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**SAINT PAUL UNIVERSITY**


**THE TEACHABILITY OF THE HEART:**

**THEOLOGICAL ETHICS IN THE WORK OF JOHN CALVIN (1509-1564)**

**A DISSERTATION PRESENTED TO THE FACULTY OF THEOLOGY  
IN CANDIDACY FOR THE DEGREE OF  
DOCTOR OF PHILOSOPHY IN MORAL THEOLOGY**

**BY**

**James B. Sauer**

 James B. Sauer, Ottawa, Canada, 1992



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כתתי את חקרתך בלרפם קץ ללפם אכתבנה

Jeremiah 31:33

He now shows the difference between Law and Gospel. Gospel brings the grace of regeneration. Its teaching, then, is not that of the letter, but it penetrates into the heart and reforms all the inward faculties.

Calvin's "Commentary Jeremiah 31:33"

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## PREFACE

A dissertation as complicated as this one that ranges over ethics, history and historiography, philosophy, theology, hermeneutics, and exegesis, requires that the writer offer the reader a map to help the reader locate his or her position relative to the research and its arguments. That is the purpose of the next few pages. I want to make as plain as possible the intention, hypothesis, direction, and organization of this work.

This dissertation is a study of the relationship of faith to ethics. However, before one has a research agenda, this intention must be converted to a set of questions, since the dynamism of inquiry is a nested set of questions and answers. There is no better way to orient the reader than by giving a clear indication of the kinds of questions that move this work forward. The controlling question addressed through this dissertation is "What is the relationship of faith to ethics?" By relationship I mean, what is the explicit role, function, or place of faith in the intelligibility of moral knowledge? Thus, this dissertation is an essay in ethical foundations and moral epistemology whose data is developed with reference to history, philosophy, hermeneutics, and related fields.

The dissertation begins with a survey of current approaches that deal with the relationship of faith to ethics. This literature is quite varied both in its

content and concerns.<sup>1</sup> This literature is valuable for the light it throws on the relationship of Christian ethics and human moral action. But it is not without problems, because many of the current approaches lead to the conclusion that faith and ethics are essentially autonomous. This raises significant problems vis-à-vis the nature of Christian or theological ethics as a discipline. These problems become the point of departure for reconfiguring the question posed. I do not ask how has the faith-ethics relationship has been or is construed,<sup>2</sup> but rather, *is there is a way to get at the concrete data of the relationship of faith and ethics that allows one to move through the three steps of intentional consciousness of experience, understanding and judgment?* That is, how has faith operated concretely in the genesis of and continued vitality of Christian ethics?

The first problem here is developing a field of data relevant to the question. In order to provide a concrete field of data for study, I propose that a historical-hermeneutical approach based on a study of John Calvin does provide a significant data field, because Calvin is an ethicist for whom faith is concretely operative in the doing of ethics.

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<sup>1</sup>For a survey of recent Catholic literature (1940-1980) on faith and ethics, see, Vincent MACNAMARA, *Faith and Ethics: Recent Roman Catholicism*, (Washington, D.C. Georgetown University Press, 1985). MacNamara's concern is to reconstruct the theological history that has given rise to this literature in Catholic moral theology (p.2). A survey with a longer historical view is found in Karl BARTH, "Theological and Philosophical Ethics," in *Ethics*, Geoffrey W. Bromiley, trans., and Dietrich Braun, ed., (New York: Seabury Press, 1981), pp.19-44.

<sup>2</sup>James J. Walter, "The Dependence of Christian Morality on Faith: A Critical Assessment," in *Église et Théologie*, 12 (1981), pp.237-277. MACNAMARA, *Faith and Ethics*, pp.41 and 65.

This historical-hermeneutical proposal sets up the four methodological steps of the dissertation that correspond to the organization of chapters two through five. First, I establish that Calvin's intention was consciously ethical rather than dogmatic. Second, I show how religious experience as conversion set up for Calvin a direct relationship between faith and ethics that Calvin described as "the teachability of the heart." Third, I explain how for Calvin teachability describes a method of ethical inquiry that correlates transcendent and immanent norms for human and humane existence. Fourth, I test the method in a concrete instance, that of Calvin's teaching on usury, economic process, and equity to show how knowledge of transcendent and immanent norms allowed him to radically reconfigure a typical, perennial, and intractable Renaissance problem.

### **Organisation of the Thesis**

The first step is establishing Calvin's position as an ethicist. I do this by posing questions about Calvin's intentionality vis-à-vis his life and work. When Calvin's work is placed into the larger setting of the Renaissance, rather than the smaller settings of personal biography or the Reformation, new data is generated with regard to Calvin's intention. This is a recognized move with regard to Calvin's intellectual and existential formation. I argue that an accurate reading of Calvin must start with Calvin's ethical intention rather than a dogmatic, doctrinal intention. I recognize that by and large Calvin is regarded as a "theologian" in the classical sense of the word. I do not dispute Calvin's major contribution to the development

of doctrine, but it must be understood that Calvin's doctrine is an extension of his ethical intention, rather than his ethics viewed as an extension of his doctrinal intention.

In the third chapter, I show that Calvin's conversion was a critical turning point in Calvin's development as an ethicist. It is the moment when his "ethical method" receives a critical experiential clarification. The conversion texts when they are understood as an interpretation of an 'elemental experience yielding an elemental meaning' show the foundational grounding of Calvin's reflection in the tension between transcendent and immanent norms that heuristically govern human hope and expectation and direct a personal-social project in the world. Calvin describes this experience in terms of his heart being rendered teachable. The "teaching of the heart" that Calvin believed was the direct result of the Spirit's action in human life is a critical key for grasping Calvin's understanding of the relationship of the transcendent and immanent insights in human existence. These insights necessary for human life and humane living are achieved through a process of inquiry and discovery. This process is Calvin's method. A variety of Calvin's texts provides ample data for understanding how he relates faith to an ethical project.

The fourth chapter begins with a short consideration of the question of the relationship of faith to ethics as a means of addressing the faith-ethics connection in Calvin's work. Calvin's understanding of faith is foundational to his whole work. Faith in the Calvinian sense of an ethical relationship governs the sum

total of all human relations not as an ideal to be realized, but as a relationship that is lived concretely in the context of human living. This chapter shows that Calvin's ethical method is a correlation of the transcendent and immanent insights of human and humane living that leads to "wisdom" or ethical maturity which results from "the heart's teachability."

In the fifth chapter, I test this method in the concrete context of Calvin's teaching on usury and economic equity. I show how Calvin's method allowed him to radically reconfigure the Renaissance problem of interest. This reconfiguration was an effort to understand the function of interest within actual economic process. Prior to Calvin, the Church's teaching on interest was controlled by a moral idealism that prohibited interest; however, certain exceptions were allowed to the absolute prohibition that effectively allowed interest in some, but not all, commercial transactions. Calvin's method radically revises the understanding of interest as a "good" based on an understanding of Scripture and economic process. In other words, Calvin's method, founded on his understanding of teachability, allowed a new understanding of the norms immanent in world-process, while transcendent norms grounded an authentic realm of value. This simultaneous double inquiry of fact and value allows Calvin to hold immanent and transcendent values in tension seeking in concrete contexts the good that is in them, but critically evaluating, "clearly judging" as he expresses it, what is at stake in particular contexts and situations. It is the tension engendered by Calvin's notion of the two simultaneous arenas of immanent and transcendent inquiry that holds together

judgments of fact and judgments of value as a series of higher viewpoints about the true and the good implicit in his understanding of the heart's teachability.

This study, which is the bulk of the dissertation, yields the thesis' central contribution to the faith-ethics debate which is the proposal that faith is operative in ethics at the level of method not at the level of content. In fact if I am correct, this hypothesis shows why the approaches surveyed in chapter one are correct in their anticipations, but incorrect in their proposed solutions. It also shows the manner in which questions of fact and value come together in a single, if simultaneous inquiry.

What we see going forward in Calvin is a shift in the whole structure of moral knowing from the content of norms to teachability as an exigence to know and understand in concrete, particular contexts. In Calvin, faith is operative in ethics not at the level of the formulation of norms, the content of norms, decision-making, or the formation of the decision-maker, but as the dynamism of the structure of ethical inquiry itself.

This structure is a simultaneous inquiry of transcendent norms (as a response to the call to know the good not yet known) and immanent norms (as the grasp of the intelligibility of the good in concrete contexts) of human existence. The bi-polarity of transcendent and immanent inquiry holds the cycle of questions and answers of moral knowledge in tension from a premature resolution on either side until one is confident that one has grasped the real and the truly good in concrete contexts.

Faith (as a fiduciary experience) is the ground of the affective certitude that there is a good to be known that is not known in concrete context and sacred text. It is the opening of the heart to teachability. This unknown becomes a known through the process of inquiry, discovery and insight. This elemental confidence drives the ethical inquiry. The cognitive appropriation of inquiry yields a true knowledge of the good in concrete instances.

The last chapter turns full circle to take up again the question of the relationship of faith to ethics in ethical foundations. I show how an understanding of the role of faith is integral to the process (method) of ethical reflection, and not simply an intention, conviction or stance. This insight enlarges our understanding of the structure of moral knowledge to understanding that moral knowledge is an inter-play of transcendent and immanent norms that shape both our understanding of ethical problems and their solution. Through this process, I show that the relationship of faith to ethics is not autonomous, "pre-moral," or prior to ethical reflection. It is rather integral and foundational in the sense that faith provides a governing heuristic of anticipation about knowledge and the possibilities of knowledge that activates ethical inquiry concretely and positively. In the concluding section, I argue that theological ethics takes seriously religious experience as the foundation of moral knowledge not as an ideal to be realized, but as a confidence that there is a good to know, but which prior to inquiry is not known. This grounding certitude allows one to appropriate through inquiry the normativity of transcendent and immanent experience as a single act of meaning that dynamizes

a common human project of human and humane living.

Methodologically what is permanent and universal in moral inquiry is the heuristic anticipation of a good to be known that is not yet known, because it is an unknown. This anticipation converts knowns to unknowns for the purpose in inquiry. What is variable and historical is the knowledge of how the good is realized in particular instances. Faith, as *fiducia* and *fides*, is the elemental dynamism that undergirds a general ethical method. Thus, I argue that the relationship of faith and ethics is most significantly and correctly understood as the normative dynamism of inquiry. Returning to the steps of intentional consciousness, faith does not relate to experience, understanding, judgment, or decision, but rather to the intentional operations on all four levels. Faith is not a starting-point, end-point, supplement, intention, or wider context interpretation of ethical reflection, it is rather the condition for the possibility of moral knowledge rather than moral opinion.

### **Matters Methodological**

Before turning to the research itself, there are two methodological concerns that need to be addressed. First, there needs to be some word offered to two kinds of readers to forestall potential misunderstanding. Second, I can address some technical notes that arise in any dissertation.

Those familiar with Calvin as a theologian will be concerned that there is no development of specific Calvinian dogmatic themes in relation to

Calvin's ethics. In a figure as linked to doctrine as Calvin, this would appear to be an oversight, but it is not. There is good reason for this.

Since the renaissance of Calvin studies in the nineteenth century, it has been assumed that doctrines such as predestination, sanctification, law and the like have controlled Calvinian theology.<sup>3</sup> There are those who still look for a controlling or "key" doctrinal intention.<sup>4</sup> Not finding such doctrinal development in relation to Calvinian ethics will appear initially problematic to specialists and non-specialists alike. The reasons for not developing doctrinal themes will become clearer in the course of the next chapter. There are, however, two clarifications that can help the reader to understand why this is correct right from the beginning.

First, the issue squarely in view in this study is a question of ethical foundations. If ethics is foundational for Calvin, as I argue, one would expect doctrine to develop from this first (foundational) intention rather than doctrine controlling the intention. This is not a new thesis.<sup>5</sup> But it is no small move in the

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<sup>3</sup>A review of the literature is found on Wilhelm NIESEL, *The Theology of John Calvin*, Harold Knight, trans., (Philadelphia: The Westminster Press, 1956), pp.9-21 and John LEITH, *John Calvin's Doctrine of the Christian Life*, (Louisville: John Knox/Westminster Press, 1989), pp.23-35.

<sup>4</sup>See, C.J.R. ARMSTRONG, "The Nature and Structure of Calvin's Thought According to the *Institutes*: Another Look," in *John Calvin's Institutes and His Opus Magnum: Proceedings of the Second South African Congress for Calvin Research*, July 31-August 3, 1984, (Potchefstroom, S.A.: Institute for Reformational Studies, 1986), pp.55-82. Charles PARTEE, "Calvin's Central Dogma Again," in *The Collected Papers Fourth Calvin Colloquium at Davidson College*, (Davidson, North Carolina: Davidson College, 1989), pp.39-46.

<sup>5</sup>The hypothesis that doctrine is not a first order concern for Calvin is not a new thesis. Gilbert RIS, "Modernité de la méthode théologique de Calvin," in *Revue de théologie et de philosophie*, 18 (1968), pp.19-33 successfully argues that theology as a systematic effort  
(continued...)

interpretation of Calvin's ethics and doctrine.

Predestination is a good example to use, because it has been very clearly and directly linked to Calvinian ethics through the Calvinists by Max Weber.<sup>6</sup> Is it not obvious that that predestination "controls" Calvin's ethics? One has to admit that predestination is a Calvinian doctrine. But to get at why it is not an influence or control on Calvin ethical intention, a distinction must be made between predestination as it developed as a doctrine of Calvinism and the position of the doctrine by Calvin. Interpretation of Calvin often suffers from his being interpreted through the framework of later developments.

Also one has to keep in the mind that there is a difference between ethical and dogmatic intent and what controls are operative on each. That is, one must observe the methodological difference between foundations and doctrine and what is appropriate to each. Predestination, the sovereignty of God, sanctification, the absolute transcendence of God that have been used as "keys" to Calvin are

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<sup>5</sup>(...continued)

to thematize foundational religious experience is secondary to Calvin's more basic hermeneutic intention (p.21). Gilbert VINCENT, *Éxigence éthique et interprétation dans l'oeuvre de Calvin*, (Genève: Labor et Fides, 1984) arrives at a similar conclusion arguing that "correct interpretation of Scripture" is Calvin's foundational ethical commitment. Vincent expands on this idea to show how the ethical commitment to correct interpretation lies behind Calvin's development of the doctrine of providence and predestination. See Gilbert VINCENT, "Discours et doctrine: modalité de l'affirmation calvinienne de la providence," in *Calvinus Ecclesiae Genevensis Custos: Die Referate des Congres International des Recherches Calviniennes*. Wilhelm Neuser, ed., Frankfurt: Verlag Peter Lang, 1984), pp.197-207.

<sup>6</sup>Max WEBER, *The Protestant Ethic and the Spirit of Capitalism*, Talcott Parsons, trans., (New York: Charles Scribner's Sons, 1958), pp.98-128. This is not the place to discuss the problems in the Weber thesis. But Weber serves to show the close link that many have made between predestination and Calvinian ethics.

doctrinal not foundational.

To understand this one must get clearly in mind how Calvin regarded doctrine. In Calvin, doctrine is not a rational or theoretical effort to order or systematize a body of knowledge about God. Rather doctrine is a second order of reflection to thematize foundational experience driven by concrete pastoral and personal problems. Therefore, one has to ask the question does predestination control Calvin's ethical intention and desire for certainty. That is does Calvin's ethics extend from his doctrinal intention. Or does his ethical intention grounded on an elemental experience of certainty lead him towards the doctrine? I argue that the latter is what is in fact true. Even Eric Fuchs who argues that Calvin's ethics extend from his doctrine concludes that the doctrine of predestination is the confirmation of an "inner certitude."<sup>7</sup> That is, predestination is not foundational but derivative of a prior foundation.

Moreover, Calvin himself offered the order in which his work was to be valued. Calvin is usually studied from the *Institutes* with references to sermons and commentaries used, when referred to at all, as a supplement. Calvin before his death said that the value of his work was the reverse order: sermons, commentaries, and finally the *Institutes*. I think this order has to be taken seriously in interpreting Calvin's texts. In that light we find that predestination played no role in Calvin's pastoral practice.<sup>8</sup> Moreover, there is little evidence that

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<sup>7</sup>Eric FUCHS, *La morale selon Calvin*, (Paris: Éditions de Cerf, 1986), p.37.

<sup>8</sup>Richard STAUFFER, *The Humanness of John Calvin*, George H. Shriver, trans., (Nashville: Abingdon Press, 1971).

predestination plays a major role in Calvin's preaching. It is obvious now, without going into the details admirably summarized by Wendel or Fuchs that predestination developed as a response to a polemical context rather than a systematic or methodological development.

The importance of predestination in Calvinian theology it is now agreed has been over estimated. The assertion that predestination is the controlling doctrine in Calvin can be traced to the 19th century. Alexandre Schweizer<sup>9</sup> and Ferdinand Christian Baür<sup>10</sup> at about the same time both claimed that predestination was the central doctrine of Calvin's theology. This was an unverified opinion that was held among dogmatists and historians with only some exceptions such as Albert Ritschel and Émile Doumergue until the mid-1920's.<sup>11</sup> In 1927 Paul Jacobs made an important critical survey of the nineteenth century positions that showed the late emergence of predestination as the "key" to Calvin. He concludes that the "strong thesis is not verified."<sup>12</sup> Paul Wernle after a study of both Calvin and the literature came to the conclusion "It cannot be over-emphasized: faith in predestination is a long way from being the centre of Calvinism; much rather it is

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<sup>9</sup>Alexandre SCHWIZER, *Die Glaubenslehre der evangelische-reformierten Kirche*. (Zurich: Orell, Fussli, and Company, 1844).

<sup>10</sup>Ferdinand Christian BAÜR, *Die Lehrbuch der christlichen Dogmengeschichte*, (Darmstadt: Wissenschaftliche Buchgesellschaft, 1847, 1968).

<sup>11</sup>Albert RITSCHL, "Geschichtliche Studien zur Christlichen von Gott," in *Jahrbuch für Deutsche Theologie*, 13 (1868), p.108 and Émile DOUMERGUE, *Jean Calvin: les hommes et les choses de son temps*, (Lausanne: George Bridel et Cie, 1899-1927), 4:361 ff.

<sup>12</sup>Paul JACOBS, *Prädestination und Verantwortlichkeit bei Calvin*, (Kassel: J. G. Oncken Nachf., 1937), pp.20-40.

Calvinism; much rather it is the last consequence of faith in the grace of Christ in the presence of the enigmas of experience."<sup>13</sup> I think what has to be held on to is the notion that predestination is the last consequence in a sequence of ethico-theological development. It is not the control on that development. Indeed, no doctrinal theme control's Calvin's development. We have to look for that elsewhere in his ethico-theological method. What this is that the unresolved debate about Calvin's central dogma is not a profitable one.

But this is not to say that a study of Calvin's doctrinal development is not profitable. Rather when the order of intention is reversed, and Calvin's doctrine is understood as an extension of his ethical intention rather than his ethics being an extension of a dogmatic intention, new light is throw on key Calvinian doctrines. I will be the first to admit that the next step in fully clarifying Calvin's theological ethics is a study which links his ethical and theological method to show the principle doctrinal themes that develop in the course of Calvin's work. Eric Fuchs in his recent book *La morale selon Calvin* is an admirable effort in this direction and one hopes that it will soon be translated into English.<sup>14</sup>

Secondly, those familiar with the work of philosopher Bernard Lonergan will recognize immediately my debt to him. Lonergan's philosophy of

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<sup>13</sup>Paul WERNLE, *Der evangelische Glauben nach den Hauptschriften der Reformatoren*, Vol. 3, *Johann Calvin*, (Tübingen: J.C.B. Mohr, 1919) p.403.

<sup>14</sup>Eric FUCHS, *La morale selon Calvin*, (Paris: Éditions de Cerf, 1986).

critical realism and transcendental method<sup>15</sup> is methodologically informative throughout this work. I hasten to add, however, that this is not a dissertation about Lonergan. One does not need to be a specialist in Lonergan to understand the thesis advanced. It can be said that fundamental Lonerganian positions are tools used for the work. If I have any insight into Lonergan at all, this is how he intended his seminal work to be taken. Therefore, most references to Lonergan are "below the line" in footnotes. These are provided for those who wish to pursue specific notions further and avoid complicating discussion of ideas which would be of interest only to the few who consider themselves specialists in one way or another in Lonergan's complex work.

My hope is both Calvin specialists and Lonerganians will be patient and allow me to develop the data, understanding and judgments that ground my argument before offering objections. There is something here for both communities, but in so far as this is an essay in ethical foundations, there is more here than either might have anticipated.

Now a few technical notes are in order. First, unless otherwise indicated, all translations from original documents are my own. These have been verified against English translations where such have been available. The one consistent exception to this convention is Calvin's *Institutes*, where Ford Lewis

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<sup>15</sup>There are very few introductions to Lonergan's philosophy. The best is Hugo MEYNELL, *The Philosophy of Bernard Lonergan*, (Toronto: University of Toronto Press, 1978, 1991). A brief summary can be found in Michael H. MCCARTHY, *The Crisis of Philosophy*, (Albany, New York: State University of New York Press, 1990), pp.256-338.

Battle's translation has become the recognized and unsurpassed standard.<sup>16</sup> Where an English translation is available of works other than the *Institutes*, it is cited for the convenience of those who are not comfortable with the original languages or who wish to compare my translation with another. The bracketed notations accompanying citations from Calvin's *Commentaries* are volume and page references to the translation of the Calvin Translation Society. These translations are not the best and contain many inaccuracies, but they are readily available. In the few places where translation concerns are critical to interpretation, I provide a translation in the text and the original in the footnotes. There are three texts (extended portions of *The Reply to Sadoleto*, and the "Preface" to the *Commentary on Psalms*, and the *Letter to Sachinus* in its entirety) that are too long for this convention. These original texts are found in an appendix. Throughout my research I have been surprised at how often original texts are not consulted even by eminent scholars. This is especially true when Calvin's social or political teachings enter discussion. But this is another matter.

Secondly, the footnotes should be regarded throughout as integral to the texts. The footnotes are not used simply for citation, but often carry on secondary arguments ancillary to the mainline of development. They are, nonetheless, important to understand the issues and positions that I develop. This is especially true in chapters three, four, and five. This procedure is followed

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<sup>16</sup>John CALVIN, *Calvin: Institutes of the Christian Religion*, Ford Lewis Battles, trans., vols. 20 and 21 in the *Library of Christian Classics*, John T. McNeill, ed., (Philadelphia: The Westminster Press, 1960).

because I am pursuing a complicated thesis that demands an uncomplicated economy of presentation in the principle argument.

Thirdly, throughout this study a consistent distinction has been made between *Calvinist* and *Calvinian* positions or interpretations. *Calvinian*, when it occurs, makes a direct reference to Calvin himself. *Calvinist* refers to subsequent interpretations of Calvin within the Reformed theological tradition. This is a standard distinction in French, but uncommon in the English secondary literature. Failure to make this distinction has often been a source of misunderstanding of Calvin as, for example, in the debate about the Weber thesis and, as I have already said, the relationship of ethics and doctrine in Calvin.

Fourthly, citations of classical texts follow standard conventions rather than by page numbers. For example, Aristotle's work has been cited according to the page and column designations of the Berlin edition of his collected works. This has been done because the proliferation of critical editions and translations makes citation by page number all but useless.

Finally, every effort has been made in this study to use inclusive language. I have not chosen to join those who signal their awareness of genuine justice issues in this regard by peppering quotations from original texts using *man* in its generic sense with *sic*. I have allowed these texts to stand as they were written. In my own text, however, every effort has been made to use inclusive terms such as *person*, *humanity*, or *human being*.

## CHAPTER ONE

### SHAPING THE PROJECT: THE RELATIONSHIP OF FAITH AND ETHICS

#### The Problem

There has been an increasing concern about the relationship of faith to ethics among theologians in recent years. The questions driving the problem take a variety of forms and exigencies. There are distinguishable differences between Catholic and Protestant formulations of the problem. But no matter what the starting point, the basic nest of questions is similar: In what way does Christian faith influence the shape of Christian ethics? Are Christian ethics merely human ethics? Do Christian ethics depend on Christian faith: or, indeed, are faith and ethics independent variables? Worded more positively, if there is a relationship between faith and ethics, what is it? What role does faith play in the ethical enterprise?

These questions frame the problem addressed in this study. Obviously they have been examined in different contexts and with different degrees of urgency from the beginning of Christianity. For the early Christians, these were not theoretical questions, but eminently practical for daily life.<sup>1</sup> For many Christians they still are. In this century, questions have been raised with a renewed

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<sup>1</sup>Pheme PERKINS, *Love Commandments in the New Testament*, (New York: Paulist Press, 1982), pp.1-6.

inquiry about the inter-dependence of faith and Christian ethics. In the last two decades, the inquiry has been directed at isolating what the specifically Christian element of Christian ethics might be.

This essay joins the recent discussion about faith and ethics at the level of ethical foundations. This means that its field of discourse is foundational. It does not proceed from first principles to a deductive conclusion. Rather, it conceives ethics as an on-going heuristic process directed to an understanding of the human good in concrete instances. Therefore, it is concerned with the origin, the genesis, the state, developments and adaptations of Christian ethical understanding.<sup>2</sup>

### **The Significance of the Faith-Ethics Problem**

The genesis of this project has been a study of the meaning of traditions, pluralism, and authority in relation to ethical reflection.<sup>3</sup> The literature on these topics is extensive. It moves through a wide spectrum of interest and

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<sup>2</sup>Bernard LONERGAN, *Method in Theology*, (New York: Herder and Herder, 1972), pp.267-293 develops the operational notion of "foundations" in use throughout this essay.

<sup>3</sup>On the significance of pluralism and public ethics, see, Kenneth MELCHIN, "Pluralism, Conflict, and the Structure of the Public Good," in *The Ensuing Conscience: Critical Responses to the Work of Charles Davis*, Marc Lalonde, ed., (Edinburgh: T and T Clark, 1992), forthcoming. For a location of the problem in its historio-cultural context see, Dionigi TETTAMANZI, "Is There a Christian Ethics?" in *The Distinctiveness of Christian Ethics*, Charles E. Curran and Richard McCormick, S.J. eds., (New York: Paulist Press, 1980), pp.21-23. For a discussion of the roots of the problem in Catholic and Protestant ethics through the perspective of classicist and historical consciousness, see Norbert RIGALI, "Moral Pluralism and Christian Ethics," in *Louvain Studies*, 13 (1988), pp.305-321.

concern that is not limited to ethics *per se*, but includes, as well, social and political philosophy, social policy formation, sociology, and political theory. There is no intention here to deal with the whole problem of pluralism, but only with one aspect of a problem created by pluralism for theological ethics, the relationship of faith to ethics. However, it is helpful to locate the significance of the problem in relationship to the larger background, so the reader can grasp the overall direction of the thesis.

*Pluralism* is a term used to describe the context of modern socio-political life.<sup>4</sup> *Pluralism* has been defined in as many ways as it has been studied. As a term, it appears most often in sociological literature, especially that which

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<sup>4</sup>This is not to say that pluralism does not have theological consequences and has not animated theological discussion. It has and the literature is extensive. An exceptionally insightful and brief introduction to the major issues is found in Don CUPITT, "Reason and Pluralism," in *The Leap of Reason*. (London: SCM Press, 1985), pp. 3-14. Cupitt argues that pluralism developed in two stages. The first to emerge was diachronic pluralism, or the historical consciousness that past ages are much different from one's own. The second stage was synchronic pluralism or the realization that people living in cultures other than one's own have different world views from one's own. Cupitt with a remarkable control of the literature shows the manner in which these two 'pluralisations' of culture have fragmented philosophy and theology. See, Don CUPITT, *The Sea of Faith*, (Cambridge: Cambridge University Press, 1984). Both historical consciousness and an empirical understanding of culture undermined the normative classicist view of culture on which traditional theology and ethics built. Catholic theologian David Tracy has most directly addressed himself to the problem of bridging the plurality of fragmented social perspectives resulting from this pluralisation. See, David TRACY, *The Analogical Imagination: Christian Theology and the Culture of Pluralism*, (New York: Crossroads, 1981) and *idem*, *Plurality and Ambiguity: Hermeneutics, Religion and Hope*, (San Francisco: Harper and Row, 1987). While most theologians recognize the threat pluralism poses to theological foundations and the demands it makes on reforming Christian speaking about God, this determining factor in theology is no where more clearly expressed than in Edward SCHILLEBEECKX, "Secularization and Christian Belief in God," in *God the Future of Man*, N.D. Smith, trans., (London: Sheed and Ward, 1969), pp. 53-90. An older, but still useful work that exposes secularization theory to theological criticism is Arnold E. LOËN, *Secularization: Science without God?*, Margaret Kohl, trans., (Philadelphia: The Westminster Press, 1967).

studies the relationship of religion to society, the role of values in socio-political life, or the secularization theory debate. We have no intention of entering into this discussion,<sup>5</sup> except to note that there is general agreement that pluralism is a fact in the present socio-intellectual, socio-moral environment. The effect of pluralism is to make social unity and cohesion more difficult. This fact is not without its effect on ethics. Historian Edward Long concludes his survey of current trends in ethics with the note that the problem of pluralism needs further exploration.<sup>6</sup> Sociologist Peter Berger captures the crux of the problem created by pluralism for ethics in a recent essay, writing

"Pluralism makes any quest for certainty more difficult: it encourages scepticism rather than faith, cognitive and normative openness rather than closure. But human beings have a deeply rooted urge for certainty and faith and the endless openness of pluralism -- especially . . . in moral matters -- is difficult."<sup>7</sup>

For the purpose of this essay, I understand *pluralism* to mean the existence of multiple centres of values, commitments, and loyalties by which ar d

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<sup>5</sup>For a review of positions and literature, see David LYON, *The Steeple's Shadow: On the Myths and Realities of Secularization*, (Grand Rapids, Michigan: William B. Eerdmans Publishing Company, 1985), pp.43-64. The key work in this area has been done by Bryan WILSON, *Religion in Secular Society: A Sociological Comment*, (Harmondsworth: Penguin Books, 1969). He defines "secularization" as "a process whereby religious thinking, practice, and institutions lose social significance." (p.14). David MARTIN, *A General Theory of Secularization*, (New York: Harper and Row, 1978) provides the theoretical baselines under discussion. Alasdair MACINTYRE, *Secularization and Moral Change*, (Oxford: University of Oxford Press, 1967) shows the links between secularization theory and moral, ethical reflection.

<sup>6</sup>Edward Leroy LONG, "Trends and Problems in Contemporary Ethical Reflection," in *Journal of Religious Ethics*, 11 (1983), p.20.

<sup>7</sup> Peter BERGER, "From the Crisis of Religion to the Crisis of Secularity," in *Religion and America: Spirituality in a Secular Age*, Mary Douglas and Stephen M. Tipton, eds., (Boston, Beacon Press, 1982), p.20.

through people order their personal and social lives. A major problem created by a plurality of value options and commitments is that of securing or grounding the validity of a particular world view or fundamental stance. The classicist project of discerning the contours of a single unified and normative social and personal project has given way to a multiplicity of conflicting and often contradictory philosophies. The singular unity of classicist culture cannot be recovered.<sup>8</sup> Therefore, ethics in general and theological ethics in particular are often found in the situation of a moral marketplace where persuasion rather than reason rules the day.<sup>9</sup> The roots of this problem are historical. The breakdown of the classical - medieval synthese, the emergence of modern consciousness and the attendant emphases on autonomy, pluralism, history, scientific clarity, and praxis have resulted in a multitude of conflicting interpretations concerning the cognitive status of

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<sup>8</sup> For definitions and discussion of the notions of classicist (normative) and modern (empirical) concepts of culture see, LONERGAN, *Method in Theology*, pp. xi, 124, 301-303.

<sup>9</sup>I am using *persuasion* here in its common sense form of inducing or swaying another to a position in the absence of adequate grounds. Standard synonyms are *affect, induce, influence, sway, allure, coax, entice, tempt, wheedle, sell, win, convert, and convince*. Reason in the common sense notion of the term, is a position taken on positive grounds. It is the arena of the verified and justified. Common synonyms are *judgement, proof, rationality, basis, ground, proof, cause, justification, and verification*. This common sense distinction has had a significant influence at the theoretical level in moral philosophy, being the ground of non-cognitive or emotivist ethical theories. More importantly, perhaps, has been its influence at the level of public debate about moral or social issues. We have no intention of enter into this debate. Two things, however, can be said in relation to this dissertation. First, our argument concerns the relationship of faith to moral knowing. This is to say it is an essay in moral epistemology. Secondly, if our argument is successful, we will have new grounds for linking *persuasion* and public moral argument that do not yield or capitulate to the non-cognitivist claim that persuasion is not rational.

moral statements.<sup>10</sup> This means public Christianity in a pluralistic culture is brought up against a significant and recurrent problem. What is the relationship of the particularity of faith to the generality of ethics? The problem is joined in short with the recognition that theological affirmations make poor premises for public moral argument because they are held by a limited group of believers, while moral argument aims to establish a general obligation. Theologians may wish to offer an explanation so winsome and inspiring that others will want to share it. Persuasion, as Aristotle noted, is an element of moral argument;<sup>11</sup> but except for extreme positivists, most people agree more is going forward in moral discourse than simple persuasion. Other theologians may even believe, as Karl Barth did, that all persons *will share* their explanation. For the moment, however, they must acknowledge that their vision is only one among many that compete for attention.<sup>12</sup>

Christians cannot surrender their distinctive claims and remain Christian. Yet, the more clearly and directly they guide their actions by their commitments, the greater the risk of finding their actions at odds with neighbours

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<sup>10</sup> Stephen HAPPEL and James J. WALTER, *Conversion and Discipleship: A Christian Foundation for Ethics and Doctrine*, (Philadelphia: Fortress Press, 1986), p.103. For a secular philosophical version of the same conclusion, see Alasdair MACINTYRE, *After Virtue: A Study in Moral Philosophy*, (Notre Dame: University of Notre Dame Press, second edition, 1984), pp.11-12. In this book, MacIntyre argues that the "Enlightenment project" in moral theory failed because its consequence was an inconclusive contention among moral opinions that are merely asserted.

<sup>11</sup>ARISTOTLE, *Rhetoric* I:1 (1354\*).

<sup>12</sup>Karl BARTH, *The Christian Life*, Geoffrey W. Bromily, trans.. (Grand Rapids, Michigan: William B. Eerdmann Publishing Company, 1981), pp.69-70.

who make their choices only with reference to commonly held beliefs that can be checked against the "facts," or according to the commitments of "other traditions."<sup>13</sup> This is the problem of constructing a social ethic (as distinguished from a private morality) in a pluralist social environment.<sup>14</sup> This is the context that gives rise to the problem. It is a central problem for contemporary theological ethics.

### Defining Basic Terms and Relations

The first matter requiring attention is the meaning of some basic terms and relations. First a distinction will be made in the terminology of ethical discourse. First, we must make a distinction between "ethics" and "morals". A philosophy of ethics consists of two tasks which stand in a reciprocal relationship. The two tasks are the theoretical and the practical and correspond to the words "ethical" and "moral". As understood here, ethics is a normative ordering of moral understanding as a grasp of intelligible relations in terms of perceived meanings,

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<sup>13</sup>Alasdair MACINTYRE in a later, follow-up volume to *After Virtue*, [*Whose Justice? Which Rationality?* (Notre Dame: University of Notre Dame Press, 1988), p.7] says, "What the Enlightenment made us for the most part blind to and what we now need to recover is .... a conception of rational inquiry as embodied in a tradition." In this way, MacIntyre aligns himself with what I call "tradition-dependent" rationality. This is a common move in ethics at present. I will argue that this approach fails because it provides no means of judging within or between traditions. The use of tradition in this sense becomes modified form of ethical decisionalism, because it displaces the normative decision from particular contexts to the larger interpretive context of a tradition. A requisite judgment grounded in a prior understanding of judgment as cognitive or non-cognitive remains. Tradition-dependent rationality does not eliminate the problem of decisionalism.

<sup>14</sup>Robin LOVIN, *Christian Faith and Public Choices: The Social Ethics of Barth*, Brunner, and Bonhoeffer, (Philadelphia: Fortress Press, 1984), pp.4-7.

values, purposes and goals of human existence and of the lives of human persons with regard to the ways in which they can choose to relate themselves to reality. This reality includes terms and relations among the self, other selves, human community or communities, the world, and the Divine. Ethics involves a conception of the human good.<sup>15</sup> It is constituted by a perceived system of human responsibilities, which in turn is based on a perceived ordering of human values within a framework of intelligibility. Moral understanding is an understanding not only of concrete norms and prescriptions, or a knowledge of moral subjects, but a grasp of the complex intelligibility of ethical reflection and action as an act of meaning.<sup>16</sup> As such, ethical reflection involves four significant areas that influence ethical discussion. These are (1) cognitive theory (what do we do when we know and when we do it why is that knowing; (2) knowledge of reality: What do we know and how? (epistemology); (3) world view or intellectus; What is human consciousness of the world and its organization as intelligibility?; and (4) methods: What approach or approaches are most effective for deriving moral norms and directing human action?

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<sup>15</sup>See James M. GUSTAFSON, *Christ and the Moral Life*, (New York: Harper and Row), pp.1-4.

<sup>16</sup>This definition is my own; however, the essential elements of this definition are found in Richard GULA, "The New Context for Moral Norms," in *What Are They Saying About Moral Norms*, (New York: Paulist Press, 1981), pp.12-28. Gula has an excellent presentation of two critical shifts in ethics which are foundational understandings throughout this thesis. The first is the shift in consciousness from a classicist to an empirical view of culture (pp.18-22). The second is the shift from content to method (pp.22-25). I will not recover that material here.

Of these four concerns the first, cognitive theory is the most basic.<sup>17</sup>

In answer to the question, "How do we know?" philosopher Bernard Lonergan posits three categories. First there is experience. Experience is the beginning of knowledge. Experience tells us that the knowledge we have is based on something that is "really" out there. But looking at what is out there and seeing it are only the first operation in the process of knowing. They take place at the level of experience. Through experience data are gathered, nothing more. The second level of intentional operation is understanding. Gathering data is not enough to satisfy the desire to know. Belief that "facts", data, and information constitute knowledge is untenable. Human beings want to "understand" the data, to "see into it." Understanding is called forth by the question, "What is it?" Understanding puts the separate parts of the data into some kind of order so the whole of what is "in" the data can be grasped. To understand, to answer the question, "What is it?" we begin to sift through the data, to walk around it, and look at it from all sides. Relationships among data come clear. In going through this process we come to what Lonergan calls "insight", a new way of grasping what was first experienced. This moves the knower from the first level (experience) to the second (understanding). The third step of the knowing process is judgment. It is an answer to the question, "Is this so?" This is the question of adequacy, of truth. That is, we ask as many questions about our understanding so that we may come to as

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<sup>17</sup>The differences in ethical methods and positions are often traceable to differences not in a theory of ethics, but in cognitional theory or epistemology. The relationship between reality and the human capacity to know is complex and elaborate and is the root issue in the development of thinking on ethics.

accurate a judgment as possible. This is what Lonergan calls "virtually unconditioned judgment"<sup>18</sup> This critical judgment is knowledge of reality. Obviously this epistemological outline has implications that the "truth" is not "something" (an entity) or "substance" which attached to fact, but rather is a relationship of meaning among things.

Moral experience, on which moral knowledge is founded is based on the fundamental human experience of relating to the self, the world and others through justice, truth-telling, integrity, honesty *etc.* Moral consciousness is the experience of value. It is consciousness of the question about oughtness or obligation. When we ask questions about what we are to be or to do, we are intending moral meanings. The values which we intend for questions of moral meaning are not derived from some other human experience nor reducible to some other than themselves. Unlike the interpretation of empirical data, moral interpretations always involve evaluative knowledge which is at once affective and cognitive.

Faith is harder to define. It is not our intention to enter into the complexities of the discussion about faith, because it would carry us too far afield.<sup>19</sup> In religious discourse, *faith* has two different kinds of meanings which

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<sup>18</sup> LONERGAN, *Insight: A Study of Human Understanding*. (New York: Harper and Row, 1957, 1958), pp. 280-281.

<sup>19</sup> Herbert W. RICHARDSON, "Five Kinds of Faith," in *Towards an American Theology*, (New York: Harper and Row, 1967), pp. 30-49 provides an adequate historical typology. H. Richard NIEBUHR, *Faith On Earth: An Inquiry into the Structure of Human Faith*, Richard R. Niebuhr, ed., (New Haven: Yale University Press, 1989) provides a careful phenomenological analysis with which I essentially agree.

must be distinguished. First, there is the meaning of faith as relationship to and trust in something, someone, or some process (*fiducia*).<sup>20</sup> This sense of faith is roughly comparable to the 'trust' one has in one's fellow human beings. The second meaning is faith as a cognitive act whereby human beings are said to know God or have knowledge about him (*fides*).<sup>21</sup> This sense is roughly comparable to a perceptual awareness of the material environment or to our knowledge of the existence of other human beings. Through all of the debates, discussions, positions, and counter-positions of theologians and philosophers in whatever area, one common element emerges that no matter how counter-positions are criticized or assaulted, each position expresses some fundamental confidence in its own position. This experience of an elemental certainty is the grounding of faith as *fiducia*; but faith can only be known as an *a posteriori* act of understanding and judgment that yields faith as *fides*. A decision to act on the basis of judgment joins trust and knowledge into a single act of meaning. Therefore, we adopt the understanding of faith as a foundational, elemental confidence in the ultimate coherence or meaningfulness of life-in-the world that dynamizes human action. This definition, obviously, will be extended as this work develops. However, by the question, "What is the relationship of faith to ethics?" I mean, what is the role, function, or place of faith as elemental confidence and cognitive act to ethical reflection conceived not only as the formulation and implementation of norms, but also in the understanding

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<sup>20</sup>NIEBUHR, *Faith on Earth*, pp. 5-12.

<sup>21</sup>NIEBUHR, *Faith on Earth*, pp. 12-16.

of the structure of moral knowledge itself?

### State of the Question

The recent literature dealing with the relationship of faith and ethics is found in three distinct places. First, there is the literature, largely Roman Catholic, that addresses the question of whether there is a specifically or distinctly Christian morality.<sup>22</sup> This is a theoretical and abstract mode of reflection that begins with a type of philosophical innocence by posing the question "how, *if at all*,

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<sup>22</sup>Thirteen representative articles are collected in Charles Curran and Richard A. McCormick, eds., *The Distinctiveness of Christian Ethics, Reading in Moral Theology 2*, (New York: Paulist Press, 1980), hereafter cited as *Readings*. Only two of these essays represent non-Roman traditions. The references which follow are cited as illustrative and are not meant to be exhaustive. For a fairly complete bibliography, see Richard McCormick, "Notes on Moral Theology," in *Theological Studies*, 32 (1971), pp.71-78; *idem*, 34 (1973), pp. 58-61. Some additional materials are noted by Lucien RICHARD, *Is There a Christian Ethics?* (New York: Paulist Press, 1988). There are a few additional references in my bibliography. The issues and significant participants have not measurably changed since the mid-1970's.

The debate on the distinctiveness or specificity of Christian ethics was opened in 1968 by Josef Fuchs with the publication of his Zurich lecture "Gibt es eine spezifisch christliche Moral?" This essay appears with some slight changes in *Readings*, pp. 3-17. The concerns were taken up in North America two years later by Charles Curran's in his lecture "Is There a Distinctively Christian Social Ethic?", *Readings*, 60-89. The only real change in the debate has been the suggestion by Bruno Schüller that the dispute is semantic and not substantive. [Bruno SCHÜLLER, "Autonomous Ethics Revisited," in *Personalist Morals: Essays in Honor of Professor Louis Janssens, Bibliotheca Ephemeridum Theologicarum Lovaniensium*, 83, Joseph A. Sellings, ed., (Leuven: Leuven University, 1988), p.61]. James J. Walter moves in a similar direction with an important essay that clarifies the meaning of the basic terms in play. WALTER, *Readings*, pp.60-89. This meta-ethical theme was extended by Norbert Rigali. [Norbert J. RIGALI, S.J., "The Uniqueness and Distinctiveness of Christian Morality and Ethics," in *Moral Theology: Challenges for the Future: Essays in Honor of Richard A. McCormick, S.J.*, Charles Curran, ed., (New York: Paulist Press, 1990), pp. 74-93]. Rigali has also perceptively recognized that the issue for Roman Catholics is dynamized by the problem of historical consciousness in relation to certain formulations of natural law. However, by prescindng from the concrete data of ethics, the direction opened to meta-ethics and theories of language by Schüller, Walter, and Rigali still falls into the general category of theoretical approaches that I will critique below.

is Christian faith relevant to ethics?"<sup>23</sup> This approach presents a number of significant difficulties, not the least of which are the enumerable presuppositions on which a theoretical approach must be based. Furthermore, as abstractive, it prescind from the concrete data of ethical foundations. Its data are ideas rather than evidence.

A second stream of work, largely but not exclusively Protestant, can be found in the large body of literature dealing with the relationship of Scripture and ethics.<sup>24</sup> This alternative, less theoretical than the first, can be characterized as doctrinal-foundational. Its specific objective is to address the relationship of Scripture to ethics. This literature can be divided into two types: the descriptive and the methodological. The descriptive type is exhortatory. It starts from the

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<sup>23</sup>While this literature centres on a common concern, the operative question is formulated differently for different authors. A representative sample is: Is there a specifically Christian ethics? (FUCHS, *Readings*, pp.3-17); Does Christian faith add materially to what is in principle known by reason? (Charles E. CURRAN, "Dialogue with Scriptures: The Role and Function of Scriptures in Moral Theology," in *Catholic Moral Theology in Dialogue*, (Notre Dame: Fides Publishers, 1972), pp 24-64; *Idem.*, "Dialogue with Humanism: Is There A Distinctively Christian Ethic?" in *Catholic Moral Theology in Dialogue*, (Notre Dame: Fides Publishers, 1972), pp. 20-21; *Idem.*, "Is There a Distinctively Christian Social Ethic?" in *Metropolis: Christian Presence and Responsibility*, Philip D. Morris, ed, (Notre Dame, Indiana: Fides Press, 1970), pp. 92-120, *Idem.*, "What is Distinctive and Unique about Christian Ethics and Morality?" *Toward an American Catholic Moral Theology*, (Notre Dame: University of Notre Dame Press, 1987), pp. 52-64.); Is Christian morality autonomous? (Alfons AUER, *Autonome Moral und christlicher Glaube*, (Düsseldorf, Patmos Verlag, 1971); Is Christ the norm for the morally good and right, and in what sense? (Jean-Marie AUBERT, "La spécificité de la morale chrétienne selon Saint Thomas," in *Le Supplément*, 92 (1970), pp. 55-73. Hans Urs von BALTHASAR, "Nine Thesis in Christian Ethics," in *Readings*, pp. 190-206 who arrived at distinctly different conclusions.)

<sup>24</sup>William C. SPOHN, *What Are They Saying about Scripture and Ethics?* (New York: Paulist Press, 1984). Allen VERHEY, "The Use of Scripture in Ethics," in *Religious Studies Review*, . 4 (1978), pp. 28-39.

position, concrete and historical, that Scripture has always been important in the moral traditions of Judaism and Christianity. It then poses the deceptively simple question, "What is the ethical content of Scripture?" That is, its answers yield a biblical ethics.<sup>25</sup> But the role of Scripture in the determination of ethical action is not a simple matter.<sup>26</sup> So more recently, a second body of literature has arisen that tries to clarify the methodological steps required to relate Scripture and ethics. That is, its answers yield an ethical method. The focus of this literature is less concerned with the content of a biblical ethics, than with how the canon functions as a norm.<sup>27</sup> This approach avoids the problem of abstraction, because its starting point is concrete and historical; but the questions are put in a theoretical horizon that assumes the normativity of Scripture for Christian ethics<sup>28</sup> and by-passes the problem of religious experience in the foundation of ethics. That is, it prescind

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<sup>25</sup>Stanley HAUERWAS, *A Community of Character*, (Notre Dame, Indiana: Notre Dame University Press, 1981), p.6.; Two illustrative works which follow this method are Karl BARTH, *Ethics*, G.W. Bromiley, trans., (New York: Seabury, 1981); J. Howard YODER, *The Politics of Jesus*, (Grand Rapids, Michigan: William B. Eerdmann Publishing Company, 1972).

<sup>26</sup>Bruce C. BIRCH and Larry RASMUSSEN, *The Bible and Ethics in the Christian Life*, (Minneapolis Augsburg Publishing Company, 1976), 45-46, 76-78.

