomplish, remained from beginning to end his own goal in life. While Luther's faith was almost entirely absorbed in the *fides justificans*, and while Zwingli one-sidedly defined faith as *fides vivificans* or *regenerans*, Calvin widened the conception to that of *fides salvificans*,—a faith which renews the entire man in his being and consciousness, in soul and body, in all his relations and activities, and hence a faith which exercises its sanctifying influence in the entire range of life, upon Church and school, upon society and state, upon science and art. But in order to be able to perform this comprehensive task,—in order to be truly, always and everywhere a *fides salvificans*, it was necessary for faith first of all to be fully assured of itself, and no longer to be tossed to and fro by every wind of doubt. This explains why, more than with Zwingli and Luther, faith is with Calvin unshaken conviction, firm assurance.

But if faith is to be such an unshaken assurance it must rest on a truth removed from all possibility of doubt; it must attest itself as real by its own witness and power in the heart of man. A house that will defy the tempest cannot be built on the sand. Behind faith, therefore, must lie the truth, the will and act of God. In other words, faith is the fruit or effect of election; it is the experience of an act of God. Always and everywhere Calvin recurs to this will of God. The world with its infinite multitude of phenomena, with its diversities and inequalities, its disharmonies and contrasts, is not to be explained from the will of the creature nor from the worth or unworthiness of man. It is true, inequality and contrast appear most pronounced in the allotment of man's eternal destiny. They are, however,

by no means confined to this, but show themselves in every sphere, in the different places of habitation appointed for men, in the different gifts and powers conferred upon them in body and soul, in the difference between health and sickness, wealth and poverty, prosperity and adversity, joy and sorrow, in the varying ranks and vocations, and, last of all, in the fact itself that men are men and not animals. Let the opponents of the doctrine of election, therefore, answer the question, *cur homines sint magis quam boves aut asini, cur, quum in Dei manu esset canes ipsos fingere, ad imaginem suam formavit.*<sup>7</sup> The more we reflect upon the world the more we are forced to fall back upon the hidden will of God and find in it the ultimate ground for both the existence of the world and its being what it is. All the standards of goodness and justice and righteous recompense and retribution for evil which we are accustomed to apply, prove wholly inadequate to measure the world. The will of God is, and from the nature of the case must be, the deepest cause of the entire world and of all the *varietas* and *diversitas* found in it. There is no more ultimate ground for this than the *absconditum Dei consilium*.<sup>8</sup> The unfathomable mystery of the world compels the intellect and the heart, theology and philosophy alike to fall back upon the will of God and seek rest in it.

It frequently happens, however, that theology and philosophy are not contented with this. They then endeavor, after the manner of Plato and Hegel, to offer a rational explanation of the world. Or, while falling back upon the will of God, they make out of this will a *βυθὸς ἀγνωστος*, as is done by Gnosticism, or a blind, irrational and unhappy will, as is done by Schopenhauer, or an unconscious and unknowable power, as is done by von Hartmann and Spencer. By his Christian faith Calvin was kept from these

different forms of pantheism. It is true, Calvin upholds with the utmost energy the sovereignty of the divine will over and against all human reasoning. Predestination belongs to the *divinae sapientiae adyta* which man may not enter and in regard to which his curiosity must remain unsatisfied; for they form a labyrinth from which no one can find the exit. Man may not even investigate with impunity the things God meant to keep secret. God wants us to adore, not to comprehend, the majesty of His wisdom.<sup>9</sup> Nevertheless God is not *extex*. He sufficiently vindicates His justice by convicting of guilt those who blaspheme Him in their own consciences. His will is not absolute power, but *ab omni vitio pura, summa perfectionis regula, etiam legum omnium lex*.<sup>10</sup> And the Gospel reveals to us what is the content, the heart and the kernel, as it were, of this will.