<sup>27</sup>Representative examples are CURRAN, "Dialogue with the Scriptures," pp.24-64; and James GUSTAFSON, "The Place of Scripture in Christian Ethics: A Methodological Study," in *Interpretation*, 24 (1970), pp.430-455; T. OGLETREE, *The Use of the Bible in Christian Ethics*, (Philadelphia: Fortress Press, 1983); Robert DALY et als., *Christian Biblical Ethics: From Biblical Revelation to Contemporary Christian Praxis*, (New York: Paulist Press, 1984).

<sup>28</sup>SPOHN, *What Are They Saying*, p.8.

from the more basic and fundamental question.<sup>29</sup>

A third stream of reflection runs through the methodological prolegomena or foundations of the major works of Protestant ethicists such as James Gustafson or Stanley Hauerwas.<sup>30</sup> By starting with Christian experience, confession, identity, or tradition, this approach is historical and concrete. But its understanding of the historical is truncated. History is seen as a process of retrieving the elements that inform a personal or communal present. These are the elements that one 'selects' as the commitments and values that shape procedures. Thus, faith, as participation in or appropriation of the stories and symbols of faith, has to do with the "sort of person one is," (Gustafson) or is claimed to give an added epistemic dimension to the "Christian moral imagination and lifestyle" (Hauerwas). The problems with this approach are those vested in all 'tradition-dependent' rationality. These problems will be considered in more detail later.

There are several ways this vast and diverse literature can be organized. James J. Walter provides one method using the heuristic question: Does

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<sup>29</sup>The discussion that follows will not take into consideration this extensive literature, not because it is unimportant, but because by assuming a direct relationship between faith and ethics it is ancillary to the primary concern under consideration.

<sup>30</sup>James GUSTAFSON, *Ethics in a Theocentric Perspective: Ethics and Theology*, volume 1, (Chicago: University of Chicago Press, 1981), pp.201-204; *Idem.*, *Can Ethics Be Christian*, (Chicago: University of Chicago Press, 1975), pp.48-81; Stanley HAUERWAS, *Character and the Christian Life*, (San Antonio, Texas: Trinity University Press, 1975), p.6 ff; *idem.*, *Vision and Virtue: Essays in Christian Ethical Reflection*. (Notre Dame: University of Notre Dame Press, 1974), pp.30-89; *Idem.*, *Truthfulness and Tragedy: Further Investigations in Christian Ethics*, (Notre Dame: University of Notre Dame Press, 1973), pp.15-98; *Idem.*, "The Moral Authority of Scripture," in *Interpretation*. 34 (1980), pp. 356-370.

Christian morality depend on faith?<sup>31</sup> Starting from the assumption that it does, Walter develops seven categories representing ways in which Christian reflection has construed dependence. These are the empirical, the linguistic, the logical, the ontological, the epistemological, the psychological, and the normative. Walter's approach is valuable in grasping that the problem is situated not simply at the level of norms, but his approach is too complex and not very useful for our purposes, because its dialectic approach illumines the sources of the problem without allowing a new kind of question to be posed.<sup>32</sup>

A second approach taken by Enrico Chiavacci, Norbert Rigali, and James Gustafson is a classification of positions according to the implication of faith for the formulation or implementation of norms.<sup>33</sup> While this approach illuminates a critical issue, it is not sufficiently comprehensive, because moral knowledge implies more than the formulation or implementation of norms.

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<sup>31</sup>James WALTER, "Does Christian Morality Depend On Faith?," in *Église et Théologie*, 12 (1981), pp. 237-277.

<sup>32</sup>Walter concludes that faith and ethics, while descriptively and normatively dependent, are not essentially dependent (p.277). The normative content of human ethics is essentially Christian ethics (p.276). Walter formulates this relation as a relative independence, or as a relative autonomy. There is no one way a Christian's morality does not always and everywhere depend on his or her faith. I will explore an alternative approach to conceiving the faith-ethics relationship, an approach which focusses on the method of the believer's ethical inquiry. A discussion of the links between this approach and Walter's analysis will be reserved until the final chapter.

<sup>33</sup>Enrico CHIAVACCI, "The Grounding for Norms in Contemporary Theological Reflection," in *Readings*, pp. 270-304; Norbert RIGALI, "Christ and Morality," in *Readings*, pp. 111-120 or *idem.*, "The Uniqueness and Distinctiveness in Christian Morality and Ethics," in *Moral Theology: Challenges for the Future*. Essays in Honor of Richard A. McCormick, Charles Curran, ed., (New York: Paulist Press, 1990), pp.74-93; James GUSTAFSON, *Christ and the Moral Life*, (New York: Harper and Row, 1968), pp. 1-10, 238-271, especially pp. 256-271.

Therefore, I propose that we first survey the sources of the tension shared by Roman Catholic and Protestant ethicists with regard to the problem of the relationship of faith and ethics and then that we explore some of the positions that illustrate the foundational problems that have to be addressed. To do this, we will use as a heuristic device the notion of 'answers' to the question, "Is there a specifically Christian ethic?" In this manner, we can control the data emerging from a diverse and wide ranging discussion, while at the same time keeping the problem clearly in view.

### **Faith and Ethics: A Survey of Positions**

Whatever differences divide them formally, Protestant and Roman Catholic ethics share a common and serious concern that is expressed at the level of practical moral reason. This shared concern can be expressed in a variety of ways. Perhaps there is no better description than the question: What is the relationship of faith to ethics? James M. Gustafson gets to the heart of the problem when he writes:

"... how can the Christian community and its members make moral decisions and moral judgements which are both responsive and responsible: responsive to problems emerging in contemporary science and technology, political and social institutions, and interpersonal life; responsible not only for the consequences of actions in new circumstances, but responsible also to the moral values, the moral principles, that are grounded in the faith and life of the Christian community, and to the moral values and principles

that are grounded in our common humanity."<sup>34</sup>

There are two central issues embedded in this statement. The first is anthropological. It concerns the relationship between an immanent knowledge of human being and a Christian understanding of human being viewed from the horizon of transcendent meaning. That is, what is the nature of moral decision making that is responsive to immanent problems of human existence and responsible to a common humanity and yet in touch with transcendent value? The second issue is theological. It addresses the relationship of faith to moral decision-making. That is, what is the responsibility of religious community to or for the "moral values [and principles] that are grounded in the faith and life of Christian community" in the context of a common human moral project.

Waldo Beech and H. Richard Niebuhr surveying the diversity of Christian ethical reflection insist that there is a basic unity bound to a fundamental integrity that unites Christians of all ages.

"Within the variables of Christian ethical theories, there is a constant triadic relation -- the "vertical" relation to the believing and acting self to God, and the "horizontal" relation of the self to other selves - a relation in which God is, so to speak the "middle term." How and why the neighbour is loved depends on how and why God is loved. Thus, in Jesus' summary of the law, the Second Commandment, to love the neighbour, is described as like or part of the First."<sup>35</sup>

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<sup>34</sup>James M. GUSTAFSON, *Protestant and Roman Catholic Ethics*, (Chicago: University of Chicago, 1978), p.33.

<sup>35</sup>Waldo BEACH and H. Richard NIEBUHR, *Christian Ethics: Sources of Living Tradition*, (New York: Ronald Press, 1954), p. 5.

From this constructive statement, three principles of Christian ethics can be drawn that are driving the problem of faith and ethics. First, Christian ethics has something to do with Scripture. Secondly, Christian ethics has something to do with allegiance to God, especially to God as known and revealed in Jesus Christ. Thirdly, Christian ethics has something to do with love.

Gustafson gathering up these basic elements defines theological ethics as the effort to "seek to relate the sphere of morality to God by showing within the context of belief how God orders the world in particular moral ways, or acts to "humanize" life, or in other ways enables and requires the good to come into being."<sup>36</sup> However, the specific content of such humanization is more often than not ambiguous and unclear. Albert Outler, in *Psychotherapy and the Christian Message*, speaks of the ethical "ordering of life" as that which is distinctively human.

"Human life has this distinction: it is consciously and deliberately ordered towards its possibilities and ends by men themselves. There are all manner of hindrances and complications to this effort to shape life after a conscious pattern. The springs of action lie below the level of reason and deliberation. But the effort must still be made - because we are human . . . all that is distinctively human about our lives focuses in this mystery of self-involved decision about the right and the good."<sup>37</sup>

According to Outler, ethics is distinctively human because it creates the necessary conditions whereby life is "consciously and deliberately ordered

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<sup>36</sup>James M. GUSTAFSON, *Christ and the Moral Life*, p. 266.

<sup>37</sup>Albert OUTLER, *Psychotherapy and the Christian Message*, (New York: Harper and Brothers, 1954), p. 196.

towards its possibilities and ends" by reflection on the question "What ought I to do?" This position is the common grounding of contemporary ethics. Human beings are makers, deciders, and performers: those who, in Outler's words, "consciously and deliberately" order their own lives. This implies two things that are problematical and in apparent conflict. First, there is the problem of historical consciousness and the sense of modern human beings that "self-creation" also means "creation de nova" with each individual seeking that which makes life human. On the other hand, there is also the sense that there is a minimal content of "human" that "makes a human project" possible. On this Protestants and Catholics would agree, but for different reasons.

The question "Is there a specifically (i.e. distinctively) Christian ethic?" yields a negative answer for many Roman Catholic theologians. The negative response underscores that, on the one hand, authentically moral behaviour can be determined by right reason; and, on the other, Christian revelation brought no new moral code to be apprehended or substituted for the natural law of human reason. Thus, recent Catholic discussion of the relationship of faith to ethics re-affirms the primacy of natural law theory as understood in the Catholic tradition of moral theology. The business of moral theology was seen as determining the universal moral nature of human acts, and the objective norm against which they were to be measured was considered to be universal human nature in its fullness. As ethics in the Catholic tradition has been understood in terms of human acts and their attendant conditions, so the question about a specifically Christian ethics has been

generally interpreted in the same way by modern theologians. Accordingly, their answers usually affirm that it is possible for Christians and non-Christians to reach the same moral decisions and ethical conclusions about human behaviour. So, there is no specifically Christian ethic. Christian ethics are human ethics. Faith is lodged, not at the level of acts and norms, but on the level of intentionality. Christian intentionality shaped by revelation, it is affirmed, influences how the meanings of actions are interpreted and motivate a person to do or refrain from doing certain actions.<sup>38</sup>

McCormick has perceptively noted that this literature deals with the place, form, or function of Christian faith in decision-making.<sup>39</sup> That is, does faith add to the material form of norms or their implementation? Or is there a universality of reason such that norms derived by reason, from whatever set of fundamental commitments, yield materially similar norms? The problem is situated at the level of the formulation of norms or principles for moral action in concrete instances. The problem is that the approach prescind from the concrete data of moral decision-making. It is theoretically driven, if practically oriented, and revolves around a basic set of issues concerning how the integral structure of the

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<sup>38</sup>FUCHS, *Readings*, p.8; CURRAN, *Readings*, p.79; McCORMICK, *Readings*, p. 168; Timothy O'CONNELL, *Principles for a Catholic Morality*, (New York: Seabury Press, 1978), pp. 201-204; Daniel MAGUIRE, *The Moral Revolution: A Christian Humanist Vision*, (New York: Harper and Row, 1986), pp. 242-244. It should be noted, however, that Maguire still insists that there is a specific Christian ethics. See, Daniel C. MAGUIRE, "Catholic Ethics with an American Accent," in *America in Theological Perspective*, Thomas McFadden, ed., (New York: Seabury, 1976), p.14-15.

<sup>39</sup>MCCORMICK, *Readings*, p. 156.

objective of moral evaluation and decision is to be conceived.<sup>40</sup> In this horizon, norms are conceived in terms of the observable form of the actions which they permit or forbid. In terms of this understanding of the structure of moral knowledge, there is no essential difference between norms when their material form is identical or same, whether the norms are arrived at through a theistic or non-theistic starting point. The implication of faith in ethics is 'pre-moral,' 'pre-thematic,' or 'dispositional' rather than integral to the structure of moral knowledge. However, it can be argued that the fact that two people arrive at a norm through different process of procedures and commitments does not in fact make the norms identical, because the structure of moral knowledge includes not only norms as grasped, but the whole process of problem formulation, the control put on the flow of data, the frameworks of intelligibility applied, the heuristic of anticipation in play, and future orientation. The fact that two people using different sets of commitments and reasoning arrive at the prescription "do not kill," does not in fact make the norm identical, if for one the reference is to self-interest and for the other the reference is to 'other' as intrinsically valuable. The identity or non-identity of norms lies not in the similarity or dissimilarity of the language used to express them, but in the total act of meaning constituted by moral knowledge.<sup>41</sup> One must be extremely careful by what one means by the material

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<sup>40</sup>For an analysis of how these issues are foundational to basic debates on a host of issues in Catholic moral theology see, Kenneth MELCHIN, "Revisionists, Deontologists, and the Structure of Moral Understanding," in *Theological Studies*, 51 (1990), pp. 389-390.

<sup>41</sup>Kenneth R. MELCHIN, "Moral Knowledge and the Structure of Co-operative Living," in *Theological Studies*, 52 (1991), p.523, note 44.

identity of norms.

Josef Fuchs provides a clear example of this approach. Fuchs arrives at a basically negative answer to the specificity of Christian ethics through very nuanced process. Because of the comprehensiveness of his argument, his position may be taken as illustrative. Fuchs' key starting position is the recognition that moral questions are neither distinctively Christian or non-Christian, but universally human.<sup>42</sup> Human beings as human beings are capable of discovering moral values and norms.<sup>43</sup> The universality of human experience of moral problems and the universal human orientation to value mean there is a fundamentally universal foundation to ethics. Therefore, there can be no distinctively Christian ethical norms.<sup>44</sup>

Fuchs' understanding of the relationship of faith and ethics falls on the key notion of "Christian intentionality."<sup>45</sup> Fuchs' thesis is that prescinding from this intentionality Christian morality is, in its materiality and concreteness, human morality. Therefore, both Christian and non-Christian must seek the answers to moral questions by determining what is genuinely human. It is the intentionality brought to the authentically human which 'specifies' Christian morality. There are two persistent problems in this position. First, there is the

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<sup>42</sup>FUCHS, *Readings*, p. 3.

<sup>43</sup>FUCHS, *Readings*, p. 4.

<sup>44</sup>FUCHS, *Readings*, p. 3.

<sup>45</sup>FUCHS, *Readings*, p. 6.

problem of the meaning of *universal* in "universal human nature." The second problem is the notion of Christian intentionality.

What is exactly meant by Christian intentionality? Fuchs builds this notion on the distinction that a moral act consists of two aspects: the specific act itself and through it one's self-realization with reference to an Absolute.<sup>46</sup> This self-realization is the decisive moral act even if it does not determine its content.

"This Christian intentionality is what makes the moral behavior of the Christian truly and specifically Christian, at every moment and in every aspect, even when it appears at first to be simply conduct conforming to human morality."<sup>47</sup>

Fuchs affirms that the authentic and decisive element of Christian morality is not sought in the particularities of values, virtues, or norms. Rather, it is found in the fundamental Christian decision of the believer to accept and respond to the love of God in Christ. Christian intentionality is a "motivating power." This motivation, Fuchs argues, provides human conduct with a deeper and richer meaning, which is subjectively part of the action itself.<sup>48</sup> In this sense, Christian faith is "inspirational." This inspiration joined to community yields the unique context of Christian ethic, the religious and cultic relationship to God being, as Fuchs poses it, an ethical act.<sup>49</sup> But no matter how much "richer or deeper" Christian meaning

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<sup>46</sup>FUCHS, *Readings*, p. 5. 6.

<sup>47</sup>Josef FUCHS, S.J., "Human, Humanist, and Christian Morality," in *Human Values and Christian Morality*, (Dublin: Gill and MacMillan, 1970), p.124.

<sup>48</sup>FUCHS, *Readings*, p. 15.

<sup>49</sup>FUCHS, *Readings*, p. 16.

is, Fuchs has not gotten to the essential problem, which is how faith joins the ethical to yield coherent action within a plurality of value options. He cannot, because he holds the scope of discourse to the formulation of norms rather than to the entire act of meaning that constitutes moral understanding.

While Fuchs' approach remains essentially theoretic, Charles Curran takes a much more empirical, historical direction to arrive at essentially the same answer. He begins with the notion of the self-identity of Christian ethics. On this basis of universal human experience, the actual historical order in which we live, he asks if there is evidence of a distinctive Christian ethic.<sup>50</sup> Christian faith adds to the understanding of "ethical reality" through its categories of sin and redemption, but human ethics and Christian ethics are one and the same.<sup>51</sup> This understanding Curran describes as showing forth the need for self-sacrificing love, suffering, and hope in the Christian life. But this

". . . in no way denies that the non-Christian can also come to a realization of these same aspects of the ethical life, but it is necessary for the Christian to emphasize them because both the Christian and the non-Christian often tend to forget these important but by no means only aspects of the ethical life."<sup>52</sup>

The essence of Curran's position is that if obligations arising from Christian faith are prescinded from and only moral norms that apply to everyone are taken into consideration, then it follows that there can be no specifically

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<sup>50</sup>CURRAN, *Readings*, p. 60-61 and 77.

<sup>51</sup>CURRAN, *Readings*, p. 79.

<sup>52</sup>CURRAN, *Readings*, p. 80.

Christian morality. But Curran falls into the error of conceiving 'human nature' classically, while trying to reason historically. There is, he writes, "only one given historical moral order," from whence he deduces that all human beings "can arrive at the same moral norms governing human action and the same values, virtues, dispositions and goals."<sup>53</sup> The argument holds if one assumes "one historical moral order" means uniformity, which is what Curran takes it to be. But it falls apart if one assumes a genuine pluralism of values. Human value is universal, but this does not mean it is univocal.<sup>54</sup>

Franz Böckle pursues the line taken by Fuchs and Curran, but expands its scope by moving the problem from the formulation of norms to moral judgments. This raises the stakes of the debate considerably. He also suggests the possibility that there is a specifically Christian ethic and that faith and ethics are inter-dependent variables. First, he identifies what is unmistakably Christian in Christianity, and then he examines the consequences which follow for Christian

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<sup>53</sup>CURRAN, *Towards an American Moral Theology*, p. 61.

<sup>54</sup>The same critique can be offered of the positions developed by John MACQUARRIE, *Readings*, pp. 121-145 and AUBERT, "La spécificité de la morale chrétienne selon Saint Thomas," in *Le Supplément*, 92 (1970), pp.55-73. A careful study of Aubert's writings shows that the essential issue embedded in the whole Catholic discussion is the impact of historical consciousness on a classicist's conception of theology in general and moral theology in particular. See, Jean-Marie AUBERT, "Le droit naturel: ses avatar historique et son avenir," in *Le Supplément*, 20 (1967), pp.282-322 and *idem.*, "Hermeneutique du droit naturel," in *Recherche en science religieux*, 59 (1971), pp.449-492. Rigali argues persuasively that when the debate is placed in this context the problem "disappears." See, RIGALI, "The Distinctiveness of Moral Theology," pp.85-86, 90. This in fact is not true. The problem doesn't disappear. But Rigali identifies a key problem. The fact that there is a problem which cannot be made to disappear is why I propose that all approaches that prescind from the concrete data of experience will fail. It is also why I propose that dealing with the issues requires a framework of historically concrete data.

ethics.<sup>55</sup> What differentiates Christianity is Jesus Christ. The elemental distinctiveness of Christianity is the salvific event of Jesus in whom God has revealed and communicated his love. This event establishes the eternal and infinite value of the human person. Thus, the first proposition of Christian ethics is theological anthropological: the value and dignity of each human being as loved and saved by God in Christ Jesus. From this flows the three characteristic influences of faith on ethics. First, faith in God's redemptive act in Jesus Christ gives to the radical act of self-determination (*fundamental option*) its basic ground and meaning.<sup>56</sup> This basic decision (*metanoia*) is the grounding of moral life and informs all human activity. Secondly, faith deepens and renders secure the insights important to individual acts. The material content of Christian ethics is the *ethos* of love. This 'sharpens' Christian sensitivity to moral concerns and influences the insights on which judgments are made. Thirdly, faith blocks the absolutizing of any created good. Thus, Böckle lays his emphasis on the view of person and the meaning of person in light of Christian faith, value, and commitments that bear on concrete judgments.<sup>57</sup> This raises, however, a whole host of other problems on the

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<sup>55</sup>Franz BÖCKLE, "Was ist das Proprium einer christlichen Ethik?" in *Zeitschrift für Evangelische Ethik*, 11 (1967), pp. 148-159. Also "Glaube and Handeln," in *Concilium*, 120 (1976), pp.641-647.

<sup>56</sup>For an elaboration of the notion of "fundamental option," see F. VIDAL and R. FRANTELLONI, "Option fondamentale," in *Les grandes thèmes de la foi*, J. Doré (dir.), (Paris: Desclée, 1979), pp.313-318.

<sup>57</sup>While it does not add materially to the presentation to place this emphasis in the whole of Catholic theology, it should be noted because of his influence on Catholic theology that this emphasis is the basic position of Karl Rahner, see, James F. BRESNAHAN, S.J., "Rahner's Christian Ethics," in *America*, 123 (1970), pp.351-354.

relationship between Christian ethics and revelation. So while historically and sociologically he is correct, he is not at all clear on the relationship of faith to the ethical enterprise such that it "sharpens" Christian sensitivity or renders secure the insights important to individual acts. As well, he is not clear how Christian 'sensitivity' in any way shapes decisively the formulation of norms.

But human acts and their accompanying norms or intentions are not the only starting points for considering the relationship of faith and ethics. One can look at "faith" as an "end-point," from the point of view of character rather than conduct. This is the approach of Gustafson who only in the last chapter of *Can Ethics be Christian* raises the question of the relationship of faith (as religious belief) to ethics.<sup>58</sup> Gustafson's point of departure is "the sort of person one is." Gustafson sees decisions as important, not only for their origins and results, but also for what they are doing to the person who is deciding and what they reveal about who the person is. Faith has do with the "sort of person one becomes." Thus, ethics cannot be Christian, if by Christian one means any reflection on morality that finds justifications or warrants for moral values or principles grounded in private, historically particularistic, or non-rational assumptions. But there can be a distinctive Christian ethic, if one means the universality of Christ confessed within Christian community.<sup>59</sup> Gustafson affirms that faith as Christian experience and belief in the largest sense of the word is crucial to three aspects of ethics: (1)

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<sup>58</sup>GUSTAFSON, *Can Ethics Be Christian?*, pp. ix, 171 ff.

<sup>59</sup>GUSTAFSON, *Can Ethics Be Christian?*, p.169.

the reasons for being moral: (2) the character of the moral agent: and (3) the points of reference used to determine conduct.<sup>60</sup>

Gustafson locates the problem of the specificity of Christian ethics in a larger framework than most contributors to the debate. The issue is not norms or the formulation of norms, but the structure of moral knowledge. This means that one must start from the moral agent. In so far as faith is formative of the agent, then faith plays its role in the determination of norms as a total act of meaning. Gustafson is inclined, however, to view faith as a disposition or an orientation that he calls *piety* in order to avoid the problems vested in common misunderstandings of faith. Piety, in Gustafson's view, is an interpretive refraction of experience.<sup>61</sup> Thus, it is a subjective attitude that is fundamentally inaccessible. Even the experience upon which it is based, or by which it is informed, is ambiguous.<sup>62</sup> Faith is the personal and corporate act of "making sense" of the raw material of affection experienced as "senses of" dependence, gratitude, repentance, obligation, possibility, and direction.

Gustafson, like his Catholic counterparts, starts with experience,<sup>63</sup> but not from the experience of moral existence (the human as moral agent), but

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<sup>60</sup>GUSTAFSON, *Can Ethics Be Christian?*, p.173.

<sup>61</sup>GUSTAFSON, *Theocentric Ethics, Theology and Ethics*, p. 201-204.

<sup>62</sup>GUSTAFSON, *Can Ethics Be Christian?*, p.67.

<sup>63</sup>GUSTAFSON, *Theocentric Ethics, Ethics and Theology*, pp.115 and 129.

rather experience of self and world in religious terms.<sup>64</sup> However, he never quite gets around to adequately acknowledging that the self, person, is the ethical agent. He tries to view the human being less as actor than as acted upon. This is the foundation of Gustafson's notion of theology as a retrieval of tradition. This retrieval takes place as a "selection" of sources against the demands of a world view or particular context. This selection is possible and required, because tradition precedes and follows after the individual. Thus, in this perspective faith becomes ego-biography. "Here are my convictions."<sup>65</sup> This is my stance and these are the pre-suppositions on which it is founded. The problem is Gustafson has no means of 'judging' traditions or parts of traditions. Choice, selection, and retrieval are inevitable. Gustafson's proposal is to render the process conscious rather than allowing it to remain at an unconscious or sub-conscious level. What is public and accessible, however, is the process of retrieval. The decision about the content is an inaccessible act of will or volition. Gustafson's position is a modified form of decisionalism.

Stanley Hauerwas is not quite as ready to give such a qualified or subjective position to faith in the ethical enterprise. Hauerwas insists that there is no such thing as universal "ethics".<sup>66</sup> Not only is all ethics "an activity relative to particular times, places, and communities," but as well, "the very nature and

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<sup>64</sup>GUSTAFSON, *Theocentric Ethics: Ethics and Theology*, p.129.

<sup>65</sup>GUSTAFSON, *Theocentric Ethics: Ethics and Theology*, p.115.

<sup>66</sup>Stanley HAUERWAS, *The Peaceable Kingdom: A Primer in Christian Ethics*, (Notre Dame: University of Notre Dame Press, 1983), p.17.

structure of ethics are determined by the particularities of a community's history and convictions."<sup>67</sup> This is a radically historicized position. Faith is the appropriation of the story, metaphor, and symbols of the community, an active entry into communal participation.<sup>68</sup> Gustafson's starting point for addressing the question of the play of faith in ethics is the "sort of person one is and becomes," that is the potentiality of the ethical subject. Hauerwas takes his beginning in the church as the historical community constituted by the Christian story. Hauerwas' position is more objective than Gustafson's is, but it suffers some of the same basic problems and limitations in its understanding of history as appropriated tradition.

Both these approaches, not untypical of contemporary Protestant reflection, take seriously the historical context in which ethics is done. They locate the problem of the relationship of faith and ethics in the concrete context of the moral agent and/or the moral community. But, there is a sense in which they are locked into a "present tense" understanding of history. To be sure, traditions, communities, and sedimentation of value in institutions make their impact on the present. But, they also have histories. This means that they are subject to development and decline, authenticity and inauthenticity, truth and bias. The appropriation of a tradition is more than the retrieval of content and convictions that Gustafson suggests. It also requires a forum of judgment.

Catholic theory is correct in heuristically anticipating a "universal

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<sup>67</sup>HAUERWAS, *The Peaceable Kingdom*, p. 1

<sup>68</sup>HAUERWAS, *The Peaceable Kingdom*, p.62; *idem.*, *A Community of Character*, pp. 89-110.

structure" of moral understanding, reason, and knowledge. However, its problem is that it is a theoretical encounter with the concreteness of history. Protestant approaches, on the other hand, insist on the concreteness of history and context. But the approach by-passes an important question about the meaning of the continuity of Christian moral effort from generation to generation as a structure of moral knowledge. It is obvious that another tack is needed to enter the data to provide a more adequate understanding of the relationship of faith and ethics. An adequate alternative method is one that takes history seriously as the context of moral effort and knowing, but which also anticipates a universal structure to Christian moral knowledge. The nexus of history as lived experience and heuristic anticipation will provide the required set of insights to fully address the problem of the relationship of faith and ethics.

### **A Methodological Alternative: An Historical-Hermeneutical Approach**

I suggest that an historical-hermeneutical perspective can provide the required tools of discovery and insight required to address the problem. This approach will isolate a concrete moment where the play of religious experience and faith is operative in the genesis of an ethical tradition. By grasping the intelligibility of faith in ethics in that moment, we can build a model to address present questions about the relationship of faith and ethics. The approach heuristically anticipates a "universal structure" of moral knowledge, but it does so by taking history and particularity seriously. This does not mean appropriating a naive historiography

that addresses present questions directly to past situations. It does mean a careful reconstruction of a generative moment in an ethical tradition in order to see how faith is concretely operative in ethical reflection on concrete problems. This method goes beyond a tradition-dependent rationality that seeks only a "retrieval" of elements, often selective, by taking the past context seriously within its own terms and relations. Unlike the theoretical approach, it does not prescind from concrete data in favour of ideas. Rather, it uses data to reconstruct a moment in time to derive the insights required to push inquiry forward. After the reconstruction is completed, it can be used to ask the relevant nest of questions about the role, form, and function of faith in the ethical enterprise.

The advantages of this approach are the questions and answers about ethical foundations are put into a concrete context and its congruency with the operation of human intelligence in which knowledge is understood as a set of insights or answers to questions driven by concrete problems. The problem with the approach is finding a suitable context to study and controlling the data such that the period's problems are not reduced to a mere reflection of one's own, but which allows the context to speak for itself.<sup>69</sup> That is, the problem is reconstructing the cycle of questions and answers such that one allows the questions and answers of the period to illumine present questions rather than imposing

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<sup>69</sup>See the methodological notes of Ben MEYER, *The Aims of Jesus*, (London: SCM Press, 1979), pp.13-21, 76-95.

present questions on the period.<sup>70</sup> The purpose of this approach is not to establish a link between faith and ethics philosophically. It is concerned to understand the role faith played in the generation of an ethical tradition in a concrete historical context. It does not seek to justify such a role or relationship, but to understand it.

I further propose that the work of John Calvin provides a test case, a concrete forum, for exploring the relationship of faith to ethics. Calvin is chosen not because he works out the relationship explicitly, but because the relationship is operative concretely in his writing and personal history as pastor and public citizen of Geneva. In order to demonstrate this, two things must be done. First, it must be shown that Calvin's intention was ethical. Second, it must be shown that Calvin's religious experience provides the critical matrix for linking faith and action as a practical (i.e., ethical) project. Thirdly, it must be shown how this method was concretely operative in Calvin's work. Fourthly, it must then return to the problem of the relationship of faith and ethics.

The first objective will be accomplished by placing Calvin and his work into the context of the sixteenth century humanism. The second will be accomplished by re-interpreting two key texts on Calvin's conversion and religious experience and then showing how the central element, *the teachability of the heart*, defines the faith dimension of Calvin's ethics and grounds the methodologically

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<sup>70</sup>Ben MEYER, *The Early Christians: Their World Mission and Self-Discovery*, *Good News Studies 16*, (Wilmington, Delaware: Michael Glazier, Inc., 1986), p.160.

operative ethical dynamism of Calvin's work as a whole. This thesis will be tested against two concrete themes in Calvin's work, usury and economic equity, as found in a single text. This step will fulfil the third objective. From this text, we will reconsider the larger corpus of Calvin's work to further test the hypothesis and move towards some basic conclusions relevant to the ethical task at hand.

To clarify the intention of this study and the methods used, let me locate it by indicating what it is not. It is not primarily a contribution to the immense field of Calvin studies. This study is not primarily an exposition of Calvin's ethics in the mode of Eric Fuchs<sup>71</sup> or Gilbert Vincent.<sup>72</sup> It is not an interpretation of Calvin's doctrine of sanctification, or *the Christian life*, in the mode of Ronald Wallace<sup>73</sup> or John Leith.<sup>74</sup> It is not an interpretation of John Calvin's doctrine of the authority of Scripture, Word, or Spirit.<sup>75</sup> Nor is it an interpretation of what went or is going forward in history because of Calvin's

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<sup>71</sup>Eric FUCHS, *La Morale selon Calvin*, (Paris: Édition du Cerf, 1986).

<sup>72</sup>Gilbert VINCENT, *Éxigence éthique et interpretation dans l'oeuvre de Calvin*, (Genève: Labor et Fides, 1984).

<sup>73</sup>Ronald S. WALLACE, *Calvin's Doctrine of the Christian Life*, (Edinburgh: Oliver and Boyd, Ltd., 1959).

<sup>74</sup>John H. LEITH, *John Calvin's Doctrine of the Christian Life*, (Louisville, Kentucky: John Knox/Westminster Press, 1989).

<sup>75</sup>H. Jackson FORSTMAN, *Word and Spirit: Calvin's Doctrine of Biblical Authority*, (Stanford: Stanford University Press, 1962); Rupert Eric DAVIES, *The Problem of Authority in the Continental Reformer: A Study in Luther, Zwingli, and Calvin*, (Westport, Connecticut: Greenwood Press, 1946).

ethics.<sup>76</sup>

It is an essay in theological ethics which reconstructs as far as possible a critical moment in the origin of an ethical tradition in order to understand the formative factor of religious experience. As such, this thesis is an interpretation of the *implication of elemental meaning* in the foundation of ethics. The data will be gathered from Calvin. The elemental meaning will be a foundational religious experience. This meaning will be linked to the development of Calvin's ethical reflection. The objective here is not historical, as a recovery of the past, rather it is to use what is reconstructed to ask new kinds of questions about the present.

The basic tool that will be used to meet this objective is the interpretation of the primary or intended meaning of texts in light of ethical foundations in order to understand how religious experience grounds the foundation of ethics. By recovering in so far as possible the meaning of Calvin's conversion as embodied in the texts, I will expose the foundational commitments on which Calvin's ethical intention is built.

This essay starts with some basic assumptions which will be supported in the course of the research. The first is that Calvin's conversion is critical to understanding Calvin's solution to the problem of the relationship of Christian faith

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<sup>76</sup> For this there are many exceptional specialized studies. To cite only a few by way of example: Andre BIÉLER, *La pensée économique et sociale de Calvin*, (Genève: Librairie de l'Université, 1959); W. Fred GRAHAM, *The Constructive Revolutionary*, (Richmond, Virginia: John Knox Press, 1971); Jane Dempsey DOUGLASS, *Women, Freedom and Calvin*, (Philadelphia: The Westminster Press, 1985); Ronald S. WALLACE, *Calvin, Geneva, and the Reformation: A Study of Calvin as a Social Reformer, Churchman, Pastor and Theologian*. (Edinburgh: Scottish Academic Press, 1988).

and ethics. Calvin's conversion has been a matter of much study and contention. I will suggest that the focus of study has been too narrowly restricted to the reliability of the key texts as evidence for the conversion as an event. The most basic text-critical step of placing the texts in their literary-intellectual context has not been made.

These texts are not autobiographical reports of an event of personal history, but interpretations of the *meaning* of a personal biography (events-in-themselves of *self-understanding*, or *self-appropriation*). When one grasps this, one sees that *conversion*, as a conversion to teachability, is the means by which Calvin describes how experience and understanding are linked to an epistemological stance that allows him to resolve in Renaissance terms the problem of the relationship of faith and ethics.<sup>77</sup>

Understanding what is at stake here requires explanation of some basic concepts. I will do this in reference to the methodological tool of "Lonergan hermeneutics" that will be used.<sup>78</sup> Our access to the sixteenth century is through

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<sup>77</sup>Whether or not Calvin's solution is adequate in modern terms is a second question that will be addressed in the conclusion. It anticipates the results of the research of the thesis to answer "yes" or "no" now.

<sup>78</sup>For clarity there are three things that must be said. First, this thesis does not establish the validity of this approach. Rather, I adopt Lonergan hermeneutics as a tool based upon the critical acceptance of the approach. Secondly, Lonergan did not do "Lonergan hermeneutics." Rather others used Lonergan as a tool towards developing the interpretive approach called "Lonergan hermeneutics." Thirdly, I do not intend to argue the presence or absence of elemental meaning in the Calvin corpus. The fact of a shift in horizons from Catholic humanist to Protestant Reformer is well-established. Similarly, I will not engage in arguments about the content of this experience, rather our purpose is to appropriate the experience as an act of meaning as interpreted by Calvin that ramifies through the Calvin corpus with significant implications for his ethical method.

texts. That is, we do not have direct access to the sixteenth century. We access the events and persons of the period for the most part through texts. This means the questions we pose of the period or persons are posed of texts. Texts are acts of fulfilled meaning. But the question arises, what kind of meaning? Sean McEvenue,<sup>79</sup> Ben Meyer,<sup>80</sup> and others<sup>81</sup> have developed a method for appropriating evidence from texts of *elemental, or experiential, meaning*<sup>82</sup> and relating it to the foundational or self-definitional stance of authors. Following their

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<sup>79</sup>Sean McEVENUE, "The Rise of the David Story and the Search for a Story to Live By," in *Creativity and Method: Essay in Honor of Bernard Lonergan*. Matthew Lamb, ed., (Milwaukee, Wisconsin: Marquette University Press, 1981), pp.185-195; *Idem.*, "The Spiritual Authority of the Bible," in *Religion and Culture: Essay in Honor of Bernard Lonergan, S.J.*. Timothy P. Fallon, S.J. and Philip Boo Riley, eds., (Albany, New York: State University of New York Press, 1987), pp.205-220; *Idem.*, "Theological Doctrines and the Old Testament: Lonergan's Contribution," in *Lonergan's Hermeneutics: Its Development and Application*. Sean E. McEvenue and Ben F. Meyer, eds., (Washington, D.C.: The Catholic University of America Press, 1989), pp.133-154; *Idem.*, "The Bible and Trust in the Future," Unpublished paper in photocopied format. March 1990; *Idem.*, *Interpreting the Pentateuch*. Old Testament Studies. Volume 4, (Collegeville, Minnesota: The Liturgical Press, 1990); *Idem.*, "Academic Interpretation and Religious Truth," Unpublished paper in photocopied format, no date.

<sup>80</sup>Ben F. MEYER, Ben. *The Aims of Jesus*, (London: SCM Press, 1979); *Idem.*, *The Early Christians: Their World Mission and Self-Discovery*, (Wilmington, Delaware: Michael Glazier, Inc., 1989); *Idem.*, "The Primacy of the Intended Sense of Texts," in *Lonergan's Hermeneutics: Its Development and Applications*, Sean McEvenue and Ben F. Meyer, eds., (Washington, D.C.: The Catholic University of America Press, 1989), pp.81-154, 129-132.

<sup>81</sup>Frederick CROWE, S.J., *Theology of the Christian Word: A Study in History*, (New York: Paulist Press, 1978; *Idem.*, "Theology and the Past: Changing Views on Sources," in *Science et Esprit*, 21 (1979), pp. 21-32; *Idem.*, "Theology and the Future Responsible Innovation" in *Science et Esprit*, 21 (1979), pp. 147-157.

<sup>82</sup>Quentin QUESNELL, "Mutual Misunderstanding: The Dialectic of Contemporary Hermeneutics," in *Lonergan's Hermeneutics: Its Development and Applications*, Sean McEvenue and Ben F. Meyer, eds., (Washington, D.C.: The Catholic University of America Press, 1989), p.19-20. Robert M. DORAN, "Psychic Conversions and Lonergan's Hermeneutics," in *Lonergan's Hermeneutics: Its Development and Applications*, Sean McEvenue and Ben F. Meyer, eds., (Washington, D.C.: The Catholic University of America Press, 1989), p.192.

lead, I propose that there are two levels of meaning which can be distinguished in texts. First is the original meaning -- or "plain sense of the text." Second is the elemental meaning -- that set of meanings (beliefs, world view, expectation of fulfilment *etc.*) that shapes the speaker's/author's choices without any conscious advertence to it. In this sense, elemental meaning is the "inner force or dynamism" appropriate to literature as contrasted to paraphrased meanings, propositions, or directives.<sup>83</sup> It is the self-affirmation of the subjective *persona* of the author that drives "the fundamental mainsprings of one's thinking."<sup>84</sup>

This additional meaning, forming the foundation for original meanings, is linked to the foundational stance or self-definition of an author as revealed in texts. That is, while emerging from the subjectivity of the author, elemental meaning is not extra-textual, subjective, or psychological. It is objectively present in the text. The recovery of the foundational stance of an author is not a recovery of the psyche of the author. It is rather a reconstruction of the foundational commitment that directs choices without being a choice, determines objectives without being an objective, and enforces criteria without necessarily being prepared to define them. "It is a living value system and an operative theory of knowledge."<sup>85</sup> As such, elemental meaning forms a critical element of the historicity of a text, both in so far as the text is historical and as the text is a carrier

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<sup>83</sup>McEVENUE, *Interpreting the Pentateuch*, p.56.

<sup>84</sup>McEVENUE, *Interpreting the Pentateuch*, p.57.

<sup>85</sup>McEVENUE, *Interpreting the Pentateuch*, p.58.

or bearer of meaning forward from its origin towards a tradition or set of shared values. That is, as it is carried forward in time to become part of a sedimentation of values that constitute a culture. This elemental meaning is methodologically recoverable.

An interpretation of the elemental meaning of Calvin's texts allows us to see, even at a distance, the play of religious experience and ethical foundations. The recovery of the authority of sacred text or tradition through elemental experience was foundational to Calvin's ethical enterprise, but the authority is not the exteriorized authority of contents, but the interiorized authority of sound judgment. In Calvin's work faith shapes ethics, not by obliging Calvin to pursue a known course of action that has been sanctioned by scripture or tradition, but by obliging him to engage in a new method of inquiry. Calvin describes the elemental foundation of this method as a conversion to "teachability". This new method was dynamized by the confidence that something salutary was to be found in correlating a study of scripture with the examination of the concrete, practical problems of his age. In so far as this conversion and method are ethically foundational, we then have a field to explore the relationship of faith and ethics which is the problem driving this thesis. What Calvin allows us to see is that the structure of moral knowledge is more than a question of the formulation of norms or the formation of character or community, but involves, in fact, the entire manner in which ethical questions are posed and answers sought within the structure of human experience.

### The Organisation of the Thesis

The first chapter poses questions about Calvin's intentionality vis-à-vis his life and work by situating Calvin's work in the larger setting of the Renaissance rather than the smaller settings of personal biography or the Reformation. This is a recognized move with regard to Calvin's intellectual and existential formation,<sup>86</sup> but I am not aware of anyone who uses the Renaissance humanist background to raise questions about Calvin's ethical intention. In this chapter, I suggest that an accurate reading of Calvin must start with Calvin's ethical intention rather than a dogmatic, doctrinal intention. I recognize that by and large Calvin is regarded as a "theologian" in the classical sense of the word.<sup>87</sup> I do not dispute Calvin's major contribution to the development of doctrine, but I argue that it must be understood that Calvin's doctrine is situated as an extension of his ethical intention, rather than his ethics situated as an extension of his doctrinal intention.

The second chapter turns to the matter of Calvin's conversion as a critical turning point in Calvin's development as an ethicist and a moment where his "ethical method" receives a critical experiential clarification. I argue that the

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<sup>86</sup>Quirinius BREEN, *John Calvin: A Study in French Humanism*, (Grand Rapids, Michigan: William B. Eerdmans Publishing Company, 1931). Josef BOHATEC, *Budé und Calvin: Studien zur Gedankenwelt des französischen Frühhumanismus*, (Graz: Hermann Bohlaus, 1950). William James BOUWSMA, "Calvin and the Renaissance Crisis of Knowing," in *Calvin Theological Journal*, 17 (1982), pp. 180-211; *idem.*, *John Calvin: A Sixteenth Century Portrait*, (New York: Oxford University Press, 1988). Thomas Forsythe TORRANCE, *The Hermeneutics of John Calvin*, (Edinburgh: Scottish Academic Press, 1988).

<sup>87</sup>LEITH, *John Calvin's Doctrine of the Christian Life*, pp.17-19 among many possible citations.

conversion experience, as scant as the evidence might be, when properly understood as an expression of an elemental meaning, shows the foundational grounding of Calvin's reflection as a tension between transcendent and immanent norms that heuristically govern human hope and expectation and direct a personal-social project in the world. Calvin describes this experience in terms of the teachability of the heart. The "teaching of the heart" that Calvin believed was the direct result of the Spirit's action in human life is a critical key for grasping Calvin's understanding of the relationship of the transcendent and immanent insights in human existence. The transcendent and immanent insights necessary for human life and humane living are dynamized by a process of inquiry and discovery. This process is Calvin's method.

In the third chapter, the horizon of study is opened wider. It begins with a short consideration of the problems of the relationship of faith to ethics as a means of opening consideration of the faith-ethics connection in Calvin's work. Calvin's notion of faith is foundational to his whole work. Faith in the Calvinian sense of an ethical relationship governs the sum total of all human relations not as an ideal to be realized, but as a relationship that is lived concretely in the context of human living. This chapter allows us to "get on the table" Calvin's whole ethical method as a correlation of the transcendent and immanent insights of human and humane living that lead to "wisdom" or ethical maturity that is the result of the "teachability of the heart."

In the fourth chapter, this method is tested in the concrete context,

that of Calvin's teaching on usury and economic equity. I show how Calvin's method allowed him to radically reconfigure the Renaissance problem of interest. This reconfiguration was an effort to understand the function of interest within economic process. Prior to Calvin the Church's teaching on interest was controlled by moral idealism that prohibited interest. However, certain exceptions were allowed to the absolute prohibition that effectively allowed interest in some, but not all, commercial transactions. Calvin's method radically revises the understanding of interest as a "good" based on Scripture and economic process. In other words, Calvin's method, founded on his notion of teachability, allows a new understanding of the norms immanent in world-process, while transcendent norms ground an authentic realm of value. In this coherent body of material, we see Calvin's method at work. What we find is that his method allows the concrete grounding of immanent norms to come to the fore in human reflection about a situation and context to yield true knowledge of fact, and transcendent norms ground an authentic realm of value, both constituting a single human-social project. Calvin's method allows him to hold immanent and transcendent values in tension, seeking in concrete contexts the good that is in them, but critically evaluating, "clearly judging" as he expressed it, what is at stake in particular contexts and situations. It is the tension engendered by Calvin's notion of the two simultaneous arenas of immanent and transcendent inquiry that holds together judgments of fact and judgments of value as a series of higher viewpoints about the true and the good implicit in his understanding of the heart's teachability. The understanding drawn

on insights into this method provide the keys to understanding the relationship of faith and ethics.

The last chapter then turns full circle to take up again the question of what the relationship of faith to ethics is as a question of ethical foundations. I will show how an understanding of the role of faith as integral to the process of ethical reflection, and not simply as intention or conviction, enlarges our understanding of the structure of moral knowledge, and how understanding the structure of moral knowledge allows both transcendent and immanent norms to play through both our understanding of ethical problems and their solution.

Through this process, it will be shown that the relationship of faith to Christian ethics is not independent, autonomous, "pre-moral," or "pre-thematic." It is rather integral and foundational. In essence, not to anticipate the thesis, faith provides a governing heuristic of anticipation about knowledge and the possibilities of knowledge that dynamize ethical inquiry concretely and positively. Those familiar with Bernard Lonergan's work will recognize that I am offering a concrete confirmation of the notion of special transcendent knowledge that Lonergan develops in "Chapter Twenty" of *Insight*.<sup>88</sup> Such was not my intention initially. But as often happens, Lonergan's insights have proven so universal on the side of the subject that one finds their confirmation whenever subject, history, and knowledge are taken seriously and concretely.

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<sup>88</sup>Bernard J.F. LONERGAN, S.J., *Insight: A Study of Human Understanding*, (New York: Harper and Row, 1958 (1978), pp. 687-730.

## CHAPTER TWO:

### THE RENAISSANCE LANDSCAPE OF CALVIN'S ETHICAL INTENTION

The first step in this project is setting up the field to study the relationship of faith and ethics in Calvin. This step requires making a hermeneutical shift in the interpretation of Calvin from doctrinal-dogmatic to ethical. When the relationship between doctrine and ethics is reversed to give priority to the ethical as the grounding of the doctrinal, Calvin becomes a rich source for studying the relationship of religious experience, faith and ethics. There are, however, two immediate problems that must be dealt with before this move can be made. The first is the long tradition that interprets Calvin primarily as a dogmatist and not as an ethicist. The second is the fact that Calvin did not write a single treatise on "moral philosophy" in the classical sense. Obviously the two problems are related, but for clarity I will consider them seriatim.

#### Calvin as an Ethicist

Few would dispute that the ethical content of Calvin's writing is extensive. But even when it is recognized that Calvin is concerned with ethics, this ethical concern is viewed as one grounded on his doctrinal intention. That is, ethics is viewed as a sub-system of theological doctrine. Calvin scholar, John Leith, for example, emphasizes Calvin's practical orientation, and yet affirms that doctrine

founds his theological purpose to edify.<sup>1</sup> Likewise, Reformed theologian, Karl Barth, considers Calvin's ethical concern substantial, but insists that ethics rests on his pre-occupation with dogmatics.<sup>2</sup> This perspective recognizes that Calvin deals with ethics normatively. It does not, however, consider the possibility that Calvin's method is an ethically, rather than doctrinally, grounded. I will argue for the ethical grounding of Calvin's method. But in order to understand how this is so one must move the focus of reflection from Calvin's normative ethics to meta-ethics.