For since the Fall nature no longer reveals to us God's paternal favor. On every side it proclaims the divine curse which cannot but fill our guilty souls with despair. *Ex mundi conspectu Patrem colligere non licet*.<sup>11</sup> Aside from the special revelation in Christ, man has no true knowledge of heavenly things. He is ignorant and blind as respects God, His fatherhood and His law as the rule of life. Especially of the *divinae erga nos benevolentiae certitudo* he is without the faintest consciousness, for human reason neither can attain nor strives to attain to this truth, and therefore fails to understand *quis sit verus Deus, qualisque erga nos esse velit*.<sup>12</sup> And herein precisely consists the essence of God's special revelation in Christ, and this is the central content of the Gospel: God here makes Himself known to us not merely as our *Creator*, but as our *Redemptor*.<sup>13</sup> He does not here tell us what He is, to enable us to indulge in speculation, but causes us to know *qualis sit et quid ejus naturae conveniat*.<sup>14</sup> The *gratuita promissio*, the *promissio*

*miseri cordiae, the liberalis legatio qua sibi Deus mundum reconciliat,*—these constitute the essence of the Gospel and the firm foundation of faith.<sup>15</sup> He is a true believer, who, firmly convinced that God is to him a gracious and loving Father, expects everything from His loving-kindness. *Fidelis non est, nisi qui suae salutis securitati innixus, diabolo et morti confidenter insultet.*<sup>16</sup>

This concentration of the Gospel in the promise of divine mercy not only provided Calvin with a firm footing in the midst of the shifting opinions of his time, but also widened his outlook and enlarged his sympathies, so that, while resolutely standing by his own confession, he nevertheless perpetually mediated the things that made for unity and peace among all the sons of the Reformation. To be sure, the conception usually formed of Calvin differs widely from this. His image as commonly portrayed has for its only features those of cruel severity and despotic intolerance. But such a conception does grave injustice to the Genevan Reformer. Unfortunately, he must be held responsible for the death of Servetus, although in this respect he only stands on a level with the other Reformers, none of whom had entirely outgrown all the errors of their age. But the Calvin who gave his approval to the execution of Servetus is not the only Calvin we know. There is also a far different Calvin, one who was united with his friends in the bonds of the most tender affection, whose heart went out in sympathy to all his suffering and struggling brethren in the faith, one who identified himself with their lot, and supplied them with comfort and courage and cheer in their severest afflictions. We know of a Calvin who without intermission labored most earnestly for the union of the divided Protestants, who sought God in His Word alone and was unwilling to bind himself even to such terms as “Trinity” and “Person”,

who refused to subscribe to the Nicene and Athanasian creeds, who discountenanced every disruption of the Church on the ground of minor impurities of doctrine, who favored fraternal tolerance in all questions touching the form of worship. There was a Calvin, who, notwithstanding all differences of opinion, cherished the highest regard for Luther, Melanchthon and Zwingli, and recognized them as servants of God; who himself subscribed to the Augsburg Confession and, reserving the right of private interpretation, acknowledged it as the expression of his own faith; who recommended the *Loci* of Melanchthon, although differing from him on the points of free-will and predestination; who refused to confine the invisible Church to any single confession, but recognized its presence wherever God works by His Word and Spirit in the hearts of men.

Still another injustice, however, must be laid to the charge of the average conception of Calvin. Men sometimes speak as if Calvin knew of nothing else to preach but the decree of predestination with its two parts of election and reprobation. The truth is that no preacher of the Gospel has ever surpassed Calvin in the free, generous proclamation of the grace and love of God. He was so far from putting predestination to the front, that in the *Institutio* the subject does not receive treatment until the third book, after the completion of the discussion of the life of faith. It is entirely wanting in the *Confessio* of 1536 and is only mentioned in passing, in connection with the Church, in the *Catechismus Genevensis* of 1545. And as regards reprobation, before accusing Calvin, the charge should be laid against Scripture, against the reality of life, against the testimony of conscience; for all these bear witness that there is sin in the world, and that this awful reality, this *decretum horribile*, cannot have its deepest ground in the free will of