Normative ethics may be defined as the process in which one arrives at a set of acceptable judgments of moral obligation. That is, normative ethics supplies the prescriptive content of ethical reflection as judgments of duty or action and moral value, or judgments of character, intention and motivation. Meta-ethics is a higher level of critical inquiry that seeks to work out a theory of normative ethics treated along general lines. Meta-ethics asks and tries to answer logical, epistemological, or linguistic questions about ethics and ethical reflection.<sup>3</sup> Meta-ethics deals with issues of meaning and justification. The thesis that we are advancing here is that to understand Calvin's ethics adequately requires moving to the meta-ethical level to examine his method. Calvin did not explicitly move to the

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<sup>1</sup>LEITH, *Calvin's Doctrine of the Christian Life*, p. 19.

<sup>2</sup>Karl BARTH, *Ethics*, Geoffrey W. Bromiley, trans., Dietrich Braun, ed., (New York: The Seabury Press, 1981), p. 90-91.

<sup>3</sup>See, William FRANKENA, *Ethics*, (Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1963), pp.4, 8-10.

meta-ethical level, but I will make such a move in order to clarify his method. Thus, while Calvin does not directly deal with meta-ethical issues, the elemental meaning that grounds his work as a whole is an ethical imperative that requires understanding his methods of inquiry.

There have been only three full length treatments of Calvin's ethical method.<sup>4</sup> This lack of attention to *Calvinian* ethics is curious given the well-accepted fact that *Calvinist* ethics have contributed significantly to the foundations of modern Western culture.<sup>5</sup> Calvinist values attributed to Calvinian ethics are generally regarded as sociologically informative.<sup>6</sup> Moreover, interpretations of Calvin's thought have been the source of substantial controversies such as the

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<sup>4</sup>Georgia HARKNESS, *John Calvin: The Man and His Ethics*, (New York: Holt and Company, 1931); FUCHS, *La morale selon Calvin*; Gilbert VINCENT, *Éxigence éthique et interpretation dans l'oeuvre de Calvin*.

<sup>5</sup>Among many works which could be cited see, Perry MILLER, *The New England Mind: The Seventeenth Century*, (New York: Dutton and Little, 1939); David LITTLE, *Religion, Order, and Law: A Study in Pre-revolutionary England*, (New York: Columbia University Press, 1969); Michael WALZER, *The Revolution of Saints: A Study of the Origins of Radical Politics*, (Cambridge: Harvard University Press, 1965); Roland HOOYKAAS, *Religion and the Rise of Modern Science*, (Grand Rapids, Michigan: William B. Eerdmans Publishing Company, 1972); Albert O. HIRSCHMAN, *The Passions and the Interests: Arguments for Capitalism Before its Triumph*, (New Haven: Yale University Press, 1978); Ralph Cornel HANCOCK, *Calvin and the Foundation of Modern Politics*, (Ithaca: Cornell University Press, 1989); Harro HÖPFL, *The Christian Polity of John Calvin*, (Cambridge: Cambridge University Press, 1982).

<sup>6</sup>John Milton YINGER, *Religion, Society and the Individual: An Introduction to the Sociology of Religion*, (New York: The Macmillan Company, 1957), pp. 214-223; H.M. ROBERTSON, *Aspects of the Rise of Economic Individualism*, (Cambridge: Cambridge Press, 1937).

relationship of the so-called *Protestant ethic* and the development of capitalism.<sup>7</sup> or the implication of Calvinist social teachings on the development of modern socio-political institutions.<sup>8</sup> The priority given to Calvin as a dogmatist has obscured something important that needs to be recovered. Therefore, the question raised by this chapter is simple: *Does ethics found Calvin's doctrine or doctrine his ethics?* I argue that ethics grounds Calvin's doctrine in such a way that doctrine as teaching is supremely an ethical act.

One cannot grasp this by consulting Calvin texts alone. This is part of the problem. Calvin's texts must be put into their Renaissance background. Calvin did not write a moral philosophy, nor did he identify any of his writing as intentionally *ethical*. Thus, to what extent then is it correct to interpret him as an ethicist? Here the matter of horizons emerges as critical. When Calvin is placed

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<sup>7</sup>See Max WEBER, *The Protestant Ethic and the Spirit of Capitalism*, Talcott Parsons, trans. (New York: Charles Scribner's Son, 1931); R.H. TAWNEY, *Religion and the Rise of Capitalism*, (London: Penguin Books, 1980). Tawney with little disagreement agrees fundamentally with the so-called Weber thesis. A suitable short summary of the Weber these is found in Paul TILLICH, *The History of Christian Doctrine*, (New York: Harper and Row, 1962, pp.270-271. It is not the purpose of this essay to enter this on-going debate. Substantial and significant problems have been found with the Weberian thesis. For an early, but still relevant, criticism see, HARKNESS, *John Calvin*, chapters 8-10, especially p. 211. Valuable for understanding the contemporary shape of the debate with critical appraisals is *Protestantism and Capitalism: The Weber Thesis and Its Critics*, R.W. Green, ed., (Boston: D.C. Heath and Company, 1959).

<sup>8</sup>An enormous amount of literature has been generated by Troeltsch's work on the social location of religious traditions, as for example, the implication of the theocratic vision of Calvinism in the system of checks and balances of American political institutions. See, Ernst TROELTSCH, *The Social Teaching of the Christian Churches*, Olive Wyon, trans., (New York: Harper and Row, 1960) 2:494. His argument is that Zwingli, Bucer, and later Calvin closely integrated religion and society and were determined to transform the latter by the former, subjecting rulers to Scripture's guidance and the standards of divine righteousness. This in turn dynamized the system of checking absolute human authority by making all authority subject to a higher principle.

in the horizon of the Renaissance, and not simply viewed against the background of Reformation doctrine. his ethical intention clearly emerges from background to foreground in an illuminating way.<sup>9</sup> Moreover, one develops a significant nest of questions about Calvin which a strictly doctrinal interpretation cannot answer.

This move starts with the simple, but not simplistic recognition that Calvin did not spring *de nova ex nihilo* onto the stage of the sixteenth century. He emerges from a context. This context of the Renaissance in general and Renaissance humanism in particular are essential conditions on the horizon of Calvin's work which must be taken into account in interpreting Calvin and identifying his intentionality.

Calvin's antecedents are complex, but identifiable. By placing his work in the wider background of the Renaissance, one grasps that the issues, concerns, and problems of the Renaissance produced the questions that direct Calvin's work as a writer and pastor in Geneva in the first half of the sixteenth century. That is to say, Calvin's work was part of the broader Renaissance movement of "Christian philosophy" whose intent was a moral-ethical renewal of church and culture.<sup>10</sup> Moreover, Calvin understood, was aware of, and

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<sup>9</sup>On *horizon, foreground and background* see, LONERGAN, *Method in Theology*, pp.235-236. On *horizons, heuristic structure, and history*, see, *idem.*, pp.220-233.

<sup>10</sup>Erasmus used the terms *philosophia Christi* and *philosophia Christiana* repeatedly, especially in the prefaces of his *Enchiridion* and of his edition of the *New Testament*. In many ways the idea was a central aspiration of French humanism. Calvin would have been well-familiar with both these works. Calvin's early vocational aspiration had roots in Erasmus. His first professional publication was a humanist commentary on Seneca's *De Clementia*. The commentary was meant to forward his professional aspirations. It was also  
(continued...)

participated in this moral-ethical dimension. This intentionality shapes the whole of Calvin's work. But before exploring these issues, we must first lay out the Renaissance background whose concrete questions shaped Calvin's efforts and then show the link between the ethical intentionality of Renaissance humanism and Calvin's thought.

### **Challenge and Change in the Renaissance: The Ethical Imperative<sup>11</sup>**

The fourteenth and fifteenth centuries represent an important period of transition for the history of Western culture. It is a period that coincides both with the end of the Middle Ages and the beginning of the modern era. It is a period that Dutch historian Johan Huizinga characterized as *waning*.<sup>12</sup> Politically, ideologically, and socially this "waning" consisted above all in the break-up, fragmentation, or pluralization of Western Christianity's socio-cultural synthesis that began in the fourth century and continued until well into the seventeenth.

This characterization does not mean secularization as proposed by

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<sup>10</sup>(...continued)

a direct response to Erasmus' public invitation to improve on his own commentary on this same work. See, François WENDEL, *Calvin: The Origins and Development of His Religious Thought*, Philip Mairet, tran., (Harper and Row, 1963), pp.27-28.

<sup>11</sup>My insights into the ethical momentum of the Renaissance and its connection to the Reformation are indebted Prof. Pierre Hurtubise, Rector of Saint Paul University.

<sup>12</sup>Johan HUIZINGA, *The Waning of the Middle Ages*, (Garden City: Doubleday and Company, 1956).

sociological theorists.<sup>13</sup> We are not talking about secularization, but a fragmentation of a religio-cultural unity. What Huizinga describes as "the waning of the Middle Ages" left culture essentially religious.<sup>14</sup> What these centuries of change represented was a fragmentation of a "taken-for-granted" unity into a plurality of options. But the options remained essentially religious. A secularized idealism would eventually be knitted from the differentiated fragments, but the period we have in view was and remained for some time religious in the sense that religious views, religious language, religious symbols, and religious, if not theological, consensus remained personally and socially formative and significant. Medieval "synthesis" was differentiating into a new plurality. The ideal of a normative universal Christian culture was separating into an *acknowledged* plurality of cultural options.<sup>15</sup> Admittedly, this cultural differentiation was not particularly clear to those participating in it. But there was a "feeling" of transition felt by those experiencing the events. These "feelings" found expression in a variety of ways.

Charles Trinkaus, in a study of the Italian humanists for example.

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<sup>13</sup>For a complete discussion see, David LYON, *Where the Steeple Casts No Shadow: On the Myths and Realities of Secularization*, pp.3-39.

<sup>14</sup>See, Lucien Paul FEBVRE, "The Century that Wanted to Believe," in *The Problem of Unbelief in the Sixteenth Century: The Religion of Rabelais*, Beatrice Gottlieb, trans., (Cambridge: Harvard University Press, 1982), p.455-464.

<sup>15</sup>Paul Oskar KRISTELLER, "Renaissance Philosophy and Medieval Tradition," in *Renaissance Concepts of Man and Other Essays*, (New York: Harper and Row, Publishers, 1972), p.113 has an apt and correct warning against viewing medieval tradition as a monolithic cultural production. It was, as he says, "many different . . . traditions, in the plural." This plurality of traditions, often unacknowledged in Calvin studies, plays a decisive role in Calvin's development being, I will argue, an influence on his conversion and the ethical foundation of his theology.

deals with the "feelings" of optimism and pessimism in Renaissance individualism to show that pessimism far out weighed optimism with regard to the prospect of happiness in a world whose foundations were viewed as fundamentally insecure.<sup>16</sup> Henri Meylan in a study of Renaissance notions of individuality and community shows that there were ambivalent feelings in Reformation cities about religious exiles and their influence on community life.<sup>17</sup> And even though he writes a generation later than Calvin and his contemporary humanists, these "ambivalent feelings," "anxiety," and "sense of insecurity" caused by rapid and unpredictable social dislocations and changes that characterized Renaissance intellectual life are picked up well by poet John Donne (1572-1613). In *An Anatomy of the World* Donne writes,

*And new philosophy calls all in doubt;  
The Element of fire is quite put out;  
The Sun is lost, and th' earth, and no man's wit  
Can well direct him where to look for it . . . .  
'Tis all in pieces, all coherence gone.*<sup>18</sup>

The line, *'Tis all in pieces, all coherence gone*, expresses a common Renaissance feeling that common ground and common horizons had given way to a confusing plurality of perspectives. This sentiment was one source of motivation

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<sup>16</sup>Charles TRINKAUS, *Adversity's Noblemen: The Italian Humanists on Happiness*. (New York: Octagon Books, 1965), p.144.

<sup>17</sup>Henri MEYLAN, "Individualité et communauté:Le secret des réformateurs." in *D'Erasmus à Théodore de Bèze: Problèmes de l'Église et de l'école chez les réformés*. (Genève: Droz, 1976), pp.61-71.

<sup>18</sup>John DONNE, *An Anatomy of the World, The First Anniversary*, in *Tutor Prose and Poetry*, J. William Hebel, et. als., eds., (New York: Appleton-Century Crofts, 1953), p.482, lines 5-8, 13.

behind the humanist programme to return to classical sources in order to recover what had been lost. To this extent at least, humanism was an extension of the classical-medieval commitment to a unitary normative cultural perspective rather than a truly modern consciousness that affirms particularity and individuality.<sup>19</sup> But a historical consciousness was emerging. The contours of the classical idea of a permanent, universal, and normative culture were retreating. It was not always happily received, but it was inexorable.<sup>20</sup> The retreat, however, was the source of a deep ethical concern among Renaissance humanists that expressed itself in a variety of non-traditional ways. To show this, I will touch briefly on three key areas -- the political, the ideological, the social -- where this change was felt.

Politically, the shift and change were felt in the emergence of the sovereign monarch, a movement that would lead eventually to the development of the absolute State.<sup>21</sup> Political power, formerly exercised from multiple feudal centres, gradually moved to coalesce around consolidated centres identified with major trading cities. Wealth, which had traditionally followed power, would gradually see power following wealth. Many of the financial practices, such as

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<sup>19</sup>I recognize that there are many additional factors entering into the development of these issues. However, our purpose is to lay out the main lineaments of Renaissance concern. It is not to deal in detail with the totality of the Renaissance and what went forward through it.

<sup>20</sup>For the notion of classical and empirical notions of culture see, LONERGAN, *Method in Theology*, p.xi, 124, 301.

<sup>21</sup>On these development, see the dated but still insightful, Otto GIERKE, *Political Theories of the Middle Ages*, Frederick William Maitland, trans., (Cambridge: Cambridge University Press, 1900), pp.vii-xii; Roland BAINTON, *Christendom*, Volume 1, (New York: Harper and Row, 1964), pp.225-228.

indulgences, that would play a role in the Reformation criticism of the Church were rooted in the need for wealth to sustain political power. These issues would lead to new sets of ethical questions about power, authority, justice and the government of civil society. Change on the political horizon would lead eventually to conflicts between State and Church; and to conflicts within the Church. These debates and conflicts were relative to authority in general and to the exercise of authority and power in the Church and between Church and State.

These debates and confrontations coincide with, or in some cases led to, important events that had a profound psychological and spiritual impact on sixteenth century consciousness: the Hundred Years War, the Civil Wars in Germany, Italy and elsewhere, the Great Western Schism, and the Black Death. The uncertainty and insecurity of these events generated an anxiety that raised profound existential questions about the role of God in events and their relationship to human effort and responsibility.<sup>22</sup> The extensive discussion about fate, fortune, and the providence of God that marked not only theological, but also popular reflection was one manifestation of this basic anxiety.

Ideologically, the shift and change was experienced as a breakup of the great medieval intellectual and spiritual synthesis. Nowhere is this synthesis more impressively illustrated than by the great *summas* of the thirteenth century. However, from the fourteenth century on, the *summas* gave way to particular *ad*

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<sup>22</sup>William James BOUWSMA, "Anxiety and the Formation of Early Modern Culture," in *After the Reformation: Essays in Honor of J.H. Hexter*, Barbara C. Malament, ed., (Philadelphia: Westminster Press, 1980), pp.215-246.

*hoc* treatises dealing with highly speculative *minutiae*, on the one hand; and with very concrete and practical problems, on the other.<sup>23</sup> This means that the cultural achievements of the sixteenth century are best seen as a miscellany of fragmentary insights into the human condition. They do not form a whole, coherent perspective or even a conflict of competing perspectives. The sixteenth century was not a time of coherent systems of thought: scientific, philosophic, or theological.<sup>24</sup> The dominance of this fragmentary practical concern over the systematic or speculative was moved forward by the exigences of immediate problems prompted by the political debate and social strife of the period. The Reformation, as a Renaissance artifact, shows the same fragmentary character. The work of the Reformers like Luther and Calvin do not form complete wholes. They are fraught with internal inconsistencies and have an *ad hoc* character. It is not until the next century that their doctrinal content was codified into confessional coherence as systems of thought identified as *Lutheran* or *Calvinist*. What all of this means is that

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<sup>23</sup>See, Gordon LEFF, "The Fourteenth Century and the Decline of Scholasticism," in *Past and Present*, 9 (1956), pp.30-39. David KNOWLES, *The Evolution of Medieval Thought*, (New York: Harper and Row, 1962), pp.311-342. We have no intention of entering into the debate as to whether the fourteenth century represents a decline or a positive development in the intellectual culture of Europe. This is an inherently unresolvable debate; but for a history of this debate see, Steven OZMENT, *The Reformation in the Cities: The Appeal of Protestantism in Germany and Switzerland*, (New Haven: Yale University Press, 1975), pp.2-5. Present debates and research in late medieval tradition and ecclesiastical history are summarized by Francis RAPP, *L'Église et la vie religieuse en occident à la fin du moyen âge*, (Paris: Fayard, 1971), pp.251-366.

<sup>24</sup>William James BOUWSMA, "Calvin and the Dilemma of Hypocrisy," in *Calvin and Christian Ethics: Papers and Response Presented at the Fifth Colloquium on Calvin and Calvin Studies, May 8-9, 1985*, Peter De Klerk, ed., (Grand Rapids, Michigan Calvin Studies Society, 1987), p.2. On the intellectual, moral, and religious limitations of the period see the last section of Lucien Paul Victor LEBVRE, *Le problème de l'incroyance au XVI<sup>e</sup> siècle: La religion de Rabelais*, (Paris: A. Michel, 1942).

intellectual endeavour was severed from the systematic exigence.<sup>25</sup> This in turn gave rise to new sets of questions about knowledge (epistemology) and being (ontology and metaphysics). However, the medieval theoretical perspectives had no answer to their questions. The result was a transitional period, a turning toward basic, practical questions driven by concrete, particular problems of daily living. This move set the basic tension of the period. This tension can be described as the tension between theory and practice.<sup>26</sup> The theory of the medieval synthesis was shattered, but the practical problems of human and humane living remained acute. Correspondingly, there were those who addressed those problems. For example, Nicolò Machiavelli's acknowledged intent in *The Prince* (1513) was to deal with political institutions as they really existed and not with imaginary republics or monarchies governed in accordance with religious precept or moralistic pieties.<sup>27</sup> His view, a reflection of the actuality of Italian statecraft, was a marked contrast to theoretical orientation of scholastic-medieval political theory.<sup>28</sup>

The humanists were deeply involved in this practical orientation. The

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<sup>25</sup>LONERGAN, *Method in Theology*, pp.81-85.

<sup>26</sup>Charles TRINKAUS, "Renaissance Humanism's Formation and Development," in *The Scope of Renaissance Humanism*. (Ann Arbor: The University of Michigan Press, 1983), p.27.

<sup>27</sup>Nicolò MACHIAVELLI, *The Prince*, W.K. Marriot, trans., (London: Everyman Press, 1937), chapter 1, Paragraph 1. See also chapter 15, paragraph 1 where Machiavelli points out to the prince the dangers of imaginative speculation to the hard task of civic governance.

<sup>28</sup>Quirinus BREEN, *John Calvin: A Study in French Humanism*, (Grand Rapids, Michigan: William B. Eerdmans Publishing Company, 1931), pp.80-85.

recovery of ancient manuscripts and a renewed knowledge of classical languages, especially Greek and Hebrew, presented practical problems of transcription, translation, and editing. The philological and literary studies of Renaissance humanists led them to important insights concerning the historical character of human thought and culture.<sup>29</sup> The clarity of these insights with relation to their societal, political and religious contexts laid the foundation for the early modern discussions of humanity. For example, Montaigne insisted on the human foundation of law and justice. He concluded in his last essay, "On Experience," (1580) that "There is nothing just of itself, but that customs and law make justice."<sup>30</sup> Pico della Mirandola extolled the freedom of the human spirit to realize its own creation.<sup>31</sup>

Machiavelli, Montaigne, and Renaissance social philosophers like Thomas More challenged received politico-legal traditions. Erasmus, Valla, Lefèvre, Rabelais and the Renaissance humanists challenged the authority of

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<sup>29</sup>Charles TRINKAUS, "Themes for a Renaissance Anthropology," *ibid.*, pp.364-403, especially, p.396. This argument is well-supported by Quirinus BREEN, "Epilogue: An Essay on Calvin's Defense of Secular Studies, His Doctrine of Common Grace (1968), in *John Calvin: A Study in French Humanism*, pp.165-183. In an indirect manner Trinkaus and Breen describe what I see Calvin's essential project to be.

<sup>30</sup>Michael Eyquem de MONTAIGNE, "Of Experience," in *The Essays*, Charles Cotton, trans., (London: G. Bell and Sons Ltd, 1952), III.13.12.

<sup>31</sup>Pico della MIRANDOLA, *Oratio de hominis dignitate*. Other humanists contributing to the same exaltation of the essential freedom and sacred dignity of human being as Valla were Manetti (*De dignitate ex excellentia hominis*, 1436), Valla (*De fato, libero arbitrio et predestinatione*, 1520), and Cusa (*De visione Dei*, 1453). These anthropological issues will not be further pursued in spite of their value to understanding the Renaissance and its relationship to modern understandings of man. For elaboration see Ernest CASSIRER, *Individuum und Kosmos in der Philosophie der Renaissance*, (Leipzig/Berlin: Mohr, 1927), pp. 167 ff.

received texts. Raphael, Michelangelo and the Renaissance artist challenged the authority of received aesthetic traditions. Cervantes and Shakespeare challenged the authority of received literary traditions. Luther, Melanchthon, Bullinger, Calvin and Zwingli challenged the authority of received religious tradition.

From this evidence, one can conclude that the sixteenth century was one of transition from the High Middle Ages, Scholasticism, and a hierarchically ordered universe towards a modern era of positivist empiricism, historicity, early modern science, and a fragmented multiverse. The momentum of these changes, as incomplete as they were, ramified through the entire socio-intellectual fabric. This context of change and challenge, of conservation and revolution, demanded a careful, if not always self-conscious, process of reconstruction. It was a re-making of the world which would eventually see theological concerns give way to anthropological ones.<sup>32</sup> This task of "re-making" was one to which the humanists in particular set themselves. To this movement we now turn.

### **The Social Location of Humanism**

No discussion of the Renaissance can be complete without reference to the role of the Church. As Febvre has conclusively shown, the sixteenth century was a century of profound theistic belief.<sup>33</sup> This belief was a key element of self and world consciousness. Recognition of this fact must enter into the interpretation

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<sup>32</sup> TRINKAUS, "Introduction," in *Scope of Renaissance Humanism*, pp.ixx-xx argues this is the defining historiographical characteristic of the *Renaissance*.

<sup>33</sup>LEBVRE, *The Problem of Belief*, pp.455-464.

of the texts written in this century. It was the main-spring of the world view shaping the whole century. This consciousness was shaped by the Church; however, the bands of Church domination were loosening.

Prior to the Renaissance, the Church had an effective monopoly on learning and thus, on the shaping of identity and self-consciousness.<sup>34</sup> This monopoly was due primarily to the spiritual authority of the Church. This spiritual authority was reinforced by the conditions of those ages in which there was neither place nor security for professional scholars except within a convent. In the late fifteenth century, however, the voyages of discovery and a quickening pace of economic activity in European cities occasioned a rise of commercial, financial, and business interests which reshaped European civilization. One of the most important results of this was the emergence of the lay intellectual and lay knowledge. There were two main inter-related developments: the humanists, and the consolidation of a middle class of lay professionals, artisans, and commercial-merchant interests.

The humanist movement was a key force in the new social developments. Its principal contribution was providing a pool of scholars and intellectuals outside the university and so to some extent outside the Church. It must be remembered that prior to the emergence of humanism, intellectual effort was ecclesiastically sponsored. Intellectuals received their living and support from monasteries and ecclesiastical endowments. Even the system of benefices, which

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<sup>34</sup>Paul Oskar KRISTELLER, "Renaissance Philosophy and Medieval Tradition," in *Concepts of Man and Other Essays*, (New York: Harper and Row, 1972), p.118-119.

was to play a large role in Reformation efforts to limit the power of clergy, was a system of support for students and intellectuals.

The origin of humanism as a movement is one much discussed and not completely resolved.<sup>35</sup> What is important is that humanism appeared on the edges of doubt and conflict as an effort to fill the gaps created by the break up of the medieval synthesis. Professionally, the humanists were classical scholars and educators. Their scientific work consisted in the critical editing, translation, and interpretation of the Greek and Latin texts that became available in the fifteenth and sixteenth centuries. But they also believed that a command of Greek and Latin made a person competent in everything. This, together with their social location outside the scholastic universities, turned these critics of texts into critics of people, manners, beliefs, and institutions. Humanism did not concern itself simply with the authority of texts, but lifted up art, religion, political theory, and morality into its train of change and challenge. The emergence of humanism and its pedagogical programme was paralleled by the emergence of a new social force important to its own development: the bourgeoisie or the middle class. This emerging class, essentially urban, principally lay, was bent on having a say in the political, economic, and religious affairs of its time. This new force was attracted to new ideas, but to new ideas that fit into an agenda that addressed not only its own problems, but the full range of problems of Church and Society which were

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<sup>35</sup>The historical roots of Renaissance humanism lay in northern Italy in the fourteenth century. But the emergence of the humanists as a class of lay professionals is obscure.

implicated in the problems of the middle class.

The earliest development in this direction was the expansion in the number of lay physicians and lawyers. These professionals had always functioned outside the universities and to a greater rather than lesser extent outside the domination of the church. But the fourteenth century saw a significant expansion in their numbers. In the case of the lawyers, there was also a significant widening of their sphere of interest to include the practice of civil as well as canon law.<sup>36</sup> The second development was a growing fund of practical knowledge and skills by lay artists and craftsmen whose concerns originated with their professional needs and problems. The Renaissance saw great strides made in an understanding of anatomy, perspective, and mechanics. These developments became important sources of science pursued outside the bounds of the university and church authority. Leonardo Da Vinci and Galileo are only representative figures of a much larger and dynamic professional group. Thirdly, businessmen and civil servants, also starting from practical needs and interests, began to develop a fund of economic and administrative knowledge. This fund of knowledge became the foundation of statecraft, civic humanism, and political theory. Particularly noteworthy in this regard was the transformation of "popular associations" such as guilds, commercial societies, and burial associations from specialized pecuniary foundations to significant civic associations that offered an alternative notion of

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<sup>36</sup>Walter ULLMANN, *Principles of Government and Politics in the Middle Ages*, (New York: Barnes and Noble, 1966), pp. 228-230; and Donald R. KELLEY, "Civil Science in the Renaissance: Jurisprudence in the French Manner," in *History, Law and the Human Sciences*, (London:Oxford), 1984.

government as an order ascending from the governed rather than descending from the governor.<sup>37</sup>

This conjunction of lay leadership, education, and practical interest carried over into the Reformation from its humanist origin. It is well noted, for example, that most of the leaders of the Reform movements and most of the initiators of the humanistic renewal of the fourteenth, fifteenth and sixteenth centuries came from the rising middle class. Some of these were clerical, like Luther and Erasmus; but others, like Alberti, Calvin, and Budé remained lay persons. More important, however, was the fact that many of the Reformation leaders were trained in humanist methods and carried humanist convictions into the Reform.<sup>38</sup> Obviously, there is a clear link between the general practical concerns of the Renaissance humanists and the Reformers. But the ethical grounding and method of the two movements needs to be more clearly established.

### **Humanism, Wisdom, and the Vocabulary of Ethics**

One striking feature of the cultural landscape of the Renaissance was the widespread concern with practical issues. The Renaissance was an age of debate, at times passionate debate, about authority, about government, about education, about social and economic issues, and about the need to reform both Church and Society. It was also an age of discovery, of invention, of creativity, of

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<sup>37</sup>ULLMANN, *Principles of Government and Politics in the Middle Ages*, pp.216-217.

<sup>38</sup>FEBVRE, *The Problem of Belief*, p.12.

attempted new beginnings. While Reformers and humanists did not always agree on the changes needed or how to bring them about, their concern is inseparable from a widespread concern with the practical, the moral, the ethical. This is especially true of the humanists. This can be easily illustrated through three major representatives of Renaissance humanism: Petrarch (1304-1374), Lorenzo Valla (1407-1457), and Desiderius Erasmus (1466-1536).

Petrarch is considered by many Renaissance scholars to be foremost a "moralist." His major work *De Viris Illustribus*,<sup>39</sup> on which he worked all his life, is basically a gallery of portraits intended to serve as models for the good moral life.<sup>40</sup> Elsewhere, Petrarch affirmed, "It is better to will the good than to know the truth."<sup>41</sup> This notion, characteristic of many of his age, exemplifies the classical scholastic-humanist distinction between the learned and the wise. This distinction is a frequent humanist concern.

There is a similar moral concern in Lorenzo Valla. This fifteenth century inventor of historical and philological criticism had wide ranging interests.

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<sup>39</sup>Francesco PETRARCA, *De Viris Illustribus*, edizione critica per cura di Guido Martellotti, Volume Primo, (Firenze: Sansoni, 1964), *Prohemium*, p.4, "Apud me nisi ea requiruntur, que ad virtutes vel virtutum contraria trahi possunt; hic enim, nisi fallor, fructuosus historicorum finis est, illa prosequi que vel sectanda legentibus vel fugienda sunt...."

<sup>40</sup>Pierre CHAUNU, *Le temps des réformes*, (Paris: Fayard, 1975), p.305. See also, Theodor E. MOMMSEN, "Petrarch's Conception of the Dark Ages," in *Medieval and Renaissance Studies*, (Ithaca: Cornell, 1959), pp.130-174.

<sup>41</sup>Quoted by Steven OZMENT, *The Age of Reform 1250-1550: An Intellectual and Religious History of Late Medieval and Reformation Europe*, (New Haven: Yale University Press, 1980), p.304.

He is best known for his exposure of forgery of the *Donation of Constantine* that undermined a leading argument for papal sovereignty in the secular realm.<sup>42</sup> There is little question he was very much concerned with moral issues. Numerous treatises written by him have an explicit moral meaning.<sup>43</sup>

But more convincing still is the example of Erasmus, the "Prince of the Humanists," who like Valla was both a philologist and a moralist. So preponderant is the evidence of Erasmus' moral intention that Eugenio Garin concludes, "Erasmus is a moralist, just as Petrarch, and just as all of the great humanists of the fifteenth and sixteenth centuries."<sup>44</sup>

From a modern perspective the connection between philology and morality is not obvious. However, three literary concerns of the humanists are significant for our purpose: the revival of literature as to content, form, and central aim or ideal. The Renaissance concern with content may be roughly described as an abiding reverence for all literature especially classical literature. Humanists regarded literature as a source of wisdom human and divine *par excellent*. It offered abundant historical examples of both good and bad conduct in politics and individuals. It imaginatively exposed social decline and applauded social progress. But above all humanists were oriented to literature's practical content. This attention to the practical issues shaped the humanists' concern with the recovery

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<sup>42</sup>Lorenzo VALLA, *The Treatise of Lorenzo Valla on the Donation of Constantine*, C.B. Coleman, trans., (New Haven: Yale University Press, 1922).

<sup>43</sup>CHAUNU, *Le temps des réformes*, pp.306-308.

<sup>44</sup>Eugenio GARIN, *La cultura del Rinascimento*, (Firenze: Sansoni, 1961), p.129.

of texts. So a second characteristic of Renaissance humanism was its concern with literary form. This had to do with textual criticism, vocabulary, syntax, imitations of style, comparative literature and so on. Concomitant with these concerns was the hunger for manuscripts, leading to laborious and sometimes exciting hunts for them, the demand for copyists, the growth of a competent critical scholarship greatly stepped up by the invention of printing with moveable type. All this and more is what is meant by saying that Renaissance humanists were philologists. However, along a pre-occupation with content and form went the classical ideal of the perfect human being. One can say with little contraction that the common ideal of the Humanist was to make people better in order to make a better world.<sup>45</sup> This is why Kristeller puts ethics at the heart of the humanist philosophical agenda and their major contribution to the development of Western culture.

"As far as philosophy is concerned, the humanists considered moral thought their province. They produced a large literature of moral treatises, dialogues, and essays. The moral ideas of Petrarch and Alberti, of Erasmus and Montaigne, and many other scholars constitute the most direct contribution of Renaissance humanism to the history of Western thought."<sup>46</sup>

The humanist movement was foundationally oriented to morality. However, the humanists, in rejecting scholastic approaches in all areas of

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<sup>45</sup>J.B. ROSS and M.M. MCLAUGHLIN, *The Portable Renaissance Reader*, (New York: Viking Press, 1968), p.41.

<sup>46</sup>Paul Oskar KRISTELLER, *Renaissance Concepts of Man and Other Essays*, (New York: Harper Torch Book, 1972), p.127.

intellectual life, faced a particular problem in moral philosophy: the problem of language and definition. Scholasticism, based on Aristotle and notions of natural law, had built an impressive moral vocabulary. But in rejecting the intellectual structure of Scholasticism, the humanists were faced with the problem of finding or forging a non-theoretical means for re-making a coherent intellectual world. As in other areas, the theoretical structures of humanist thinking were imprecise and inconsistent.<sup>47</sup>

The Humanist rejection of scholastic procedures and commitments had two implications. First, the bulk of the moral reflection of humanists is found in unexpected places such as poems, books of manners, or treatises on pedagogy, rather than in works clearly identified as "moral philosophy."<sup>48</sup> Unless one is aware of this, one is apt to overlook the concrete ethical content of many writers like Calvin. Secondly, what theoretical grounding there was for moral philosophy was supplied by classical sources. This was due to the nature of humanism itself. The authors whose writings were used in greatest detail were Aristotle, Cicero, and Seneca. Thus, the two principal streams of ethical reflection were Aristotelian and Stoic. Plato, whose writings humanist effort helped to recover, and Neo-platonism

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<sup>47</sup>Paul Oskar KRISTELLER, "Humanism and Moral Philosophy," in *Renaissance Humanism: Foundations, Forms, and Legacy*, Volume 3, Albert Rabil Jr., ed., (Philadelphia: University of Pennsylvania Press, 1988), p.276; FEBVRE, *The Problem of Belief*, p.150 argues persuasively that imprecision, confusion, and a lack of consistent conceptual and logical differentiation is characteristic of the whole sixteenth century. What is emerging in sixteenth century humanism is a movement of meaning from meaning grounded in common-sense to meaning grounded in theory and the systematic exigence. This is a key move in Calvin's ethical method.

<sup>48</sup>KRISTELLER, "Humanism and Moral Philosophy," p.271-273.

that many humanists admired, had relatively little influence on moral philosophy.<sup>49</sup>

The key problem in humanist ethical reflection was the problem of language. Scholastic moral philosophy was built on an Aristotelian foundation in which the operative term of the good was an expressed teleological orientation to happiness, knowledge, or desire. The foundational normative concern was rooted in natural law and universal 'human nature.' To solve the problem of ethical language involved in the rejection of scholastic categories, some humanists turned to a retrieval of the classical rhetorical notion of *wisdom*, rather than to the classical Aristotelian notions of *happiness, knowledge, or desire*, as the expressive term of the good.<sup>50</sup> This notion of wisdom was framed teleologically. But unlike the Aristotelian notions of the good, wisdom was a quality to be sought and won through inquiry, study, effort, and insight rather than a state to be "naturally" realized.

Eugene Rice has ably shown that the idea of *wisdom* had a significant history in the Renaissance. A significant part of that history was its use as a foundational ethical notion whose meaning changed in use. But throughout it remained a focus of humanist ethical reflection. In the early Renaissance, wisdom was identified with "Divine wisdom." In the later Renaissance, wisdom embraced

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<sup>49</sup>KRISTELLER, "Humanism and Moral Philosophy," p.278.

<sup>50</sup>On this history of Aristotle's ethics in the Renaissance see, KRISTELLER, *Renaissance Concept of Man*, pp.147-149.

civic virtue, and active political and social life.<sup>51</sup> The evolution of these changes is complex and need not detain us except in broad outline.

The classical notion of wisdom, on which Renaissance thinkers built, was defined in many different ways, but the various definitions had much in common. In its broadest sense, wisdom described a sound and serene judgment regarding the conduct of life. This did not exclude knowledge or insight in the technical sense, but wisdom as such was not theoretically oriented. It was supremely practical, judging ends and means against the consequences of action.<sup>52</sup> This basic notion was taken up into the foundational Christian culture of the humanists to affirm that wisdom was a knowledge of human and Divine things, a knowledge of first causes and principles, or a knowledge of the highest things.<sup>53</sup> Such knowledge did not lead, nor was it meant to lead, to power over the external world. It was first of all an inward excellence, a private enrichment of the wise person.

Wisdom, as an ethical virtue, linked human will and desire for knowledge with the good. Thus, Renaissance writers from Petrarch to Montaigne were driven by ethical preoccupation that distinguished *scientia*, as speculative

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<sup>51</sup>Eugene F. RICE, Jr., *The Renaissance Idea of Wisdom*. (Westport, Connecticut: Greenwood Press, 1958), p.ix.

<sup>52</sup>This has been interpreted as a form of utilitarianism which it is not. Utilitarianism judges the rightness or wrongness of means by the good realized in any particular action. The notion embedded in the Renaissance conception of wisdom is the good provides a grounding of confidence for action.

<sup>53</sup>RICE, *The Renaissance Idea of Wisdom*, pp.1-3.

knowledge of the true, from *sapientia*, a perfection of the will or affections in relation to the good. The learned person *knows* the truth. The wise person *loves* and *does* the good.<sup>54</sup> This juxtaposition of the learned and the wise, of reason and affection, sets up an important Renaissance dichotomy between rhetoric, the art of the orator, and philosophy, the study of the philosopher, as competing cultural ideals whose conflicting anthropologies yielded alternative centres around which to organize pedagogical programmes. Both the orator and the philosopher agreed that human being's uniqueness was the *logos*. But for the philosopher, *logos* was *ratio*, reason, while for the orator, *logos* was *oratio*, speech. To regard the person primarily as a thinker was to posit different potentialities and expectations than to view that person first of all as a speaker whose primary goal was persuasion towards the realization of the good.

In the Greek and Roman rhetorical tradition, this starting point was rarely averted to. It was implicit rather than explicit. It functioned as an elemental meaning, part of the foundational stance of all thinkers. In the Renaissance, however, the distinction between orator and philosopher, *oratio* and *ratio*, was pulled from background to foreground as an object of intentional concern and reflection. The two orientations were differentiated. *Ratio*, reason, was a quality of mind. *Oratio*, rhetoric, was the appeal of a speaker through the [spoken] word directly to the heart, the desire, of a hearer. Keeping this differentiation clear

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<sup>54</sup>Jerrold E. SEIGEL, *Rhetoric and Philosophy in Renaissance Humanism: The Union of Eloquence and Wisdom, Petrarch to Valla*, (Princeton: Princeton University Press, 1968), pp.xi-xiii.

helps us understand the two different approaches to doctrine in Renaissance reflection which must be distinguished. Scholastic philosophy appealed to the *logos* as reason. Out of this horizon, *doctrine* was a project of making theology a science, a *scientia*, in the Aristotelian sense. That is, it was a project to establish through reason a systematically ordered body of true and certain knowledge derived from the certain but undemonstrable principles of revelation. Humanism, on the other hand, with its emphasis on rhetoric and the rhetorical tradition of *logos*, rejected this programme completely. *Doctrine*, in this sense, was a body of teaching directed not to the mind, but to the heart, which persuaded of its truthfulness, rather than demonstrated its truth. That is, it was a project to establish through systematic inquiry and insight the *grounding* for human action, individual and social.

The sharp edge of this distinction becomes quite clear in the *Institutes* when Calvin lays out a key criticism of scholastic moral philosophy that places him firmly in the humanist rhetorical understanding of communication and truth.<sup>55</sup> In this important passage, Calvin argues that human beings do not choose what is truly good by reason. Rather, they follow their *inclination* (disposition, affection) which is without deliberation for consequences. The "good" rationally conceived is but a condition relating to the well-being of the individual and his personal conditions (i.e., "the good for me"). The truly good, he says, is a virtue or justice which holds irrespective of particular conditions, feelings, or persons. That is, the good is a standard of judgment against which all good is measured, not an "inclination

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<sup>55</sup>*Inst.* 2.2.26.

towards the good" as a human action. Actions have an intrinsic quality of 'rightness' or 'wrongness', 'good' or 'evil' that requires a standard of judgment that is external to the action. What Calvin is struggling with here is a problem that often preoccupies him. This problem is the problem of securing or grounding the certitude or confidence for action when the intrinsic rightness or wrongness of a particular action is not known. Calvin links action to affection (inclination) rather than reason. It is a matter of the heart rather than the mind. But once this move is made Calvin is faced with the problem of grounding a fundamental confidence for knowing what actions may or may not be "good." In what sense can the heart be taught?

Calvin insists, following biblical models, that *faith*, as knowledge and certitude of what is known, comes by *hearing or persuasion*. In this horizon, God is viewed as *speaker*. *The law* is the term of his speaking, that which was *spoken*. Scripture is the record of the speaking, a *testimonium*, to an initial Divine address. In the *Commentary on Psalms*, these various elements, *heart*, *teacher*, *speaking*, and *faith*, are drawn together to show their unity in Calvin's thought. Calvin writes,

"The more to touch the hearts of the people practically, God is given the character of a teacher, and introduced as speaking familiarly to the congregation. This is done for the purpose of instructing them that all assemblies are useless and trifling if the voice of God stirring people up to faith and true godliness is not uttered."<sup>56</sup>

Later in the same commentary, he writes,

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<sup>56</sup>*Comm Psalm 81:7, (CO 31:762).*

"We [human beings] have no access into God's presence, until he first invites us by his own voice to come to him."<sup>57</sup>

If we allow that we are looking for clues to Calvin's ethical intention, these passages suggest that *wisdom* in its Renaissance expression will play a role in what Calvin is driving towards. Wisdom as *rhetoric*, *speaking*, and *persuasion* was a common theme in Renaissance writers either as a repetition of classical notions or in new, original forms. Both repetition and extension took as a fundamental starting point the basic classical idea, but transformed it from a virtue among virtues to an ethical horizon. What is constant through the changes and transformations in the sense of the word *wisdom* in fifteenth and sixteenth centuries are two affirmations. First, wisdom is a form of knowledge. Therefore, it is knowable. Second, wisdom is an active knowledge. Therefore, it is practical. That is, *wisdom* is the practical knowledge required for the right ordering of conduct personally or corporately conceived. The intelligibility to emerge from this diversity was described by Erasmus: *sapientia est virtus cum eruditione liberali coniuncta*. This was also the definition of *humanitas* and the object of the *studia humanitatis*. As Kristeller observes, "When Renaissance humanists called their studies the humanities or *studia humanitatis*, they expressed the claim that these studies contributed to the education of a desirable human being and hence are of vital concern for man as man."<sup>58</sup> The key to understanding the moral intent behind the

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<sup>57</sup>*Comm Psalms* 81:22.

<sup>58</sup>Paul Oskar KRISTELLER, *Renaissance Thought: The Classical, Scholastic, and Humanist Strains*. (New York: Harper and Row, 1961), pp.124.

Renaissance notion of 'wisdom' is recognizing that wisdom (as persuasion and judgment) provided the link between knowledge (of God, of humanity, and of the world) and praxis (conceived in ethical terms as a positive response to the good) which in turn, for the Humanists and Reformers, was joined to a pedagogical programme of intellectual and moral training. Within this optic, teaching itself, and the *doctrine* on which it was founded, was a moral act. Calvin can be clearly linked to this pedagogy of moral concern and vocabulary. He writes,

"People who have either quaffed or even tasted the liberal arts penetrate with their aid far more deeply into the secrets of divine wisdom."<sup>59</sup>

There is another link that shows the importance of wisdom in Calvin's understanding and its connection to an ethical intention. This is a change Calvin made in language of the opening lines of the *Institutes* between the first edition (1536) and the fourth (1541). While commentators note this shift, they dismiss it as relatively unimportant. However, put into the context of Renaissance thinking and Calvin's precise use of language, it emerges as more significant than might be thought, because it provides a significant clue to the manner in which Calvin understood the shape of his project.

In the first three editions of the *Institutes*, Calvin opened with the words: "The whole of sacred doctrine consists of knowledge of God and ourselves."<sup>60</sup> In the 1541 edition, "sacred doctrine" was changed to "the whole of

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<sup>59</sup>*Inst.* 1.5.2. Note the echo of Erasmus' definition of wisdom and its connection with the humanist's pedagogical ideal of *studia humanitatis*.

<sup>60</sup>*Summa fere sacrae doctrinae duabus his partibus constat: Cognitione Dei ac nostri.*

true wisdom" to read: "The whole of true wisdom consists in a knowledge of God and a knowledge of ourselves."<sup>61</sup> Understanding the significance of this seemingly simple and small change lies in grasping what happened between these two publications. Between these publications, three major events intervened. First, on the strength of the 1536 edition of the *Institutes*, William Farel recruited Calvin to the Reform in Geneva. This was a tumultuous period (1536-1538) that saw Farel and Calvin both exiled from Geneva by the city officials. Calvin's correspondance to Farel shows this was a time of re-thinking how his actions contributed to the failure of the enterprise. In Strasbourg, Calvin's city of exile, Calvin came under the influence of Martin Bucer who was strongly committed to humanism. Most importantly though, Calvin was asked by the magistrates of Geneva in 1539 to frame a reply to a letter addressed to them as civic representatives from Bishop Jacopo Saloleto inviting Geneva to return to the Roman Church. The subsequent request of the civic officers to Calvin gave Calvin occasion to reflect on the meaning of the "new theology" in personal terms quite apart from the general terms of the *Institutes*, and to confront the issues raised by the Reform in light of the concrete realities of civic life. The "ethical content" of these events forced Calvin to re-think the relationship of faith to concrete contexts in three way. First, there was the failure of his Reform efforts in Geneva. Second, in Strasbourg there were the concrete needs and demands of his congregation. Finally, and most importantly

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<sup>61</sup>Toute la somme presque de nostre sagesse, laquelle, à tout conter, merite d'estre reputée vraye et entiere sagesse est situé en deux parties: c'est qu'en cognoissant Dieu, chancun de nous aussi se cognoisse. [*Tota fere sapientiae nostrae summa, quae vera demum ac solida sapientia censeri debeat, duabus partibus consta, Dei cognitione et nostri.*]

there was the reformulation of the meaning of faith and Reformation against the concrete exigencies of Sadoletto's challenge that Geneva had erred in embracing the Reform. What is important to note is that after 1541 Calvin links the intention of the *Institutes* to the notion of wisdom rather than doctrine. We have shown that wisdom is a key term in the humanist ethical vocabulary. Moreover, even doctrine, if our argument to this point is sound, becomes an ethical effort. Thus, the "persuasion to teach" advanced as a reason for writing the *Institutes* in the "Preface" and "Letter to Francis I" cannot be separated from the ethical condition of 'right teaching.' Additionally, in the opening section of the second book (2.2.1) that takes up knowledge of Christ, the Redeemer, Calvin indirectly recovers the words of the *duplex cognitio*, the knowledge of God and self, and links it specifically to wisdom as a form of judgment about true knowledge. This shows, at least indirectly, that the shifted language of the opening was intentional and significant and not accidental or stylistic. This language links Calvin to the ethical intent of the humanist project. This is not to suggest that Calvin does not modify and adapt the programme to his own demands, but the conclusion still stands that Calvin's work can be considered substantially as ethical and it is the ethical intent that grounds his doctrine rather than the reverse.<sup>62</sup>

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<sup>62</sup>The conclusion that ethics is the ground of doctrine, that is "first theology," for Calvin must be taken seriously. This explains, I think, why Calvin scholarship has not been able to identify a unifying dogmatic theme in the *Institutes*, or Calvin's theology. A review of the literature on this problem is not necessary because it is not critical to our central thesis. Exceptional critical reviews are readily available in Wilhelm NIESEL, *The Theology of John Calvin*, Harold Knight, trans., (Philadelphia: The Westminster Press, 1956), p.9-21; and John LEITH, *John Calvin's Doctrine of the Christian Life*, p.23-35. Niesel's conclusion that  
(continued...)