man. And there are still other features in Calvin's doctrine of reprobation to which attention should be called. There is in the first place the fact that he says so little about the working of reprobation. The *Institutio* is a work characterized by great sobriety, wholly free from scholastic abstruseness; it everywhere treats the doctrines of faith in the closest connection with the practice of religion. This is especially true of eschatology. As is well known, Calvin never could bring himself to write a commentary on the Apocalypse, and in his *Institutio* he devotes to "the last things" only a few paragraphs. He avoids all *spinosae quaestiones* with reference to the state of glory, and interprets the descriptions given by Scripture of the state of the lost as symbolical: darkness, weeping, gnashing of teeth, unquenchable fire, the worm that dies not,—all these serve to impress upon us *quam sit calamitosum alienari ab omni Dei societate, and majestatem Dei ita sentire tibi adversam ut effugere nequeas quin ab ipsa urgearis*.<sup>17</sup> The punishment of hell consists in exclusion from fellowship with God and admits of degrees.<sup>18</sup> In connection with Paul's words, that at last God will be all in all, it is not forbidden to think of the devil and the godless, since in their subjection also the glory of God shall be revealed.<sup>19</sup>

But of even greater significance is it that with Calvin reprobation does not mean the withholding of all grace. Although man through sin has been rendered blind to all the spiritual realities of the kingdom of God, so that a special revelation of God's fatherly love in Christ and a *specialis illuminatio* by the Holy Spirit in the hearts of the sinners here become necessary,<sup>20</sup> nevertheless there exists alongside of these a *generalis gratia* which dispenses to all men various gifts.<sup>21</sup> If God had not spared man, his fall would have involved the whole of nature in ruin.<sup>22</sup> As it

was, God immediately after the Fall interposed, in order by His common grace to curb sin and to uphold in being the *universitas rerum*.<sup>23</sup> For after all sin is rather an *adventitia qualitas* than a *substantialis proprietas*, and for this reason God is *operis sui corruptioni magis infensus quam operi suo*.<sup>24</sup> Although for man's sake the whole of nature is subject to vanity, nevertheless nature is upheld by the hope which God implanted in its heart.<sup>25</sup> There is no part of the world in which some spark of the divine glory does not glimmer.<sup>26</sup> Though it be a metaphorical mode of expression, since God should not be confounded with nature, it may be affirmed in a truly religious sense that nature is God.<sup>27</sup> Heaven and earth with their innumerable wonders are a magnificent display of the divine wisdom.<sup>28</sup>

Especially the human race is still a clear mirror of the operation of God, an exhibition of His manifold gifts.<sup>29</sup> In every man there is still a seed of religion, a consciousness of God, wholly ineradicable, convincing all of the heavenly grace on which their life depends, and leading even the heathen to name God the Father of mankind.<sup>30</sup> The supernatural gifts have been lost, and the natural gifts have become corrupted, so that man by nature no longer knows who and what God seeks to be to him. Still these latter gifts have not been withdrawn entirely from man.<sup>31</sup> Reason and judgment and will, however corrupt, yet, in so far as they belong to man's nature, have not been wholly lost. The fact that men are found either wholly or in part deprived of reason, proves that the title to these gifts is not self-evident and that they are not distributed to men on the basis of merit. None the less, the grace of God imparts them to us.<sup>32</sup> The reason whereby man distinguishes between truth and error, good and evil, and forms conceptions and judgments, and also the will which is inseparable from human nature as



the faculty whereby man strives after what he deems good for himself,—these raise him above the animals. Consequently it is contrary to Scripture as well as to experience to attribute to man such a perpetual blindness as would render him unable to form any true conception.<sup>83</sup> On the contrary, there is light still shining in the darkness, men still retain a degree of love for the truth, some sparks of the truth have still been preserved.<sup>84</sup> Men carry in themselves the principles of the laws which are to govern them individually and in their association with one another. They agree in regard to the fundamentals of justice and equity, and everywhere exhibit an aptness and liking for social order.<sup>84</sup> Sometimes a remarkable sagacity is given to men whereby they are not only able to learn certain things, but also to make important inventions and discoveries, and to put these to practical use in life.<sup>85</sup> Owing to all this, not only is an orderly civil society made possible among men, but arts and sciences develop, which are not to be despised. For these should be considered gifts of the Holy Spirit. It is true the Holy Spirit as a spirit of sanctification dwells in believers only, but as a spirit of life, of wisdom and of power He works also in those who do not believe. No Christian, therefore, should despise these gifts; on the contrary, he should honor art and science, music and philosophy and various other products of the human mind as *praestantissima Spiritus dona*, and make the most of them for his own personal use.<sup>86</sup> Accordingly, in the moral sphere also distinctions are to be recognized between some men and others. While all are corrupt, not all are fallen to an equal depth;<sup>87</sup> there are sins of ignorance and sins of malice.<sup>88</sup> There is a difference between Camillus and Catiline. Even to sinful man sometimes *speciosae dotes* and *speciales Dei gratiae* are granted. In common parlance it is even permissible to say