### The Reformers' Ethical Intent

The ethical concern of humanism was very much a part of the Reformers' agenda, especially the French Reformers.<sup>63</sup> The very idea of reform and the various programmes of reform put forward by the reformers and the pre-reformers attest to such a connection. The Reformation intended a reformation of the church, the state, and the individual. This ethical intention was a significant element of the Reformation horizon.<sup>64</sup> Acknowledgement of this perspective leads Steven Ozment to attribute the success of the Reformation in the cities to the fact that the theological questions raised by the Reformers affected the day-to-day practice of life in a way that appealed to the laity, especially those members of the laity who played leading roles in the cities, and in much lesser part to the importance of these questions in themselves. As Ozment says, the popular acceptance of the Reformers rested on practical intent "not because they agreed or

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<sup>62</sup>(...continued)

". . . (Calvin's) governing intention is in constructing his theology remains as yet unknown to us means the effort remains a perennially interesting one. See, Charles PARTEE, Calvin's Central Dogma Again," in *The Collected Papers: Fourth Calvin Colloquium at Davidson College*, (Davidson, North Carolina: Davidson College, 1989, pp. 39-46. Those like Ford Lewis BATTLES, *Calculus Fidei: Some Ruminations on the Structure of the Theology of John Calvin*, (Grand Rapids, Michigan: William B. Eerdmans Publishing Company, 1976) and Emile DOUMERGUE, *Le caractère de Calvin*, (Paris: Editions de Foi et Vie, 1921), p.47 who argue that the unifying key to Calvin's work is methodological rather than thematic are closer to the point provided one grasps the significance of the ethical grounding of theology. Particular theological themes (predestination, providence, divine sovereignty, sanctification, law etc.) do not control the ethical intentionality. Rather ethical method controls thematic development. See my preface pp.12-17.

<sup>63</sup>E. G. LÉONARD, *Le protestant français*, (Paris: J. Vrin, 1953), p.42-46.

<sup>64</sup>John NEF, *Cultural Foundations of Industrial Civilization*, (New York: Harper and Row, 1960), p.110.

disagreed with Paul or Augustine."<sup>65</sup> In fact, many of the Reformers, particularly those with humanist training, insisted on the ethical fruits of Protestantism, using it as a "first-line" of defense against Roman apologists. Calvin can be linked to this ethical intention in several ways.

William Farel (1489-1565), a close friend and collaborator of Calvin, provides a significant example of just such a link. In 1524, Farel posted *Thirteen Theses* for debate at the University of Basel. There was nothing unusual in this. It was a standard university practice. These thirteen propositions are a concise list of the "rules of life" according to the new Protestant theology. The following year (1525), these thirteen academic theses were expanded to form the core of the *Summary and Brief Description of all that is Necessary for Every Christian to Have Confidence in God and Help the Neighbour*.<sup>66</sup> This work was meant for a popular audience and it enjoyed wide-spread and popular acceptance being reprinted six times in 25 years.<sup>67</sup> This was due in large measure to its focus on the practical application of the new theology to daily life and conduct. Farel describes the *Summary* in the preface as a set of propositions on which depend the whole of Christian liberty and which shatter the tyranny of human traditions. The various

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<sup>65</sup>Steven OZMENT, *The Reformation in the Cities: The Appeal of Protestantism in Sixteenth Century Germany and Switzerland*, (New Haven: Yale University Press, 1980), p. 48.

<sup>66</sup>Guillaume FAREL, *Le Sommaire de Guillaume Farel reimprimé d'après l'édition de l'an 1534*, J.-G. Baum, ed., (Geneva, Droz, 1867), pp.iii-xiv also *Guillaume Farel: 1489-1565*, le Comité Farel, ed., (Neuchâtel/Paris, 1930), p.39.

<sup>67</sup>1525, 1529, 1534, 1538, 1542, 1552. By all reports it was regarded with deep respect by French-speaking Protestants.

chapters that follow attack religious practices that have no basis in Scripture and endeavour to redirect religious energy towards a new concept of faith and towards serving the neighbour and the community at large. Christ prescribed a definite rule of life to which one cannot either add or subtract. Farel asserts in the first thesis. This controls both the *Theses* and the *Summary*. Farel is arguing that the Gospel as a whole, in fact, grounds an ethic. More will be said of this foundation in relation to Calvin later. For the moment, it is important to note the moral momentum and ethical direction of Farel's work which has parallels in Calvin's *Institutes*. Also in evaluating the ethical intent of Calvin's work, the close collaborative relationship between Farel and Calvin must also be kept in mind. But Farel is not the only link between Calvin and the ethical intention of the Reformation.

The ethical fruit of the Protestant movement was also Martin Bucer's concern, taking a prominent position in his first tract, *One Should not Live for Oneself Alone, but for Others, and How to Go About it* (1523).<sup>68</sup> Bucer, like Farel, was an early formative influence on Calvin. Moreover, it was during his Strasbourg exile that Calvin exchanged *sacrae doctrinae* for *nostra sapientia* as his opening for the *Institutes*. Bucer wrote his treatise as a direct response to his supporters' call for a full statement of what the new faith meant. In this treatise, Bucer argues that a profoundly ethical society was the chief promise of the Reformation. Mixing

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<sup>68</sup>Martin BUCER, *Martin Bucers Deutsche Schriften I: Frühschriften 1520-24*, Robert Stupperich ed., (Gütersloh: G. Mohr, 1960), pp. 29-68.

Thomist and Lutheran traditions. Bucer sketches the original order of creation, depicting it as the arrangement of all things in such a way that each mutually serves the other as an instrument of divine goodness. In the beginning, there was universal benevolence among all creatures. This order was destroyed by the Fall; but, in Bucer's estimation, the good of this order could be restored. To this end, Bucer declares that the highest vocation is the one that best promotes the recovery of this lost original state. Since clergy by definition practice benevolence and guide people to higher spiritual ends, the Christian ministry is exalted as being worthy of such honour. But worldly government, which is mandated to promote the common good by maintaining law and order, may likewise assume this honour, because worthy rulers like clergy must deny themselves and look first to the general welfare of their subjects. Here we have the common Renaissance preoccupation with the relationship of Church, Society, and individual vocation. This concern was foundationally ethical.

There are here, as in Farel, significant parallels in Calvin. For example, Bucer's view that creation is a good disrupted by the Fall which God's action redeems and the implication of God's providential activity in creation in spite of the Fall is echoed in Calvin.<sup>69</sup> Even more striking, however, is the parallel concerning the magistracy, about which Calvin writes, "Civil office (is) the most sacred and by far the most honourable of all callings in the whole life of mortal

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<sup>69</sup>*Comm Genesis*, "The Argument," (CO 23: 8-11) and 2:3 (CO 23:32); *Inst.* 2.1.1.

men."<sup>70</sup> Calvin earlier in the same section traces the origin of civil government to creation and divine order. It is also significant that the *Institutes* begins with a letter to the Christian prince, Francis I, and ends with a treatise on civil government. These two sections that frame the work as a whole illustrate the vital contact between Calvin's thought and the world of political action. That this framing of a theological work by socio-political concerns is not accidental or occasional is shown by the fact that the theme of civil government is introduced in the chapter on "Christian freedom:" thus, inserting government organically into his whole presentation.<sup>71</sup>

There are other works by Calvin that show a similar preoccupation with civil and social concerns. For example, Calvin's first humanist treatise, a commentary on Seneca's *De Clementia*, published in 1532, shows an early preoccupation with political issues. Some scholars have argued that this particular text was chosen in order to persuade Francis I to consider a policy of flexibility and clemency towards the Protestants.<sup>72</sup> Others have argued that it was written in dialogue with Machiavelli's *The Prince*.<sup>73</sup> One does not need to resolve this debate

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<sup>70</sup>*Inst.* 4.20.5. "No one ought to doubt that civil authority is a calling, not only holy and lawful before God, but also the most sacred and by far the most honourable of all callings in the whole life of mortal men."

<sup>71</sup>*Inst.* 3.19.1 ff.

<sup>72</sup>Jacques PANNIER, *Recherches sur l'évolution religieuse de Calvin jusqu'à sa conversion*. (Strasbourg: Librairie Istra), 1924), p.20.

<sup>73</sup>BREEN, *John Calvin*, pp.80-85, Calvin in all likelihood would have had some knowledge indirect, if not direct, of this book. There is, however, no internal or external evidence on which to argue that Machiavelli is Calvin's dialogue partner.

to recognize the socio-political concern evident throughout. This concern can be clearly linked with Humanist ethical reflection.

In 1534, about a year before his conversion, Calvin wrote a preface to Pierre Robert Olivétan's translation of the New Testament.<sup>74</sup> There is little remarkable in this. Erasmus wrote a similar preface to his New Testament,<sup>75</sup> and so did Lefèvre d'Étapes.<sup>76</sup> However, this preface certainly represents Calvin's earliest evangelical reflection and his first statement of faith. It is notable as well because of the influence of Renaissance Humanist patterns of thinking on it. Calvin's preface follows the pattern established by Erasmus and Lefèvre of a general statement of faith following the Apostle's Creed. However, in 1543 Calvin added significant material concerning the authority of Scripture, what is to be sought in it, and a greatly enlarged section on the duty of Christian princes. It is not known exactly when this material was written. It can be assumed it was the year before publication in 1543. There is no doubt that it follows *Reply to Sadoletto* (1539).

Sometime between 1539 and 1543, Calvin had been dealing with the issues of authority and conversion that are prominent concerns in the *Reply*. Moreover, he was also rethinking the relationship of *doctrine, wisdom, and*

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<sup>74</sup>"Preface to Olivétan's New Testament," CO 9, 791ff.

<sup>75</sup>*Opera Omnia*, 1704, vol 5, pp.137ff.

<sup>76</sup>Aimé Louis HERMINJARD, *Correspondance des Reformateurs dans les pays de langue français (9 volumes)*, 'Epistle of Exhortation', vol. 1, (Nieuwkoop: B. DeGraaf, 1866-1897), pp. 321 ff. (No. 69), also Nos. 49,79, 202.

*knowledge* as witnessed by the phrasing change in the *Institutes*. The point to grasp is that the orientation of this new material is not theoretical, but practical. It yields doctrine only in the humanist sense of the word as ethical. In his original version of the "Preface," Calvin merely asserted the comprehensiveness of the wisdom of Gospel and then moved on directly to the duties of Christian princes. The additional material<sup>77</sup> outlines the process itself which is (a) to know God as Jesus Christ, (b) to be converted (*transformed, turned toward*) to him, and (c) to have his image imprinted on us in order to possess the divine kingdom. There are several points to underscore. First, Calvin links the Prophets and Law to Divine wisdom yielding the human good. Then, Calvin links Christ to the Old Testament witness. Thus, Christ becomes the present good of all human desire. This desire leads to wisdom, wisdom to Scripture, and Scripture to the full revelation of God in Christ which is a form of knowledge, conversion, and personal transformation. In embryonic form, this is the pattern followed by the definitive 1559 edition of the *Institutes*.

These additions to the preface allow us to see that Calvin's doctrinal concerns, after 1536, take on a more practical intent dealing more and more expansively and critically with the issues of authority, conversion, and social life. These issues are preeminently ethical in nature. What we can also grasp is that Calvin reshapes these issues from a matter of content to method. His driving question is not "what" do we believe or know, but "how" are belief or knowledge

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<sup>77</sup>CO 9: 815.

realized concretely. This move from content to method is key shift in Calvin towards an ethical intention. But there are additional important links between Calvin's work and the ethical concern of the sixteenth century.

Humanism in general and French Humanism in particular were significantly concerned with moral-ethical problems of a practical and concrete nature.<sup>78</sup> There is no question, since Breen's magisterial work on Calvin's sources, that Calvin was a Humanist. It has been argued by recent French scholarship on the French Humanist movement that the assimilation of the Italian Renaissance by France was through its moral content.<sup>79</sup> It must be kept in mind that Calvin's entire formation was in French universities. Moreover, Calvin was very aware of his French origins.<sup>80</sup> This awareness was foundational to Calvin's self-understanding. Therefore, it is reasonable to assume that Calvin participated in these main currents of French intellectual life. Indeed, it would be surprising had Calvin not participated in these on-going issues. Undoubtedly, Calvin assimilated

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<sup>78</sup>See V.L. SAULIER, "L'humanisme français aux premiers temps du livres," in *L'humanisme français au début de la Renaissance*, Colloque International de Tours, XIV<sup>e</sup>, (Paris: Librairie Philosophique J. Vrin, 1973), p.24; Michel REULOS, "Interpretations des compilations de Justinen dans la tradition antique reprise par l'humanisme," *ibid.*, p.279.

<sup>79</sup>Franco SIMONE, "Sur quelques rapports entre l'humanisme italien et l'humanisme français," in *Pensée humaniste et tradition chrétienne aux XV<sup>e</sup> et XVI<sup>e</sup> siècles*, Henri Barida, ed., (Paris: Éditions Contemporaines, 1950), p.265 points out, for example, that the French translations of Petrarch work were published with other works of moral instruction. Later he argues that French humanism was conscious of its development as early as 1517 and that this development was preoccupied with morals and oriented culture towards the fundamental problems of existence (p.277).

<sup>80</sup>Calvin often spoke of his longing for France. Moreover he insisted that one abandoned one's country of birth only in the most extreme circumstances, because "the duty owed to one's natural prince." (CO 8, 422).

the highly idealist moral intention of French Humanism. But Calvin's humanism was not the humanism of a private scholar, teacher, or civic functionary. At an early date he turned his humanist training and commitments to the service of the Reform.<sup>81</sup> That turn was a significant one, because Reformation commitments to Scripture and the attendant problems of re-establishing a foundation for Scripture's authority is what grounds Calvin's move from normative content to ethical method.

### Calvin's Humanism and Moral Intention

This complicated and rapid tour through the Renaissance and Reform allows us to conclude that Calvin shared the ethical concern of the Humanists and Reformers. This ethical concern can be described as an agenda to reform religion, to reform church, and to reform society by reforming people. The programme of the Renaissance Humanists was clearly practical in the classical sense of the term. Their question was "What are the normative requirements of a 'good life' in a 'good society'?"<sup>82</sup> As we have already established, there is a significant bridge between Calvin and Humanism's larger ethical project in the notion that theological knowledge is a species of wisdom. Wisdom, we have established, embodies an essential ethical intentionality. But there is a further link as well. This link is the notion of *Christian philosophy*.

Charles Partee has conclusively shown that *Christian philosophy* was

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<sup>81</sup>A not unusual move as witnessed by Zwingli, Beza, and Farel and a host of secondary figures.

<sup>82</sup>SAULIER, "L'humanisme français," p.10.

a term used by some Humanists to identify their programme of reforming Christian thought by returning to the correct understanding of Scripture and turning away from what they considered the speculations and philosophical preoccupations of scholastic theology.<sup>83</sup> Christian philosophy is an idea picked up and used by Calvin. In the "Subject Matter" that precedes the 1560 French edition of the *Institutes*, Calvin, speaking of his intention in writing, links the three critical words: *doctrine*, *wisdom* and *Christian philosophy* together as a pedagogical programme. He writes,

"Holy Scripture contains a perfect doctrine, to which one can add nothing, since our Lord meant to display the infinite treasures of his wisdom by means of it. [Leading others uninstructed in Scripture] can in no way be better done than through Scripture to treat the chief and weightiest matters comprised by Christian philosophy."<sup>84</sup>

In the *Institutes*, Calvin firmly distinguishes Christian philosophy from that of the scholastic philosophers as a life ordered not according to reason alone, but renewed in Christ and directed by the Holy Spirit.<sup>85</sup> The new life in Christ, which is the subject matter of Christian philosophy, is preeminently a moral enterprise. Thus he writes in the *Commentary on I Peter*,

"After having taught the faithful that they had been regenerated by the Word of God, (Peter) now exhorts (the congregation) to lead a life corresponding with their birth. If we live in the Spirit, we ought also to walk in the Spirit. It is not sufficient to have once been called

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<sup>83</sup>Charles PARTEE, *Calvin and Classical Philosophy, Studies in the History of Christian Thought*, 14. (Leiden, E.J. Brill, 1977), p.4 ff.

<sup>84</sup>CO 3:7.

<sup>85</sup>*Inst.* 3.7.1. Also, *Inst.* 1.11.7; 1.12.1; 3.7.4; and *Comm I Corinthians 13:8* (CO 49: 511-512).

by the Lord, except we live as new creatures . . . . (Peter), in short, urges that new morals ought to follow new life."<sup>86</sup>

This passage is important, because it links Word, Spirit and morals in a precise, explicit way. Word and Spirit are the basic and essential factors in Calvin's interpretation of the relationship between Scripture and theology.

"For by a kind of bond the Lord has joined together the certainty of his Word and of his Spirit so that the perfect religion of the Word may live in our minds when the Spirit, who causes us to contemplate God's face shines; and that we in turn may embrace the Spirit with no fear of being deceived when we recognize him in his own image, namely the Word."<sup>87</sup>

Here we find the object and subject poles of Christian philosophy as a type of moral action. The study of the natural meaning of the words of Scripture, which Calvin advocated, leads by itself to an objective knowledge of Scripture and religion, as does the scientific study of any object. Dependence on the Spirit alone leads to irrational aberrations and ungrounded religious enthusiasm. The combination of Word, the objective study of Scripture, and of faith with Spirit, the personal appropriation of the data by the self through the illumination of the Spirit, leads to wisdom.<sup>88</sup> That is, in Calvin's view, doctrine, Scripture, wisdom, and Christian philosophy are inter-related concepts oriented to ethical reflection and action.

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<sup>86</sup>*Comm I Peter 2:1, (CO 55:231).*

<sup>87</sup>*Inst. 1.3.3.*

<sup>88</sup>Lucien Joseph RICHARD, *The Spirituality of John Calvin*. (Atlanta: John Knox Press, 1974), p.91 ff.

Calvin, as we have noted, did not write any single reflection on his ethical method (i.e. a moral philosophy).<sup>89</sup> It is true that Calvin was concerned with Christian practice rather than philosophical theory. He shows knowledge of the classical, scholastic theory, as we have also shown; but he rejected it, because it undermined a true knowledge of self and the source of the good.<sup>90</sup> It obscured the distinction between God and the human in critically significant ways. But objections such as John LeCoq's or Georgia Harkness', that Calvin was not a philosopher, imports terms and conditions on philosophy which are not authentic to a Renaissance understanding.<sup>91</sup> LeCoq argues that Calvin was not a philosopher because he does not show the necessary systematic pre-occupation with "causes" and intellectual openness of the philosopher.<sup>92</sup> But Calvin never claimed to be doing philosophy in the classical sense of the word. This position demonstrates the problem with anachronistic thinking that imposes later categories of systemization on earlier historical periods.

Garanderier shows that Guillaume Budé, who had a significant influence on Calvin, was a philosopher in the terms of Renaissance Humanists' understanding of philosophy. This point of view affirms that a philosopher is not

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<sup>89</sup>PARTEE, *Calvin*, p.27; HARKNESS, *John Calvin*, p.63.

<sup>90</sup>*Inst.* 2.2.26

<sup>91</sup>On the necessity of taking a Renaissance perspective to avoid the importation of anachronistic thinking, see, FEBVRE, *The Problem of Belief*, p.5.

<sup>92</sup>John P. LECOQ, "Was Calvin a Philosopher?" in *The Personalist*, 29 (1948), pp.252-260.

one who is curious about speculative matters, but rather one who searches for wisdom.<sup>93</sup> Authentic philosophy, which Budé distinguished from classical philosophy, established itself on the basis of revelation rather than reason. It was a philosophy founded on the Word of God in the double sense of Christ and written word (*testimonium*). Its goal or object was peace of spirit (*euthymia*).<sup>94</sup> For Calvin, this object was a settled mind, or certitude as a grounding for responsible action. In Renaissance terms, one can say with confidence that Calvin was a philosopher albeit qualified by the adjective "Christian". This "Christian philosophy" was an ethical theology. Therefore, Calvin's intention was ethical when understood in its own terms.

Now at last, we are in a position to say clearly that Calvin's theological intention was the (re)construction of a socio-political project that rested not on the constitution of rational authority as developed in medieval theology, but rather one that took seriously the historical context in which societies and human being could be described comparatively as "better or worse," "ordered or disordered," "bounded or unbound," "moderate or immoderate."<sup>95</sup> The dynamism of Calvin's work was to identify the conditions of the former while avoiding his real

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<sup>93</sup>Garanderier is not wrong in detecting the influence of the humanists return to classical sources in their notion of philosophy. Philosophy: *φίλος* = love; *σοφία* = wisdom; thus a true philosopher is one who loves wisdom.

<sup>94</sup>M.-M de la GARANDERIER, "Le style figuré de Guillaume Budé et ses implications logiques et théologique," in *L'humanisme français au début de la Renaissance*, p.344.

<sup>95</sup>BOUWSMA, *Calvin*, has identified many of Calvin's metaphors as those dealing with anxiety (chaos/creation), pp.45-48, and boundaries (limited/unlimited), pp.35-36. See chapter 15.

fear of the latter. This is to say that he sought a reconstruction based on the religious, moral and intellectual requirements for living in the presence of God as known through experience, authentic tradition, and Scripture.<sup>96</sup> Calvin was convinced that human life was true to its origin and to its identity only when it was lived in community with others. This emphasis on the communal character of human existence is found in all his writings. In the *Institutes* he wrote:

"As people are naturally creatures inclined to society, they have also by nature an instinctive propensity to cherish and preserve that society."<sup>97</sup>

In the *Commentary on Genesis*, he affirms that a person is a social animal who desires mutual intercourse with others.<sup>98</sup> The same perspective permeates his sermons.

"We all come from one source, and we ought to tend to one end ... It is impossible to deny that all people are our neighbours, because God has joined and united us by a common nature."<sup>99</sup>

This "common end" and "neighbourliness" is preeminently a socio-political task of individual and communal interests written in history. That this project is preeminently a human project, under divine guidance, but nonetheless particularly and locally human, is shown by a remarkable passage in which Calvin

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<sup>96</sup>Thus Paul Lehmann's identification of God and the political is an accurate representation of Calvin's vision. See Paul LEHMANN, *Ethics in a Christian Context*. (New York: Harper and Row, 1963), p.85.

<sup>97</sup>*Inst.* 2.2.13

<sup>98</sup>*Principium ergo generale est, conditum esse hominem ut sit sociale animal.* (CO 23:96).

<sup>99</sup>CO 28:16. Also see CO 45:613, 24:724.

expresses his hope for an ecumenical council to heal the divisions of the church.

"In regard to the whole body of the church, we commend it to the Lord's care! Meanwhile, let us not be either slothful or secure. Let each do his best. Let us contribute whatever is in us of counsel, learning, and ability to build up the ruins of the church."<sup>100</sup>

What Calvin means is that theoretical interests or ideal possibilities must not undermine what is possible and close at hand. While human socio-political life has a religious foundation, its edifice is strictly ethical.<sup>101</sup> Calvin's project was, in short, to describe a responsible self. This does not mean the atomistic individual of later Calvinism as interpreted through the Enlightenment commitment to liberty defined as freedom from restraint. Rather it is a self responsible (*able to respond, response-able*) to God, other, and self that yields a freedom to or freedom for obedience in community. The normative categories of this responsible self are shaped by Calvin in the language of relationship: the relationship of the Spirit, Word, and Scripture; but the basic formulations, once interpreted, have a relevance and significance for the secular context in which the modern socio-political project is conducted.

Calvin, while viewing his ecclesiastical role as that of a teacher, never held an academic appointment after his studies in Paris except for a brief period in Strasbourg. His principal appointment was that of parish minister. Therefore,

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<sup>100</sup> John CALVIN, "Canons and Decrees of the Council of Trent with the Antidote," *Calvin Tracts and Treatises*, (Edinburgh: Calvin Translation Society, 1951), 3:188.

<sup>101</sup> Steven Ozment, *The Reformation in the Cities*, p.118 uses this expression to describe the Reformation view of vocation and civil order. It is, however, appropriate in this context.

he writes not as a theoretical scholar, but as one pre-occupied with the management and maintenance of a church's life. This was a life that he understood in the widest possible term of civil and political community. Indeed, Calvin's life in Geneva was dedicated to the notion that the Church and State have mutual, complementary, integrated roles in the development and maintenance of civil society. He strove to implicate the company pastors in civic life and took an active civic role himself. Breaking with the traditional authority of Rome, it was incumbent on Calvin to pull the Reformation from the potential chaos of antinomianism and on the basis of Scripture point towards new (in his own mind, renewed) forms of ecclesiastical, social, and political life. Certainly the data suggest that Calvin's intent was ethical rather than dogmatic. His doctrine was founded not on a system of thought, but a mode of action.

It does not argue against this position to conclude by way of qualification that when placed into his context Calvin was essentially a medieval or classical man for whom the key intellectual task was the implementation of a normative vision of culture and society. That is, his project retained the classicist ideal of one permanent, universal, normative culture.<sup>102</sup> This vision was an ethical project of significance. The source of many of the problems in Calvin is a conflict between the classicist vision and Calvin's understanding of the experiential, empirical dimensions of culture that made the complete realisation of his project

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<sup>102</sup>On classicist and empirical versions of culture see, LONERGAN, *Method in Theology*, p.xi, 124, 301.

impossible. Calvin did not fully bridge the gap between a classicist conception of culture and an empirical one, even if his work represents a significant effort in this direction. These are issues that we will return to later, but having addressed possible objections to an ethical interpretation of the Calvin corpus, we shall now turn to the origins of his ethics in primary religious experience or conversion.

## CHAPTER THREE

### CALVIN'S CONVERSION AS RELIGIOUS EXPERIENCE: THE HEART'S TEACHABILITY AND ELEMENTAL MEANING

The last chapter placed Calvin's ethical intention into the macro-background of the recurrent problems of the Renaissance to argue that the humanist project itself was an ethically driven project. There is substantial evidence that Calvin can be linked to this larger ethical intention. In this chapter, we are going to take a micro-view of Calvin's ethical intention by placing it within his own experiential horizon. This will be done by exploring the significance of Calvin's interpretation of his conversion as an answer to a key driving question that Calvin shared with all Reformers, that of the grounding of authority.

The problem driving Calvin's thought is the problem of certitude in terms of the knowledge that grounds human action. This problem becomes a significant problem for the Reformation, because it "cut" the critical link between Scripture as source of knowledge about God and the conduct of life and the certifying authority of the Church. The existential significance of this problem was recognized by Emile Doumergue who described Calvin as "tormented by an incomparable need for certainty."<sup>1</sup> But if this notion is not pursued further, there

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<sup>1</sup>Emile DOUMERGUE, *John Calvin: les hommes et les choses de son temps*, 7 volumes, (Lausanne: Georges Bridel et Cie, 1899-1927), 4:60.

is a risk of interpreting Calvin's desire for certitude in purely intellectual terms.

A better characterization of the issues in play other than certitude is *confidence* in its basal sense of a *co-trustability* or *co-reliability between a knower and what is known*. Calvin's metaphors for this confidence are ones that arise inward from the subject, *peace of mind, settled spirit, fixed conclusion, trust, assurance, fixed stability*<sup>2</sup> conjoined with an outward action, decision, or attitude.<sup>3</sup> That is, this Calvinian certainty is the affective attitude that secures a basis for concrete decision and action. Thus, it can be said that Calvin's desire for certitude was not simply intellectual, a matter of knowing, but also existential, a matter of living. This brings us directly to the matter of Calvin's conversion as an experience of such founding confidence. This confidence is the elemental meaning of all meanings, or the foundational meaning that grounds the possibility of meaning.

The notion of elemental meaning was developed in the first chapter. Elemental meaning or foundational stance is the basis of all meanings. It is the range of expectation and fulfilment which an acting subject brings to meanings. Elemental meaning is the dynamism of expectation and fulfilment of authentic subjects. Ben Meyer expresses this as the "self-defintion" of the speaker or author, meaning the self-orientation to the internal dynamic of subjective authenticity that moves forward in a text. "All agents," writes Meyer, "by their actions, however

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<sup>2</sup>Inst. 1.17.11; *Comm John* 1:16-17, [1:52], (CO 47:18); *Comm Psalm* 4:7, [1:50], (CO 31:63); *Comm Psalm* 62:11, [2:430], (CO 31:590); *Comm 2 Corinthians* 5:6, [p.222], (CO 50:162-163).

<sup>3</sup>Inst. 1.17.5; *Comm Psalm* 62:11, [2:430] (CO 31:590); Psalm 73:18, [3:144], (CO 31:683); *Comm I Peter* 2:13, [p.80], (CO 55:231); *Comm I John* 2:29, [p.201], (CO 55:328).

directed and intended, shape and define themselves in several ways: actions tend towards habit and so dispose the agent to a given line of development."<sup>4</sup> What Meyer describes as the "disposition to a given line of development" is in Calvinian terms a "teaching of the heart." In this sense, all elemental meaning is experiential.

This grounding, or founding event, described by Calvin as a pedagogy, or teaching of the heart, anchors Calvin's basic notion of faith as certitude or confidence. This "certifying event" as an experience of ultimate value (that value behind which no further value can be perceived), or elemental meaning, in turn anchors Calvin's notion of the authority of Scripture to provide the controlling link between Scripture, as Word, and human action, as response to that Word. Faith, grounded in the experience of a transcendent horizon, is the certitude to act responsibly. Faithfulness is action taken "in faith." Faith and faithfulness are the normative parameters of Calvin's ethical teaching. In this chapter, we will relate these basic concepts to their experiential foundation. In the next, we will explore them in terms of their meta-ethical content. In the discussion that follows, no new historical evidence is brought to bear on Calvin's conversion experience. Rather, an interpretation is offered that aligns the relevant texts to their literary and historical contexts with Calvin's pedagogical intention as clearly stated in the "Preface" to the *Institutes*<sup>5</sup> and in a variety of places throughout his commentaries

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<sup>4</sup>MEYER, *The Early Christians*, pp.18.

<sup>5</sup>*Inst.*, "Preface, 1559." ¶ 4. "It has been my purpose in this labour to prepare and instruct candidates in sacred theology for the reading of the divine word, in order that they may be able both to have easy access to it and to advance in it without stumbling." Earlier.  
(continued...)

and sermons.<sup>6</sup> By doing this, what is found is that the conversion reports are not descriptions of an event, psychological, social, or theological: but rather the interpretation of an event as an act of elemental self-understanding. This self-understanding becomes the control, or perhaps better, the launching pad, for a true knowledge of God that yields, defines, or bounds the arena of human action. Human action is the arena of ethical discourse.<sup>7</sup>

Thus, what we recover in the conversion is not the experience-in-itself as autobiography, but rather Calvin's interpretation of the conversion event as foundational or elemental experience. That is, it is his interpretation of the event, not the historical or autobiographical event-in-itself, from which one can move to grasp the significance of the event as a grounding, or elemental meaning of all meaning. While this does not further any autobiographical interest in Calvin's life, it does allow one to pinpoint with some precision the meaning of the event as elemental, as a "teaching of the heart." From this we are able to show the manner

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<sup>5</sup>(...continued)

in ¶ 2 Calvin noted that his zeal was motivated by a concern to spread God's Kingdom and to further the *public* good to which Calvin's response had been to take up the office of teacher. This indirectly links Calvin's notion of pedagogy to an ethical purpose as argued in chapter two.

<sup>6</sup>See, the introductions to the various commentaries.

<sup>7</sup>Calvin does not develop a complete theory of knowledge. What he does is use a notion of knowledge to set boundaries and limits for "free" intelligence. In *Inst.* 1.14.1 he writes, "Let us willingly remain enclosed within these bounds to which God has willed to confine us, and not as it were, to pen up our minds that they may not, through their very freedom, to wander and go astray." Law as divine discourse represents, in Calvin's mind, a limitation or boundary of inquiry. See, *Comm Psalm* 104:9, 15, [IV:151, 156-157], (CO 32:88, 90-91). Additional passages moving in the same direction are *Inst.* 1.5.9; *Comm John* 1:5, [p.131], (CO 47:6); *Comm I Peter* 1:11, [p.39], (CO 55: 217); *Comm Genesis* 3:5, (1:150), (CO 23:59).

in which the 'teachability of the heart' grounds Calvin's ethical method.<sup>8</sup>

### Dates, Event, and Autobiography

The data on Calvin's conversion have been subjected to an exceptional scrutiny by Calvin specialists. Many different theses and arguments have been offered of its date, content, and significance.<sup>9</sup> It used to be assumed, based on a letter from Calvin to Martin Bucer, that Calvin joined the Reform as early as 1532.<sup>10</sup> This thesis was convenient, because it explained Calvin's participation in Nicholas Cop's rectorial address at the University of Paris in

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<sup>8</sup>Later I will argue that this "teachability of the heart," as an alignment or correlation of 'feeling' and 'knowing' as an experiential, elemental meaning, is the grounding of ethics.

<sup>9</sup>There was intense activity in this area at the turn of the century. A resurgence of Calvin studies as the four hundredth birthday of the Reformer's birth approached led to new evidence based on analysis of various texts, especially letters about Calvin's activities between 1528 and 1536. Subsequently questions were raised about the date of Calvin's conversion. The following studies, though dated, are the most thorough: Rupert DAVIES, *The Problem of Authority in the Continental Reformers*, (Westport, Connecticut: Greenwood Press, 1978 [1946]), pp.92-100; Emile DOUMERGUE, *John Calvin*, I:327-339; R.N. Carew HUNT, *Calvin*, (London: Centenary Press, 1933), pp.45-49; August LANG, *Die Bekehrung Calvins*, Studien zur Geschichte der Theologie und Kirche, (Leipzig: J.B.C. Mohr, 1897), - *Idem.*, *Johannes Calvin: Ein Lebensbild zu seinem 400 Geburtstag*, (Leipzig: J.B.C. Mohr, 1906), p.14 f; Karl MÜLLER, "Calvins Bekehrung," in *Nachrichten der Gesellschaft des Wissenschaft*, (Göttingen: V-Ruprecht, 1905); Karl HOLL, *Johannes Calvin*, (Tubingen: J.C.B. Mohr, 1909); *Idem.*, *Gesammelte Aufsätze zur Kirchengeschichte*, vol 3, *Der Westen*, (Tubingen: J.C.B. Mohr, 1928), p. 255; Williston WALKER, *John Calvin: Organizer of the Protestant Reformation*, (New York: Schribner's, 1906), p.78f; François WENDEL, *Calvin: The Origins and Development of His Religious Thought*, Philip Maigret, trans.. (New York: Harper and Row, 1963 [1950]), pp.37-45; P. WERNLE, "Noch einmal die Bekehrung Calvins," *Zeitschrift für Kirchengeschichte*, 27 (1906), pp. 84-96.; *Idem.*, "Zur Bekehrung Calvins," *Zeitschrift für Kirchengeschichte*, 31 (1910), pp. 556-572. More recent studies will be cited later in this chapter, because their interests different from these earlier baseline studies.

<sup>10</sup>CO 10:22.

November, 1533,<sup>11</sup> and Calvin's subsequent flight from Paris early in 1534 under threat of royal indictment for his implication in the *Affair of the Placards*.<sup>12</sup> Subsequent research showed that the origin and date of this letter are uncertain. This research raised questions about the extent of Calvin's contribution to the Cop address.<sup>13</sup> These facts opened a new dimension concerning the circumstances of Calvin's conversion and the reliability of the data for the reconstruction of Calvin's biography. The early debate about the conversion was concerned more with possible dates for the conversion than with the content or significance of it. Recent attention has been focused more on the autobiographical content and its significance in Calvin's life rather than on dates.<sup>14</sup> In both cases, the term of concern has been the autobiographical reliability of the data as a recovered event.

When the literature is studied, the only conclusion that can be drawn

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<sup>11</sup>This was a sermon drawn on Matthew 5:1-2 given to the assembled university. See, CO 10: 30-36; "Academic Discourse," translated and annotated by Dale Jay Cooper and Ford Lewis Battles, in *The Hartford Quarterly*, 6 (1965), pp.76-85.

<sup>12</sup>Many questions have been raised concerning Calvin's implications in these events, especially the extent to which he had an authorial hand in Cops' address. The historical problems in this area will not concern us. The record of Calvin's flight is well-established. This flight has a direct bearing on his subsequent activities.

<sup>13</sup>Jean ROTT, "Documents strasbourgeois concernant Calvin," in *Revue d'Histoire et de Philosophie Religieuses*, 44 (1964), pp.290-335. Also in *Regards contemporains sur Jean Calvin. Actes du Colloque Calvin, Strasbourg. Cahiers de la Revue d'Histoire et de Philosophie Religieuses*, 39 (Paris: Presse Universitaires de France, 1965), pp.28-73. Rott concludes that Calvin was the author of the address. I agree with this conclusion; however, the actual authorship is immaterial to the thesis being developed here.

<sup>14</sup>For some background of these developments see, William James BOUWSMA, *Calvin: A Sixteenth Century Portrait*, (Grand Rapids, Michigan, 1988), p.10. Also Paul SPRENGER, *Das Rätsel um die Bekehrung Calvins*, (Neukirchener: Neukirchener Verlag, 1960), pp.1-8. Sprenger has the most thorough review of the literature on Calvin's conversion available.

clearly is that the date of Calvin's conversion cannot be set precisely. Any suggested date is at best probable, not definitive.<sup>15</sup> Moreover, the autobiographical content is minimal compared with the larger issue of Calvin's interpretation of the events. Consequently, we will prescind from dialogue with a literature that François Wendel has characterized as *uninteresting*.<sup>16</sup> What can be said with confidence is that Calvin's conversion occurred sometime between 1530, when Calvin began his study of Greek under Melchoir Wolmar, and 1534 with the writing of *De Psychopannychia, Concerning the Sleep of Souls*. The seeds of his conversion, however, were undoubtedly planted earlier by his humanist formation and his friendship with a circle of French Humanist *Réformists*, like his cousin Robert Olivétan. The evidence is easily assembled into an argument.

*De Psychopannychia* was Calvin's second literary effort following his *Commentary on Seneca's "De Clementia"*. As an exegetical excursion into biblical theology, *De Psychopannychia* is a work remarkably different from *De Clementia*, which is purely a humanist commentary on a classical Latin text. Its chief significance lies not in its content, but in the evidence it offers of a shift in Calvin's interests, consciousness, and intention when compared to *the Commentary on Seneca's 'De Clementia'* published in 1532. *De Psychopannychia* was completed in

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<sup>15</sup>See appendix 1 for an extended discussion of the basic evidence.

<sup>16</sup>WENDEL, *Calvin*, p.37. "Calvin's conversion has been the topic of innumerable and not very interesting controversies."

1534, but it was not published until 1540.<sup>17</sup> It is a polemical attack on an Anabaptist teaching that the souls of the dead went to sleep until the Last Judgment. In it, Calvin builds his objections to this doctrine on exegetical and hermeneutical grounds, a method that would become prominent in his tracts and the polemical passages of the *Institutes*. It consists almost completely of Scriptural texts and their exegesis and clearly indicates a mind thoroughly immersed and at home in Scripture. *De Clementia*, published in 1532, on the other hand, shows no similar familiarity with Scripture. It has only three Scriptural citations and a small number of allusions to the writings of the early Church Fathers. These were used for stylistic ornamentation in the humanistic manner.<sup>18</sup>

This evidence suggests that by 1532/33 Calvin was influenced by his studies of Greek and Scripture which began in 1530. It also strongly suggests that the conversion must have taken place sometime between 1532 with the publication date of *De Clementia*, and 1534 with the completion of *De Psychopannychia*. Certainly after *De Psychopannychia*, Calvin's attention is devoted exclusively to biblical and theological issues. His humanism slips into the background as a "formation," but humanistic scholarship like philosophy, literature, philology, and law is not his vocational preoccupation. In this sense, Calvin can be described as a humanist drawn to theological problems, whose humanistic training provided the

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<sup>17</sup>There are historical questions about the actual date of publication which are unimportant here. I am following the dating of the editors of **CO 5: XXV ff.**

<sup>18</sup>Ford Lewis BATTLES, "The Sources of Calvin's Seneca Commentary," in *John Calvin, Courtenay Studies in Reformation Theology*, No.1, G. E. Duffield, ed., (Grand Rapids, Michigan: William B. Eerdmans Publishing Company, 1966), pp.38-66.

tools of reflection, but neither the tools nor the traditional objects of study were the substance of concern. However, this relationship of Calvin to his training and subject of concern must be kept in mind.<sup>19</sup> With the publication of the first edition of the *Institutes* in 1536, a work narrowly and intentionally modelled on Luther's *Catechism*, Calvin's turn of mind was complete. He had fully committed himself to the evangelical Reform.<sup>20</sup>

On this evidence, what can be said biographically, with only minor dissent, is that sometime between 1532 and 1534, there was a marked change in Calvin's orientation which had a foundational impact on him. This experience led him in new directions intellectually, morally, and religiously. This experience was substantive, life-changing, and permanent. This experience, in spite of the paucity of evidence available to reconstruct it, is critical in the formation of the Reformer. It is also critical to a full understanding of Calvin's project for two further reasons. First, Calvin's interpretation of his conversion provides the conceptual and practical link between his view of Scripture and its authority for directing human action. Secondly, the significance Calvin attaches to the experience, the notion of

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<sup>19</sup>One must never underestimate the breath, depth and ultimate influence of Calvin's classical education in scholastic theology, classical philosophy and languages, law, literature, and philology. Most biographies of Calvin pass over this formation as a list of colleges and universities with little, if any commentary, on curriculum or content. Thomas F. TORRANCE, *The Hermeneutics of John Calvin*, (Edinburgh: Scottish Academic Press, 1988) makes an important contribution in this direction for Calvin's formation at La Marche and Montigues. But he passes over in relative silence Calvin's legal training which undoubtedly had a significant influence on his understanding of textual interpretation.

<sup>20</sup>The 'Preface' to the first edition of the *Institutes* is dated August 23, 1535; but the printing of the edition was not completed until March, 1536.

'teachability,' is the critical break in the circle of fideism. We will turn to these issues, however, only after discussing the conversion itself. Questions of date do not substantively change these conclusions.

### **Reexamining the Conversion: Autobiography as Event or Interpretation**

In opening this discussion of Calvin's conversion, it is best to begin by distinguishing two modes of discourse: the report of experience as fact and the interpretation of experience as an act of meaning. Human life is filled with a constant array of experiences. These experiences as events have no meaning except as they are appropriated as acts of human intentionality. What I mean is that there are two fundamental ways of understanding our experiences. One focuses on factual details. *Did x happen*, to which the answer is 'yes' or 'no'. However, experience can be understood by bringing other questions to bear on the data. We can ask about the meaning in relation to a wider range of life concerns. The question to ask of the data here is not, *Did x happen* or *how did x happen*; but rather, *What does x mean in relation to my (our) experience?* That is, "What is the meaning as significant for intending subjects. Let us use a popular example.

Suppose in 1950 one read in an Algiers newspaper:

*Décédée à l'asile de ville, Mme. V. Merseault. Enterrement demain.*

Here one has a report of an event. The event, with a bit of work, could be reconstructed with a fair accuracy. It is, we might say, a fact forming an element of biography that sets in motion a series of events which in their turn constitute the

personal biography of Merseault, the protagonist of *L'étranger*.

Compare this report of the event, however, with another kind 'report,' that of Merseault's reaction to his mother's death.

*Aujourd'hui, maman est morte. Ou peut-être hier, je ne sais pas. J'ai reçu un télégramme de l'asile: "Mère décédée. Enterrement demain. Sentiments distingués." Cela ne veut rien dire. C'était peut-être hier.*<sup>21</sup>

In this text, we have both the report of the event and the interpretation of the event as a 'tone' or 'feeling' of resignation or futility. While the event can be reconstructed, its reconstruction is immaterial to the text itself, because the question focusing the centre of interest is not the event as an event-in-itself, but Merseault's report of the event as an interpretation of its impact on him.

Calvin's conversion must be put into a similar interpretive horizon. What is available for reconstructing the event are texts. Texts, not the event, are the object pole of analysis. These texts in fact exist. It is reasonably certain that Calvin is their author. The texts report an event, Calvin's conversion, but they are not a simple report 'x happened.' They are an interpretation of the event. That is, they objectify the experience, the conversion, through a horizon of meaning for Calvin. The key to the texts is not the event-in-itself as autobiographical fact, but the interpretation of the event as meaningful for Calvin. That is, the value accorded the event within a series of events. This interpretation is the subject pole of analysis and is *normative* for Calvin's self-understanding. Contained within the

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<sup>21</sup>Albert CAMUS, *l'Étranger*, Germaine Brée and Carlos Lynes, Jr. eds., (New York: Appleton-Century-Crofts, 1955), p.21. *Mamma died today. Or maybe it was yesterday, I don't know. I received a telegram from the asylum: Mother dead. Burial Tomorrow. Yours truly. But that means nothing. Maybe it was yesterday.*

texts is a report of conversion (object), but the report is an interpretation of the significance, the meaning of the event (subject). It is not the event. The object of analysis is Calvin's interpretation of the event. The significance, for our purpose, is not the event, but what Calvin makes of the event.

What we have then in the texts is Calvin's use of the metaphor of conversion as an interpretation of his experience of disjuncture between past and present, punctuated by a re-making of his sense of meaning and decision to act on this meaning in a particular way. This is what I mean when I insist that a distinction must be made between the conversion experience, as an event-in-itself, and the sequence of theological and intellectual positions which terminate in Calvin's emergence as an evangelical.

The character of the conversion experience, aside from its inherent inexplicability, was itself a principal subject of evangelical faith. It is to be expected that accounts of it would conform to a predefined pattern, especially when the purpose of such accounts, as in Calvin's case, was primarily didactic rather than autobiographical.<sup>22</sup> Since conversion was to evangelicals the direct action of God, the human mediation and the stages preceding it were of secondary interest. One must, therefore, beware of accepting as technical history what was at the very least accommodation to a theological pattern. This does not leave us without any

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<sup>22</sup>The only independent source of information about Calvin's conversion is from Theodore Beza's *Johannis Calvini Vita* [CO 21: 123]. This data, like Calvin's own texts, is not contemporaneous with the events and suffers from a tendency to hagiographic biography. BOUWSMA, *Calvin*, p.236, note 8 correctly characterizes Beza's *Life* as canonization. For this reason, it is tangential to our purpose and will not, therefore, figure into this discussion.

content for the account. It only recognizes the specific character of that content and allows us to focus on the real issue which is the meaning that Calvin attributes to the experience.<sup>23</sup>

It does not change measurably any arguments that we will advance to recognize that in all likelihood Calvin's accounts of his conversion were conforming to a pattern rather than offering autobiographical detail on which a reconstruction of a chronology of events can be grounded. Given Calvin's love of form and order, use of a recognized pattern might even be expected. Moreover, the pattern as metaphor provides the means by which one can enter into an understanding of Calvin's interpretation of the event. The *fons and origo* of such a pattern is ultimately St. Paul, but a more immediate source is more likely the *Confessions* of St. Augustine.<sup>24</sup> Luther's *Treatise on Christian Freedom*<sup>25</sup> intimates the existence of such a model, and Calvin may be presumed to have been familiar with this work.<sup>26</sup> But it is unimportant whether Calvin's connection to the evangelical language of conversion is St. Paul, or Augustine, or Luther. The key

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<sup>23</sup>Thus we would argue against Bouwsma that the significance of the conversion is minimal and less important than his relationships with his parents which deserves more attention. BOUWSMA, *Calvin*, p.11. Evidence on which to base the latter is less than we have for the conversion and it really does not defend the position to say that for most human beings parental relationships are formative.

<sup>24</sup>Paul P. FREDRICKSEN, "Paul and Augustine: Conversion Narratives, Orthodox Traditions, and the Retrospective Self," in *Journal of Theological Studies*, 37 (1986), pp. 4, 32-33. It must be kept in mind that Augustine was Calvin's favourite theologian so undoubtedly he was aware of the key passage in the *Confessions*.

<sup>25</sup>LUTHER, *WA* 54,179.

<sup>26</sup>GANOZCY, *Le jeune Calvin*, p.137.

issue is the pattern.<sup>27</sup>

What is important to note is the strong likelihood that Calvin in giving an account of his conversion is functioning under a general evangelical influence and so complying with a generalized pattern to which he also contributed. The fact that it falls within a pattern does not minimize the actuality or significance of the conversion. In retrospect, Calvin perceived a shift, conversion, or decisive turning in his life which he attributes to Divine agency and the evangelical language of Paul, Augustine, and/or Luther provided the means of description. This means that the pattern more or less provides the language in which a significant life change or re-orientation is described.

Words and images are in this sense portraits of the human experience. Images and words, the pattern of conversion are modes of description, not explanations. Their authority is the authority of self-conscious subjectivity, "My experience is like that." Since the persons in the biblical or historical record are human, their experiences and our own will correspond. Where they do, the record becomes authoritative by appropriation. This is something that Calvin appreciates and makes use of as a hermeneutical tool, as shall be shown later. So it is not surprising or unexpected that Scriptural sources, like St. Paul's conversion, would

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<sup>27</sup>Henri MEYLAN studying the conversion reports of Farel, Viret, Bèza, and Des Masures certainly establishes the likelihood of such a pattern. See MEYLAN, "Les étapes de la conversion de Farel," *L'humanisme français au début de la Renaissance*, (Paris: Vrin, 1973), pp.253-259; *Individu et la communauté à la Renaissance*, (Bruxelles: Presse de l'université, 1967), pp.59-73; "La conversion de Beza," *D'Érasme à Théodore de Bèza*, (Genève: Droz, 1976), pp.145-167. It is immaterial to our thesis to reconstruct these arguments.

be sought or used by Calvin. This process of self-conscious appropriation of subjectivity is the key to understanding Calvin's notion of the authority of Scripture which is found in Calvin's interpretation of his conversion.

### Reconstructing Calvin's Interpretation of Conversion

There is sparse evidence on which to base discussion of Calvin's conversion. There are only two apparent descriptions offered by Calvin where in all likelihood he is the subject. One is a passage in the *Reply to Sadoleto* of 1539. The other is a brief section of the 'Preface' to the *Commentary on the Psalms* of 1557. Both have been submitted to careful, but inconclusive analysis.<sup>28</sup> The account of the conversion process in both texts has certain common features. Thus, while the account in the *Reply* is not directly self-referential, its similarity to the account in the *Commentary on Psalms* allows a significant degree of confidence in assuming that it is. Therefore, it will be so used in this discussion.

Both accounts are *narratives* of an initial state of personal resistance, ignorance, and superstition followed by a call. This call is at first ignored and resisted. But it is followed by an experience of being mastered, overpowered, or subdued by God. The total experience is regarded in retrospect as the dawning of

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<sup>28</sup>Ford Lewis BATTLES, "Introduction," in the *Institutions of the Christian Religion* of 1536, (Atlanta: John Knox Press, 1975, pp.xvi-xxvii; GANOCZY, *The Young Calvin*, pp.241-266; Wilhelm Heinrich NEUSER, "Calvin's Conversion to Teachableness," in *Nederduitse Gereformeerde Teologiese Tydskrif*, 26 (1985), pp.14-27; T.H.L. PARKER, *John Calvin: A Biography*, (Philadelphia: Westminster, 1975), pp.162-165; Paul SPRENGER, *Das Rätsel um die Bekehrung Calvins*.

faith and knowledge.<sup>29</sup> The final *terminus ad quem* is an experience of liberation, release, and certitude that yields a life of sanctification, though not without a struggle to conform one's life and conduct to the righteousness gratuitously imputed by God to the soul of his elect. Beyond this bare outline, Calvin's two conversion accounts diverge. We will consider each account separately in chronological sequence. General conclusions from each will be drawn together in a subsequent discussion of Calvin's self-meaning of conversion.

### The Reply to Sadoleto<sup>30</sup>

In March, 1539, Cardinal Jacopo Sadoleto, bishop of Carpentras in southern France, addressed a letter to the magistrates and citizens of Geneva asking them to return to the Catholic faith. By this time, Calvin and Farel were exiled from Geneva following a brief, abortive period of evangelical leadership (1536-1538). Calvin was working as a professor of theology and pastor to French refugees in Strasbourg under the leadership of Martin Bucer and the authority of the Strasbourg *classis*. In spite of not being employed by Geneva in any official

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<sup>29</sup>Use of "faith and knowledge" in the context of Calvin is redundant since for Calvin faith and knowledge are co-extensive. This is a relationship we will explore in the next chapter. I use the compound here, however, to forestall misunderstanding by those whose theological formation separate faith and knowledge.

<sup>30</sup>*Responsio Ad Sadoleti Epistolam (Reply to Sadoleto)*, as well as Sadoleto's initiating letter are found in CO 5: 369-416. The Latin text of the *Reply* is in CO 5: 385-416. The account of Calvin's conversion is found on pp.411-13. A translation and commentary on both Calvin's *Reply* and Sadoleto's letter which occasioned it appear in J.D. OLIN (ed.), *John Calvin and Jacopo Sadoleto: A Reformation Debate; Sadoleto's Letter to the Genevans and Calvin's Reply*, (New York: Harper and Row, 1966), The relevant passages are on pp.87-90; also B.J. KIDD, *Documents of the Continental Reformation*, (Oxford: Oxford University Press), 1911, pp.268-271.

capacity, Calvin was asked by the magistracy of Geneva to reply to Sadoletto's letter which had badly shaken their confidence in the religious reforms inaugurated by the magistrates and carried forward by Calvin and Farel. In August, after a period of concentrated work and obvious personal reflection, Calvin replied to Sadoletto, defending the adoption of Protestant reforms in general and the Genevean reforms in particular.

Sadoletto's letter has an irenic, conciliatory approach that emphasizes the unity and peace of the church. It is written in the manner highly characteristic of the Christian humanism he represented. Calvin's reply is in part a personal defense, an *apologia pro vita sua*, in which religious experience plays a key explanatory role. It is among the most personal of Calvin's writing.<sup>31</sup> Of particular importance in Calvin's letter are the two dialogues of "defense" before the judgment seat of God that Calvin uses to respond to Sadoletto's challenge that the Protestant Reforms were indefensible. One is the testimony of a layman, perhaps standing for Calvin himself. This one will be the object of our concern. The other is the testimony of a cleric/pastor converted to the Reform.

The essential issue in both letters is what constitutes an adequate judgment in contexts of divided opinion. Sadoletto argues "a sincere mind accepts

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<sup>31</sup>John T MCNEILL, *The History and Character of Calvinism*, (New York: Oxford, 1954 [1970]), pp.116-118; Williston WALKER, *John Calvin*, pp.73-75; François WENDEL, *John Calvin*, pp.38-39. The personal character of the letter is disputed by Parker and Ganozcy; however, given the exceptional use of the first personal singular pronoun through out the *Reply* we see no reason to draw any other conclusion than the *Reply* does represent Calvin's personal thoughts and experience.

the opinions received and confirmed by the more skilled and learned."<sup>32</sup> Calvin argues that opinion is opinion and certitude follows only through reflection on experience illumined by the Holy Spirit.

The layman's dialogue begins by describing how the speaker was brought up in the Christian faith, but was denied direct access to God's Word, because examination of the Scriptures was reserved for the few, whom the many must obey through implicit faith. Moreover, he charges, the foundations of Christian instruction that he did receive were not sufficient to bring him to the true worship of God or to put him on the way of salvation. The layman was told that his own merits would gain him salvation, but he failed to find inner peace and became terrified of Divine wrath. But failing better, he followed in the way in which he had been brought up, until "an entirely different teaching was offered, which tended, not to seduce him from the faith, but to lead back to its source and restore it to its purity by purging its dross."<sup>33</sup> The unnamed Reformers, with whose doctrine he had come in contact,<sup>34</sup> persuaded him that the Papacy was not constituted by the Word of God (*certe non verbo constitutum*), but was self-constituted. As well, they were able, so the account goes, to show that the elevation of the Pope to supreme power had ruined the good order of the church.

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<sup>32</sup>OLIN, *Calvin and Sadoleto*, p.39.

<sup>33</sup>CO 5, 411.

<sup>34</sup>Wendel and others are persuaded that the unnamed reformers are Wolmar, his Greek teacher and a Lutheran and Robert Olivétan, his cousin and early evangelical. This is the merest conjecture. See Wendel, *Calvin*, p.38. Resolution of this debate is not germane to our thesis.

At last, they convinced him of his *personal* error and guilt, and because of his misery and the prospect of eternal death, he gave up his old way of life with *tears and groans* to follow the new.

Given the occasion and form of the account, it can safely be assumed that it is explicitly didactic and not autobiographical. On the other hand, precisely because the experience related there is intended to be paradigmatic, it must have been thought by Calvin to apply to himself. The key section of the account goes as follows:

*The more closely I considered myself [en se descendre], the more my conscience was pricked with sharp goadings; so much that no other relief or comfort remained to me except to deceive myself by forgetting. But since nothing better offered itself, I went on still in the way I had begun.*

*There then arose, however, quite another form of teaching, not to turn away from the profession of Christianity but to reduce it to its own source, and to restore it, as it were, cleansed from all refuse to its own purity. But I, offended by this novelty, could hardly listen to it willingly. At first I must confess that I valiantly and bravely resisted. For since men are naturally obstinate and opinionated to maintain the institutions they have once received, it irked me much to admit that I had been fed upon error and ignorance all my life. The one thing that especially prevented me from believing in those people was [my] reverence for the Church.*

*But after I had listened for some time with open ears and suffered myself to be taught, I saw very well that such a fear, that the majesty of the Church might be diminished, was vain and groundless.<sup>35</sup>*

In stylized form, what we have here is an accounting for a basic life change. This life-change, given the context of the sixteenth century, was one of signal importance. Such change would not be engaged without serious

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<sup>35</sup>CO 5, 412. Translation mine. The Latin text can be found in appendix 2.

consideration and reflection. This element is present, but since the believer knows what form conversion takes, the whole process is seen from the point of view of a predetermined outcome. Thus, differentiations in the pre-conversion life are flattened and insignificant, regardless of the importance they might have had at the time. The speaker in the *Reply* attributes to "the Church" a monolithic consistency of doctrine and to himself a correspondingly complete acceptance of its *superstitions*. Such a view of the consistency of the medieval Church is one that is simply not borne out by the evidence.<sup>36</sup> In fact, Calvin had moved from the Sorbonnist interpretation of philosophy, theology, and the religious life in general, in which he had been nurtured at La Marche and Montaigu, to that of the Humanists. Both orientations were orthodox, except from each other's point of view. From Calvin's later perspective, these differences were insignificant.

Noteworthy, however, is Calvin's insistence on the intellectual content of the conversion. The tension within him is engendered by an alternative to the teaching of the received tradition of implicit faith offered by the unnamed Reformers. Of particular importance is the statement, *After I had listened for some time with open ears and suffered myself to be taught, I saw very well that such a fear*

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<sup>36</sup>GANOCZY, *The Young Calvin*, provides ample evidence about the divisions within the church, especially the French church. It was simply not possible to say which doctrines were orthodox. In Germany, the matter was decided by the principalities. In Switzerland by the municipal governments of the cantons. Arvin VOS, *Aquinas, Calvin, and Contemporary Protestant Thought: A Critique of Protestant Views on the Thought of Thomas Aquinas*, (Washington, D.C.: Christian University Press, 1985), p.121 shows in simple fashion the multi-form face of Scholasticism. Care must even be taken to distinguish between varieties within a movements like humanism. See, William J. BOUWSMA, "The Two Faces of Humanism," in *Itinerarium Italicum, Studies in Medieval and Reformation Thought*, XIV, H.A. Oberman and T.A. Brady, eds., (Leiden: E.J. Brill, 1975), pp.3-60.

. . . *was vain and groundless*. This affirmation lays the ground for Calvin's interpretation of the conversion as clearly within the field of teachability. This is an optic that he would open wider and more decisively in the 'Preface' to the *Commentary on Psalms*. In this account, however, knowing, listening, being taught, change, and the grounding for change are conjoined in a single, if protracted, movement. The appearance of the alternative position is the occasion of opposition which is interiorized. The resolution of the tension rests on coming near the *source* of Christian faith. However, he was "offended by the novelty," and so could "hardly listening to it willingly." Thus, he resisted the opposing position because of a shared human nature *that is obstinate and opinionated*. That is, prideful in error. His resistance was fortified by *reverence for the Church*, but his resistance was overcome when he understood, through submission to teachability, that the new teaching did not diminish, but increased, reverence for the Church. His "fear" was without grounding. It was "vain and superfluous."

The intellectual element of teaching and being taught is thus the major theme with the intellectual impacting the affective to lead to a resolution of the internal tension engendered by the alternative position. In this account, again keeping in mind its didactic rather than autobiographical purpose, the agency of both opposition (the alternative) and its resolution were the teachings of the evangelical reformers themselves. There is no notion of the agency of God. The intellectual issue addressed is the judgment of truth. The affective dimension is feeling for the Church. The resolution of the tension between position and

alternative comes as a realignment of what is known and what is felt. The initial condition of *reverence for the Church* is seen as one in which despite "intervals of peace" (i.e. confidence) there is mainly restlessness, even terror, for which there was no relief or comfort. The only comfort that seemed to offer itself was "to deceive myself by forgetting." This condition is said to have been followed by a recognition of the impossibility of "salvation by works." This dejected, terrified spiritual state is followed by what in retrospect appears as God's offering grace, seeking out the sinner. The agency by which God operates is teachers of a *far different sort of teaching*. Calvin depicts the subject as putting up a stiff resistance at first, out of stubbornness and "reverence for church," until at last "I let my ears be opened and allowed myself to be taught." The Reformers' message consists largely of an indictment of the papal primacy and a denial that their own teaching constituted a leaving of the church. Their teaching was instead *aedificatio*, or building up, a task which Calvin saw as his life-long endeavour. In the process, faith was reduced to its sources and restored to its purity, cleansed from all refuse.

The move to interiority, away from the exterior claims of Church or Reformers, is signalled by the circumstance of the conversion that Calvin describes as a "descent into the self." It is clear that this "descent" is an experience of a heightened self-consciousness, where conscience, the seat of judgment, is goaded and uneasy. This is a critical key to the passage, because conscience for Calvin signals not only a judgment between competing claims, but also an inward pacification that moves from decision to action. In the *Commentary on Psalms*,

Calvin defines *en se descendre* in connection with the "soul" or "human spirit." It is a self-examination that issues in a self-correction. In this passage, Calvin argues that the "soul" is the seat of understanding, mind and affections (heart), each understood as a faculty that requires intentional correlation. That is, the harmony, or the alignment of what is known and felt is the result of intentional action on the side of the subject. From this one can easily understand that a descent into self is a change of affection engendered by self-examination (understanding) experienced as a change of mind.<sup>37</sup> Earlier in the same commentary, Calvin noted that the true method of testing faith is to "turn our thoughts inward upon ourselves," since any other movement, such as human opinion, will allow pride (i.e. error) to insinuate itself into the process.<sup>38</sup> This "teaching," that Calvin clearly links to the pedagogy of God, arises in the conscience to discern what is "true, sure and profitable,"<sup>39</sup> so people may "form their lives by his teaching."<sup>40</sup> But this raises the problem of Calvin's understanding of conscience.

Calvin does not examine the nature and function of conscience systematically anywhere in his work. However, his notion of conscience is developed through two types of metaphors that correspond roughly to the two functions of conscience: the cognitive and the affective. When the emphasis falls

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<sup>37</sup>*Comm Psalms 103:1*, [IV:126], (CO 32:75).

<sup>38</sup>*Comm Psalms 91:10*, [III:484], (CG 32:5).

<sup>39</sup>*Inst.* 1.14.4.

<sup>40</sup>*Comm Micah 4:2*, [p.80], (CO 43:344).

on the cognitive content of conscience. Calvin's dominant metaphors are judicial. When the emphasis falls on the affective element of conscience, the metaphor shifts to violence. The cognitive content of conscience is judgment as moral discernment. Thus, in the *Institutes*, he identifies conscience as "the innate power to judge between good and evil."<sup>41</sup> Conscience provides human beings with the ability "to discern good and evil" actions, motivations, and dispositions.<sup>42</sup> This element of judgment Calvin obviously connects to the problem of knowledge. He writes,

"To resolve this difficulty [of definition] it first behooves us to comprehend what conscience is; we must seek the definition from the derivation of the word. For just as when through the mind and understanding men grasp a knowledge of things, and from this are said 'to know,' this is the source of the word "knowledge," so also when they have a sense of divine judgment, as a witness joined to them, which does not allow them to hide from their sins from being accused before the Judge's tribunal, this sense is called "conscience." For it is a certain mean between God and man, because it does not allow man to suppress within himself what he knows, but pursues him to the point of convicting him."<sup>43</sup>

From this definition, we see that "conscience" establishes or grounds an awareness of the transcendent self-Other relationship that defines the forum of judgment. Indeed, this relationship is the primordial, or elemental ground of the self-Self relationship, since through conscience "one is not allowed to forget what one knows," namely, that human beings stand in a relationship to God. Such knowledge has the "power" to convict. This effective knowledge is the grounding

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<sup>41</sup>*Inst.* 2.2.22.

<sup>42</sup>*Inst.* 1.15.22.

<sup>43</sup>*Inst.* 3.19.15.

of all knowledge and wisdom, becoming, for Calvin, the effective standard by which all judgments are measured. By penetrating deep within the self, the forum of conscience escapes the claim of external forms, the laws, rules, reasoning, and institutions of human invention to control behaviour. Therefore, the external claims of Church or civil community have no standing in this forum because it transcends any and all human judgments.

"This is the meaning of that common distinction between the earthly forum and the forum of conscience. While the whole world was shrouded in the densest darkness of ignorance, this tiny spark of light remained, that human beings recognized human conscience to be higher than all human judgments."<sup>44</sup>

But Calvin links the cognitive content of conscience to its affective quality. There is a 'telling' of conscience which not only accuses with just reason in the judicial sense, but is unrequited by anything less than truth.

"Men are sustained and comforted by their conscience of good actions, but inwardly harassed and tormented when conscious of having done evil."<sup>45</sup>

The torment is a loss of well-being, of settled spirit, of certitude. Two avenues for pacification are open, as seen in the conversion report. Either the tension is resolved or "one forgets oneself." This is obviously a move to the level of interiority in the only language Calvin had available. The troubled state was brought on by the subject's "misery" and "anxiety" coupled with the Reformers' teaching. The two conditions, position and alternative, are simultaneously operative on the level of

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<sup>44</sup>*Inst.* 4.10.5.

<sup>45</sup>*Inst.* 3.10.49.

interiority. What is going on here is a description of a heightened intentional consciousness of the intending subject and his acts. The locus of conflict is removed from exterior to the subject to an interior dialectic. It must be remembered, to grasp the significance of this, that this text is nested in the larger question of the whole text of what constitutes an adequate judgment in contexts of divided opinion. Calvin lodges his answer in the horizon of teachability, "I suffered my ears to be opened and to be taught."

But it is not simply the new teaching, as content, that is assimilated and integrated by the subject. There is an appropriation of understanding as an act of interior disposition in which there is an initial disequilibrium and subsequent reequilibration not merely as intellectual assent to a new teaching, but also as an affective pacification and moral action. That is, two judgments are simultaneously operative. A judgment of fact, *was the Reformer's teaching reliable?*; and a judgment of value, *was it (the alternative) good as contributing to the 'edification,' the up-building, of the church?* This linkage of fact and value allows an objective realignment of the known and felt experienced as a persuasion of the truth of the alternative position.<sup>46</sup>

The notion of 'persuasion' is important to Calvin's understanding of the normative force of Scripture as an epistemological position. For Calvin, Scripture is a 'testimony,' a 'witness' to God's self-speaking. Like all testimony, it

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<sup>46</sup>I mean here affect as feeling as a response to value. This affect in so far as it intends the truly good is moral. Feeling as response to value carries us towards self-transcendence and selects the object for the sake of whom or of which we transcend ourselves. See LONERGAN, *Method in Theology*, pp.30-34.

must be evaluated in terms of the confidence which one can put in the witness giving testimony. The confidence placed in testimony is not the confidence of reason, but the confidence that one has in the reliability of the speaker. For Calvin, 'hearing' and 'authority' are intimately connected. It is through 'hearing' that one becomes convinced of the reliability of what is heard.<sup>47</sup> One is persuaded of the truth and from that persuasion one acts. Behind this lies not only Calvin's legal training, but the whole Renaissance rhetorical tradition.

#### **'Preface' to the Commentary on Psalms<sup>48</sup>**

The autobiographical section relevant to Calvin's conversion appears in the *'Preface' to the Commentary on the Psalms* published in 1557. No matter what date is given to Calvin's conversion, the autobiographical element stands at a considerable distance from the originating events. The bulk of the 'Preface' is autobiographical in tone containing a personal and passionate narrative of the course of Calvin's career from his student days to his pastoral office in Geneva. While this narrative has been used as a source of biographical material about the Reformer and itself follows the convention of the period in being a justification for

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<sup>47</sup>On the relationship of faith, belief and judgment, see LONERGAN, *Insight*, pp. 707-729. Also LONERGAN, *Method in Theology*, pp. 115-119. Faith is the dynamic state of the fourth level of intentional consciousness of being in love with the object of one's transcendent desire. This language is not available to Calvin, but we see its operation concretely in his text.

<sup>48</sup>CO 31:21-4. Both Latin and French versions are given in parallel. A partial translation appears in PARKER, *Calvin*, p.163; A complete translation is found in *Comm Psalms* 1:xi-xli; Hugh KERR and John MULDER, *Conversions*, (Philadelphia: Fortress Press, 1983), pp.24-28.

having written the work, it must also be kept in mind that it is Calvin's introduction to a major commentary. Therefore, its didactic intention as with the *Reply* must be taken into interpretive consideration.

In the 'Preface,' Calvin sets out two unambiguous intentions. He writes "for the edification (*aedificatio*) of the Church, [and] to open up this treasure [of the Psalter] for the use of the people of God."<sup>49</sup> That is, his pedagogical intention is shaped by the audience to which he addresses himself which in turn is lodged in his larger intention of the Church's 'up-building.' The second major theme of the 'Preface' is Calvin himself. Some ten pages are devoted to a narrative of his experience and career.<sup>50</sup> The form which this autobiography takes and the claims made in it, when placed within the context of the commentary itself, show that Calvin understood his own life to be an important component of his interpretive approach to Scripture. This self-understanding is central to his method of interpretation, because Calvin makes himself the medium of relation between the text and the contemporary context. As well, he invites the reader to make the same transposition, because, as he explains, "there is not an emotion of which anyone can be conscious that is not represented here as in a mirror."<sup>51</sup>

This notion of *mirror*, as a reflection or reflected image, is an important Calvinian metaphor. Scripture, for example, is a mirror of the Word of

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<sup>49</sup>*Comm Psalms* [l:xlx], (CO 31:33).

<sup>50</sup>*Comm Psalms* [1:xxxix-xlix], (CO 31:19-34).

<sup>51</sup>*Comm Psalms* [1:xxxvii], (CO 31:15).

God.<sup>52</sup> Speaking of creation and providence, Calvin says, God is mirrored in his works.<sup>53</sup> The 'crucified Christ' is the 'mirror' in which we see God and ourselves. The force of this metaphor for Calvin is that a mirror clearly reflects an image, but this reflection is not identical to the image itself. Theologically, Calvin affirms that the Spirit uses the Word, but does not penetrate it to become one with it. By blocking an absolute identification of Word and text, Calvin escapes from a biblical literalism and absolute identification of God and text of which he has been accused. Thus in his exegesis of 2 Corinthians 5:7, Calvin writes,

"We see, indeed, as in a glass darkly. This means that instead of having the thing itself we have to be content with messages about it. [or in place of the reality {of God}, we rest upon the word.]"<sup>54</sup>

This discussion takes place in a larger context of 'faith' which Calvin opposes to sight. We do not, he argues, see God face to face. Thus,

"On this ground faith is opposed to sight, because it (faith) perceives those things that are hid from view, because it reaches forth to the future things, which do not yet appear."

Calvin means that Scripture becomes a mirror as one identifies through experience the relationship of self and object through the affective or empathetic act of *re-cognition*; or following the metaphor, when Scripture becomes a reflection on experience. That is, the 'meaning' of Scripture reveals its normative authority through patterns of self-conscious identification. Thus, in his *Commentary*

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<sup>52</sup>*Inst.* 3.2.6; *Comm Psalm* 33:11, [1:547], (CO 31:330).

<sup>53</sup>*Inst.* 1.6.3; 1.9.3; 4.11.1.

<sup>54</sup>*Comm 2 Corinthians 5:7*, [p.222], (CO 50: 63).

on Psalm 3, he writes that it is easy for everyone of us "to conjecture from the feelings of nature what David felt because of Absalom's treachery."<sup>55</sup> The same sense is operative in a sermon on usury where Calvin links Micah's condemnation of usury to the congregation's experience of the effect of usury on personal and civic life in Geneva.<sup>56</sup>

Obviously, what is at stake in the conversion report as it is part of a greater whole of the 'Preface' is experience and understanding. But why does it appear in the 'Preface' to a commentary? What significance does it hold in this context? The answer lies in Calvin's intentionality which was not to offer autobiographical content as a report of an event-in-itself, but rather to offer an interpretation of an event within the horizon of personal meaning. This interpretation of an event forms a critical element of Calvin's own self-consciousness which in turn influences his understanding of the authority of Scripture as a self-conscious appropriation of subjectivity. What we have said of the conversion goes for the whole autobiographical narrative, of which the conversion forms a only a brief part.

The conversion narrative runs as follows:

*My father had destined me for theology while I was still a small boy. But when he saw that the science of law everywhere enriched those who cultivated it, he was induced by this hope suddenly to change his intentions [for me]. Thus it was brought about that I was recalled from the study of philosophy (i.e. scholastic theology) to the learning of the law. But although in obedience to my father I tried to give it my faithful*

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<sup>55</sup>*Comm on Psalms* 3:1, [1:27], (CO 31:52).

<sup>56</sup>*Serm Micah* 7:4-7, "Thursday, January 8, 1551," p.406.

*attention, God by the secret leading of his providence turned me to another course.*

*At first, when I was too obstinately addicted to papal superstitions to be easily extricated from such a deep quagmire, [God] reduced me by a sudden conversion to docility (subita conversione ad docilitatem subegit) to make [my] heart teachable which, for my age, was far too hardened in such matters. Therefore, having obtained some foretaste and knowledge of true piety, I became so enthusiastically anxious to advance in that, although I did not give up my other studies, I followed them only slackly.<sup>57</sup>*

The account continues on with a narrative of Calvin's vocation to ministry, his life in Geneva, and the "conflicts in which I was active and by which I was tested." This would have no bearing on the conversion, except Calvin says his purpose in providing such a narrative of his experiences was that they were "an exceeding great help to my understanding the Psalms." "Since as I read, I was going through well-known territory. So I hope my readers know . . . I am not speaking "as a remote spectator," but as one who knows all about these things from experience."<sup>58</sup> Here again, Calvin's entry into Scripture is a self-conscious correlation of self-other experience to yield understanding.

Most scholars commenting on the conversion passage have overlooked Calvin's nesting the conversion within a larger narrative and that the conversion

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<sup>57</sup>CO 31: 21-22. Translation mine. The Latin text with French additions, paraphrases, or amplifications is found in appendix two.

<sup>58</sup>Comm on Psalms, 1:xlvi, (CO 31:16). Also see Comm on Psalms, 1:xxxix, (CO 31:33). ". . . I would have [my readers] understand that the small measure of experience which I have had by the conflicts with which the Lord has exercised me has in no ordinary degree assisted me, not only in applying to present use whatever instructions could be gathered from these divine compositions, but also in more easily comprehending the design of each of the writers."

forms a whole with his interpretation of subsequent events in his life. The whole narrative in turn provides the experiential base on which Calvin's understanding of the normativity of the sacred text and the writers is formed. If we were to address Calvin's intention through the hermeneutical question by asking, "To what question is this text an answer?" The answer would be, "Why am I as I am?" Furthermore, "Being who I am, how does that shape my understanding of the sacred text?" Answers to these questions yield the further question, "How does the sacred text, then, impact on who I am?" That is, by whom or what am I understood? Calvin finds the correspondence between the events of his life as narrated in the "Preface" and the conditions and circumstances of David as given in the Psalms to be the critical link. The normativity of the text is rooted in the *Speaker*, who in a sort of "speaking for" (testimony to) God also addresses Calvin's life in direct terms through the speaking.

It is in this manner that the opening of the Institutes, "*Nearly the whole of the wisdom we possess . . . . consists of the knowledge of God and of ourselves,*" is to be understood. Such knowledge is not directed to a theoretical or speculative object, but rather to the ethical one of wisdom as the right ordering of relation and action. The issue is the correspondence between self-understanding and the human experiences of Divine action as recorded in Scripture that yields an authority for Scripture through a self-appropriation. Calvin by his own admission

was retiring and unself-revealing.<sup>59</sup> This suggests his self-disclosure here fits into a larger purpose which is that of understanding the normative relationship among experience, understanding, and Scripture. As in the *Reply*, there is a flattening of detail, an abbreviation or summarization of the narrative action. But the intention of linking experience and understanding stand out. Calvin's intellectual efforts, as for example interpreting Scripture, rest both on the process of intellect and experience. This process is the key to understanding his ethical intention.

In the conversion narrative, Calvin claims to have been "so strongly devoted to the superstitions of the papacy that nothing less [than an act of God] could draw me from such deep quagmire." This parallels his previous assertions in the *Reply*. But there is a difference. In the *Reply*, there is an acknowledgement, perhaps involuntary, of the debt Calvin owed to humanist modes of thought in his assertion that evangelical Reformers preached a "return to the source, a *clearing away of the refuse*." None of that remains. It is all replaced by the direct agency of God.<sup>60</sup> Similarly the resistance at first offered to the Word, the terror, the seeking for *forgetfulness* of the *Reply*, now show through only in the metaphor of *the heart subdued to teachableness*, which is followed by the obscure assertion that his mind was "too stubborn for years." The *Reply* explained such resistance as natural,

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<sup>59</sup>*Comm on Psalms*, 1:xli, (CO 31:22). "Being of a disposition unpolished and bashful, [I was] led always to love shade and retirement."

<sup>60</sup>WENDEL, *Calvin*, p.38 claims this passage, like the former, reveals a direct allusion to reading Protestant sources. We do not feel so confident; however, there is no reason to assume that Calvin was not familiar with such sources, but there is no need to attribute such directly to this passage.

"since people are naturally obstinate and opinionated to maintain the institutions they have once received." God's "secret rein" here takes the form of a *subita conversio*.<sup>61</sup>

The *Reply* contains no suggestion of unexpectedness. On the contrary, there the turning of direction is cast as a protracted struggle. Ganoczy tried to solve this problem by arguing that the "Preface" runs the *conversion* and *call to vocation* to be a minister of the Gospel together. He argues this accounts for both suddenness and protraction.<sup>62</sup> The observation is true, but it has no bearing on the "suddenness" or "protractedness" of the conversion itself. What Ganoczy fails to see is that the link between the account of the conversion and the rest of the narrative of experience is not the autobiographical content. It is Calvin's purpose to show the role experience, as affect and knowledge, plays in understanding and appropriation of Scripture's normative force.

But the inter-play of affect and intellect is not simply relevant to Divine revelation as a vertical, self-Other, dimension. It is also operative horizontally as well in inter-personal relations. There is, for example, a similar inter-play of feeling and knowledge in the self-other relationship, too. In a passage in which Calvin addresses the question of social equity, Calvin writes:

"There is no heart so strong and impervious to outward influences as not to be deeply pierced when those who are considered to excel in wisdom and judgment, and who are invested with authority, treat suffering and afflicted human beings with (such) indignity that they

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<sup>61</sup>In French *subit* means *unexpected* or *surprising*.

<sup>62</sup>GANOCZY, *Le jeune Calvin*, p.180.

shrink away in horror as if from a monster."<sup>63</sup>

The key lies in understanding that Calvin is offering an interpretation of his experience as an exit from a solipsistic self who is its own certitude. Affective experience and understanding link together to provide knowledge of self and God, self and other, to yield knowledge which is ultimately directed away from the self as self. The self is truly appropriated in a movement towards God and other as the self recognizes its true standing and position before God and to neighbour who is Christ in other. The same dynamic is operative in a passage in the *Institutes* in which Calvin elaborates the bridge or link between 'spirit' and civic life. He writes:

"There is a twofold government in man: one aspect is spiritual whereby the conscience is instructed in piety and in reverencing God; the second is political, whereby man is educated for the duties of humanity and citizenship that must be maintained among men."<sup>64</sup>

The unity which Calvin perceives between the spiritual and the political is the unity of the subject as knower, believer, and actor. The same person as human being embodies the two orders: the political and the spiritual. They are not divisible, but inter-penetrate human experience. Calvin clearly grasps that experience grounds understanding, understand judgment, and judgment action. Understanding and judgment are not *a priori* knowns. They are the result of inquiry, of being rendered "teachable." Teachability in the first instance is a result of conversion.

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<sup>63</sup>*Comm on Psalms* 71:8, [III:86], (CO 31:656).

<sup>64</sup>*Inst.* 3.19.15.

### Conversion and Ethics

"The sum of all wisdom is a knowledge of God and a knowledge of ourselves," Calvin states in the opening the *Institutes* after 1539.<sup>65</sup> As we have argued, this change of expression clearly indicates a substantial shift in direction from the earlier intention of "sacred doctrine." This change in language occurs after Calvin had written the *Reply to Saldoleto* and after Calvin's had reflected on the method of making judgments in contexts of divided opinion. I argue that Calvin's reflection on conversion plays a role in this changed intention. Self knowledge and knowledge of God cannot be separated. But what is the nature of the knowledge yielded? As God cannot be known in his essence, but only through His acts,<sup>66</sup> so too is self-knowledge a knowledge through act not through essence. The desire for certitude which drives Calvin's project is a desire for a sound basis of action (life in the world), not merely the intellectual certainty of first principles. Given these reservations and observations of both accounts, the main lineaments stand out. Calvin's conversion, which he experienced as due to the providential agency of God, was preceded by an awareness of an alternative that set up an internal tension experienced as unease or restlessness and which drives towards a resolution. Resolution is not intellectual or affective, but intellectual and affective, a 'teaching of the heart.'

In the 'Preface,' this resolution is described as sudden or unexpected.

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<sup>65</sup>*Inst.* 1.1.1.

<sup>66</sup>*Inst.* 1.5.9; *Comm Psalms* 103:8, [IV:133], (CO 32:78); 8:1, [I:94], (CO 31:88); 9:10, [I:120], (CO 31:100); *Comm 2 Corinthians* 3:14-17, [p.113], (CO 50:44-45).

In the *Reply*, it is protracted. But protracted or sudden, there is a resolution and that resolution is claimed as the certitude of truth which yields faith, not as belief in propositions about God (contents), but faith as a principle of action and response towards God and neighbour. Obviously some harmonization of the two are possible with the tension increasing over time and with its final resolution appearing sudden. This does not shift the pattern, however, that begins with an intellectual tension whose resolution is affective in both moral and religious terms. Calvin's conversion was an answer to a set of concrete questions dealing with authority, experience, understanding, and self-consciousness drawn on the Renaissance context of the breakdown of the medieval synthesis.

Intellectually, Calvin affirms that there is something to be known. This 'to be known' is not known. Anticipation of the 'to be known' sets up a heuristic of inquiry. This known is the reality of a dynamic relationship with a living God. The central unity of Calvin's thought is the explication of the personal relationship between God and humankind.

"To know God is the sum of perfect wisdom . . . . The true knowledge of God is not only to know him as the maker of the world, but also to be persuaded that the world is directed by him, and further to know the nature of that direction."<sup>67</sup>

Thus, the *Institutes* begins with the knowledge of God and human being given as an experience of personal relationship rather than with speculation or proofs about the existence of God. Calvin's concern is the authority of revelation in knowing.

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<sup>67</sup>*Comm Jeremiah 9:23-24, [I:127], (CO 38:46).*

Calvin does not question that such knowledge is possible. Knowledge of God is ethical, because it is relational, or more precisely it is coming to an awareness of the essential, foundational meaning in which one stands.

Morally, Calvin affirms there is a good which is to be known and lived by all human beings and which has implications that carry through a personal and communal project. The moral dynamism of Calvin's position is based on response to the persuasive certainty of the Word. The persuasiveness and certainty of the Word are forms of instruction, a personal, but not private, appropriation of the self's relationship to God and the self's relationship to other. Calvin writes of the pedagogical foundation of ethics:

"In spite [of human corruption], one should nevertheless be instructed to aspire to a good of which one is empty, to a freedom of which one has been deprived."<sup>68</sup>

Religiously, Calvin affirms that human beings live and work "coram Dei" (before the face of a living God). This transcendent horizon comprehends the totality of human life and existence. Nothing is outside of God's provident action. While the eye suggests otherwise, God's testimony, the hearing of the Word, testifies to another reality. Religious certitude is founded first on the testimony of God to himself and secondarily on subjective experience. "The best method of seeking God," he writes, "is to begin at his Word. After this, experimental knowledge is added."<sup>69</sup> That is, the founding experience is the experience of God

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<sup>68</sup>*Inst.* 2.2.1.

<sup>69</sup>*Comm Genesis 43:15*, [p.428], (CO 23:541).

as self-testifying, certified by the Spirit, received by the heart as instruction, and appropriated as a way of life through the Scriptures.

These three horizons are functionally existential in Calvin. He was not drawn to reflect on them theoretically, but rather as an experience of self-God-and-other. Their inter-penetrating relationship shape and inform his approach to theology, Scripture, ministry and churchmanship. The critical link, shown by Calvin's interpretation of his own conversion, is the subject who in receiving or accepting the certitude of faith as a founding experience of elemental meaning is released from the uncertainty of opinion. But to get at the methodological implication of this position, we must move to the central notion of the heart's teachability.

### **The Teachability of the Heart**

The most significant feature of the 'Preface' account is the words "my heart was made teachable." For Calvin, the resolution of the initial tension was not merely intellectual, of the mind, but it was of the heart, of affect. Calvin saw the "heart" as not simply the seat of feeling. It is a disposition, a linking of reason and will to act intentionally. The intentionality is the intention of inquiry, learning, and insight. The claims of conversion are personal. The conversion represents a profound and lasting shift to interiority which reorients the Reformer permanently. Through his conversion, Calvin becomes aware of a new relationship in which he stands, the relationship of *coram Dei* that shapes all of his subsequent writing and

work.<sup>70</sup>

The key issue here is the question of authority. Prior to his conversion, Calvin's source of authority was external, the teaching of the church, the superstitions, the opinions of others. Through the conversion, however, the locus of authority becomes personal, interiorized, self-appropriated, and normative. We can trace this through Calvin's work. In his *Commentary on Genesis*, for example, he argues,

"Faith does not rely on human authorities, but because it hears God speaking through the mouth of men . . . . For what God pronounces through human agency, he seals on our heart by the Holy Spirit."<sup>71</sup>

*Hearing* in this context is a Divine report, so to speak, a testimony of God to himself about which the hearer is persuaded rather than convinced. Behind the images lies the humanist tradition of rhetoric and law. Elsewhere Calvin writes,

"We are not invited to a knowledge of God which flies about in the head, because we are invited to the knowledge of God which will be solid and fruitful, if it is rightly received by us and takes root in our heart."<sup>72</sup>

Then more precisely, he writes

"Scripture (as testimony) ultimately suffices for a saving knowledge of God only when its certainty is founded upon the inward persuasion of the Holy Spirit."<sup>73</sup>

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<sup>70</sup>Ford Lewis BATTLES, "Introduction," in *Calvin's Institutes of the Christian Religion*, vol. 1, (Philadelphia: Westminster Press, 1960), p.li, "As a consequence of that profound and lasting inward change, [Calvin] lived and wrote as a man constantly aware of God."

<sup>71</sup>*Comm Genesis* 50:24, [2:491], (CO 23:622).

<sup>72</sup>*Inst.* 1.5.9.

<sup>73</sup>*Inst.* 1.8.13.

This "certainty of inward persuasion" is intimately linked to the judgment of conscience in an earlier passage, when he writes,

"If we desire to provide in the best way for our conscience, that they may not be perpetually beset by the instability of doubt or vacillation, and that they not also boggle at the smallest quibbles, we ought to seek our conviction in a higher place than human reasons, judgments, or conjectures, that is, in the secret testimony of the Spirit."<sup>74</sup>

This testimony is founded on the relationship of self-God described in the conversion report. God is and can only be His Own witness. He must speak of Himself, and His word about Himself is the authority of Scripture. The intellect-affect connection yields

"a conviction that requires no reasons; such a knowledge with which at best reason agrees, in which the mind truly reposes [i.e. rests, remains, finds itself at rest or peace] more securely and constantly than in any reasons; such, finally, a feeling that can be born only of heavenly revelation. I speak of nothing other than what each believer experiences within himself, though my words fall far beneath a just explanation of the matter."<sup>75</sup>

In the conversion reports, we have Calvin's interpretation of an elemental experience that he attributes to "every believer" in this passage. What is important is not the experience-in-itself, but the frame of interpretation, the elemental, foundational meaning, Calvin puts on it, "a conviction that requires no reason, a knowledge with which reason agrees, a security and constancy beyond reason." This is a description of elemental meaning as experiential, as that which anchors or grounds the knowing "faithful" subject as knower and known. What

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<sup>74</sup>*Inst.* 1.7.4. See also *Inst.* 3.1.1; 3.1.3; 3.2.15, 33-36.

<sup>75</sup>*Inst.* 1.7.5.

Calvin describes is a yielding, an obedience to learn. Thus, learning and faith are linked in a reflexive relationship in which the knower and the known are joined by the action of the Spirit. In his "*Commentary on Psalm 19*," Calvin has an extended discussion of the relationship of conversion and teachability within the context of this hymn of creation.<sup>76</sup> Calvin divides the Psalm into two parts, verses 1-6 which concern the natural order, the "order of the spheres"; and verses 7-14, concerning the order of human life and community, the law. Calvin makes it quite clear that the normative intention of the Psalm is to deal with wisdom rather than speculative knowledge. "If a person is duly instructed in the law of God, he wants nothing which is required for perfect wisdom." But dealing with the problem that neither natural order, nor the ordinances of human institutions lead people to God, Calvin comments,

"God put into the mind of human beings some knowledge of justice and uprightness, but because of the corruption of human nature, the true light of truth is not found among people when revelation is not enjoyed, but only certain mutilated principles in which are involved much obscurity and doubt."

Calvin is never overly fond of definitions. But what is at stake here is Calvin's notion of truth which in another Commentary he defines against a biblical background in these terms:

"Truth, in my judgment, indicates a fixed and firm stability in all things."<sup>77</sup>

Here, as elsewhere, we see Calvin's concern for stability, order, and

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<sup>76</sup>*Comm Psalm 19*, [I:317-319], (CO 31:194-207).

<sup>77</sup>*Comm John 1:17*, [I: 52], (CO 47:18). *Veritas autem meo iudicio pro firma et solida rerum stabilitate capitur.*

confidence in what is known. He does not deny that some knowledge is possible without certainty, only that it is always in doubt, because reason in its freedom can always imagine a "better reason," a "clearer understanding," a "surer foundation." In other words, the finite cannot be contained or grasped except by that which is infinite, the conditioned can only be comprehended by the unconditioned. But what is the source of knowledge of the infinite and unconditioned? The infinite and unconditioned must "speak for itself," through the mind and affect of the human being. Somewhat later in this same *Commentary*, Calvin is clear that the self-giving of God requires a conversion of the creature. Of this conversion he writes, "it is doubtless to be understood as a restoration (to purity)" that results from an instruction in wisdom. Those wishing to be taught must become "as children," those who know nothing. Then he writes,

"[David] shows by [this] what kind of students God requires, namely, those who are fools in their own eyes and who come down to the level of children, so that the loftiness of their own understanding may not prevent them from giving themselves up, with a spirit of entire docility, to the teaching of the Word of God."

The relationship between revelation, teachability, and foundational certitude that Calvin describes consistently in terms of the political metaphor of *power*, must be understood not in terms of coercion, but rather in terms of motivating force. In the *Commentary on John*, he says, "Faith has its seat not in the ears, but in the heart; which gives faith its great power."<sup>78</sup> In the *Commentary on*

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<sup>78</sup>*Comm John* 5:24, (CO 47:115).

*Joshua*, he writes, "Faith founded on the Word is transmuted into confiding power."<sup>79</sup> And in Timothy, "Faith always connects the power of God with the Word, and does not imagine it as something distant, but conceives and possesses it in the inner man."<sup>80</sup> Thus, "to believe is not to lightly form an opinion, or to assent to what is said, but a firm, undoubting conviction, so that we may dare to subscribe to truth as fully proved."<sup>81</sup> Later in the same Commentary, Calvin links belief and action as "God's spirit form[ing] the hearts of the godly for holy affections [desires] ... [and] thus the hearts of the godly are so effectually governed by the Spirit of God, that through an inflexible disposition they follow his guidance."<sup>82</sup> Drawn together in these passages are a significant set of images: *heart, faith, certainty, power, and inner person*. Calvin inter-relates these images and frames them as his foundational ethical motif and method: the teachability of the heart.

Paul Sprenger in his book on Calvin's conversion has done important work in opening up the meaning of this phrase and its significance.<sup>83</sup> Sprenger notes that what had been previously overlooked is Calvin never speaks simply of

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<sup>79</sup>*Comm Joshua* 10:12, (CO 25:499).

<sup>80</sup>*Comm 2 Timothy* 1:12, (CO 52:355).

<sup>81</sup>*Comm 1 John* 1:1, [p.157], (CO 52:299).

<sup>82</sup>*Comm 1 John* 3:9, [p.213], (CO 55:337).

<sup>83</sup>SPRENGER, *Das Rätsel um die Berkehrung Calvins*. Spenger's analysis is based on nine references to *docilitas* and fifteen to *docilis* in the *Institutes*. William NEUSER, "Calvin's Conversion to Teachableness," in *Calvin and Christian Ethics*, Peter De Klerk, ed., Grand Rapids, Michigan: Calvin Studies Society, 1987), pp. 58-77 engages in a larger study of one hundred references to *docilitas* and *docilis*, especially those connected with New Testament conversion stories. He concludes (p.63) that "Spenger's discovery [that conversion is conversion to teachableness] is confirmed."

"conversion" in the "Preface" to the *Commentary on Psalms*. Rather, he speaks of a "conversion to teachableness" (*conversio ad docilitatem*). Through an exhaustive word study, Sprenger clearly established that "conversion to teachableness" does not refer to belief itself, but rather to an initial stage on the road to belief. "It describes a student or hearer who must learn more."<sup>84</sup> More precisely, *docilitas* describes "the essence of a student wishing to learn more."<sup>85</sup> But how did Calvin describe his development? What form did his openness to be taught take? The answer is found where Calvin links his conversion to a "foretaste and knowledge" of true piety (*aliquo verae pietatis gustu imbutus*).

*Piety* is a key notion for Calvin, forming an alternative to speculative doctrine. To the modern mind, *piety* suggests a distasteful or false sentimentality and subjectivity. But for Calvin it means a praiseworthy dutifulness or faithful devotion to a higher cause than self. This is fundamentally an orientation to value. The value orientation is not to the proximate goods of the self, but to the ultimate good that realizes the good of self and other in relation to God.<sup>86</sup> But this orientation is not given all at once. It is a capacity. Teachableness and obedience are linked precisely, because teaching implies a disposition to hear the word taught and on hearing the discipline to respond to what is heard.<sup>87</sup> That is to say, that

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<sup>84</sup>SPRENGER, *Das Rätsel um die Bekehrung Calvins*, p.56.

<sup>85</sup>SPRENGER, *Das Rätsel um die Bekehrung Calvins*, p.61.

<sup>86</sup>LONERGAN, *Method in Theology*, p.39 develops this notion more expansively.

<sup>87</sup>CO 48:240.

the one hearing cannot rest indifferent when addressed, but one must choose, decide, and act on the possibilities which present themselves. What conditions the response is not indifference, but the experience of a relationship between the one who speaks and the one who hears. Calvin insists throughout his writings and sermons that *piety*, that disposition towards being teachable, not reason, is the absolute prerequisite for any knowledge of God. Piety is defined in the open paragraphs of the *Institutes* as "that reverence joined with love of God which the knowledge of his benefits induces." Piety exists when human beings, "recognize that they owe everything to God, that they are nourished by his fatherly care, that he is the Author of their every good."<sup>88</sup> Such recognition is an insight, the result of a teachable disposition. Thus, the object of desire is "the good," but the good is realized only in relationship to God as the transcendent source of all goods. This emphasis underlies the extreme care Calvin takes to distinguish between the creator, the source of infinite good, and creation (and creature) which are finite goods.

The finite cannot fulfil the finite, only the infinite can. This is a principle Calvin applies to all finite and desirable qualities of human life such as reason, understanding, the good, desire, and being. The finite and contingent can always imagine that which is 'more': Good reason, better reason; firm understanding, a yet more complete grasp of principles; a good person, one who is better. This is the source of Calvin's perennial metaphors regarding human

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<sup>88</sup>*Inst.* I.2.1.

understanding without God to a labyrinth, a wandering, obscurity, shadows, and slippery slope. Thus he writes, "The whole life of a person, until he is converted to Christ, is a ruinous labyrinth of wandering."<sup>89</sup>

In the *Institutes*, Calvin very clearly connects the certitude which emerges in conversion to authority.