that one man has been born *bene*, another *pravæ naturæ*.<sup>39</sup> Nay, every man has to acknowledge in the talents entrusted to him a *specialis* or *peculiaris Dei gratia*.<sup>40</sup> In the diversity of all these gifts we see the remnants of the divine image whereby man is distinguished from all other creatures.<sup>41</sup>

In view of all these utterances, which it would be easy to increase and enforce from the other works of Calvin, it is grossly unjust to charge the Reformer with narrow-mindedness and intolerance. It is, of course, a different question whether Calvin himself possessed talent and aptness for all these arts and sciences to which he accords praise. But even if this be not so, even if he did not possess the love for music and singing which distinguished Luther, this is not to his discredit, for not only has every genius its limitations, but the Reformers were and had to be by vocation men of faith, and for having excelled in this they deserve our veneration and praise, no less than the men of art and science. Calvin affirms, it is true, that the virtues of the natural man, however noble, do not suffice for justification at the judgment-bar of God,<sup>42</sup> but this is due to his profound conviction of the majesty and spiritual character of the moral law. Aside from this, he is more generous in his recognition of what is true and good, wherever it be found, than any other Reformer. He surveys the entire earth and finds everywhere the evidence of the divine goodness, wisdom and power. Calvin's theological standpoint does not render him narrow in his sympathies, but rather gives to his mind the stamp of catholicity.

This appears with equal clearness from the calling which he assigns to the Christian. In regard to this also Calvin takes his point of departure in the will of God. To the Romanist view he brings in principle the same objection that bears against the pagan conception: the doctrine of the

meritoriousness of good works is a delusion; the monastic vows are an infringement of Christian liberty; the perfection striven after by this method is an arbitrary ideal, set up by man himself. Romanism and paganism both minimize the corruption of human nature, and in the matter of good works start from the free will of man. In contradistinction to this Calvin proceeds on the principle: *nostrum non sumus, Dei sumus*. The Christian's life ought to be one continual sacrifice, a perfect consecration to God, a service of God's name, obedience to His law, a pursuit of His glory.<sup>43</sup> This undivided consecration to God assumes on earth largely the character of self-denial and cross-bearing. Paganism knows nothing of this; it merely prescribes certain moral maxims and strives to bring man's life into subjection to his reason or will, or to nature.<sup>44</sup> But the Christian subjects also his intellect and his will and all his powers to the law of God. He does not resign himself to the inevitable, but commits himself to the heavenly Father, who is not like unto a philosopher preaching virtue, but is the Father of our Lord Jesus Christ.<sup>45</sup>

The result is that for Calvin the passive virtues of submission, humility, patience, self-denial, cross-bearing stand in the foreground. Like St. Augustine, Calvin is mortally afraid of pride, whereby man exalts himself above God.<sup>46</sup> His strong insistence upon the inability of man and the bondage of the will is not for the purpose of plunging man into despair, but in order to raise him from his lethargy and to awaken in him the longing for what he lacks, to make him renounce all self-glorying and self-reliance and put all his confidence in God alone.<sup>47</sup> Calvin strips man of everything in order to restore unto him all things in God.<sup>48</sup> *Quanto magis in te infirmus es, tanto magis te suscipit Dominus; nostra humilitas ejus altitudo.*<sup>49</sup> *Humilitas* thus