"Unless this certainty, higher and stronger than any human judgment, be present, it will be vain to fortify the authority of Scripture by arguments, to establish it by common agreement of the church, or to confirm it with other helps. Unless this foundation [i.e. the 'test of the Spirit'] is laid, its authority will always remain in doubt."<sup>90</sup>

Calvin suggests that only after an initial illumination do arguments, helps, and even the agreement of the church become relevant as "useful aids." Calvin is arguing here that personal appropriation precedes and illumines 'outward,' external meaning. One is 'grasped' before one can grasp, one is understood before one can understand, one is loved before one can love. In a key passage in the *Commentary* on Psalms, Calvin offers a similar description of the founding power of revelation as personal appropriation, the objective pole of subjectivity. Addressing himself to the problem of the confidence required for practical action, he writes,

"Everything in the world is slippery, uncertain, and changeable. But true believers depend on heaven, or rather, the power of God as the foundation on which they rest. It cannot be said of them that they are set in slippery places in spite of the uncertainty which characterizes this world."

But how is this known, if everything is "slippery and changeable"? It is a matter of

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<sup>89</sup>*Comm 1 Peter 1:18*, [p.51], (CO 55:224).

<sup>90</sup>*Inst.* 1.8.1.

conversion, re-direction, a newness of life that arises when one discovers the unconditioned ground of all contingency.

The significance of Calvin's conversion, regardless of its content-as-event, date, or circumstance, lies precisely in its realization of a 'changed view' (horizon) and the manner in which it came to direct and guide his life. Peter Barth has characterized Calvin's work accurately: "The Biblical proposition that men and women have to do with the living God is . . . the vital nerve of Calvin's *Institutes of the Christian Religion*."<sup>91</sup> "For Calvin, religion and piety are one and the same thing."<sup>92</sup> In so far as Calvin's narratives of his conversion permit a glimpse of his religious life, the relationship of religion and piety must be taken into consideration and his conversion placed into the larger context of his ethics of the Christian life. Essentially Calvin anchors the knowledge of God on an ethical relationship rather than a metaphysical ontology. *Piety (worship, gratitude, reverence)*, rather than *theology (talk about God)*, is the key link between Calvin's theological commitment and ethics.

Calvin's foundation is ethico-experiential in so far as a knowledge of God concerns "not God in himself but rather God's relation to the world and to us."<sup>93</sup> Gratitude, love, and obedience are involved in the religious attitude as exemplified by Calvin. Since we "owe everything to God," we confront God

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<sup>91</sup>Peter BARTH, "Calvin," in *Zeitwende*, 7 (1931), p.310.

<sup>92</sup>Emile DOUMERGUE, *The Teaching of John Calvin*, W.P. Armstrong, trans., (Grand Rapids, Michigan: William B. Eerdmans Publishing Company, 1961), p.296.

<sup>93</sup>Non quit sit apud se, sed qualis erge nos. *Inst.* 1.10.1, 1.2.2, and 3.2.6.

everywhere, not toying with or balancing opinions about him. Calvin is thus insightful and articulate, if personally reticent, about the "religious insights and spiritual promptings that come at least vaguely to conscience whenever men strive to frame thoughts of the God with whom they have to do."<sup>94</sup>

### Summary and Conclusions

These two passages permit us to say several things about Calvin's conversion. First, we should be wrong in thinking that the conversion was accompanied or caused by a great emotional upheaval of the kind that modern revivalism has led us to associate with the term *conversion*. This is true even if full historical weight is not given to the *Reply to Sadoletto*. The whole impression given by both passages is the breaking down of a personal *hubris* and finite certitude that make it difficult to admit an error on an important issue. The 'breaking down' is not by the sheer force of convincing argument. It is rather the result of inquiry and insight. It is an overcoming of the bias of the dramatic subject.<sup>95</sup> It is a reversal so complete that Calvin felt compelled to ascribe it to the agency of God.

Secondly, we are probably justified in thinking that the essential change of mind occurring in Calvin's was the abandonment of the idea that salvation could be obtained by means of one's own works or merits, and the adoption of the idea that it required surrender to, and trust in, the grace of God as the

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<sup>94</sup>BATTLES, "Introduction," p.liii.

<sup>95</sup>For a definition and discussion, see LONERGAN, *Insight*, pp. 187-203.

unconditioned ground of all acts. Conversion is *con*-fidence, a giving of trust, a trusting 'with.' This implies a relationship of trust on which confidence is founded. The relationship yields intellectual, moral, and religious conversion.<sup>96</sup> Conversion in this sense is both event and a grasp of the meaning of the event. Calvin describes his conversion as intellectual, but it is affectively a moral and religious conversion. Intellect is always involved in conversion, but it does not sustain it. Conversion is not simply changing one's mind, but changing one's perspective, world view, and behaviour in response to the demands of conversion.

Thirdly, Calvin's position that Papal power and the traditions which supported it were not founded or set up by Scripture, signals a significant re-configuration of the notion of authority from exteriority to interiority. There is a shift in the locus of authority from external as human institutions or Divine institution to the appropriation of authority as an interiorized judgment of truth. The shift in the locus of authority is experiential and involves an intellectual, moral, and religious re-appropriation of the source of authority from a basis in exteriority to a basis in interiority. Essentially, this is a critical move from an exterior authority understood as constituting the authentically authoritative to authority as constituted or appropriated by interiority and transcendence. This issue becomes a preoccupation of Calvin at an early date particularly in his socio-political concerns.

Fourthly, the issue of conversion encompasses both the intellect and

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<sup>96</sup>LONERGAN, *Method in Theology*, pp. 52, 118, 130-132, 155, 238-244, 298-299

affect. It is not simply of mind or feeling, but of mind and feeling, knowledge and disposition. This is an emphasis which carries through Calvin's understanding of conversion in the *Institutes* and *Commentaries*. The move Calvin makes from doctrine to ethics lies in this connection of knowledge and disposition which is revealed in conversion. The critical connection is his notion of conscience and self-examination as constitutive of the realm of interiority.

Fifthly, because we can connect Calvin's experience of conversion and his teaching on conversion to the inner witness of the spirit (*testimonium Spiritus Sancti internum*), we have data on which to found Calvin's understanding of the relationship of Scripture, tradition, authority and ethics. Certainly in these two passages, as brief as they are, we see Calvin's struggle with the basic issues. But the complete resolution of the tensions is shown only in his later writings.

These elements map the complex contours of the meaning of "teachability" as method and inquiry.<sup>97</sup> Grasping the complex intelligibility of Calvin's work means coming to grips with the move to method signaled by his notion of teachability.<sup>98</sup> In both conversion narratives, the tension between what

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<sup>97</sup>"Method" as I use the term is ". . . a normative pattern of recurrent and related operations yielding cumulative and progressive results. There is method, then, where there are distinct operations, where each operation is related to others, where the sets of relations forms a pattern, where the pattern is described as the right way of doing the job, where operations in accord with the pattern may be repeated indefinitely, and where the fruits of such repetitions are, not repetitious, but cumulative and progressive." (LONERGAN, *Method in Theology*, p.4). On the significance of the move from content to method in inquiry see *ibid.*, pp.3-25.

<sup>98</sup>I will show later that Calvin's disagreement with Scholasticism was at the level of method not contents. Once this is grasped, one can clearly understand Calvin's move to an ethically, rather than metaphysically or ontologically grounded, theology.

is known and felt is resolved by teaching, that is "teachability" describes the intelligible operations of reasonable subjects leading to insight. In the *Reply*, resolution of tension occurs "after I had listened for some time and allowed myself to be taught." In the "Preface," the result of the conversion was "rendering of the heart to teachability." This teachability, I have argued, is a disposition that links reason and will to act intentionally. This intentionality is the intention of inquiry, learning, and insight. What Calvin exposes in his move from exteriority to interiority is the structure of his cogitional and moral being that is the condition of the possibility of any revision or correction of contents as ideas or propositions about God or the human condition. Conversion is the foundational moment of teachability. It is the opening to a creative collaboration among and between the elements of Calvin's intellectual, moral, and religious world. Teachability and the method described by it become the guiding principle and "forwardive" momentum of Calvin's subsequent work and reflection as ethical.

In summary, we cannot say when Calvin's conversion took place or what kind of experience it was. What we can say is that Calvin's spiritual history, as an interpretation of experience, followed a clearly defined path from Scholasticism via Humanism to an evangelical position. The mediation of humanism was crucial. Each step along the path was marked by a sloughing off of a part of his intellectual inheritance, first of extant Scholastic theology and philosophy, then of classical philosophy. The vacuum was filled in each case by a more intensive preoccupation with Scripture as mediating a meaningful certainty. This existential certainty was

the basis of the confidence Calvin required to act. This puts us squarely in a religious world for the questions addressed are religious in so far as they ask about the ultimate ground and meaning of life, answered in terms of affirmation and trust rather than in terms of proof or demonstration. Calvin found himself in a personal crisis that created an inner anxiety and sense of lostness. It is the anxiety, frustration or futility, not curiosity, which must be satisfied. This experience of satisfaction is a transforming experience.

Each stage represents a higher viewpoint from which Calvin surveyed the options open to resolve the issues and problems which the Reform, as an alternative, presented. That he became an able and articulate defender of Reform commitments is ample evidence that the conversion was not simply a re-direction of interests, but a profound re-orientation of direction. An essential element of this re-direction was Calvin's implication in a socio-political project. We are quite ready to grant that Calvin was not explicitly aware of the full implications of his grasp of the operation of the subject in these issues. However, the foundational methodological principles as revealed in the conversion as an appropriation of his own subjectivity are implicitly operative in Calvin's approach to practical (i.e. ethical) issues. These principles are manifested as operations in his thought, writing, and personal activity. This is to say that the content of Calvin's doctrine cannot be separated from Calvin's ethical grounding and method. We have demonstrated that Calvin's doctrine is ethically grounded. Instruction itself is a supremely ethical act. I have shown that Calvin's ethico-theological stance was

anchored by an elemental religious experience that he describes (interprets) in terms of an elemental meaning as the heart becoming teachable. In the next chapter, we will open up the implications of the data arising from Calvin's conversion to explore the 'meta-ethical' foundation of his normative ethics. While Calvin does not directly address himself to a justification, a "reasoning about," his ethical foundation, it is implicit in his manner of "doing ethics." Such a meta-ethical discussion is possible as it is moved from the micro-arena of its experiential foundation as elemental meaning into a horizon of meaning enacted as texts. The basic data that emerge from the conversion experience become the framework of Calvin's ethical reflection. That framework, never explicit but always implicit in Calvin, is what we will now proceed to consider as faith, conversion and ethics which I discuss in terms of a means, a method, and knowledge.

## CHAPTER FOUR

### CONVERSION, FAITH, AND ETHICS: MEANS, METHOD, AND KNOWLEDGE

This chapter widens the horizon of inquiry. We are going to move from Calvin's experience of elemental meaning as a grounding of certitude to understanding the meaning of that certitude. What we are seeking is a precise grasp of the relationship of faith and ethics in Calvin's reflection. There two things we must do. First, we want to examine how Calvin understood the significance of a grounding of certitude. Secondly, we must see how this grounding functions in Calvin's texts. These two objectives will be realized by re-visiting the foundational notions of *faith, experience, mind, and heart* asking basic questions about their meaning for Calvin. It must then be shown how the basic terms are linked in an ethically grounded epistemology through the self-authenticating experience of the normativity of the Word or Law of God.<sup>1</sup> This normativity is not "blind obedience." It is rather a normativity that results from a judgment about truth and

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<sup>1</sup>In general, Calvin is regarded as typifying a "divine command" ethic. See, Janine Marie IDZIAK, *Divine Command Morality: Historical and Contemporary Readings*, (New York: Edwin Mellen Press, 1979), pp.98-103. Also see, Eric FUCHS, *L'éthique protestante: histoire et enjeux*, (Paris: Labor et Fides, 1990), pp. 29-31. The problem with this characterization is it "objectifies" the law as the 'will of God' in a manner which is not calvinian. It overlooks Calvin's profound understanding of the role of the subject in discerning and judging the will of God and law. In fact, we would argue, though we cannot follow the argument out here, that an under-appreciation of the role of the subject in favour of an idealist notion of the objectivity of law (as content) and divine will, is the fundamental failure of all divine command theorists.

truthfulness that is the result of inquiry and insight.

### Faith as Method: Calvin's Notion of Faith

For Calvin, faith is not belief, assent to belief, or an act of will. Faith is an act-in-itself, an act of meaning, based on an elemental confidence in the experience of faith. This is to say that faith is a setting in motion towards inquiry and action based in a fundamental confidence in God as Teacher and the heart as teachable. As Calvin affirms, "Faith cannot remain inoperative in the heart, but of necessity must manifest itself."<sup>2</sup> The first action is God's who through his Spirit evokes or calls forth faith in the subject who responds (action) in faithfulness (responsible action). Understanding Calvin's notion of faith is critical to understanding his epistemology and the manner in which Calvin links knowledge and ethics to conversion to 'break through' the circularity of a privatized faith to a comprehensive social project normatively directed by the meaning of faithfulness as responsible action.<sup>3</sup> There is a circularity to faith in Calvin. As he says in the "Commentary on the 91<sup>st</sup> Psalm," faith is essentially trusting in God by placing love

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<sup>2</sup>*Comm on Psalm 116:10*, [4:366], (CO 32:195).

<sup>3</sup>*Responsible* is used here in its base meaning of *correspondent*, or *the one to whom one answers*. In that sense response/responsibility is an interpretation of the [prior] action of another to yield an accountability for the interpretation and the response which arises from it. For an phenomenological analysis of the notion of *responsibility* which is resonant with the Calvinian position see, H. Richard NIEBUHR, *The Responsible Self: An Essay in Christian Moral Philosophy*, (New York: Harper and Row, Torchbooks), pp.47-68, especially, pp.61-65. The embedded notion relevant to Calvin's ethical stance leads one from the "law" (as the said) to the "law-giver" (the Speaker). For the significance of this, see below.

and delight in Him. This affection (love of God) and desire (delight in the Lord) *is produced by faith.*<sup>4</sup> "Faith as being a trust produced by faith" exemplifies the meaning of circularity. Unless some break can be found in this circularity, it is merely tautological. Faith is faith. But beneath Calvin's conception of faith lies a profound understanding of the relationship between the confidence to act and personal relationships that consists of an initial trust that is tested in such a way that the base and foundation of trust develops and grows. Friendship is an obvious example of this relationship between trust or confidence and experience.

All knowledge is personal in the sense that it is knowledge by subjects and so founded upon an initial confidence or an initial mistrust by subjects of the source of knowledge. Even scientific knowledge, the modern paradigm of "certainty," is bound to a greater or lesser extent to the confidence a scientist has in his methods, procedures, instruments, groups of operations, and frameworks of intelligibility.<sup>5</sup> What Calvin grasped is that this foundational or elemental confidence cannot be approached, grounded or proven in a logical syllogism. It can only be grounded by and tested in the experience of trust which, when the object of trust proves trustworthy, enlarges the field of action for the knowing and acting trust. Calvin does not grasp this theoretically, but in the play of the concrete human concern of salvation. What knowledge grounds all knowing such that the

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<sup>4</sup>*Comm Psalm 91:15, [3:490], (CO 32:8).*

<sup>5</sup>Bernard LONERGAN, *PL-625: The Problem of Self-Knowledge. Lectures on the Philosophy of Education*, photo-mechanical reproduction, (Cincinnati, Ohio: Xavier College, 1959), pp.121-146.

mind is settled? Calvin clearly understood that all human knowledge, whatever its attainment, was subject to error and correction.

For Calvin, faith essentially "consists in a knowledge of Jesus Christ," since "the apprehension of faith is not confined to our knowing there is a God, but chiefly consists in our understanding what is his disposition towards us."<sup>6</sup> Knowledge so grounded is a "faith-relation," a personal awareness of relatedness to Other, to God, to the *coram Dei* which defines all human relatedness. However, the knowledge of Christ and so of the Divine *disposition towards human being* cannot be thought or willed. It is a donation. It can only be received from the "Word" which is the root and foundation of faith.

"Faith has a perpetual relation to the Word, and can no more be separated from it, than the rays from the sun."

But if we are to believe the "Word," the self-testimony, the self-witness, the self-donation of God, the Other; that is, the Scriptures, in which Christ and God's providence are known, we need first

"a previous persuasion of the Divine veracity; any doubt of which being entertained in the mind, the authority of the Word will be dubious and weak, or rather of no authority at all. Nor is it sufficient to believe that the veracity of God is incapable of deception or falsehood, unless you so admit, as beyond all doubt, that whatever proceed from him is sacred and inviolable truth."<sup>7</sup>

*Believing* is to be persuaded that God through Jesus Christ is our Father, who is keeping faith with us, and is benevolent towards us in every way; but

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<sup>6</sup>*Inst.* 3.2.6.

<sup>7</sup>*Inst.* 3.2.6.

*to believe* this, it is necessary to believe the Scriptures; yet in order to believe the Scriptures, one must first believe that God is their author and that the author is what Scripture affirms him to be, faithfully benevolent. By what means then, can one break out of the circularity of faith, trust, and certitude that Calvin sets up? The answer is conversion as a rendering of the heart to teachability. One is put (literally 'finds oneself') in the position of being persuaded, *i.e.* taught, the truth which is not a simple matter of intellectual formation, but a complex pattern of correlation between intellect and affect. But grasping this requires a significant detour through Calvin's epistemology to show its grounding on elemental experience as an ethical act.

### Faith and Knowing

The first two Books of the *Institutes* concern the grounds of human knowledge. This knowledge consists, according to Calvin, of a knowledge of God, *the Creator*, and a knowledge of God, *the Redeemer*. Both of these are linked, he says in the opening of the *Institutes*, to wisdom, that is, the intellectual and ethical maturity that recognizes the basic terms of self-Other knowledge, rather than philosophy as pure reason, which Calvin characterized as empty speculation. These foundational notions, *knowledge*, *faith*, and *wisdom*, can be drawn directly back to conversion through the notion of 'teachability' that emerges as the content of this foundational experience. In the "*Commentary on the 119<sup>th</sup> Psalm*," Calvin writes,

"Wisdom, that is right judgment, starts with a teachable disposition  
 . . . . Unless the 'Word of God' illumines our way, the whole of life

is enveloped in darkness and obscurity, so that we can do nothing else but wander miserably from the right way. When we submit ourselves with docility to the teaching of God's law, we are in no danger of going astray."<sup>8</sup>

This reaffirms what he had said earlier in the same commentary,

"Our main desire ought to be for an understanding wisely regulated by the law of God, and also from a docile and obedient heart."<sup>9</sup>

What we see operative here is Calvin's desire to know the limitations of understanding such that it yields 'right judgment.' That is, in what directions can understanding move to yield truth? What conditions the possibilities for grasping truth? In Calvin's mature work, the conditions are consistently linked to the foundational notions of 'faith', teachability, affection, and intellection joined to yield a certitude or confidence for right action. This for him was the contrast to 'empty speculation' which was not a condemnation of reason, but rather against a faith that did not manifest itself in deed and action. It was a form of hypocrisy,<sup>10</sup> role-playing, a discrepancy between what one is, inwardly and truly, and what one appears to be. Calvin, it must be admitted, does not develop a theory of knowledge. Therefore, describing Calvin's operative epistemology requires going to his method and extrapolating the essential concepts.

Calvin defines faith as "a firm and certain knowledge of God's benevolence towards us, founded upon the truth of the freely given promise in

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<sup>8</sup>*Comm Psalm 119:105*, [4:479], (CO 32:260).

<sup>9</sup>*Comm Psalm 119:5*, [4:405], (CO 32:216).

<sup>10</sup>*Comm Jeremiah 9:17-18*, 1:488 (CO 38:44); *Comm Isaiah 26:2*, 1:212 (CO 36:427).

Christ, both revealed to our minds and sealed upon our hearts through the Holy Spirit."<sup>11</sup> Among the elements in this definition, the most crucial is the claim that faith is a firm and certain knowledge. Calvin describes the nature of this knowledge in detail, specifically noting that it is a matter of "assurance rather than comprehension."<sup>12</sup> By *assurance*, Calvin means *certitude* or *confidence*. For example, one has *confidence* in one's ability to perform certain intellectual operations such as mathematical operations or certain skills like playing the piano or programming a computer. By *comprehension*, Calvin means *understanding* in the classical sense of a grasp of causes.<sup>13</sup> Typically one becomes certain about a matter when one understands it. As for example, in the arithmetic problem one understands multiplying six times six is simply adding six sixes. Certainty is confidence that the sum is thirty-six. This certainty is based on an understanding of the relationship of operations of addition and multiplication. That is, confidence is based on the reversability of the operation indicated by the signs,

$$6 \times 6 = 36 = 6 + 6 + 6 + 6 + 6 + 6,$$

not the particular contents of the signs. Indeed, one can replace numbers for letters to yield the abstraction of algebraic expression and have the same certainty. Certainty rests not in the content-as-such, but in the operations of the subject.

In the everyday, common-sense case of knowing, assurance and

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<sup>11</sup>*Inst.* 3.2.7.

<sup>12</sup>*Inst.* 3.2.14.

<sup>13</sup>See, ARISTOTLE, *Metaphysics*, I,1, 20-35, (981<sup>a-b</sup>).

comprehension are psychologically identical. One knows "the answer," because one has confidence in the operations that lead to the answer. It requires considerable mental dexterity to distinguish or differentiate the operations of consciousness and the result of consciousness in concrete acts of knowing. However, faith is an atypical case of knowing which thrusts us up against the problem. Calvin says that faith lacks the element of comprehension. "When we call faith knowledge, we do not mean comprehension of the sort that is commonly concerned with those things which fall under human sense perception."<sup>14</sup> There is a kind of comprehension in our grasp of sensible things that is not found in the case of faith. To discover the exact nature of this difference, we need to examine Calvin's view of our comprehension of sensible things.

Although human understanding has been corrupted through sin, Calvin affirms, it is still able to understand earthly things. When human beings turn their attention to "things below," to "earthly things . . . which do not pertain to God or his Kingdom, to true justice, or to the blessedness of the future life,"<sup>15</sup> then it often accomplishes a great deal, as can be seen through achievements in the arts, sciences, and civic order. It is investigations in these areas that Calvin has in mind when he speaks of the comprehension of things that are accessible to human sense perception. However, although Calvin identified where knowledge characterized by comprehension is to be found, he does not describe its character.

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<sup>14</sup>*Inst.* 3.2.14.

<sup>15</sup>*Inst.* 2.2.13.

He comments that in both the arts and the sciences "all of us have a certain aptitude."<sup>16</sup> He maintains that the ability to learn from our predecessors and even to go beyond them does not occur because of recollection, as Plato suggested; rather it is an indication of a capacity "inborn in human nature."<sup>17</sup> Beyond this, Calvin gives no account of how the understanding operates, and hence no further elucidation of what is meant by comprehension.

But if comprehension is not the basis of assurance or certitude, then what is? Calvin asserts that a believer possesses assurance because in faith the human mind is raised above itself. "For faith is so far above sense that man's mind has to go beyond and rise above itself in order to attain it."<sup>18</sup> Here Calvin clearly affirms that "faith" is the condition of the possibility of knowledge. However, if we focus only on the content of faith, we will not grasp Calvin's meaning in full. The mind has to rise above itself not only in what it considers, but also in its manner of consideration. Faith is a higher form of knowledge in its mode of operation as well as in its object. Indeed, this is the central point of Calvin's explanation. In faith, the mind attains, but "does not comprehend" its object. But while it is persuaded of what it does not grasp, "by the very certainty of its persuasion it

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<sup>16</sup>*Inst.* 2.2.14.

<sup>17</sup>*Inst.* 2.2.14. Calvin seems to have in mind here the sedimentation of knowledge and values constitutive of culture. This is an enlarged sense of Aristotle's notion of knowledge coming from the operation of "reason and memory." *Metaphysics*, I.1 (980<sup>a</sup>)

<sup>18</sup>*Inst.* 3.2.14.

understands more than if it perceived anything human by its own capacity."<sup>19</sup> Thus, Calvin points to Paul's description of faith as the power to comprehend the love of Christ that surpasses knowledge (Ephesians 3:18-19) as paradigmatic, "a kind of knowledge . . . more lofty than all understanding."<sup>20</sup> If one thinks of comprehension as the basis of the certitude of knowledge, then these statements of Calvin are puzzling, if not nonsensical. Understanding and rational proof are the means by which we usually measure our comprehension of a matter and hence, our conviction as to whether we possess knowledge. Calvin holds that comprehension is lacking in faith, but that faith consists in certain knowledge nonetheless.

"We see that the mind, illumined by the knowledge of God, is at first wrapped up in much ignorance, which is gradually dispelled. Yet, by being ignorant of certain things, or by rather obscurely discerning what it does discern, the mind is not hindered from enjoying a clear knowledge of the divine will towards itself. For what it discerns comprises the first and principal parts in faith."<sup>21</sup>

But if the certitude of faith is not rooted in comprehension, then what is its basis?

For Calvin, faith consists of far more than illumination of the mind.

"Our mind has such an inclination to vanity that it can never hold fast to the truth of God; and it has such a dullness that it is always blind to the light of God's truth."<sup>22</sup>

So the Spirit must illumine the human mind. For Calvin, this is linked directly to the fact that faith is more than understanding. "Faith is much higher than human

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<sup>19</sup>*Inst.* 3.2.14.

<sup>20</sup>*Inst.* 3.2.14.

<sup>21</sup>*Inst.* 3.2.19.

<sup>22</sup>*Inst.* 3.2.33.

understanding. And it will not be enough for the mind to be illuminated by the Spirit of God unless the heart is also strengthened and supported by his power."<sup>23</sup>

Faith involves a change in both heart and mind. This is clearly linked with Calvin's experience and notion of conversion as a turning toward, a submission to, teachability.

### **Affect and Intellect: Faith and the Ethical Foundation of Knowledge**

In the mind, faith consists in acceptance of the promise of "such things as neither eye can see nor understanding grasp, of the heavenly mysteries."<sup>24</sup> The human being must renounce its reliance on his own ability to understand. "Man's discernment is so overwhelmed and so fails to understand that the first degree of advancement in the school of the Lord is to renounce it."<sup>25</sup> Faith is the submission of the intellect to a higher power, but it is more. It is a matter of the heart, of affect and disposition. "It now remains to pour into the heart itself what the mind has absorbed. For the Word of God is not received by faith if it flits about on top of the brain, but when it takes root in the depth of the heart."<sup>26</sup> According to Calvin, a change of the heart requires more than the illumination of the mind. "The heart's distrust is greater than the mind's blindness. It is harder

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<sup>23</sup>*Inst.* 3.2.33.

<sup>24</sup>*Inst.* 3.2.34.

<sup>25</sup>*Inst.*, 3.2.34.

<sup>26</sup>*Inst.* 3.2.36.

for the heart to be furnished with assurance than for the mind to be endowed with thought."<sup>27</sup> Since faith involves a change in heart, it requires more than new or greater understanding or memory. It affects the whole soul (i.e. person).<sup>28</sup> What enters the heart passes into daily living and so transforms life. This personal, but not 'private', moral transformation is the heart of Calvinian ethics. It is significant to be reminded that Calvin does not oppose heart and mind as a will-reason dichotomy. In a relevant passage from *The Geneva Confession* where he addresses the subject of prayer, Calvin says, "Prayer is nothing but hypocrisy and fantasy, unless it proceeds from the *interior affections of the heart*."<sup>29</sup> In this passage and others, Calvin clearly shows that 'heart' is not will, but the affections or human desire. Many have been misled, including Calvin's immediate successors, in interpreting 'heart' as will, forcing Calvin into the tradition of voluntarism of a Scotian type. The understanding of heart is the organizing dynamism of the subject.<sup>30</sup>

This relationship between conversion, spirit, faith and ethics is clearly drawn in the *Commentary on I Peter* where Calvin writes:

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<sup>27</sup>*Inst.* 3.2.36.

<sup>28</sup>*Inst.* 3.6.4.

<sup>29</sup>John CALVIN, "Confession of Faith which all the Citizens and Inhabitants of Geneva and Subjects of the Country must Promise to Keep and Hold," in *Theological Treatises*, John Kelman Sutherland Reid, trans., *The Library of Christian Classics*, 22 (Philadelphia: Westminster Press, 1954), p.29. Italics mine.

<sup>30</sup>This discussion must be understood in the terms laid out earlier. Feeling is the intentional response to value. See LONERGAN, *Method in Theology*, chapter 2 on the human good.

"The whole of a person's life, until it is converted to Christ, is a ruinous labyrinth of wandering<sup>31</sup> . . . . (So) after having taught the faithful that they have been regenerated by the Word of God, Peter now exhorts them to lead a life corresponding with their birth. If we live in the Spirit, we ought also to walk in the Spirit. It is not sufficient to have been once called by the Lord, except we live as new creatures . . . . He, in short, urges that new mora! ought to follow new life."<sup>32</sup>

That is to say, the altered Other-self relationship, or grounding of elemental dynamism of the subject, brought about by God's action yields a correlating responsive re-action. The knowledge of God and self which contains all wisdom and knowledge is an active one. It brings forth a corresponding ethic.

"God works in his elect in two ways: within, through his Spirit; without, through his Word. By his Spirit, illuminating their minds and forming their hearts to the love and cultivation of righteousness (i.e. up-right action), he makes them a new creation. By his Word, he arouses them to desire, to seek after, and to attain that same renewal. In both he reveals the working of his hand according to the mode of dispensation."<sup>33</sup>

Calvin links mind and feeling, intellect and affect, as a dispositional or affectional formation, not an act of will or blind obedience to an external law. Faith is an interiorization of an elemental certainty which conditions the possibility of knowledge.

"To believe is not to form an opinion lightly, or to assent to what is said, but a firm, undoubting conviction, so that we may dare subscribe to the truth as fully proved."<sup>34</sup>

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<sup>31</sup>*Comm. I Peter 1:18*, [p.51], (CO 55:224).

<sup>32</sup>*Comm. I Peter 2:1*, [pp.60-62], (CO 55:231-232).

<sup>33</sup>*Inst. 2.5.5*.

<sup>34</sup>*Comm. I John 1:1*, [p.175], (CO 55:299).

Later in the same work, Calvin writes,

"God's Spirit forms the hearts of the godly for holy affections [desires]... [Thus] the hearts of the godly are so effectually governed by the Spirit of God, that through an inflexible disposition they follow his guidance."<sup>35</sup>

But how do the "godly" recognize God's guidance in order to respond to it? It is through God's testimony to himself in Scripture. Thus,

"the true knowledge of God corresponds to what faith discovers in the written word. It is not God's will that we should search into his secret essence, except in so far as he makes himself known to us."<sup>36</sup>

In this way, Calvin links the elemental experience of conversion through an elemental meaning (faith) to the normative witness of Scripture. This experience is radically personal, but not, subjective in the sense of true-for-me-and-me alone. There is a correlation of subject and object through the persuasive activity of the Spirit engendering faith as trust, a co-reliability of knower and the known which are linked by the activity of the Holy Spirit grounding, illuminating, and testifying to the veracity, the truth-full-ness of the One who is known. Indeed, Scripture itself is a testimony of the foundational experience, a testimony certified by repetition in the subject and the subject's common community, the Church.

These foundational notions of truth and persuasion are based on the rhetorical tradition which Calvin follows closely, and they must be understood as rhetorical correlation of "speaker and the spoken" rather than a dialectical diastasis of logical separation into first principles and deductions. It is an immediate grasp

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<sup>35</sup>*Comm. I John 3:9*, [p.213], (CO 55:336).

<sup>36</sup>*Comm Psalm 103:8*, [4:133], (CO 32:78).

of relationships rather than logical deduction from premises. But the implications of these terms and relation are understood only through inquiry and insight. That is, heuristically anticipating 'the unknown to be known' that is known only when one is taught in relation with another. Faith, thus understood, grounds both the anticipation of an unknown to be known and the method of inquiry and insight of coming to know.

### **Conscience and Subject**

Calvin's method is to establish the boundaries of reflection, understanding, and comprehensible action. Bringing order from confusion was an important task. This is seen, for example, in his characterization of the human predicament as "wandering", "a labyrinth", "a confusion" until a point of certainty is grounded. Until an elemental certainty is grounded, there is no way to advance. All human action is disordered and confused. Certainty becomes a "pacification" of conscience.

"Here is the chief hinge on which faith turns: that 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. Hence, at last is born that confidence which Paul elsewhere calls 'peace' (Romans 5:1), unless someone may prefer to derive peace from it. Now it is an assurance that renders the conscience calm and peaceful before God's judgment. Without it, the conscience must be harried by disturbing alarm, and almost torn to pieces; unless perhaps forgetting God and self, it for the moment sleeps. And truly for the moment, for it does not long to enjoy that miserable forgetfulness without the memory of divine judgment

repeatedly coming back and very violently rendering it."<sup>37</sup>

Here again we find familiar language, because it is a reflection of the same language used by Calvin to describe his conversion experience: the notion of self-forgetting to escape consciousness, the harried conscience that will not be pacified by anything less than certainty. Faith offers pacification as an experience of the resolving action of God in response to the longing for the unconditioned. But the stability and solidity of faith are not a result of 'self-assurance' even though it is a self-experience as both the self's experience and the experience of self. Rather, it is the reality of God as Other which precedes the self made objectively clear in the life and work of Christ, and subjectively appropriated by the Spirit's persuasion.

The provident presence of God is Calvin's grounding of certainty such that even the simplest human experience, such as eating and nourishment, becomes a reflection of that certainty. Thus, he writes,

"He will give bread to his beloved," expresses the certainty of God's providence. For with the view of producing a more undoubtable persuasion of the truth, God gives bread to his people without great care on their part, which seems an incredible fiction."<sup>38</sup>

But it does not remain a fiction when viewed from the vantage point of faith. Scripture, experience, and even reason adequately disciplined become confirmation of the "rightness", the "truth-full-ness" of the prior moment of certainty. This stance is the source of Calvin's attacks on scholastic allegorical exegesis that he impeached not because of allegory's sterility, but because of its excessive fecundity and

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<sup>37</sup>*Inst.* 3.2.16.

<sup>38</sup>*Comm Psalm 127:2*, [5:108], (CO 32:323).

confusion. He reproaches allegory as an exegetical method because it creates new concepts and notions through which human intelligence speculatively claims to determine the essence of God. Calvin's epistemological intention is more modest and yet radical. He wants to determine, on authoritative rather than speculative grounds, what can be known of God. He refuses to search out what (*quid*) God is, but rather what kind of being (*qualis*) God is as expressed in his relationship with human being and nature.<sup>39</sup> The "idea" of God should be accompanied by grateful obedience to His will as "the law of our lives." One's idea of God cannot be clarified unless "[God] is acknowledged as the fount and origin of every good."<sup>40</sup>

What can be known of God is revealed by God. This yields a radical personalization of theology and epistemology. Calvin's perspective breaks with the ontological classicism of the late Middle Ages to affirm the ethical distance between human being and the "otherwise than being" who is the source of life and the good. Calvin by-passes all onto-theology that is inherently speculative, in favour of an ethical theology whose whole point is praxis. The finite cannot comprehend the infinite except as the infinite gives itself.<sup>41</sup> The essential relationship is not of human reflection to or on human action, but rather of human action (as meaningful) on human reflection. This ethical stance is not a thinking into action, but a listening to the word of another that determines action in calling for response.

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<sup>39</sup>*Inst.* 1.10.2 *Non quis sit apud se, sed qualis erga nos.*

<sup>40</sup>*Inst.* 1.2.2.

<sup>41</sup>VINCENT, *Exegence éthique et interpretation dans l'oeuvre de Calvin*, p.29.

This listening is the 'light' that illumines (renders intelligible) human experience. From the start, one must recognize that Calvin's essential analytical categories are not ontological, but hermeneutical. Understanding is not grounded by an appropriation of contents but arrived at through method. Thus, Law, for example, is not a "thing" that is discovered among other "things." Rather it is the principle of interpretation of human action, a 'coming into being' of that which is given by the Creator in the act of creation and self-giving. Law is heard, not found. Law leads not to itself as *esse*, but to the law-giver, as the one who speaks. It is this relationship that allows Calvin to consistently identify Law, Christ, and Spirit.

In this optic, conscience is not knowledge of self or God. This is wisdom. Rather, conscience is the disposition to 'hear' the Word and so to be instructed and 'in-formed' by it. It is not a condition that can be reasoned towards. It is an elemental experience that conditions the possibility of all meaning and experience. Law is the evoking of an authentic subject. The law as word addresses its subject and is that to which the subject must respond. Even 'no response' is a response, even if faithless. *Non-responding* is the only closed possibility.<sup>42</sup> But the fact that *no response* constitutes a response forces Calvin to consider the authority and power of the word to convince its hearers of its truthfulness which is exhibits through its persuasive power on the hearer:

"Now this power which is peculiar to Scripture is clear from the fact that of human writings, however artfully polished, there is none capable of affecting us at all comparably. Read Demosthenes or

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<sup>42</sup>*Comm on Psalm 73:23, [3:151], (CO 31:686).*

Cicero: read Plato, Aristotle, and others of that tribe. They will, I admit, allure you, delight you, move you, enrapture you in wonderful measure. But betake yourself from them to this sacred reading. Then, in spite of yourself, so deeply will it affect you, so penetrate your heart, so fix itself in your very marrow, that, compared with its deep impression, such vigour as the orators and philosophers have will nearly vanish. Consequently, it is easy to see that the Sacred Scriptures, which so far surpass all gifts and graces of human endeavour, breathe something divine."<sup>43</sup>

It is worth noting Calvin's allusions to the subject and the effect on subject by affect since it relates to his notion of heart and truth. Truth is not an 'already-out-there-now' that is found, reasoned, or discovered. It is the operation of the subject who *betakes itself* (averts to) the object which *inspite of the self* transforms the subject by its effect on affect. It *penetrates the heart* to yield a transformed subject in a transformed world. For Calvin, the Gospel was a type of Divine rhetoric with an inherent persuasive power, power that speaks not simply to mind (reason), but which also reaches the heart (disposition, affect):

"The apostle rightly contents that the faith of the Corinthians was founded 'upon God's power, not upon human wisdom' because his own preaching among them commended itself 'not in persuasive words of human wisdom but in demonstration of the Spirit of might.' For truth is cleared of all doubt when, not sustained by external props, it serves as its own support."<sup>44</sup>

This position rejects the Scholastic contention that Scripture is to be received as authoritative on the Church's authority, and with it the idea that Scripture could be proved divinely authoritative by rational argument alone. Calvin affirms Scripture to be self-authenticating through the inner witness of the Holy

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<sup>43</sup>*Inst.* 1.8.1.

<sup>44</sup>*Inst.* 1.8.1.

Spirit through conscience.

### Spirit and Certainty

But what is this 'inner witness'? It is not a special quality of experience, nor a new private revelation, nor an existential "decision," but a work of insight whereby, through the medium of verbal testimony, the blind eyes of the spirit are opened, and divine realities come to be recognized and embraced for what they are.<sup>45</sup> This recognition, Calvin says, is as immediate and unanalysable as the perceiving of colour or a taste by physical senses -- an event about which no more can be said than that when appropriate stimuli were present it happened. Moreover, when it happened we knew it had happened. It is through the immediacy of this inward enlightenment that we perceive the truth of the deity and mediation of Jesus, as set forth in the Gospel: receive Him as Saviour and Redeemer. As well, it is this inward illumination that allows us to recognize the Divine authority of the Scriptures and to receive them as the Word of the speaking God still spoken to human being in the present. This 'speaking' is to a heart that is teachable.

Calvin uses the term "heart" in the Old Testament sense of the whole person, including *will*, but this notion of will is not the voluntarism of Duns Scotus. Will is not manifested in an act that is done. It is a basic disposition or inclination that is formed. The heart's teachability is not an end state, but a self-formation.

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<sup>45</sup>*Inst.* 2.2.26.

It is a development, a growth, a progress. This formation, like understanding, is formed by the action of God setting the terms and conditions. The following text is typical:

"In order that no one should make an excuse that good is initiated by the Lord to help the will which by itself is weak, the Spirit elsewhere declares what the will, left to itself, is capable of with you; and I will remove the heart of stone from your flesh, and give you a heart of flesh. And I shall put my spirit within you, and cause you to walk in my statues" [Ezek. 36:26-27]. Who shall say that the infirmity of the human will is strengthened by his help in order that it may aspire more effectively to the choice of good, when it must rather be wholly transformed and renewed?"<sup>46</sup>

Thus, we can see that when Calvin speaks of faith taking root in the depths of the heart, he is indicating that the truth revealed by God must so form the disposition to teachability that an individual's entire being, the understanding and all other powers, are turned towards God. The effect of this action of the will on the understanding is that it becomes assured of God's goodwill even though it is not able to comprehend it. From this, it appears that Calvin's expression that faith is a certitude or assurance is redundant. That is, to say "certain knowledge" is like saying "round circle." Still however, Calvin is well aware of what he is doing and he explains his purpose: "We add the words "sure and firm" in order to express a more solid constancy of persuasion."<sup>47</sup> Calvin is determined to underscore the

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<sup>46</sup>*Inst.* 2.3.6.

<sup>47</sup>*Inst.* 3.2.15. This is to say that all knowledge as judgment is provisional and subject to revision. The idea that "sure and firm" expresses a "more solid constancy of persuasion" is a clue that Calvin is addressing the matter of judgment as method rather than contents. This distinction between method (as a means of arriving at contents grasped and judged) and content (as the result of method) is an important one to keep in mind through the rest of this chapter.

fact that faith is in no way to be confused with speculation. The caution is well-taken since normally when human beings hold a position that is not grounded on comprehension, it is precisely what is called an "opinion," "belief," or "faith." For Calvin, faith is the opposite of opinion. "Faith is not content with a doubtful and changeable opinion."<sup>48</sup> "That is why the word *faith* is very often used for *confidence*."<sup>49</sup> Here we see that Calvin's notion of faith and knowledge relate back directly to the experience of conversion. The movement of the Spirit that changes the heart, the disposition, the affective content of the Divine-human relationship, is a critical key. The shifted disposition to learn is what cannot be denied. This changed disposition in turn is Calvin's primary experience of being "rendered teachable." One is converted, so to speak, from faith to faithfulness, from intellection to ethical concern, from rational proof to teachability, from "seeing" to "hearing." Calvin's preference for hearing over seeing in coming to know must be seen against the background of the Renaissance crisis of knowing.<sup>50</sup> This crisis is comprehensible in the context of the disintegration of the traditional, classical concept of knowing that was part of the larger disintegration of the Christian synthesis of the late Middle Ages and early Renaissance. But before we move to this issue, we must first lay out a vital distinction with regard to Calvin's understanding of law and ethical action.

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<sup>48</sup>*Inst.* 3.2.1.

<sup>49</sup>*Inst.* 3.2.15.

<sup>50</sup>This issue will be taken up in the next section.

### Law as Bounding of Relation Rather Than Quiddity of Being

The fundamental concept of the classical understanding of knowing that Calvin received from traditional scholarship was its assurance that the human mind is capable of knowing what really exists as it actually is, as God might know it, so to speak.<sup>51</sup> This optimism and basic trust found expression in the idea that in the act of knowing the mind is united and becomes identical with what it knows. Thus, Aristotle said, "The act of knowing is the same as the thing known."<sup>52</sup> On this horizon, the role of the knower is passive. The active role in the union of the knower and the known is played by the object that impresses itself on the mind. That is, in thinking one thinks the thing itself. The thought is shaped by (that is, becomes) the thing thought. This, however, creates a problem with regard to ethical or practical action that is not a thing, but an action or set of actions with regard to an unrealized future. Therefore, what is the "object" thought? Medieval philosophy, following classical models, tried to resolve this problem by reifying the natural law. That is, what is thought is not the action, but the law as object that governs the action. This is an option that Calvin rejects. His approach here follows the same relational line as his thinking on faith. Natural law is not 'something,' but a bounding or regulation of a set of relationships according to a

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<sup>51</sup>In this section and the one that follows, it must be understood I am describing the context of the epistemological problem as Calvin received it. I am fully aware that both Aristotle and Saint Thomas were misinterpreted, especially with regard to the passivity of the knowing subject, until relatively recently. See, Bernard LONERGAN, *Verbum: Word and Idea in Aquinas*, David A. Burrell, ed., (Notre Dame: University of Notre Dame Press, 1967). Lonergan takes up a discussion that parallels my own in *Insight*, pp.404-408.

<sup>52</sup>ARISTOTLE, *De anima*, 3,7,43, (431<sup>a</sup>).

Divine order. But understanding this distinction between an ontological and ethico-relational understanding of the Law and what is at stake in the distinction requires understanding the scope of the epistemological crisis of the late Middle Ages.

### **The Epistemological Crisis of the Renaissance**

The problems embedded in this crisis are best understood against the modern view of thinking about a thing. This view assumes a distinction between thought and object. This perspective recognizes that there is a strong possibility of discrepancies between perception and object. Therefore, the modern notion proceeds from a fundamental mistrust of what is known.

By contrast, the Scholastic epistemology had a kind of authoritarian or absolutist quality to it. If our knowledge is of things themselves, "as they really are," then there should be at least theoretically no possibility of disagreement. Differences of opinion in matters of knowledge under classical parameters could only be understood as resulting from some deficiency of the mind, or from perversity, that is, wilful error.<sup>53</sup> Moreover, the classical epistemology assumed that language, when it was used properly, was an utterly and completely translucent instrument with regard to knowing things. Classically, words signified or pointed directly to things, whether to things already in the mind because they were known,

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<sup>53</sup>Thus, Ozment describes the late medieval university as characteristic of the medieval intellectual world, "The medieval university was not a market-place for the free exchange of ideas . . . the 'ideational' was also 'ideological.'" OZMENT, *The Age of the Reform*, p.13. This "ideological" factor in the late Medieval world view helps explain the vigor with which Renaissance and Reformation religious debates were pursued.

or to external things. Thus, concepts were "things in the mind." This epistemology forwarded a strongly idealist orientation that posited that the noblest things were those most removed from the vagaries of sense perception. That is, the highest form of knowledge was abstractions from sense experience, generalizations from particulars, and entities, like those in mathematics, that could be dealt with totally prescinding from sense.<sup>54</sup> In this view, the human mind was competent to deal with and be united to the highest realities of all. That is, God and insensible, spiritual, reality.

The classical conception of knowing, however, averred that knowing was to be understood as a sort of *seeing*, however rarefied. In the background, of course, was Aristotle, who expressed a special regard for seeing as knowing and conception, regularly endorsed in the Middle Ages.<sup>55</sup> This is seen in Nicholas of Lyra, the most important biblical scholar of the late Medieval period, who interpreted the need of Thomas to see the wounds of the Risen Christ as testimony to the peculiar reliability of sight among the senses.<sup>56</sup> This is why Medieval writing and Renaissance controversies insist on the *visible* church, the *visible* sacramental presence. For example, Saint Thomas and Dante represented the

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<sup>54</sup>See, for example, Thomas AQUINAS, *De veritati*, 5, on rational knowledge.

<sup>55</sup>ARISTOTLE, *Metaphysics* 1.1 (980<sup>a</sup>) "All men by nature desire to know. An indication of this is the delight we take in our senses: for even apart from their usefulness, they are loved for themselves; and above all others the sense of sight .... The reason (for this) is that (this sense), most of all sense, makes us know and brings to light many differences between things." (Translation mine).

<sup>56</sup>NICHOLAS of LYRE, "Gloss on John 20:25-29," *Postilla litteralis. Biblia Sacre cum glossa ordinariis, et Nicholai Lyrani expositionibus, literalis et morali*, (Lyon, 1545), V, f.242.

ultimate religious experience as a beatific *vision*.

In the fourteenth century, Duns Scotus (*ca.* 1265-1306) and William of Ockham (*ca.* 1285-1349) laid the ax to the classical conception of knowledge and its optimistic certainty by undermining the classical synthesis as typified by Aquinas. Ockham opposed the traditional views proposed by Augustine, Henry of Ghent, Aquinas and Scotus, even though Scotus was foundational for Ockham's position.<sup>57</sup> Ockham challenged the assumption that universals played an essential role in knowing. Ockham insisted that individual things could be known as individual things, that direct, unmeditated knowledge of particulars was possible.<sup>58</sup> He reached these conclusions by reducing all human knowledge to two basic categories: the intuitive and the abstractive. Intuitive knowledge was the basis of 'existential' (*i.e.*, contingent) judgments. This means that all statements (*i.e.* propositions) which declare that individual things actually exist can be confirmed by eye-witnesses. To intuit means to behold or gaze on something attentively. Ockham believed it was natural for the human being to know natural things directly. If one sees something and another attests to it, then it is known.

The second type of knowledge was abstractive. Abstractive knowledge was founded on intuitive knowledge. So all intellectual abstraction

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<sup>57</sup>Gordon LEFF, *The Dissolution of the Medieval Outlook: An Essay on Intellectual and Spiritual Change in the Fourteenth Century*, (New York: Oxford Press, 1976), p.56. The presentation which follows is indebted to Leff's work. Additional application of the issue applied to Calvin's intellectual formation can be found in TORRANCE, *The Hermeneutics of John Calvin*, pp. 3-60, especially 12-22.

<sup>58</sup>LEFF, *The Dissolution of the Medieval Outlook*, pp.76-78.

derived from and was based on actual experiences outside the mind. Ockham's position is best contrasted with Augustinian and Thomistic realism. Augustine's realism was essentially Platonic, in which Divine illumination performed the same function as Plato's "ideal forms" by rendering intelligible the necessity of eternal truths that human reason could grasp. The intelligible structure of the temporal world, which human reason grasps, is itself non-temporal. For example, the concepts and truths of mathematics, although empirically applicable, are timeless necessities. Ideas and concepts, as objective essences, are exemplars contained in the Divine intelligence. Aquinas departed significantly from the Augustinian realism. Thomas' metaphysics is teleological. He maintained that the nature of things and events is to be explained in terms of the ends that they serve. Essences are universals. They have no reality apart from existence, but they are intelligible without the supposition of existence. The existence of things does not follow from their essence, otherwise, existence could not be, as it clearly is, contingent. Universals are apprehended directly by the mind, but only in the material things the nature of which they comprise. They are not to be found "in themselves," although the mind through abstraction and comparison can approximate to thinking of them "in themselves."

At the heart of the Ockhamist epistemology is a fundamental mistrust of the relationship between knower and the known. This mistrust is based upon on contingency and uncertainty. At the basis of the classical view, typified by Augustine and Aquinas, is a foundational optimism of knower and known grounded

a firm belief in a hierarchically ordered world in which real relationships between God, man, and world (created things) exists. In Ockham's philosophy, "artificial" relationships replaced assumed real relationships between God, man, and world. For Ockham, the world was contingent not necessary, and only concepts, words, and promises bound man to God and world. In eternity, God could have chosen to create a totally different world. Human beings, too, are free to organize the world in concepts and terms of their own choosing. Influenced but not converted to the Ockhamist position, Calvin along with the whole of Renaissance culture, was on the horn of an acute dilemma vis-à-vis knowledge and its certainty. On what basis could some assurance of knowledge be grounded? This was the heart of the Renaissance's epistemological crisis.

Besides the philosophical environment that touched relatively few, there were other issues that contributed to the uncertainty created by the epistemological crisis of the Renaissance. There were advances in learning in general in which human learning was seen to be progressive and accumulative, subject to expansion and deepening, as well as correction. There was the "discovery" of different cultures and alternative organizations of social life brought about by the voyages of discovery, increased international, especially, Middle Eastern, trade, and a growing awareness of cultural differences within the 'common' Western culture.<sup>59</sup> About this situation and setting a fifteenth century lay humanist would write, "Every truth that is grasped by reason can be made doubtful

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<sup>59</sup>See Erasmus delightful parody of manners based on class in *Praise of Folly*, §39.

by a contrary reason. The more you know, the more true you will know it to be that you know nothing at all. For, to speak properly, what to us is knowledge is really only a kind of uncertainty."<sup>60</sup> With the voice of Folly, Erasmus offers a similar characterization of the state and possibility of knowledge. "Human affairs are so complex that nothing can be known for certain."<sup>61</sup>

It was on the edges of this disintegrating fabric that humanism inserted itself and experimented with new ways of knowing, traditionally rejected as unreliable. This is an understandable effort because human existence is hardly tolerable under conditions of radical doubt. This 'turning' accounts, in part, for the multiplicity of occasional writings rather than grand *summās*. The new appreciation of contingent, experimental, knowledge and the revival of the wisdom tradition in which knowledge was seen to have a practical, ethical import provided some resolution to these tensions.<sup>62</sup> These issues have already been addressed in chapter two and need no further elaboration.

This context and background shaped Calvin's fundamental struggle. His conversion provided an answer, that of certitude. The certitude that Calvin sought was the certitude of authority. On what warrant can one claim to know? Calvin's move was to shift the issues from speculative, i.e. theoretic reason, to the ethical, practical reason and in doing so to make a significant move from theory to

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<sup>60</sup>Quoted in SEIGAL, *Rhetoric and Philosophy in Renaissance Humanism*, p.74.

<sup>61</sup>ERASMUS, Praise of Folly, § 45.

<sup>62</sup>William BOUWSMA, "Calvin and the Renaissance Crisis of Knowing," p.198.

interiority as constitutive of authority. Calvin was not alone in such a move. It was a characteristic of the fifteenth century as seen in the proliferation of books of manners and courtiers, moralizing poetry, ethical treatises, and dependence on and appreciation of proverbial wisdom.<sup>63</sup> Right knowing was replaced by right doing. Understanding (an answer to the question, "What is it") moved through judgment of understanding (an answer to the question, "Is it true?") to action (an answer to the question, "Is it good?"). But there is a risk and danger of misunderstanding Calvin at this point and of viewing both his epistemology and ethics as pragmatic and instrumental.<sup>64</sup> This is not the case. Calvin's ethic is practical i.e. practical knowledge, but it is far from an early utilitarianism or pragmatism.

Of critical importance here is Gilbert Vincent's insight that Calvin's ethical exigence arises from his hermeneutical intention. That is, responsible textual interpretation sets the example of responsible action. But this intention is derivative of a larger set of concerns than rather simply the correct interpretation of texts, as argued by Vincent. Calvin's understanding is that ethical responsibility extends from a total and inclusive relationship and response to God. "No person," Calvin writes, "can regulate life with a settled mind, but the one who knows the end of it, that is to say death, and who is led to consider the great purpose of human existence in this world, so that he may aspire after the prize of the heavenly

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<sup>63</sup>BOUWSMA, "Calvin and the Crisis of Renaissance Knowing," p.198.

<sup>64</sup>As does BOUWSMA, "Calvin and the Renaissance Crisis of Knowing," p.198-199.

calling."<sup>65</sup> Calvin's leading question in the Geneva Catechism proposes a similar ethical teleology.

Q: What is the chief end of man?

A: The chief end of man is to worship God and enjoy him forever.

These are examples of the *coram Dei*, the basic term and condition of all human existence. The recognition that all people live and work *coram Dei* opens the ethical relationship that anchors elemental certainty. A relationship with the living God, for Calvin, is an ethical relationship. It is not a matter of orthodoxy, but orthopraxy. One cannot escape relationship with God:

"Human beings are said to be with God [*coram Dei*] in two ways. Either, first, in respect of apprehension and thought, when they are persuaded that they live in his presence, are governed by his hand, and sustained by his power. Secondly, when God, unperceived by them, puts upon them a bridle, by which, when they go astray, he secretly restrains them and prevents them from totally deserting him. When therefore, a person imagines that God exercises no care about him, he is not without God, as to his own feelings or apprehension; but still that person, if he is not forsaken, abides with God, inasmuch as God's secret or hidden grace continues with him."<sup>66</sup>

Calvin is able to maintain a permanent relationship between human and Divine Being because he recognized that the authority of the claim of faith is not externally constituted by contents, an authority that imposes itself on the subject by force of argument, reason, or orthodoxy. Rather authority is constitutive of the subject. It is identical in all subjects on the realms of interiority and transcendence. From this perspective, the locus of knowing is not mind and

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<sup>65</sup>*Comm Psalm 90:12*, [III:474], (CO 31:840).

<sup>66</sup>*Comm on Psalm 73:23*, [III:151], (CO 31:686).

comprehension, but mind and heart, intellect and affect. This is a correlation of what the knower knows *and* feels. Thus, Calvin writes in the *Commentary on Jeremiah*:

"If there is life in us, there is evidence for God . . . . The true knowledge of God does not rest on the empty speculation of the philosophers, but to know by experience that there is one God. How do we know? Because we exist; not strictly, exist, but subsist (live in). And if we live in, truly that which we live must be taken into account. To speak accurately, our subsisting will be found to be within the one God whence it follows that human life is an excellent index to the only God."<sup>67</sup>

Calvin's break-through is to interiority as the intentional operation of experience, understanding, and feeling to "form" or shape the will or desire.<sup>68</sup>

### Faith, Subject and Ethical Method

Calvin operates with a bi-polar anthropology. The two effective poles are intentionality and faith. At the pole of intentionality, there are two coordinates: intellect (understanding, meaning) and affect (feeling, sentiment, desire). Their co-ordination by the Spirit evoking faith yields a volition, disposition or *habitus*. This disposition is expressed as trust, reverence or love found in a way of life and living. This disposition is the term dynamizing the inquiry that characterizes teachability. The whole pattern is the network of "knowledge." The movement is a generalized direction to act in a certain manner according to that

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<sup>67</sup>*Comm Jeremiah 10:10*, [p.127], (CO 38:72). "Human life" here must not be understood in abstract, general terms, but concretely and personally -- the life of a person understood as personal and social.

<sup>68</sup>Inst. 3.10.1-2.

which is known through the co-relation of intellect and affect. That is, faith in this Calvinian sense yields a method of knowing and doing, not a content. But the terms and relations of inquiry do yield a cognitive appropriation of what is grounded by faith. We best catch the movement of this method in his sermons where for the less instructed congregation Calvin exposes his method more clearly than in the *Institutes* or the *Commentaries*.

In Church Year 1551/52, Calvin began a sermon series on the Book of Micah.<sup>69</sup> This series starts with an exposition of the traditional themes of redemption and salvation in Christ, but it moves very quickly to important socio-political themes such as civic justice, economic equity and usury. In the sermon on January 7, 1551 (Micah 7:1-13),<sup>70</sup> Calvin raises the problems associated with the practice of usury and civic fair-dealing by merchants and traders. False and deceptive business practices were rampant in Geneva due to the severe inflation caused by rapid emigration. First, these were condemned not on the basis of Scripture, church teaching, or civic law, but rather on the fact that each person present had "felt the pain" and "negative influence" of unfair business practices personally and corporately on the social fabric of the city. Indeed, the analogy

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<sup>69</sup>Calvin's homiletical method was *lecteo continuo* in which an entire book was preached consecutively. Calvin preached frequently: on the Old Testament weekday mornings at six a.m., every other week; on the New Testament on Sunday mornings; and the Psalms on Sunday afternoon. At the time of his death, Calvin ranked his sermons in importance ahead of all his other writing (CO 20:229). They must be taken seriously, then, as sources for fully understanding Calvin, especially where his work in the *Institutes* proves elliptical or obscure.

<sup>70</sup>John CALVIN, *Sermons on Micah*, Texts and Studies in Religion, no. 47, Blair Reynolds, tran., (Lewiston, The Edwin Mellin Press, 1990).

between context of Micah's prophesy and the experience of the Genevans was Calvin's entry into the text itself. On this basis of that analogical entry, the text achieves its full moral-ethical force. Thus, interpreting Micah, he says,

"When Micah says that men of mercy have disappeared from the face of the earth, he means there is no justice among his people, who refusing the yoke of God's teaching, have become cruel as savage beasts."<sup>71</sup>

This is then methodologically linked to a wider context of biblical justice and personal responsibility towards the content of justice.

"Justice covers the second table of the law, our duties towards our neighbour. There is no more telling example of our lack of fear in God than when we live like cats and dogs, when we are full of nothing but fraud, deceit, cruelty, and malice."<sup>72</sup>

Which is further inserted into experience aiming at persuasion.

"It is bad enough that you have to be on guard against highwaymen when you are out on the roads. But it is worse yet that though you think to be secure in your own home town, right in the midst of you, the poor are sucked dry of their blood and stripped to the bone by rapine, loan-sharking, fraud, and crooked deals, and widows and orphans are oppressed and also over burdened by debt."<sup>73</sup>

The point of such persuasion is not to yield a servile obedience to the law, but rather a manifestation of the spirit of the law.

"If we wish to prove we are true and faithful servants of God, we must be fair and just with our neighbours. . . . There is nothing more like God than to be kind and helpful to others. So if we wish to be in the image and likeness of God, if we wish Him to adopt us as His

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<sup>71</sup>CALVIN, *Sermon on Micah 7:1-13*, p.397.

<sup>72</sup>CALVIN, *Sermon on Micah 7:1-13*, p.397.

<sup>73</sup>CALVIN, *Sermon on Micah*, p.397-398.

children, we must be merciful and full of pity."<sup>74</sup>

This spirit yields not a narrow legalism, but rather a reformation of personal and social existence.

"Where is such charity and love as God demands of us to be found? Only by building a new world, for we treat each other as savage beasts. We are so occupied with our own self-interest that we have neither pity nor compassion for those who have failed us."<sup>75</sup>

Calvin was keenly aware of the inter-penetration of personal and social responsibility. His ethic is neither simply personal nor simply corporate. It is constituted by a basic inter-subjectivity founded on a primary, elemental, or constitutive inter-subjectivity of God and human being. Thus, the next day, preaching on Micah 8: he elaborated,

"The word "humanity" means that we are all one, for the Lord created all of us in his image. . . . The fact that God created us all of one and the same nature should move us to live in mutual charity. Never the less, the common bond of our humanity is not strong enough to guarantee that we will live in peace and harmony with one another. There is no intimate relationship that we will not betray."<sup>76</sup>

This insight furthered the linkage of personal solidarity and mutual responsibility from two days before.

"We individually need not commit crime against our neighbour to be condemned by God; for the Lord punished all of Judah, which should make it perfectly clear to us that we kindle the fire of God's wrath against us just by our membership in a society which tolerates fraud

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<sup>74</sup>CALVIN, *Sermon on Micah 7:1-13*, p.398.

<sup>75</sup>CALVIN, *Sermon on Micah 7:1-13*, p.398.

<sup>76</sup>CALVIN, *Sermon on Micah 7:4-7*, p.410.

and violence."<sup>77</sup>

Calvin clearly saw that the theology of the Word must be realised in society. It must establish a pattern of cultural and political life.

"There are, then two things inseparably bound together: the commandment God has given us and the knowledge that it is the standard of all excellence. . . . It is certain that whenever God speaks, we are instructed in all perfection: so it is not licit to add anything of our own. And why this? God has revealed what is good and does not do a halfway job of teaching us. So anything that we add of our own, anything which naturally appears good to us, is nothing but shit. Think long and hard on this point; for if we try to add something of our own, this amounts to claiming that God has not taught us what is good."<sup>78</sup>

Therefore, to ask "Do we know God's will?" amounts to saying: "Behold what is good." This goodness is revealed in religious, moral and social life. Thus, Calvin would affirm for his congregation in a sermon opening the series on Micah:

"God has given us two basic rules, as there are two tablets of His law: the first is that we honour Him. The second is that we treat our neighbours justly. . . . Our Lord said every thing we need to know about sanctity and justice in just two simple, straight-forward commandments. If we so not walk as we should, the fault is purely ours; for we are told how we are to live, in concise, easy-to-grasp terms."<sup>79</sup>

Therefore, "If we build all our laws and institutions on these two principles of natural charity, we will walk in all righteousness, doing wrong no one."<sup>80</sup>

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<sup>77</sup>CALVIN, *Sermon on Micah 6:12-16*, p.375.

<sup>78</sup>CALVIN, *Sermon on Micah 6:6-8*, p.355.

<sup>79</sup>CALVIN, *Sermon on Micah 2:1-31*, p.66. Also see, *Inst.* 4.20.15. "The moral law is contained under two heads, one of which simply commands us to worship God with pure faith and piety; the other, to embrace men with sincere affection."

<sup>80</sup>CALVIN, *Sermon on Micah 2:1-31*, p.67.

Passages such as this one are repeated in many different forms in Calvin's writing and sermons. This fact should put to rest the ill-posed question of whether there is a ground for natural law in Calvin.<sup>81</sup> There is little question that natural law is the basis of Calvin's political theory.<sup>82</sup> Moreover, understood ethically rather than ontologically, natural law is the fundamental underpinning of Calvin's understanding of the Law. Calvin defines Natural Law as a "sense of nature" as to right and wrong.<sup>83</sup> A modern idiom would frame this idea as a "feeling" or "social sentiment." Strangers, for example, have a claim on hospitality. The weakest members of society have a claim to public support. The fact there is a "claim," however, is not sufficient to assure its realization. The purpose of the natural law . . . is to render man inexcusable, being

"that apprehension of the conscience which distinguishes sufficiently between just and unjust, and which deprives men of the excuse of ignorance, while it proves them guilty by their own testimony. Man is so indulgent towards himself that when he commits evil he readily adverts his mind, as much as he can, from the feeling of sin."<sup>84</sup>

It is this 'sense' or 'feeling' for an unknown to be known that 'vings

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<sup>81</sup>It is not our intention to follow out this debate. William KLEMPA, "Natural Law in Calvin," *Prism of the Reform*, Timothy George, ed., (Louisville, Kentucky: John Knox/Westminster Press, 1989), pp.19-38 has an excellent review of the literature and a useful resolution of the problem. What must be recognized, I think, is in line with Protestant thinking of the time, Natural Law represents the foundation of socio-political action (the conditions of the possibility of a social project). Keep in mind that we are arguing that his focus is firmly on action-through subjects rather than the ontological status of the Law.

<sup>82</sup>John T. MCNEILL, "Natural Law in the Thought of the Reformers," in *Journal of Religion*, 25(1946), pp.168-182.

<sup>83</sup>*Comm. Genesis 18:2*, [p.469], (CO 23:250).

<sup>84</sup>*Inst.* 2.2.22.

Calvin's ethical method. It drives him to push ethical questions deeper and deeper to their source until he is satisfied that he is at the source. This is what teachability means: the willingness to seek, study, inquire and discover. This inquiry is simultaneously one of Scripture and one of concrete existence. Both inquiries are dynamized by the conviction that something salutary is to be found in correlating a study of Scripture with an examination of concrete contexts. In both cases the result are not predetermined knowns, but genuinely unknown at the outset of inquiry. Both are driven together by the trust or fidelity that God's will is to be revealed in the correlation.

Calvin joins faith and action to a method of ethical inquiry rather than to an ontological surety of ethical or dogmatic content. His position is dynamic not static. It seeks progress rather than hierarchy. It is in this manner that Scripture as a whole and the law in particular achieve their ethical possibility. Calvin develops his hermeneutical method on this active orientation to inquiry.

"Scripture," he writes, "duly informs us that what is the right use of earthly benefits, a matter not to be neglected in the ordering of our lives . . . . We must hold to a measure so as to use them with a clear conscience."<sup>85</sup>

Then in the next paragraph he offers the critical interpretative principle:

"Let this (then) be our principle that the use of God's gifts is not wrongly directed when it is referred to that end which the Author himself created and destined them for us, since he created them for our good, not for our ruin."<sup>86</sup>

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<sup>85</sup>*Inst.* 3.10.1.

<sup>86</sup>*Inst.* 3.10.2.

On this Calvin builds an example. "Now, if we ponder to what end God created food, we shall find that he meant not only to provide for necessity, but also for delight and cheerfulness." Notice Calvin's holistic anthropology that joins natural vitality with self-consciousness. Food is a natural necessity. Delight and pleasure are elements of a self-transcending consciousness. For Calvin, the relationship of creator and creature sets the initial terms and conditions of living *coram Dei*. This same teleological method is used to interpret the normative prescriptions of the Law. Speaking of human law, Calvin writes, "All obligations to observe laws look to the general purpose, but it does not consist in the things enjoined."<sup>87</sup> But one can see, as well, that this method carries over into the interpretation of the Divine Law too.

The method is one of first discerning the purpose of the law-giver in giving the law. Then one applies that purpose to particulars. This yields a universal (i.e. generalizable or habitual) direction. Particularity of action *precedes* universalizability. That is, intelligibility is what is perceived, not universal or analytical concepts or permanent normative contents. Intelligibility is "in the subject" as self-transcending. Ultimate intelligibility is fulfilled in God because God is the horizon that cannot be transcended. It is Calvin's concept of Natural Law as an ethical rather than an ontological category that provides the necessary bridge for Calvin between a personal conviction of the law's truth to the truthfulness of the law as a condition of the possibility of the binding (i.e. normative) power of the

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<sup>87</sup>*Inst.* 4.10.5.

law in social intercourse. "The sole end of God's law," Calvin writes in the *Commentary on Genesis*, "is to promote the exercise of common humanity among (human beings)."<sup>88</sup> Why? Because "no one can be injurious to another without wounding God."<sup>89</sup> That is, what is given in the law is the same God who gives himself in Fatherly benevolence to humankind.

This Divine donation is given as experience, as understanding, and as judgment. Therefore, one moves from an initial Divine donation in an elemental experience of faith that provides the certitude, on which knowledge and action are founded, to judgment. One moves outward from a subjective appropriation of Divine authority, such correlation being an act or result of insight, to the objective correlate of the law as manifested in social intercourse.

Again, in the *Commentary on Psalms*, Calvin reinforces the social nature of the law as ethical precept.

"We are taught by the Spirit to reverence all the natural ties which bind us in society. Beside the common and universal one of humanity, there are others of a more sacred kind, by which we should feel ourselves attached to others in proportion as they are more nearly connected with us than others by neighbourhood, relationships, or professional calling, the more as we know that such connections are not the result of chance, but of providential design and arrangement."<sup>90</sup>

Calvin expands this principle in his interpretation of Abraham's obedience to divine call in Genesis 12:1-4.

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<sup>88</sup>*Comm Genesis 9:5, (CO 23:146)*

<sup>89</sup>*Comm Genesis 9:6, (CO 23:147)*

<sup>90</sup>*Comm Psalm 55:14, [2:336-337], (CO 31:540).*

"We have here in one word, a rule prescribed for us, for the regulation of our whole life, which is to attempt nothing but by divine authority. For, however, men may dispute concerning virtues and duties, no work is worthy of praise, or deserves to be reckoned among virtues, except what is pleasing to God. And he himself testifies that what is pleasing to God is obedience not sacrifice (I Samuel 25:22). Wherefore, our life will be rightly constituted when we depend upon the Word of God, and undertake nothing except at his command. And it is to be observed that the question is not here concerning some particular work, but concerning the general principle of living piously and uprightly. For the subject treated of is the vocation of Abram, which is a common pattern of the life of all the faithful. We are not indeed all indiscriminately commanded to desert; this point, I grant, is special in the case of Abram: but generally, it is God's will that all should be in subjection to his Word, all should seek the law."<sup>91</sup>

Thus, the generalization which comes from the law is not its negative prohibition as restraint on action, but its positive normativity as the condition of the possibility of right action. We see this most clearly in Calvin's interpretation of the *Decalogue*. Calvin's interpretation of the eighth commandment, "Thou shalt not steal,"<sup>92</sup> is paradigmatic for Calvin's social ethics.

First, he offers a general interpretation of the commandment. The negative prohibition is envy of what belongs to others such that by "evil device" the other is deprived of what belongs to him. Thus, under the negative prohibition Calvin includes all manner of fraud, deceit, or legal oppression used to obtain another's possessions. The injury is injustice, since equity demands that each be rendered his due. But in paragraph 46 Calvin moves from the negative prohibition to the positive injunction that we are also to care for the others' good. This good

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<sup>91</sup>*Comm Genesis 12:1-4, (CO 23:178-179).*

<sup>92</sup>*Inst.2.8.45-46.*

is realized not simply by refraining from injury to neighbour. Realization of the concrete good intended by the Law also includes due consideration of what is owed one's neighbour so as to protect and promote the well-being of others and the common, public good. That is, the law is the condition of the possibility of civil intercourse. From this perspective, ethics does not provide an answer to the question "what should I do?" Rather it answers the question "what actions demonstrate God's power and are, therefore, genuine responses of gratitude."<sup>93</sup> That is, all action, personal and social, should demonstrate the characteristics of gratitude and worship.

Calvin, limiting the possibility of knowledge, moves from an absolutist, universal, basis to a more modest one. The only effective knowledge is affective in which the act of knowing is inseparable from an active response to what is known. This conversion correlates what is known by intellect and feeling to yield the objective correlate of human action, the law, which is the condition of the possibility of freedom and action. This larger problem is taken up in Calvin's concern with the providence as a meditating ground between fate (necessity) and fortune (chance) as governing human action. This larger Renaissance problem shall not concern us here. When Calvinian ethics are fully development it is found that the providence of God is what grounds the norms of law and the object of sanctification.<sup>94</sup>

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<sup>93</sup>*Inst.* 3.2.23.

<sup>94</sup>FUCHS, *La Morale selon Calvin*, pp.25-26.

### Conclusions

What we have argued here is that Calvin works his way towards this foundational concept from an ethical rather than metaphysical or ontological base. The experiential, ethical encounter with Other precedes and informs all other human relationships. It also sets the ground of all thinking about such relationships whether regarded transcendentally as God-self or immanently as self-self. This encounter is the fundamental condition of the possibility of all relationship. Moreover, it is fundamentally ethical. Calvin, undoubtedly unbeknownst to himself in terms of implication, places human existence and effort in a radically historical horizon. Its fundamental certainty is not rational, but experiential. The one thing that cannot be doubted is human action. Therefore, the key human question is the question of right action. Calvin grounds the starting point for understanding the conditions and correlates of right action in the founding certainty of God who persuades us of His truth. In this light, meaningful human action is a perpetual learning measured against the standard of God law and will as appropriated by subjects.

Action, however, is on the side of the subject. The Scotian notion of an all-embracing will of God imposing itself on subject has dropped away in favour of a Divine formation of desire through the correlation of intellect and affection. That is, it is a coming to know what one feels as an intention to value. But the correlation is not given passively. It is an act of insight arrived at through inquiry. The subject moves through experience to a disposition to learn that yields true

understanding as a grasp of the intelligible structure of the true and the good. This disposition to learn, to develop, and to progress is linked to an acceptance of a founding relationship with God as Teacher. *Teachability* is the response to God as Other. Therefore, the Other-self relationship that precedes all relatedness grounds the human project.<sup>95</sup> It is important to understand that what Calvin has grasped, without the language adequate for its expression, is the operations of intending subjects. These operations anchor his ethical method that correlates two simultaneous forums of inquiry. One forum of inquiry is Scripture. The other is concrete human experience. Calvin never assumes that one already knows what one seeks to know through inquiry. Both Scripture and experience are converted to unknowns for inquiry. Calvin's certitude is not grounded by a certainty about contents. It is a certainty grounded by his method itself. One starts from the experience of an unknown to be known and one appropriates what is to be known by inquiry. Faith, as we have shown, grounds both movements. It is balancing these two forums of inquiry, Scripture and concrete experience, that gives Calvin's ethical method its extraordinary scope to reconfigure concrete problems in new

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<sup>95</sup>Emmanuel Levinas, a philosopher-ethicist whose work is grounded on his Jewish Old Testament tradition, arrives at a similar conclusion about "proximity" and "Other" as the relational ground of all relation and meaning in relation to ethics. "L'éthique n'est pas le corollaire de la vision de Dieu, elle est cette vision même. L'éthique est l'optique, de sorte que tout ce que je sais de Dieu et tout ce que je peut entendre de Sa parole et Lui dire raisonnablement, doit trouver une expression éthique." Emmanuel LEVINAS, *Difficile liberté*, (Paris: Livre de Poche, Essai, 3ième édition, 198<sup>4</sup>, p.33.) There are similar passages in *Totalité et infini: essai sur l'extériorité*, (Dordrecht: Kluwer Academic Press Published, 1961) and *Otherwise Than Being or Beyond Essence*, Alphonso Lingis, trans., (The Hague: Martinus Nijhoff Publishers, 1981). The point of the ethical imperative that is founded on Scripture does not need to be belaboured.

ways without slipping into an ethical idealism or a biblical literalism. The "teachability of the heart" opened by conversion was God's invitation to face the strange, the forboding, the new, the threatening "otherness" of totally foreign ideas and expectations with confidence that God's goodness towards humankind is there revealed. But to elaborate this outline, to demonstrate its elemental dynamism in Calvin, it is necessary to show the method as it is concretely operative in Calvin. We shall do this in the next chapter by showing how this method operates in two basic areas: economic equity and the problem created by usury in Renaissance economic and social thought. In this manner, we will check or control what has already been offered as a description of Calvinian ethics against the actuality of the ethic itself as found in Calvin's writings and activities as a citizen and pastor of Geneva. In this way, we can verify our thesis at the level of experience and not simply as an idea.

## Chapter 5

### TEACHING OF THE HEART, USURY, AND EQUITY: TESTING CALVIN'S ETHICAL METHOD OF CORRELATION

#### Collecting the Elements for Testing

In the last two chapters, I established an explicit link between religious experience (conversion), faith, and the teachability of the heart. I also related these to an embracing ethical intention. Religious experience grounds an elemental certainty appropriated as faith. This faith for Calvin is not belief, but a dynamic orientation to the world of concrete living. Faith is the 'transmission' of action between a knowledge of God and the human that yields the wisdom of ethical maturity and morally mature judgments. In essence, wisdom is habituation to mature action actualized as a succession of insights and actions that shift the whole structure of what is known and how. This succession of "higher viewpoints"<sup>1</sup> is what Calvin means by the 'teachability of the heart.'

The teachability of the heart is a basic disposition for Calvin. It is experienced not as the appropriation of contents in propositions, norms or judgments immediately given, but a disposition to inquiry and insight. Teachability as a juxtaposition of transcendent and immanent experience yields understanding, judging, and deciding. Conversion renders the heart teachable. Teachability is the

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<sup>1</sup>On "higher viewpoints" see, LONERGAN, *Insight*, pp.13-19.

confidence that with the effort of inquiry one can discover what is needed to order living as humane. Calvin has an implicit confidence in the knowledge yielded by Scripture, but not, as we will see below, as an immediate acceptance of common sense meaning. Scripture is testimony, witness, to the good God wills. But it must be tested, investigated, probed, weighed and assessed in order to arrive at its concrete meaning. Word as meaning is an unknown to be known. Likewise, the immanent context of human living also forms an arena of inquiry. It frames the question of process in terms of what is 'going on.' Its object is an understanding of the terms and relations of the human world. It also is not accepted in its common sense meaning, but explored as an unknown to be known. The reciprocal or mutual relationship between these two inquiries, Word and World, shapes Calvin's method.

We will see in the following study how inquiry into Scripture yields a knowledge of what should be evidenced in human living: fairness, equity, social availability, and the mobilization of resources for humane living. It is the realm of possibility set into the framework of past experience. Inquiry into concrete contexts is inquiry into present experience. It is an inquiry dynamized by the question "What is the good in concrete instances of human living?" This is to say that in any concrete problem there are two sets of simultaneous discoveries to be made that are applicable to any solution to the problem, the transcendent and immanent. The fundamental normativity of Scriptural teaching, *there is a good to be realized*, is one pole of analysis. The fundamental normative of the structure of human living, *the*

*good that is realized in concrete instances*, is the second. The correlation of these two sets of inquiries forces Calvin to press forward his understanding of the structure of human living in order to identify the good in that context, not some idealized one. That is, Scripture does not provide a set of idealized norms to impose on contexts but rather frames for those who are teachable a forum for inquiry towards the attainment of insights. "Teachability" is a response to a "command" to seek to know that shifts ethical inquiry from the content of specific norms to method and inquiry. It is a dynamic orientation to the unknown to be known in any situation. Teachability is not, like faith, an inactive or passive reception or acceptance. Rather, it is an active seeking for the good. This process yields in turn a dynamic rather than static notion of good as a good continually sought and realized rather than a permanent accomplishment. This means that ethics is not a permanent accomplishment, but a permanent effort. This is the source of Calvin's emphasis on a disciplined life of continual sanctification. In this light, sanctification is not a private personal accomplishment, but an permanent effort lived in community.<sup>2</sup>

### **Setting Up the Test of Calvin's Method: Background and Method**

Up to this point, this understanding of what was 'going forward' in Calvin has been based on an analysis of a broad base of texts. The time has come

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<sup>2</sup>LEITH, *Calvin's Doctrine of the Christian Life*, pp.166-167. Ford Lewis BATTLES, *The Piety of John Calvin*, (Grand Rapids, Michigan: William B. Eerdmans Company, 1978), p.19.

when these basic notions must be tested in a concrete instance to show how Calvin's ethical method is concretely operative. We shall do this through Calvin's teaching on usury and economic equity. Doing this, we will see how Calvin tacks back and forth from Scripture to concrete context in a manner that allows his dynamic notion of faithfulness to play a critical role in defining the norms of action in concrete contexts, while taking the norms immanent in the context seriously.

Calvin's radical reevaluation of practice of lending money at interest shows with startling clarity Calvin's recognition of the "real" world as the intelligibility of the concrete operation of immanent existence and thus, his break with the scholastic tradition. Calvin handled this, not as Luther did, with equivocal remarks that are difficult to organize.<sup>3</sup> Rather he pursued his insight with a clear

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<sup>3</sup>It is not necessary to pursue the contrast to Luther in its entirety here. But some description of Luther's position helps illuminate the late medieval background in which Calvin wrote. Luther's texts on usury and equity provide a rich description of late medieval financial practices. Incidentally, this source has not been as well-mined as it might by economic historians. Luther had an abiding contempt for commerce. He believed that agriculture was a surer foundation for social order and prosperity. (Martin LUTHER, *An Open Letter to the Christian Nobility of the German Nation*, in *Three Treatises*, C.M. Jacobs, trans., (Philadelphia: Fortress Press, 1947), pp. 106, 108.) Luther often denounced the greed of princes and nobles, the fraudulent practices of merchants and money-lenders, as well as and the various contractual arrangements characteristic of contemporary commerce such as commodity-brokering, wholesaling, annuities, and insurance schemes. (LUTHER, *Trade and Usury*, pp.264-270.) Essentially a social conservative, Luther's doctrine of "Two Kingdoms" did not provide a means to link economic practices, and its potential for abuse and the normative commitments of faith, except the weak suggestion that "kings and princes ought to look into the rapid enrichment of the merchant class and forbid (such practice) by strict laws." (LUTHER, *Trade and Usury*, p.271.) But when "kings and princes" are themselves involved in merchant activity one finds oneself at an impasse, which Luther addresses by saying, *(No one) can be a person of good conscience and be a member of a trading company. My advice is this: Get out. They will not change. If the trading companies are to stay, right and honesty must perish. If right and honesty are to stay, trading companies must perish.* (LUTHER, *Trade and Usury*, p.272.) This kind of thinking did not measurably advance its understanding of the foundational economic problems  
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analysis of the economic realities of his time and a head-on confrontation of the biblical and Aristotelian foundation of scholastic condemnations of the practice. Those scholars who have devoted the most energy to a study of usury agree that Calvin made the strongest and first major break with scholastic teaching on usury.<sup>4</sup>

Before moving further, a preliminary question must be asked regarding Calvin's experience and awareness of economic issues. Unlike most of his contemporaries, Calvin was well-versed in the economic practices and issues of his day. There are three reasons one can assume this with some confidence. First, his father's profession as bailiff or steward, in essence the business manager of the cathedral chapter of Noyons, meant Calvin would have 'picked up' basic notions of his father's vocation as children do in traditional societies. Calvin was not hesitant to engage in practical business activity. After his father's death, for example, Calvin managed the details of probate. Later, he managed the legal details involved in selling family lands. Secondly, Calvin took an active interest in the economic life of Geneva. For example, he was deeply involved in the establishment and management of the "French Fund" (*Bourse des pauvres étrangers français*) created in 1545 to respond to the welfare needs of the non-citizen French immigrants to

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<sup>3</sup>(...continued)

of the Renaissance: the regulation of interest rates, and the regulation of wages and industry.

<sup>4</sup>The two scholars who have devoted the most attention to the scholastic theories on usury are: Benjamin NELSON, *The Idea of Usury: From Tribal Brotherhood to Universal Otherhood*, (Princeton: Princeton University Press, 1949), p.73. John Thomas NOONAN, *The Scholastic Analysis of Usury*. (Cambridge: Harvard University Press, 1957), p.367.

Geneva.<sup>5</sup> On another occasion, Calvin was a member of a municipal committee formed to manage the development of an economic project in the silk industry. There is evidence that Calvin himself proposed the scheme.<sup>6</sup> Finally, several of the provisions of the *Ecclesiastical Ordinances of 1541*, written by Calvin and accepted by the City Council as a condition of his return to Geneva, deal with socio-economic institutions such as the economic conduct of ministers<sup>7</sup> and welfare institutions such as hospitals.<sup>8</sup> Calvin was never reticent in commenting on

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<sup>5</sup>Jeannine Evelyn OLSON, *Calvin and Social Welfare: Deacons and the Bourse Française*, (Selinsgrove, Pennsylvania: Susquehanna University Press, 1989) shows the manner in which this fund was an economic force in Geneva and Calvin's hand in management of it. It was not simply a 'welfare fund.' It was used to sponsor the printing of books, Bibles, and tracts (a form of capital investment and indirect payment to the surplus economy); to pay salaries, as for example, to the stenographers of Calvin's sermons, and other forms of job creation (direct payments to the basic economy); pay tuition and apprenticeship fees of refugee adolescents (vocational training), as well as direct purchases of consumer goods and housing for refugee families.

<sup>6</sup>André BELIER, *L'humanisme social de Calvin*, (Genève: Labor et Fides, 1961), p.61. The history of this event is extremely illustrative of the way in which Calvin's 'doctrine' had important social implications. Calvin's theological doctrine of vocation was developed on a Scriptural foundation that led Calvin to affirm that work had a dignity in itself that contributed to human dignity. [See Fred GRAHAM, *The Constructive Revolutionary*, pp. 80-87]. But Geneva's refugee population faced a problem, a mass of unemployed labours and professionals who were unemployed through no fault of their own except that there was not sufficient work. Calvin encouraged the city council to employ a Lyonnais silk weaver to teach the adolescent inmates of the General Hospital how to weave silk, for which there was a ready market. This established a small silk weaving industry in Geneva based on the importation of silk cocoons from southern France. Later, refugees from Provençal and Midi began to cultivate mulberry trees to raise the silk worms, eliminating the necessity of importing unprocessed cocoons. Thus the basis of Geneva's silk industry was laid.

<sup>7</sup>See, Robert McCune KINGDON, "The Economic Behavior of Ministers in Geneva in the Middle of the Sixteenth Century," in *Archiv für Reformationsgeschichte*, 50 (1959). Pp. 33-39.

<sup>8</sup>Jean-François BERGIER, ed., *Registres de la Compagnie des pasteurs de Genève au temps de Calvin*, I, (Genève: Droz, 1962), pp.1-13, especially pp.7-8. On hospitals as social  
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economic matters.<sup>9</sup> His perspective was without exception 'practical,' dealing with emergent problems rather than theoretic issues. But that was in keeping with the 'common sense' view of early modern economic thinking.

Usury and economic equity were important concerns in the late Middle Ages and Renaissance. This concern was driven by and large by the rapid economic transformations moving through Europe dynamized by a variety of factors.<sup>10</sup> It is not surprising that Calvin would take up the concern. Calvin's

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<sup>8</sup>(...continued)

institutions see, Robert McCune KINGDON, "Calvinism and Social Welfare," in *The Journal of Calvin Theological Seminary*, 17 (1982), pp.213-214. The contribution of the hospitals of Geneva to the economic development of Geneva in this period is yet to be studied. Hospitals were not simply centres for the care of the sick. They were, especially General Hospital, socio-economic centres engaged in education, vocational training, and work-fare projects, as for example, the silk-weaving training scheme. Calvin took a keen interest in the operation of the hospitals, especially General Hospital.

<sup>9</sup>It ought to be noted in passing that sixteenth century Geneva gave him ample opportunity (and the necessity) to do so. There were a number of small industries in Geneva that underwent rapid expansion and modification after Geneva's liberation from Savoy. On these development see the engrossing study by Antony BABEL, *Histoire corporative de l'horlogerie, de l'orfèverie et des industries annexés*, (Genève: Georg, 1916).

<sup>10</sup>We will not take up all of the historical aspects of the economic transformation in process in the sixteenth century. This history is well-covered elsewhere. See, Marc BLOCH, *Esquisse d'une histoire monétaire de l'Europe*. (Paris: Colin, 1954); Carlo M. CIPOLLA, *Money, Princes and Civilization in the Mediterranean World: Fifth to the Seventeenth Centuries*. (Princeton: Princeton University Press, 1956); Henri DENIS, *Historie de la pensée économique*, (Paris: Presse Universitaire de la France, 1966); Henri PIRENNE, *Economic and Social History of Medieval Europe*. (New York: Harcourt, Brace, and World, 1956); James W. THOMPSON, *Economic and Social History of the Later Middle Ages, 1300-1530*, (New York: Frederick Ungar, 1960). André BELIER, *La pensée économique et sociale de Calvin*, (Genève: Librairie de l'Université, 1959), pp.139-146 provides a short over view of the variety of transformative factors operative with special reference to their impact on sixteenth century Geneva.

teaching on usury and economic equity are scattered throughout his work.<sup>11</sup> Calvin's sermons, as we have already noted, are especially rich in references, passing and substantive, to money-lending and other contemporary financial practices. Major sections of his commentaries especially Psalms, Deuteronomy, Ezekiel, and the Gospels also have extended discussions of usury and equity. This diversity of data makes it difficult to adequately organize. Moreover, there is a risk of using the diversity of data as 'proof-texts' to buttress one position or another.<sup>12</sup> Therefore, we will concentrate on one text in its entirety, *De Usuris*.

This letter was written in 1545. It deals exclusively with the matter of usury and equity. The letter was not published until 1575,<sup>13</sup> eleven years after Calvin's death, but it is obvious that its substance is well-founded on Calvinian

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<sup>11</sup>The following are the principle, but not exhaustive, citations: "Exodus 22:25, Leviticus 25:35-38, Deuteronomy 23:19-20" in *Harmony of the Last Four Books of Moses*, 3:128-132, (CO 24:680-683); *Comm on Psalm 15* (CO 31:111-121); *Comm on Ezekiel 18:5-9*, especially verse 8 (CO 40:425-433). We shall also refer to passages from the *Harmony of the Gospels*, *Sermons on Deuteronomy*, and *Sermons on Isaiah*, as well as the *Inst*. Citations will appear in the relevant notes.

<sup>12</sup>This is a frequent problem in studies of Calvin's social teachings. Noonan, for example, reduces Calvin's teaching on usury to two pages of paraphrased quotations to yield the conclusion that Calvin's criticism "of the Aristotelian argument is no different from Andrear's or Conrad's, and he does not even touch the formidable Thomistic argument." (p.367) Consideration of Calvin's texts as whole show he by-passes Thomas' arguments altogether by moving the issue from justice-in-exchange to a notion of value in use.

<sup>13</sup>BIELER, *La pensée économique et sociale de Calvin*, p.459. This publication was a miscellany of texts and tracts edited by Théodore de Beza. That it was published at all, being personal correspondance, shows that the substance of its teaching was known prior to 1575 and also the regard in which the substance of the letter was held.

teaching known well-before his death.<sup>14</sup> The letter is a reply to a personal correspondent who asks on behalf of a friend for Calvin's opinion concerning the contradictory Scholastic and Reformed teachings on lending at interest. Scholastic teaching prohibited interest-taking, but Scholastic practice allowed many forms of exceptions. The Reformed teaching (a) allowed interest on loans which were used for productive purposes, (b) insisted on a 'fair and equitable' rate of interest, and (c) proscribed any interest being taken on loans to the poor. The reason for this

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<sup>14</sup>It is not easy to follow out Calvin's involvement with the issue of usury, but the substance of his teaching was well known as early as 1543. However, it should be noted that in 1538, during Calvin's first tenure in Geneva, the Council of Two Hundred noted that people were borrowing from *renevoz* (the Genovis patois term for *money-lender*), paying an oppressive rate of interest which was ordered reduced to five percent [*Sources du droit*, II, nos 343, 344.] There is no record that Calvin had any hand in this decision, but the affair may explain why Calvin was pre-occupied with interest and money-lending early in his return to Geneva. In 1543, Calvin headed a committee commissioned to investigate interest rates (*Les Registres de la Compagnie des Pasteurs* 38:10). This study resulted in an ordinance by the Little Council that ordered the interest to not exceed five percent [*Source du droit*, II, 610]. In 1544, Calvin preached a series on sermons on Deuteronomy that dealt extensively with social and economic issues. The upshot of this sermon series was a motion by the General Council affirming a five percent interest rate [*Source du droit*, II, 841]. This allows us conclude that while this letter was personal, the substance was not private. The basic principles were known and operative in Genevan life.

Reviewing a larger body of material than we need to here Paul Martin concludes that what we have in Geneva are Calvin's theories in actual practice in the Genevan marketplace. (Paul MARTIN, "Calvin et le prêt à intérêt à Genève," *Mélanges d'histoire économique et sociale en hommage au Professor Antony Babel*. Volume 2. (Genève: Droz, 1963) p.260. Prof. Martin argues that the five percent interest rate proposed by Calvin as 'fair and just' was an unnecessary restraint on Geneva's economic development. His arguments have theoretic merit, but overlook the fact that Geneva moved through an unprecedented period of prosperity during Calvin's tenure that was uninterrupted until some years after Calvin's death. For our purposes we need not concern ourselves further with these historical issues. The point I am making is (a) Calvin's views were known and long-standing. Thus, use of this comprehensive letter is not unwarranted. (b) What we have in Calvin on the matter of usury is not simply theory, theological idealism, or 'arm-chair' economics, but a position whose principles were implemented in the concrete context of Geneva in the mid-sixteenth century. Therefore, Calvin's teaching on the issue provides a substantive and concrete context to test the understanding of his ethical method that I have proposed.

third provision was to prohibit loans made to meet immediate, subsistence needs. Such loans would have been common in rural communities where farmers regularly borrowed between harvests.<sup>15</sup> There is every indication that (a) and (b) were observed and enforced with regularity and at times severely. There is no evidence that (c) was practiced at all.<sup>16</sup>

The usefulness of this text and approach is suggested for several reasons. First, it is Calvin's most complete body of detailed teaching on usury. Secondly, it considers *seriatim* the major arguments used to support the Scholastic prohibition of interest. Thirdly, its unity and coherence organized around the single theme of interest-taking and equity in economic relationships provides a forum where one can see Calvin's method clearly and succinctly operative. Fourthly, it contains a major example that shows how Calvin organized his insight about money as value-in-use. Fifthly, Calvin provides "rules" to govern his basic position of permitting interest. Finally, the *Letter* is recognized as a historically important

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<sup>15</sup>Let us put this into context. According to the best estimates sixty-five to ninety percent of the population of Europe in the mid-sixteenth century was involved in subsistence agriculture. See Carlo Marie CIPOLLA, *Before the Industrial Revolution: European Society and Economy, 1000-1700*, (New York: W.W. Norton and Company, 1976), pp. 73-74. Geneva with a small agricultural base would have had a more highly urbanized population. However, even urban populations spent eighty percent of their income on food, had less than a week's supply of food in reserve, and were chronically undernourished. (CIPOLLA, *op. cit.*, p.29). Given the large non-productive refugee population in Geneva, one can conclude that most would have lived at a subsistence level. CIPOLLA (p.19) provides a vivid description of implications of subsistence living in Europe at this time.

<sup>16</sup>GRAHAM, *Calvin: The Constructive Revolutionary*, 1979), p.124.

document,<sup>17</sup> even if little studied in exegetical detail.<sup>18</sup> For this reason, I will provide a critical translation. This move is necessary because no critical translation of the text exists and there are some problems with all existing translations. Since this is a critical translation the footnotes comprise part of the translation. The notes serve to explain obscure words or ideas, to provide legal or economic background to the point Calvin has under consideration, or to link what is moving forward in the text to general concepts of economic analysis. This critical translation will provide a reference point for further discussion that will be considered in the commentary on the text. This commentary will serve to draw out

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<sup>17</sup>HARKNESS, *Calvin: The Man and His Ethics*, p.204; BELIER, *La pensée économique et sociale de Calvin*, p.453; TAWNEY, *Religion and the Rise of Capitalism*, p.107; NELSON, *The Idea of Usury*, p.75; NOONAN, *Scholastic Analysis of Usury*, p.367.