becomes the first virtue; it grows on the root of election,<sup>50</sup> we are continually taught it by God in all the adversity and crucifixion of the present life;<sup>51</sup> it places us for the first time in the proper relation towards God and our fellow-man.<sup>52</sup> For it reconciles us to the fact that this life is for us a land of pilgrimage, full of perils and afflictions, and teaches us to surrender ourselves in all things to the will of God: *Dominus ita voluit, ergo ejus voluntatem sequamur.*<sup>53</sup> It likewise teaches us to love our neighbor, to value the gifts bestowed upon him and to employ our own gifts for his benefit.<sup>54</sup>

Still, it would be a mistake to imagine that according to Calvin the Christian life is confined to the practice of the passive virtues. It is true, he often speaks of despising the present and contemplating the future life.<sup>55</sup> But on considering the times in which Calvin lived, the persecution and oppression to which the Reformation was exposed in well-nigh every country, the bodily and mental suffering the Reformer himself had to endure,—on considering all this we cannot wonder that he exhorts the faithful before all things to the exercise of humility and submission, to patience and obedience, to self-denial and cross-bearing. This has always been so in the Christian Church, and may be traced back to the teaching of Jesus and the Apostles. It does not speak favorably for the depth and intensity of our spiritual life, if we are inclined to find fault with Calvin, the other Reformers, and the martyrs of the Church for this alleged one-sidedness of their faith. It rather should excite our admiration that, in the midst of such circumstances, they so largely kept still an eye open for the positive vocation of the Christian. With Calvin at least the reverse side to the attitude thus criticized is not wanting. Nor does it appear

merely after an incidental fashion, by way of appendix to his ethics; it is the outcome of his own most individual principle; its root again lies in his conception of the will of God.

As is universally acknowledged, we owe to Luther the restoration of man's natural calling to a place of honor. Calvin, however, carried this principle enunciated by his predecessors to its furthest consequences. He viewed the whole of life from the standpoint of the will of God and placed it in all its extent under the discipline of the divine law. It was the common conviction of the Reformers that Christian perfection must be realized not above and outside of, but within the sphere of the calling assigned us by God here on earth. Perfection consists neither in compliance with arbitrary human or ecclesiastical commandments, nor in the performance of all sorts of extraordinary activities. It consists in the faithful discharge of those ordinary daily duties which have been laid by God upon every man in the conduct of life. But much more strongly than Luther, Calvin emphasizes the idea that life itself in its whole length and breadth and depth must be a service of God. Life acquires for him a religious character, is subsumed under and becomes a part of the Kingdom of God. Or, as Calvin himself repeatedly formulates it: Christian life is always and everywhere a life in the presence of God, a walking before His face,—*coram ipso ambulare, ac si essemus sub ejus oculis*.<sup>56</sup>

When, therefore, Calvin speaks of despising the present life, he means by this something far different from what was meant by mediæval ethics. He does not mean that life ought to be fled from, suppressed, or mutilated, but wishes to convey the idea that the Christian should not give his heart to this vain, transitory life, but should possess every-

thing as not possessing it, and put his confidence in God alone.<sup>57</sup> But life in itself is a *benedictio Dei* and comprises many *divina beneficia*. It is for believers a means to prepare them for the heavenly salvation.<sup>58</sup> It should be hated only *quatenus nos peccato teneat obnoxios*, and this hatred should never relate to life as such.<sup>59</sup> On the contrary, this life and the vocation in it given us by God are a part which we have no right to abandon, but which without murmuring and impatience we must faithfully guard, so long as God Himself does not relieve us.<sup>75</sup> So to view life, as a *vocatio Dei*,—this is the first principle, the foundation of all moral action; this imparts unity to our life and symmetry to all its parts; this assigns to each one his individual place and task, and provides the precious comfort *quod nullum erit tam sordidum ac vile opus, quod non coram Deo resplendeat et pretiosissimum habeatur*.<sup>61</sup>

Thus Calvin sees the whole of life steeped in the light of the divine glory. As in all nature there is no creature which does not reflect the divine perfection, so in the rich world of men there is no vocation so simple, no labor so mean, as not to be suffused with the divine splendor and subservient to the glory of God's name. And Calvin applies this point of view to a still wider range. All the possessions of life are after the same manner rescued from the dishonor to which ascetic moralism had abandoned them. To be sure, he protests against defiling the conscience in the use of these possessions and insists upon it that the Christian shall be actuated by *praesentis vitae contemptu et immortalitatis meditatione*. But he maintains with equal emphasis that all these possessions are gifts of God, designed not merely to provide for our necessities, but also bestowed for our enjoyment and delight. When God adorns the earth with trees and plants and flowers, when He causes the vine to grow

which makes glad the heart of man, when He permits man to dig from out the earth the precious metals and stones which shine in the light of the sun,—all this proves that God does not mean to restrict the use of earthly possessions to the relief of our absolute necessities, but has given them to man also for enjoyment of life.<sup>62</sup> Prosperity, abundance and luxury also are gifts of God, to be enjoyed with gratitude and moderation. And Calvin does not want to bind the conscience with regard to this to rigid rules, but expects it freely to regulate itself by the general principles laid down in Scripture for this purpose.<sup>63</sup>

It must be admitted that the Reformer of Geneva did not always adhere in practice consistently to this golden rule. Instead of leaving room for individual liberty he endeavored to bring the entire compass of life under definite rules. The Consistory had for its task *invigilare gregi Domini ut Deus pure colatur* and had to exercise censorship over every improper word and every wrong act; it had to watch over orthodoxy and church-attendance, to be on the lookout for Romish customs and worldly amusements, to oversee domestic life and the education of children; it had to keep its eyes on the tradesman in his store, on the craftsman in his workshop, on the merchant in the market-place, and to subject the entire range of life to the strictest discipline. Even regulations for fire-departments and night-watches, for market-facilities and street-cleaning, for trade and industry, for the prosecution of law-suits and the administration of justice are to be found among Calvin's writings. It is possible to justify all these measures in view of the circumstances under which they were introduced in Geneva. But nobody can deny that Calvin went too far in the creation of a moral police of this kind, that he introduced a régime which, while perhaps necessary and productive of excellent

results for that age, is yet unsuited to other times and to different conditions.

But this criticism of Calvin's practice by no means detracts from the glory of the principle proclaimed by him. What he advocates in imitation of Zwingli was not a mere religious and ecclesiastical reform, but a moral reformation embracing the whole of life. Both Zwingli and Calvin waged war not merely against the Judaistic self-righteousness of the Roman Church, but assailed with equal vigor all pagan license. Both desired a national life in all its parts inspired and directed by the principles of the divine Word. And both were led to this view by their theological principle; they took their point of departure in all their thought and activity in God, walked with Him through all of life and brought back to God as an offering all they were and had. Behind everything the sovereign will of God lies hidden and works. The content, the kernel of this will is made known to us in the Gospel; from it we know that God is a merciful and gracious Father, who in spite of all opposition proposes to Himself the salvation of the Church, the redemption of the world, the glorification of His perfections. But this will of God is not an impotent desire, it is omnipotent energy. It realizes itself in the faith of the elect; true faith is an experience of the work of God in one's soul, and for this reason affords unshakable assurance, immovable confidence, the power to surmount all pain and peril through communion with God. Though this gracious and omnipotent will of God is made known in the Gospel alone and experienced in faith only, nevertheless it does not stand isolated, but is encompassed, supported and reinforced by the operation of the same will in the world at large. Special grace is encircled by common grace; the vocation which comes to us in faith is connected and con-



nects us with the vocation presented to us in our earthly calling; the election revealed to us in faith through this faith communicates its power to our entire life; the God of creation and of regeneration is one. Hence the believer cannot rest contented in his faith, but must make it the point of vantage from which he mounts up to the source of election and presses forward to the conquest of the entire world.

History has demonstrated that the belief in election, provided it be genuine, that is, a heartfelt conviction of faith, does not produce careless or Godless men. Especially as developed and professed by Calvin, it is a principle which cuts off all Romish error at the root. Whereas with Rome special revelation consists primarily in the disclosure of certain mysteries, with Calvin it receives for its content the gracious fatherly will of God realizing itself through the Word of revelation. With Rome faith is nothing more than an intellectual assent, preparing man for grace on the principle of *meritum congrui*; with Calvin faith is the reception of grace itself, experience of the power of God, undoubting assurance of God, through and through religious in its nature. With Rome grace chiefly serves the purpose of strengthening the will of man and qualifying him for the performance of various meritorious good works prescribed by the Church; with Calvin the grace received through faith raises man to the rank of an organ of the divine will and causes him to walk in accordance with this will before the presence of God and for the divine glory. The Reformation as begun by Luther and Zwingli, and reinforced and carried through by Calvin, put an end to the Romish supernaturalism and dualism and asceticism. The divine will which created the world, which in the state of sin preserves it through common grace and makes itself known through special grace as the will of a merciful and gracious Father,

aims at the salvation of the world, and itself through its omnipotent energy brings about this salvation. . Because it thus placed the whole of life under the control of the divine will, it was possible for Calvin's ethics to fall into too precise regulations, into rigorism and puritanism; but in principle his ethics is diametrically opposed to all ascetism, it is catholic and universal in its scope.

In order to prove this by one striking example attention may be called to the fact that mediæval ethics consistently disapproved the principle of usury<sup>64</sup> on the ground of its being forbidden by Scripture and contrary to the unproductive nature of money. Accordingly it looked with contempt upon trade and commerce. Luther, Melanchthon, Zwingli and Erasmus adhered to this view, but Calvin, when this important problem had been submitted to him, formulated in a classic document the grounds on which it could be affirmed that a reasonable interest is neither in conflict with Scripture nor with the nature of money. He took into account the law of life under which commerce operates and declared that only the sins of commerce are to be frowned upon, whereas commerce itself is to be regarded as a calling well-pleasing to God and profitable to society.<sup>65</sup> And this merely illustrates the point of view from which Calvin habitually approached the problems of life. He found the will of God revealed not merely in Scripture, but also in the world, and he traced the connection and sought to restore the harmony between them. Under the guidance of the divine Word he distinguished everywhere between the institution of God and human corruption, and then sought to establish and restore everything in harmony with the divine nature and law. Nothing is unclean in itself; every part of the world and every calling in life is a revelation of the divine perfections, so that even the

humblest day-laborer fulfils a divine calling. This is the democratic element in the doctrine of Calvin: there is with God no acceptance of persons; all men are equal before Him; even the humblest and meanest workman, if he be a believer, fills a place in the Kingdom of God and stands as a colaborer with God in His presence. But—and this is the aristocratic, reverse side to the democratic view—every creature and every calling has its own peculiar nature: Church and state, the family and society, agriculture and commerce, art and science are all institutions and gifts of God, but each in itself is a special revelation of the divine will and therefore possesses its own nature. The unity and the diversity in the whole world alike point back to the one sovereign, omnipotent, gracious and merciful will of God.

In this spirit Calvin labored in Geneva. But his activity was not confined to the territory of one city. Geneva was to Calvin merely the center, from which he surveyed the entire field of the Reformation in all lands. When his only child was taken away from him by death, he consoled himself with the thought that God had given him numerous children after the Spirit. And so it was indeed. Through an extensive correspondence he kept in touch with his fellow-laborers in the work of the Reformation; all questions were referred to him; he was the councillor of all the leaders of the great movement; he taught hundreds of men and trained them in his spirit. From all quarters refugees came to Geneva, that bulwark against Rome, to seek protection and support, and afterwards returned to their own lands inspired with new courage. Thus Calvin created in many lands a people who, while made up from all classes, nobles and plain citizens, townspeople and country-folk, were yet one in the consciousness of a divine vocation. In this consciousness they took up the battle against tyranny in Church and state alike, and

in that contest secured liberties and rights which are still ours at the present day. Calvin himself stood in the forefront of this battle. Life and doctrine with him were one. He gave his body a living, holy sacrifice, well-pleasing unto God through Jesus Christ. Therein consisted his reasonable service. *Cor Deo mactatum offero.*

## CALVIN AND COMMON GRACE.

BY HERMAN BAVINCK.

- <sup>1</sup> Calvin, *Institutio*, II, 6, 4; III. 2, 6.
- <sup>2</sup> III, 2, 7.                   <sup>3</sup> III, 2, 8.                   <sup>4</sup> III, 2, 14.
- <sup>5</sup> III, 2, 16.                   <sup>6</sup> II, 6, 4.                   <sup>7</sup> III, 22, 1.
- <sup>8</sup> III, 22, 1; 23, 2.           <sup>9</sup> III, 21, 1.               <sup>10</sup> III, 23, 2.
- <sup>11</sup> II, 6, 1.                   <sup>12</sup> II, 2, 18.               <sup>13</sup> I, 2, 1; II, 6, 1.
- <sup>14</sup> I, 2, 2.                   <sup>15</sup> III, 2, 29.              <sup>16</sup> III, 2, 16.
- <sup>17</sup> III, 25, 12.              <sup>18</sup> *Comm. on Luke*, xii. 47.
- <sup>19</sup> *Comm. on I Cor.*, xv. 28.   <sup>20</sup> II, 2, 18ff.
- <sup>21</sup> II, 2, 17.               <sup>22</sup> II, 2, 17.               <sup>23</sup> II, 3, 3.
- <sup>24</sup> II, 1, 4.               <sup>25</sup> *Comm. on Romans*, vii. 19-21.
- <sup>26</sup> I, 5, 1.               <sup>27</sup> I, 5, 5.               <sup>28</sup> II, 6, 1.
- <sup>29</sup> I, 5, 3, 4.              <sup>30</sup> I, 3, 1, 3; 5, 3; II, 2, 18.
- <sup>31</sup> II, 2, 12.              <sup>32</sup> II, 2, 14, 17.           <sup>33</sup> II, 2, 12.
- <sup>34</sup> II, 2, 12, 18.           <sup>35</sup> II, 2, 13.              <sup>36</sup> II, 2, 14.
- <sup>37</sup> II, 2, 15, 16.           <sup>38</sup> II, 3, 4.              <sup>39</sup> II, 2, 25.
- <sup>40</sup> II, 3, 4.              <sup>41</sup> II, 2, 14, 17.           <sup>42</sup> II, 2, 17.
- <sup>43</sup> II, 3, 5.              <sup>44</sup> III, 7, 1.              <sup>45</sup> I, 15, 8; II, 2, 2.
- <sup>46</sup> III, 6, 2-4; 8, 11.   <sup>47</sup> II, 2, 2; III, 7, 4.   <sup>48</sup> II, 2, 1, 2, 9.
- <sup>49</sup> II, 2, 10.              <sup>50</sup> II, 2, 4.              <sup>51</sup> III, 21, 1.
- <sup>52</sup> III, 8, 2.              <sup>53</sup> II, 2, 11; III, 7, 4.   <sup>54</sup> III, 8, 2ff.
- <sup>55</sup> III, 7, 4-7.           <sup>56</sup> II, 9, 1ff.
- <sup>57</sup> *Comm. on Isaiah*, xxiii. 12.   <sup>58</sup> III, 7, 8-10; 8, 2ff.; 9, 1, 6.
- <sup>59</sup> III, 9, 3.              <sup>60</sup> III, 9, 4.              <sup>61</sup> III, 9, 4.
- <sup>62</sup> III, 10, 6.           <sup>63</sup> III, 1, 10ff.
- <sup>64</sup> III, 10, 1; *Comm. on Deut.*, i:15; xii:15; xxii.5; *on Isaiah*, iii:16; *on Lam.*, v. 5.
- <sup>65</sup> Usury is here meant in the old sense of the taking of reasonable interest.
- <sup>66</sup> *Comm. on Isaiah* xxiii. 12; *on the Psalms* xv. 4; *on I Cor.* vii. 20.