<sup>18</sup>No one interested in the development of economic analysis can by-pass Calvin's reformation of Scholastic teaching on usury. This letter contains Calvin's clearest most unambiguous statement of that teaching. Most references to the letter, however, are made in passing based on secondary sources. Calvin's letter in full may be found in *Economics Tracts*, series 1880-1881, (Society for Political Education, New York, 1882) pp.32-36. This is a paraphrastic translation and wholly inaccurate. Georgia HARKNESS, *Calvin the Man and His Ethics*, pp.204-207 provides an incomplete, and not completely accurate translation. She summarizes almost half the letter in which an important clarifying example and several key exceptions to the general theory are found. But Harkness' translation and commentary have become a standard in the interpretation of Calvin's position on interest. Harkness' translation is adapted and emended slightly by Fred GRAHAM, *The Constructive Revolutionary*, pp.91. Graham's translation follows Harkness' and only alludes to the example and exceptions. An improved translation has recently appeared in English. "On Usury," in *Calvin's Ecclesiastical Advice*, Mary Buty and Benjamin W. Farley, trans., (Louisville: Westminster/John Knox Press, 1991), pp. 139-143. This is a translation only and has no commentary. A certain lack of understanding of late medieval legal and business notions shows in the translation especially in Calvin's clarifying example and the exceptions Calvin offers to limit lending at interest. These to my knowledge are the only English versions of this important text. A partial translation in modern French with extensive commentary can be found in André BIELER, *La pensée économique et sociale de Calvin*, pp.456-461. In my opinion, Biéler's overall understanding of the background of the legal and economic issues behind this text and Calvin's social teaching as a whole is unsurpassed.

the concrete operation of Calvin's ethical method. The footnotes are integral to the text as amplifications of meaning, concepts, and ideas embedded in the original text. It should be understood then that the footnotes and commentary must be taken together to form a complete understanding of Calvin's method and how it is at work re-configuring the problem. This approach was necessary to simplify the complex background of Calvin's thought from Calvin's method. The French text can be found in an appendix for those wishing to consult it.

[Letter to Claude de Sachinus]<sup>19</sup> Concerning [lending money] at Interest<sup>20</sup>  
[From] Jean Calvin to one of his friends:<sup>21</sup>

[Context, the occasion for writing, and theme]

While I have no experience myself [in such matters], I have learned from the example of others that it is extremely risky to give an answer to the

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<sup>19</sup>In this translation, the sigla [---] indicates editorial additions that I have inserted in the text for clarity. Critical notes on the translation are found in footnotes. These notes should be regarded as contributing to the commentary and understanding of the text.

<sup>20</sup>I have chosen to translate 'de usuris' as "lending money at interest" to avoid the negative connotations of the modern meaning of usury as "lending at excessive interest." While the French word *intérêt* (interest), as distinct from the word *usury*, was in common use by the time Calvin was writing, Calvin regarded the distinction as little more than a subterfuge which he grouped with other forms of scholastic "word-splitting" on the matter of usury. In his *Commentary on Ezekiel* 18:8 [CO 40:431-432], Calvin writes that the French invented this term simply to evade the laws against usury. "Never was there any kind of money-lending among the ancients which today is not comprehended under that name." Calvin draws a distinction between excessive interest which he considers a form of fraud, and the simple lending of money on deposit for a modest rate of return. Four to five percent *per annum* is what he suggests elsewhere as modest.

*The Ecclesiastical Ordinances of 1541*, written by Calvin, limited interest to five percent *per annum*. *Les Registres de la Compagnie des Pasteurs* (I:47) records that ministers are not to receive more than five percent interest per annum on loans, suggesting the legal rate of five percent in Geneva was not always observed. Pastor Philip de Ecclesia was removed from his rural congregation in 1553 for charging an interest rate in excess of five percent. [*Les Registres de la Compagnie des Pasteurs*, 1:56-57, 76, 132-148]. These regulations and Calvin's implication in them show that Calvin was not at all unfamiliar with the matter of interest as he avers in his opening of this letter. It also allows us to see that ministers were more often than not the 'bankers' of rural Europe. Collectively, these examples clearly indicate that ministers were practically involved in many of the matters they treated more rhetorically in their sermons. As well, this shows the close connection of person, office, and lending in the sixteenth century before the advent of banks as a social institution.

For a summary of Calvin's teaching with comparisons to scholastic doctrine see, John Thomas NOONAN, *The Scholastic Analysis of Usury*, pp.365-367. I believe my translation captures the meaning current in the sixteenth century.

<sup>21</sup>CO 10<sup>o</sup>:245-249. The history of this text and its reconstruction is found in footnote 1, CO 10<sup>o</sup>:245. Claude de Sachinus' letter of inquiry (CO 12:210) is dated November 7, 1545. Calvin's reply is undated and its heading is merely *De usuris. Iehan Calvin a quelquun de ses amys*. The context indicates that the two letter go together. There is no question about this.

question on which you ask my advice.<sup>22</sup> There are two reasons for this. First, if we completely forbid lending money at interest, then we bind men's conscience more tightly than God himself. Yet if we permit it at all, there will be some [then] who will use this pretext to take an unbridled freedom on which no limitations can be placed.<sup>23</sup>

If I were writing just to you, I would have no fear, for I am well acquainted with your prudence and caution; but since you are asking for another, I fear that he will seize on a word [here or there] to assume a greater license from my words than I wish. However, since I have no doubt that you will act with discretion according to the nature of the man and his circumstances,<sup>24</sup>

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<sup>22</sup>This is reference to Sachinus' original letter (CO 12:210) of November 7, 1545. Sachinus is inquiring on behalf of a friend who was troubled by a conflict between the old views of scholastic teaching and the views of some recent "preachers of the Gospel." He wants to know "what the truth of the matter is." The point of the question is to deal with the conflict of whether or not it is licit to lend money at interest. Sachinus wants to get at the root of the matter so he can deal with his friend's crisis of conscience over lending money at interest. The popular teaching of the Roman Church had linked money-lending and eternal damnation. Thus, this is a weighty matter not a casual inquiry.

Such letters asking Calvin for advice were not uncommon. For example, John Utenhovius wrote four years later (November 26, 1549) asking for Calvin's opinion whether it was permissible to deposit money for interest, then at ten percent, with a merchant as English law allowed (CO 13:462). There is no record of reply. In January 10, 1560 or 1562 Francis Morel, a minister, writes Calvin to ask if a minister is permitted to take interest on a loan (CO 10<sup>a</sup>:263 [Latin text dated 1560]; CO 19:245 [French text dated 1562]). Calvin's reply is: ministers, if they must make investments, should lend only to merchants and in such a way that their profit is not certain.

<sup>23</sup>In *Comm on Ezekiel* 18:8 [CO 40:431-432] Calvin uses similar language with a clearer indication that he means moderation of the practice, a curbing of abuses, not that interest as such had been forbidden as evil.

<sup>24</sup>Calvin was always quite careful in his correspondence when matters of conscience were at stake. The reference here is to the troubled conscience of Sachinus' correspondent who was confused by conflict between the traditional teaching on usury and that of some of the Reformed preachers. Given the extent to which money-lending had been interpreted for the popular mind as an issue of eternal salvation such troubling of conscience and the need to clarify the truth is easily understandable. In the late medieval world view the stakes were high and taken quite seriously. See, Jacques LE GOFF, *La vie et la bourse: économie au Moyen Age*, (Paris: Hachette, 1980), pp.14 ff.

I will tell you how the issue of taking interest seems to me.

**[Consideration of the Scriptural texts dealing with taking interest on money lent]**

In the first place, by no testimony of the Scriptures is lending at interest completely condemned. For [example] the meaning of the saying of Christ, commonly thought to be very clear, *i.e.* 'Lend, hoping for nothing again' (Luke 6:35) has been turned from its [intended] meaning [*faulsement destounee en ce sens*].<sup>25</sup> As elsewhere when Christ speaks of the sumptuous feasts and ambitious social rivalries of the rich, he commands that they invite [to their feasts] those like the blind, the lame, and the poor from the streets who cannot offer anything in return. [In parallel fashion Christ's] intention<sup>26</sup> here is to curb abuses in lending, so he directs us to lend first to those from whom there is no hope of receiving anything. By contrast, our custom is to look first to those places [as among the rich and well-off] where money can be safely and securely lent.<sup>27</sup> But what is [really] required is that we aid the poor with whom our

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<sup>25</sup>Harkness and Graham translate this as 'perverted' which is not incorrect, but the embedded notion is a dynamic of motion, rather than the perversion or corruption of a state. Buty and Farley translate it "[this text] has been falsely applied to usury." This is a better understanding. The meaning, Calvin would say, had been misappropriated, misdirected, misused. That is, its intention had been falsified. Calvin's sense of responsibility for understanding clearly the intentionality of the biblical text is a key element of his ethical intention. See Gilbert VINCENT, "Discours et doctrine: modalité de l'affirmation calvinienne de la providence," in *Calvinus Ecclesiae Genevensis Custos. Die Referate de Congrès International des Recherches Calviniennes*. Edited by Wilhelm Neuser, (Frankfort Verlag Peter Lang, 1984), pp. 205-207.

<sup>26</sup>The verb used by Calvin is *vouloir* which is an expression of intentionality. It has this stronger sense than Harkness' translation of "wishing," or Buty and Farley's notion of "in so doing." Both obscure that Calvin is asking questions about the text's intentionality. It is not the particular content of the text that focuses Calvin's concern, but the intention of the text. This is an important and basic Calvinian hermeneutical objective.

<sup>27</sup>This sentence is omitted by Harkness and Graham. But the parallel structure {Christ's intention || our (human) custom} shows the first step in Calvin's correlative method. That is, the disparity, the incongruity, between text and context raises the critical ethical (continued...)

money is [always] at risk. Thus the words of Christ mean as much to say that he authorized a benefice to fall unexpectedly to the poor rather than to the rich.<sup>28</sup> Thus, we do not find all interest forbidden.

The law of Moses (Deut 23:19) was political<sup>29</sup> and should have no influence on us beyond what civic fair-dealing or humane justice will bear.<sup>30</sup>

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<sup>27</sup>(...continued)

question. Calvin approaches these disparities with the question, "What is the value at stake here?" A much longer example dealing with the same passage is provided in the commentary on the letter to show how this aspect of correlation operates in Calvin.

<sup>28</sup>Harkness' translation, by conflating the two sentences reads the passage *sil commendoit des survenir aux pauvres. . . . as il (re)commande de surveiller aux pauvres ...* That is, Christ commends serving the poor before the rich. There are two reasons, one logical and the other linguistic, why Harkness' translation cannot be correct. First, the conclusion, "Thus, we do not find all interest forbidden," follows poorly on the weak assertion of service to the poor before the rich. More significantly, the *commendam* on which the verb, *commender*, is based was a technical ecclesiastical term meaning "an interim benefice." That is, the use (interest) of an income from a benefice, without title to it, for a period of time. *Commender* means to confer such a benefice. There are two notion embedded here. First, Christ has the authority to convey such a benefice. Secondly, the use of money without interest is in fact an income without title to the property (capital) generating the income. I believe Calvin is picking up on a notion he takes up later and that is the "interest" which generates a living. The notion here is not that of serving the poor first, but rather an unexpected positioning of the poor vis-a-vis the social compact. *Survénir* unambiguously means *to happen or come upon unexpectedly*. In *Harm of the Gospels* 1:302 (CO 45:569) we find similar language: "Christ demands from his people disinterested beneficence, and bids them study the poor, from whom nothing can be expected." The poor teach the rich the grace of generosity on which human solidarity is built. As well they have a "right" to their living. A similar criticism can be offered of Graham and Buty and Farley.

<sup>29</sup>In Calvin, this means a provisional order of society. BIELER, *La pensée économique et sociale de Calvin*, p.460. Buty and Farley's translation of "diplomatic" is not a correct translation of what, for Calvin, is a technical term. Here again the issue is the intentionality of the Law and institutions.

<sup>30</sup>*equite et la raison dhumanite* are translated by Harkness as *justice and philanthropy*. Equity was a well-established term in medieval law. It was an "appeal to the spirit of the law" (*epikeia* = *equity*) meaning the adjustment of a universal law to the particular circumstances under which the law was actually enforced. Its function was to ensure that a law preserved the original intention of the law-giver, remaining as fair and just in its  
(continued...)

Indeed, it might be good to desire<sup>31</sup> that all interest-taking were banished from

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<sup>30</sup>(...continued)

concrete application as it appeared to be in abstract theory or statue. (See ARISTOTLE, *Nicomachian Ethics*, 5:10, 1137 for the background of this classical notion). This understanding frames Calvin's use of the term and his meaning. *Équité* is a term Calvin employed frequently in Books 3 and 4 of the *Institutes* whose meaning Calvin makes very clear and this meaning should form the basis of understanding here. There the notion goes beyond traditional notions of "justice." It means an authentic life pursued with consideration for God's nature, for fellow creatures, with social solidarity. Thus, my translation of "civic fair dealing." By *civic*, I mean *social*; but *social* conveys far too abstract a meaning for Calvin's sense of the word which is concrete and actual. Foundationally, equity means a loving (charitable) response to God and one another which is expected in all areas of human endeavour. (See, *Comm on Psalms* 99:4 [4:76]; *Comm Titus* 2:11-14; *Inst.* 3.5.7 and 4.20.3

*La raison d'humanité* is more obscure. Certainly it does not mean *philanthropy* as offered by Harkness. *La raison* in Calvin carries the judicial overtones of "law." In *Comm on I Timothy* 5:18, (CO 52:316), the same terms are used. "This is a political precept, which recommends to us equity and humane justice .... For if he forbids us to be unkind to brute animals, how much greater humanity does he demand towards men!" *Natural sociability* is a helpful notion, but not much advanced over Calvin himself. We have chosen *humane justice* as a suitable alternative. Another term that Calvin uses to describe the civil order is "ordinance", again with legal overtones. There is more than a slight connection between the notion *raison d'humanité* and *ordonnance d'humanité*. In *Comm I Peter* 2:13 [p.80], (CO 55:244) Calvin writes, "God .... has not left the human race in a state of confusion after the manner of beast, but as it were in a building regularly formed and divided into compartments. And it is called a human ordination, not because it has been invented by man, but because a mode of living, well arranged and duly ordered is peculiar to men." That is, it (the *ordonnance* and *raison*) is the good immanent in the possibilities of human interaction.

<sup>31</sup>I have preserved an extremely awkward expression here to preserve Calvin's use of an impersonal subjunctive "One might wish." It is not a modal conditional as translated by Harkness or Buty and Farley. Two things are at stake. First, Calvin does not associate himself with this "wishing it were not so." Most interpreters commenting on Calvin's position on interest say that Calvin was fundamentally against all interest, but allows this opening to harmonize Church teaching with actual practice. (See, NOONAN, *The Scholastic Analysis of Usury*, p.367 as one example.) It is hard to accord this conclusion much weight, given the enthusiasm with which Calvin pursues his argument in the letter and elsewhere. Secondly, the impersonal subjunctive use shows that Calvin meant these remarks to be taken rhetorically as a means of emphasizing the impossibility of imposing an unreal ideal on interest and the necessity of determining clearly its good in the social scheme of living. Calvin's quarrel with interest is with abuse, fraud, deceit and the ruptures caused to the social fabric by them, not interest in and of itself. This should be completely clear from his exegesis of the text here. This will be developed in more detail in the commentary.

the earth, or at least the idea (*le nom*) unknown. But we cannot, it is necessary to give way to the good that comes [from it].<sup>32</sup>

We have passages in the prophets and Psalms in which the Holy Spirit opposes usury. Thus a city is described as wicked because usury is found in its market-place and streets (Psalm 55:12). But the Hebrew word here (*tost*) means *fraud* in the general sense. This passage cannot be otherwise interpreted [except as a condemnation of fraudulent practices]. Even if we grant that the prophet speaks explicitly of lending money at interest, it is not surprising that among the great evils of his time, he should mention it, because when lending is improperly employed, cruelty and many evil deceptions are often found together. So it is said, *the money-lender often travels with cruelty and trickery as his companions*.<sup>33</sup>

It is said in praise of a holy and God-fearing person that "he makes loans without charging interest" [Psalms 15:5]. Indeed, it is a very rare thing for

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<sup>32</sup>*lutilite commune* means "shared or common benefit, usefulness, service, or serviceability." *Common good*, as used by Harkness and Buty and Farley, carries scholastic overtones with ontological notions foreign to Calvin. On the other hand, *utility* or *usefulness* carries modern utilitarian notions that would be anachronistic to apply to Calvin. This is suggested by the Buty-Farley translation, "we ought to use it for the common good." If one were to take this translation at fact value it would yield a consequentialism a position that Calvin would reject. Utility is a thoroughly social and a dynamic concept for Calvin. It is not "utility" in the instrumental sense. See, E. Harris HARBISON, *The Christian Scholar in the Age of the Reform*, (Charles Scribner's Son: New York, 1956), p.161. It is obvious that the practice of lending money at interest exists; therefore, the problem is not "interest as such" but the "good of interest." That is, its immanent good as an 'order' or 'institution.' Calvin's approach with regard to the biblical witness is negative. What evil is condemned, fraud or interest-in-itself? His answer, of course, is fraud, not interest. His positive appraisal does not emerge until the second section.

<sup>33</sup>This appears to be a popular saying of the time, but I have not been able to identify it. Such sayings about money-lenders abounded in the late Middle Ages. Calvin frequently used proverbs, popular sayings, and common metaphors to illustrate his teaching.

one to be of good will<sup>34</sup> and at the same time a money-lender. The prophet Ezekiel (Ezekiel 22:12) goes even further, for in enumerating the crimes that provoked the wrath of the Lord against Israel,<sup>35</sup> he uses two Hebrew words, *Nesec* and *Tarbit*. The first means *usury* and is derived from a root meaning to *consume*. The second means to have in *excess, addition, or surplus*, doubtless because each person considering how<sup>36</sup> to further his own interest alone takes or rather extorts it to his neighbour's loss.<sup>37</sup> Now there is no doubt at all that this is the reason the prophet so severely condemns lending at interest to the point of forbidding the practice to Jews [of Israel] completely.<sup>38</sup> [Human

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<sup>34</sup>*homme de bien* can be taken as a man of substance (that is, wealthy) or a man of character (that is, "good will," a "good man"). It is certainly not "honest" as in Harkness. The issue here is not a specific virtue, but the nature (character) of the person himself. That is his/her character from which specific virtues rise. The implicit word play "bien = good; bien = wealthy" suggests this too may be a popular saying. Luther has a similar saying in *Trade and Usury in Luther's Works: Christians in Society*, Vol. 45, Charles M. Jacobs, trans., (Philadelphia: Fortress Press, 1962), p.271.

<sup>35</sup>*les Iuifz*. As is clear in the text Calvin means the community (religio-political state) of ancient Israel. Thus, I have chosen to translate *Jews* by Israel or, when the reference is obviously to members of that community, *the Jews of Israel*.

<sup>36</sup>*Etudier* means *to study (how)*. That is, *to plan, plot, or consider carefully*. The same root meaning exists today with regard to "self interest" as in the sentence "He studied his situation carefully."

<sup>37</sup>Calvin's view is that exclusive self-interest (egoism) always results in the other's loss. We must keep in mind that Calvin's focus of interest is relational, not ontological. Thus, he is not suggesting a notion of a zero-sum theory of gain and loss of a static economy in which one gains only on another's loss. This was the medieval view, a view that held until well into the eighteenth century, and still is common today in the 'common sense' view of economic process. The loss, Calvin means, results from a lack of attentiveness to the common contribution to the maintenance of social interaction. Calvin was extremely realistic in this point. Self-interest blinds people to the needs of other and disrupts social harmony. In *Comm on Gen. 29:14 (CO 23:401 f.)*, Calvin argues that contracts, justly drawn, prevent injustice and extend from "a law of natural equity engraven on man's nature."

<sup>38</sup>Buty-Farley translate this sentence, "But undoubtedly the prophets only condemn usury as severely as they do because it was expressly prohibited for the Jews to so." This links the sentence to the following one. But the text is clear that the condemnation is due  
(continued...)

beings] deserve to be severely rebuked [*i.e.* corrected], when they go against the expressed authority of God.<sup>39</sup>

Now it is sometimes said that today as well, lending at interest should be forbidden on the same grounds as among the Jews [of Israel], since there is a fraternal union between us [and the people of the Old Testament].<sup>40</sup> To this I reply, that with regard to the civil state [socio-political circumstances] [between us and Israel] there are some differences [that limit such an application]. First, the situation in which the Lord placed the Jews [of Israel was different]. Secondly, many other [social] circumstances [were different too]. [These factors] made it easy for them [the Jews] to engage in business among themselves without lending money at interest. Our relationship is not at all the

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<sup>38</sup>(...continued)

to the result of interest taking, not the prohibition of interest as such. Buty-Farley's translation is misleading at this point and misses the point of Calvin's biblical analysis altogether, because it misses Calvin's search for the intentionality behind the texts and their prohibitions. Calvin never assumes this is known. It is an insight that one can grasp only through inquiry. This will be covered in more detail in the commentary.

<sup>39</sup>These last two sentences are completely omitted by Harkness and Bieler. The point is usury is forbidden to the Jews not because the practice of lending at interest-in-itself is evil, but because the manner in which the Jews lent broke the bonds of social solidarity and civic fair-dealing. Punishment fell on the Jews not because they lent, but because of their socially destructive behaviour. Thus, they were forbidden to lend as a correction. Notice how Calvin keeps return to the notion of agent, intention, and relationship as the critical issues. The prohibition against lending at interest relates to the quality of social community rather than some absolute quality that inheres in the lending at interest itself. Thus, in *Comm Ezekiel 18:8 (CO 40:430)*, Calvin redefines usury. It is not *lucrum ex mutuo*. It is *lucrum ex damno alieno*. Usury is sinful, if it hurts one's neighbour. [*Comm Psalm 15:5 (CO 31:148)*]. Whether or not a loan hurts a neighbour can only be determined by the law of equity and humane justice. The Jews had received a mandate [*le mandement de Dieu*] to live in justice and equity. This they had ignored, therefore, they deserved to be corrected. Calvin's verb is *reprins* meaning "taken in hand." The prohibition of interest was pedagogical not judicial.

<sup>40</sup>*Communion fraternelle* is a reference to the continuity of the covenantal relationship. It is not to be taken in the larger sense of "common humanity."

same.<sup>41</sup> Therefore I do not consider that lending money at interest is wholly forbidden among us, except as it be repugnant to civic fair-dealing and benevolence.<sup>42</sup>

**[Consideration of Aristotelian and Scholastic arguments against lending money at interest]**

The logic<sup>43</sup> of Saint Ambrose and Chrysostom, that money does not beget money, is in my judgment trifling.<sup>44</sup> What do the seas beget? What

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<sup>41</sup>Calvin recognizes that the immanent intelligibility of contexts shifts meaning. Interpretation of the law, the normative provisions of Scripture, must take into account new intelligible relations arising from new contexts. It is clear that Calvin is dealing with the immanent context of human living as the concrete field in which the law is applied. Law and Scripture as transcendent norms do not immediately order contexts, rather they function heuristically as an anticipation of a good to be realized.

<sup>42</sup>*equite et charite* are translated by Harkness as justice and charity. Calvin means, of course, equity and the rule (law) of love which he summarizes later in allusion to the Golden Rule. I have used "civic fair-dealing" rather than "equity" or the "principle of equity" to carry Calvin's meaning as embodied in this letter. Every reference here is to social process and the justice or injustice of that process. However, see my earlier discussion on "equity and law" that shows the link between law and intentionality as the key principle of interpretation of the law.

<sup>43</sup>Buty-Farley translate this as "pretext" which does not fully appreciate the weight that Calvin gives to Scholastic argument. I think logic better captures the seriousness with which Calvin has considered the Scholastic frame of reference even though he rejects it.

<sup>44</sup>The reference here is to scholastic teaching on usury as found in canon law. Canons 1-3 in *Decreti Secunda Pars*, causa XIV, ques 3, cite Augustine, Jerome, and Ambrose to the effect that seeking or demanding in return more than what had originally be given constitutes usury and is condemned. The condemnation of usury is built on two sets of supporting arguments. One is arguments based on Scripture, which Calvin has already dealt with. The second important argument draws on Aristotle's notion that money is sterile, which Calvin takes up here. There is no clear indication here that Calvin was familiar with the Aristotelian source. However, in *Comm Leviticus 25* (CO 24:681) Calvin writes about the sterility argument, "The subtlety of Aristotle is badly grounded at this point." Superficially, it might appear that Calvin is being presumptuous in dealing with these arguments. But Schumpeter, drawing on his extensive analysis of economic literature, concludes that between the ninth and the eighteenth century interest in economic analysis was sustained by professional administrators, lawyers, and scholastics (i.e. theologians). [See, Joseph Alois SCHUMPETER, *The History of Economic Analysis*, (New York: Oxford (continued...)]

does the land beget? I receive income from the rental of a house. Is this because the money grows there? The earth produces things that make money. The use of a house can be bought for money. What is this? Isn't money more fruitful as merchandise than in other form of possession one can mention? Is it lawful to let a farm requiring a payment in return, and unlawful to receive any profit (*fruct*) from the use of money? Why [should this be so]? Do we ever buy a field expecting that money cannot make money?<sup>45</sup>

How do merchants increase their wealth?<sup>46</sup> By their enterprise,<sup>47</sup>

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<sup>44</sup>(...continued)

University Press, 1954), p.70.] Calvin was trained in two of these areas, theology and law, and he maintained a lively interest in the third, public administration. We can conclude that Calvin was well-aware of the standard economic paradigm. As well, we have shown there is sound reason for assuming that Calvin possessed some basic, albeit practical, understanding of economics and contemporary financial practices.

<sup>45</sup>It is important to notice how this series of question sets up through analogies the move from a common sense understanding of economy, in which each transaction is different from every other transaction from the point of view of the observer, to a theoretical understanding of economy in which the concept of value-in-use provides the means of grasping the essential similarity of transactions. Buying a field to rent for income and lending money at interest for another to buy a field are the same operation from the point of view of producing an income. That is from the perspective of money's value-in-use. Calvin will build on this critical differentiation later in the letter through a concrete example.

<sup>46</sup>*Les marchands comment ils augmentent ils leurs biens?* This is translated by Harkness as *profit* and Graham as *goods*. Graham is closer to the sixteenth century meaning than Harkness. The base meaning is *stock, concrete goods*. However, both Graham and Harkness ignore the position of the *merchant* as the 'economic motor' of the sixteenth century. Much as Adam Smith two centuries later turned to the activities of the nascent industrialist in order to 'explain' wealth creation, Calvin is using the merchant who played a similar role in the sixteenth. In the sixteenth century the dynamism of economic activity was viewed as merchant activity. The industrialists in the modern sense of the term were the urban merchants, who in addition to 'buy and selling,' commissioned manufacture, and initiated the first banking, financial operations. See, CIPOLLA, *Before the Industrial Revolution*, p.63. In this passage, Calvin is asking a question about 'how wealth is created' which economic historians have assumed did not emerge in its nascent form until more than a century later with the physiocrats and mercantilists, and expressly not until 1776 with the publication of Smith's *Wealth of Nations*. This seems a minor point, but as will be seen

(continued...)

you will say. To be sure, if money is shut up in a strong-box, it will not increase -- any child knows that. But no one asks for a loan intending to keep the money idle and gain nothing. The profit (*fruct*) is not in the money itself, but the revenue [that comes as it is used.]<sup>46</sup> It is necessary then to draw the conclusion that while such subtle distinctions appear on the surface to have some merit, if one considers them more closely they vanish by themselves, for they have no substance. I therefore conclude that taking interest must be judged, not by any particular passage of Scripture, but simply by the rule of civic fair-dealing.

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<sup>46</sup>(...continued)

below this is a significant question requiring considerable theoretical differentiation in order to pose it.

<sup>47</sup>*industrie* was a term which had come to stand in place of the older classical word *laborem*, meaning *labour*. Odd LANGHOLM, *The Aristotelian Analysis of Usury*, (Bergen, Norway: Universitetsforlaget AS, 1984), pp.91-110 in his extensive study of the notion of *industria/laborem* shows that *industria* is not labour in the sense of work or manpower, but ingenuity, craftiness, shrewdness, diligence, sagacity, and cleverness, in short entrepreneurship. The basic sixteenth century notion is the aggregate of skills, money, stock, power and resources required to produce a standard of living. Calvin is setting up the notion he develops later that if money is sterile when it is idle so is human industry sterile without access to money.

<sup>48</sup>NOONAN, *The Scholastic Analysis of Usury*, p.367 argues that this is the basis of the two Calvinian innovations in interest theory whose theoretical underpinning is the identification of money with what it buys. Noonan is wrong. This notion (that money is identical to what it buys), was a key underpinning of the Scholastic doctrine of money. That is, all money is, is the medium of exchange in commodity to commodity relationships (i.e. identified with what it buys). Calvin's break is that of identifying money with its value-in-use and its relationship to time. He is saying here that *revenue, profit*; that is, wealth, accrues to the use of money, its circulation, its 'industrious' employment. Calvin viewed "wages" as any form of material wealth, making no distinction between salaries or profits. That is, income from capital investment or money salaries for work were on the same footing because they were a gift from God for the maintenance of life. (See GRAHAM, *The Constructive Revolutionary*, pp.80-87). Salary and profits were both products of *industrie*. (Sermon 137, Deut 24:14-18 (CO 28:161 f.)). For Calvin, the 'telos' of money was a standard of living. A standard of living is sustained by the circulation of money in the economy. Calvin had an implicit understanding of the circulation of money as a contributory factor in a standard of living. Moreover, he was able to distinguish between the productive and consumptive use of money in an economy.

### [A Clarifying Example]

We can clarify [the issues involved here] by use of an example. Suppose there is a person who is wealthy in land and revenues who derives an income from the rent of his property. Suppose as well that there is another person who is less wealthy by comparison to the first [that is in terms of income derived from land], but who has ready cash to lend [that can yield an income]. Suppose a third person has an opportunity to buy land, but having no money he asks the second [who has cash-in-hand] to lend him the money to make the purchase. It is entirely within the power of the lender to demand a mortgage (bearing an income) to secure the loan until the principal is returned to him. In this way [the mortgage on the purchase] secures the loan. Nevertheless, it is lending and [the one who lends] will be accused of usury. Why should a contract to rent [by which the first person gains a livelihood] be more fair and honest, than a mortgage [by which the second gains a living]? Is a landlord who leases land more [legally justified]<sup>49</sup> in relation to another than a person who in lends directly [so the land might be purchased by the borrower]?<sup>50</sup>

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<sup>49</sup>*il facit plus amiablement.* A *vente à l'amiable* means a 'private sale.' Undoubtedly Calvin has in mind the legal conditions through which property ownership is transferred. The accent in the comparison falls on the equity of the social relationships involved.

<sup>50</sup>To the modern imagination well-accustomed to the indifference of a multiplicity of financial operation, this will appear banal and commonplace which is why commentators ignore or summarize it. Against its medieval background, however, one must be sensitive to the significant theoretical differentiation required to surmount the bias of common sense that would see these as different operations. Calvin realizes that the problem is not money in relation to individuals or their intentions-in-use, but money's relationship to financial operations within the recurrent schemes supporting a standard of living. This example shows how Calvin moves the issue from the level of common sense, which sees these as two fundamentally different operations from the horizon of the observer/individual (a lessee vs a mortgagee), to a theoretical differentiation where the two operations are fundamentally identical to each other. The theoretical horizon is the horizon of 'money-in-use' for producing an income. Calvin has achieved a higher viewpoint from what is bought and how, to the functions of money in an economy. All operations in the productive circuit of an economy are essentially the same. The distinction that Calvin has made is between consumption and production.

What is this other than playing with God in a rebellious way by dicing words rather than speaking the truth directly about what one is [really] doing? It is not within our power to change virtues into vices or vices into virtues by simply playing with names.<sup>51</sup> There is nothing to deliberate or discuss here. It is sufficient to show the thing correctly and then you can more properly pose [the problem] yourself. Nevertheless I want you to always remember that it is the thing itself rather than the words or ways of speaking about the [real issue] that is in judgment.<sup>52</sup>

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<sup>51</sup>Calvin's reference to 'name-playing' is to the many different financial arrangements from papal pawn brokering (the so called, *montée de piété*) to the more sophisticated *damnum emergens, lucrum cessans*, and *widderkauff* (discount brokering) that developed in canon and civil law. The example used by Calvin above was of *rente* or *census* contract, but Calvin grouped all together as 'evasions'. That being so, we can assume that he regarded all of these operations as having identical functions in the economy, even though he uses only one example. These exceptions were required to "get around" the absolute prohibition of interest of church doctrine and scholastic teaching. What Calvin has sensed is that the normative ideal of the prohibition could not be "a good" if such exceptions were *de jure* permitted. Obviously then, the good in play cannot be interest in and of itself, but some other value. This value Calvin describes as honest, integrity, and fair-dealing. The exceptions to the normative prohibition of interest actually were counter-productive with regard to the values in play because they were "hypocritical" and "dishonest". This is an excellent example of what I mean when I say that Calvin's method is "tensive". The tension between contexts of inquiry provide the fundamental momentum of inquiry. It continually produces the series of question-answers-and further questions of inquiry.

<sup>52</sup>In this passage, Calvin is struggling towards an adequate formulation of the notion of the cognitive operation of judgment. When the 'thing is seen for itself' ('as God sees it,' he says elsewhere), it can be judged as 'it really is' (in its own terms and relations, rather than with reference to a subject or social ideal). This is the key for moving from knowledge based on common sense consciousness to knowledge based on theoretical consciousness. Notice how Calvin links seeing the 'thing itself' and 'judgment,' which shows Calvin clearly links judgment to a judgment of the relationship among things (a theoretical differentiation) rather than to the common-sense perspective of 'things in relation to the observer/participant.' The intelligibility is the intelligibility of operations, not an intelligibility of effects. Calvin is able to differentiate judgments of fact and judgments of value, something which the medieval analysis had not been able to do clearly and who so submitted economy completely to a normative, teleological control which it could not effectively enforce. On differentiations of consciousness and realms of meaning see LONERGAN, *Method in Theology*, pp.81-85.

**[Seven Important Qualifications and Supplementary Rules]<sup>53</sup>**

Now I come to the exceptions, because it is good to see, as I said at the beginning, what caution is required to guard against those who would seize on the least word to take an unbridled license. [Such is not my intention], so you should know that when I permit the taking of interest, I do not by that make every case of interest taking licit. I do not approve of those who propose making money-lending their vocation. Moreover, I concede nothing otherwise than to recognize certain exceptions when there should be no profit from lending.

- (1) First, one ought not to take interest on loans made to the poor. No one should be totally destroyed by poverty or [personal] misfortune.
- (2) Secondly, anyone who lends should not be so intent on his [personal] gain as to neglect the necessary offices<sup>54</sup> or that he be so concerned for the security [of what is lent] that he despises his poor fellow human beings.

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<sup>53</sup>Calvin seems somewhat surprised at where his insights have led and so moves to condition it. Obviously the theoretical differentiation of money relationship to value-in-use leaves open the problem of abuse, fraud, and civic injustice. Having shown that money is to be understood in terms of its use, Calvin must now deal with its impact on the civic order. The conditions are in essence a prohibition of interest on loans destined for use in the consumption circuit of the economy. What Calvin sees with some clarity is the terms and relations of money in use once understood in terms of themselves are related to a larger set of schemes with new terms and relations that condition human and humane living. This larger scheme is the civic order.

<sup>54</sup>It is unclear what Calvin means here. In the *Harm of the Gospels* 1:302 (CO 45:568). Calvin explicitly says that lending is one of several kinds of *offices*. "Christ affirms when, in lending, or doing other kind of offices, we look to the mutual reward, we perform no part of our duty to God." Both this text and the context in this letter suggest one of civic or social responsibility. This suggests that Calvin's reference is to the complex intelligibility of social relations. That is, in lending one is not to ignore one's place in socially recurrent schemes that condition responsible cooperation in social life. This would be in keeping with Calvin's teaching elsewhere.

- (3) Thirdly, nothing must happen which goes beyond [the immanent conditions of] civic fair-dealing.<sup>55</sup> This is determined by considering the Rule of Christ to do unto other what you would have done unto you *etc.* This is acceptable everywhere.
- (4) Fourthly, the one who borrows must make as much or more profit as the amount of money borrowed.<sup>56</sup>
- (5) Fifthly, we must not measure what is right and fair according to common custom or the sinfulness of the world, but take as our only rule the word of God.<sup>57</sup>
- (6) Sixthly, we must not regard a transaction as a private affair between buyer and seller, but must also consider what is expedient for the public

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<sup>55</sup>*equite naturelle*. This might be translated as "natural justice," or "principle of equity," but the implied notion of natural law is too restraining vis-a-vis Calvin's understanding of equity. What Calvin seems to suggest is an implicit standard of fairness and equity based on reciprocity and mutual benefit in social intercourse. See the commentary below.

<sup>56</sup>This is obscure. Harkness suggests that it is a requirement to prevent money from being barren which is true, but Harkness doesn't discern why. The rule suggests a one hundred percent rate of return. It is well-known that Calvin supported only moderate interest rates of five to six percent. Obviously a one hundred percent rate of return on principal at such a modest rate of annual interest means that loans would be long-term rather than short term. This seems to be the intention. If it is, what Calvin is restricting is taking interest on short-term loans that would have been taken out in a subsistence economy to cover annual expenses between harvests or in the face of short term market disruptions or to cover immediate personal losses following a calamity or accident. This understanding is certainly in harmony with Calvin's teaching elsewhere. Here clearly Calvin makes a distinction between loans to consumers and loans to producers. I suggest that Calvin, lacking the language of 'consumers and producers' circuit (use) operationalizes the notion as 'long-term' vs. 'short-term' use.

<sup>57</sup>This limitation preserves the tension of the dialect between transcendent norms and the norms immanent in process. See, the commentary below.

interest,<sup>58</sup> because it is clear that the interest a merchant pays is public revenue.<sup>59</sup> It is necessary then that one be alert that a contract be as mutually beneficial<sup>60</sup> as [it is in covering] liability.

- (7) Seventhly, one must not exceed [in terms of the rate of interest] what the laws of the region or place allow. However, this is not always a sufficient rule, because public authorities often permit what they cannot correct or restrain by sanction.<sup>61</sup> Thus it is better to exercise [the rule of] civic fair-dealing that refuses anything that is in excess [of fairness, no matter what the civil law allows].

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<sup>58</sup>*le public* means the totality of the social terms and relations constituting the civic order.

<sup>59</sup>*pension publique*. That is, constitutive of the "public well-being" as a contribution to the overall standard of living of the whole community. Calvin, as we shall see, was conscious of the effect of the flow of wages (salaries and profits) through the community as contributing to the overall standard of living and civic prosperity. In the Calvinian view, wealth in whatever form was a gift from God, not a personal possession. Everyone whether labourer or entrepreneur was a 'steward' (his word is *econome*) holding possessions in trust with a dual responsibility to God and neighbour for one's trusteeship.

<sup>60</sup>*utile en commun*. Given the context Calvin seems to suggest that the effect on the community must be weighed in drawing up interest contracts. Public liability and public benefit, as we have experienced in the modern environmental issue, are not co-extensive. The intention of trade and commerce, according to Calvin, is mutual social intercourse. [*Harm of the Gospels, Matt 25:20, (CO 45:569)*. In *Sermon 31 on Ephesians 4:26-28 (CO 51:639)*, Calvin makes his meaning unambiguously clear. "It is not enough when can say, "Oh, I work, I have my trade, I set the pace." This is not enough; for one must be concerned whether it is good and profitable to the community and if it is able to serve our neighbours. . . . This is why we are compared to members of a body. But now, if one's hand be employed to give some sport to another member and that even to his damage, the whole body will by this means fall into ruin .... It is certain that no occupation will be approved by him which is not useful (*utile*) and that does not serve to good effect the whole (*utile en commun*) and that it also redounds to the profit of everyone." Calvin was well-aware that interest rates have an effect on the cost of living. [BIELER, *La pensée économique et sociale de Calvin*, p.460.]

<sup>61</sup>Implicit here is Calvin's threefold notion of the law which provides a guide for action as well as restraining wrong-doing.

Be that as it may, my desire is to value my [good] opinion of you, for that reason [I can say] I desire nothing more than everyone be humane as possible. There's nothing to add to that. I have briefly taken up this issue [of interest] more from a desire to please you than by any confidence that I could satisfy your query. But according to your good will towards me please accept this small offering such that it is. To God, good fellow and honoured friend I commit you. May God protect you and your family. Amen.

#### Commentary on the Letter

Responding to the originating inquiry, Calvin opens his letter addressing the problem of usury in its late medieval context. He claims that he has no experience in these matters. As we have shown, this is not exactly accurate. Calvin was practically involved in the issues of interest and business. There is also evidence that he had given considerable thought to the problem. But even if it were true that he had no experience at all, Calvin would have been simply following in a long defined tradition of economic thinking of jurists and theologians writing about economy.<sup>62</sup>

The medieval Church's teaching on economics, limited in scope and quantity, was an effort to 'stretch' classical doctrine to fit new problems. In keeping with the normative commitments of classical culture, late medieval economic reflection never escaped the bounds of normative teleology. The classical culture of medieval Europe devoted almost no attention was given to what is now called

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<sup>62</sup>SCHUMPETER, *History of Economic Analysis*, (New York: Oxford University Press, 1954), p.70.

theoretical economics.<sup>63</sup> Moreover, the Church's teachers and preachers, who carried this teaching forward, were not notably versed in business practice. There is little question Calvin marks a break in this tradition.

After this modest opening, Calvin immediately 'sets up' the critical dialectic that carries the whole argument forward. That is, an awareness that the problem lies in the tension between God's intention as transcendent and the concret practice immanent in experience.

"If we completely forbid lending money at interest, then we bind men's conscience more tightly than God himself. Yet if we permit it at all, there will be some [then] who will use this pretext to take an unbridled freedom on which no limitations can be placed."

Here Calvin is looking for the means to tack between an absolute prohibition of interest and unrestricted liberty to lend. It is irrelevant and beside the point to ask whether Calvin is capitulating to existing practices to give them a

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<sup>63</sup>Odd LANGSHOLM, *Usury in the Aristotelian Tradition*, p. 3. Joseph Alois SCHUMPETER, *The History of Economic Analysis*, p.70. Schumpeter describes early modern economic thinking as characterized by "a high level of insight into the practical problems of economic policy." (p.162). The converse of Schumpeter's description is medieval economic teaching was characterized by a low level of theoretic differentiation. The 'common-sense' perspective of medieval Europe on matters economic made the substantive question of theoretical economics 'how wealth is created' literal nonsense. Wealth in Aristotle, on whom the medieval perspective was dependent, was always conceived in teleological terms. It was necessary for the 'good life.' Never an end to itself, it was the 'mean' of liberality. [ARISTOTLE, *Nicomachean Ethics*, 4:1, 1119<sup>b</sup>]. The pursuit of money, the quantified value of wealth, for its own sake was corrupt, since it made an end of that which was only a means. The identification of wealth as 'thing' rather than process and relation meant that the theoretic differentiation sufficient to ask "how wealth is created" could not emerge. A new perspective was required, a perspective which could not emerge as long as economy was conceptualized as a static state of production and consumption modeled on the household and polis in Greek culture or manor and city in medieval culture. On differentiations in the realms of meaning between common sense and theory see, LONERGAN, *Method in Theology*, pp.81-82; *Insight*, pp.173-244.

religious justification<sup>64</sup> or opening a new way of thinking about the practice.<sup>65</sup> It remains that he is setting into tension the critical elements of inquiry. This is his opening to 'teachability' on the matter of interest. As he says later, it might be better if it could be banned, but one cannot so wish interest away. Interest exists. Ideal possibilities must not avoid immanent reality. Therefore, one must seek the good within it. This position does not mean that Calvin is merely capitulating to corrupt practice in order to make the best of a bad situation. The disjuncture is not an opposition of normative ideal and real practice, but rather a sign that there is an unknown real good to be known in the practice.

Moreover, we see here Calvin's refusal to allow a normative ideal, even Scripture, to bind technical-material development. On the other hand, he recognizes the danger inherent in autonomous development. The economic context as a forum of human action cannot on its own provide an accurate control on conduct. The argument that follows tacks between two sets of simultaneous inquiries, into the data of Scripture and into the data of human experience, to work towards an understanding of the immanent good of lending at interest and how that good is realized. What is at work here is that the "experience" of Scripture and "experience" of the world sets up an intentional correlation between the two levels of inquiry without collapsing them in a pre-mature reduction of one to the other. This tacking between two inquiries keeps Calvin pushing deeper and deeper into

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<sup>64</sup>So HARKNESS, *Calvin: The Man and His Ethics*, pp.204, 207.

<sup>65</sup>So GRAHAM, *The Constructive Revolutionary*, p.88.

the nature of lending and interest in human living to discover what is at work (the intention of value) in Scripture as a heuristic that reveals the actual, real problem. The 'problem,' he concludes is not interest, but fraud, deceit, and broken solidarity. This process of simultaneous inquiry, his disposition towards teachability, allows Calvin to clarify both the precise meaning of the norms at work in Scripture and the nature of the economic process being judged. This teachability is founded on the confidence he has in Scripture that there is something in Scripture to make life more humane, but the proof, so to speak, is in the living, the concrete context, that is subject to inquiry as well. The faith-ethics relationship in Calvin is found at the level of method, faith dynamizing inquiry, rather than in the content of concrete norms.

Calvin places a premium on experience, but not experience as common sense or popular practice. Personal moral maturity as judgment must be allowed its play. So he tells Sachinus that he trust his judgment ("were I writing only to you. . . ."). This principle is re-enforced in the final paragraph where Calvin sets out the general rule that "his desire is that each person be as humane as possible." However, since Sachinus is writing on behalf of a third-party, Calvin insists that he must be clear and detailed in what follows.

Sachinus is writing on behalf of a friend whose conscience had been disturbed by the difference between the traditional teaching on interest and the preaching of some of the Reformers. As I have already noted, concerns of conscience were not minor matters in the sixteenth century. This is a reality that

our century sometimes finds difficult to grasp. The eternal destiny of merchants, traders, and commerçants literally rested on not taking interest on money loans.<sup>66</sup>

But to what is Calvin referring when he refers to usury? What does Calvin understand "usury" to mean? Is it any financial arrangement where a sum is added to principle when lent? Or something else? Scholastic teaching regarded usury as any addition to the principal of money.<sup>67</sup> Usury itself was condemned, because it violated the principle of 'natural order,'<sup>68</sup> and only incidentally because it harmed the poor and socially dependent which is, we will find, the centre of Calvin's concern. Undoubtedly the motivation that condemned usury was a matter of justice. Aquinas, for example, considers usury under the rubric of "fraudulent

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<sup>66</sup>See, Jacques LE GOFF, *Marchands et banquiers au Moyen Ages*. (Paris: Presse Universitaire de la France, 1956); "The Usurer and Purgatory," in *The Dawn of Modern Banking*. Berkeley, California: Centre for Medieval Studies, University of California, 1979. Pp.25-52. Le Goff develops substantial arguments that the notion of purgatory developed in relation to the necessity of permitting soteriologically questionable but socially necessary activities such as commerce and banking. The genuine concern and piety of the time is seen in a letter from a merchant who wrote Calvin because he had money that he wanted to deposit with merchants to derive an income. He says he would like to invest, "lest it (his capital) perish entirely with him (the merchant), but "Nevertheless I would rather beg my bread than do anything against my God." (CO 13:462). On the depth of religious commitment of the sixteenth century see, Lucien Paul FEBVRE, *Le problème de l'incroyance au XVI<sup>e</sup> siècle: la religion de Rabelais*.

<sup>67</sup>Canons 1-3 in *Decreti Secunda Pars*, causa XIV, ques. 3, cite Augustine, Jerome, and Ambrose to the effect that seeking or demanding in return more than what had originally be given constitutes usury and is condemned. Ambrose writes, "Usury is receiving more than one gives." ["Breviarum in psalm LIX", *Patrologia latina*, 21:981. *Usura est plus accipere quam dare*]. Jerome writes "If one collects more than one gives, this is known as usury." "Commentary on Ezekiel 18:6", *Patrologia latina*, 251:117. *Usuram appellari et superabundantiam quidquid illud est, si ab eo quod dederit plus acceperit*]. Gratian makes a more specific reference to capital by saying, "Any demand beyond capital is usury." *Decretal of Gratien*, C.14, Q.3, C.4. *Quicquid ultra sortem exigitur usura est*].

<sup>68</sup>See, for example, Jacques de VITRY, "Sermon 'Ad Status' No. 59, 14, quoted by LE GOFF, *Marchands et banquiers*, p.8

practices",<sup>69</sup> but the foundational arguments were arguments based on the classical notion of the 'natural (teleological) function of money' in exchange relationships. This condemnation of usury as something evil was universal,<sup>70</sup> even if various evasions were developed to accommodate an increasingly active developing economy.

The arguments to justify the prohibition of interest took several forms, but they were all based on reference to two fundamental principles. First, there were the Scriptural examples in Deuteronomy 23:19-20 and Luke 6:35. Secondly, there was the Aristotelian notion that money is sterile and cannot "make" money.<sup>71</sup> The various developments in the scholastic teaching have been well-discussed by Nelson and Noonan<sup>72</sup> and need no further discussion here. What we can say with confidence is that Scholastic economics established an ethical system. Within that system, usury was seen as an inequality of exchange that violated the

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<sup>69</sup>Thomas AQUINAS, *Summa Theologicae*, II.2 quest. 77, art 1; II.2, quest 78.

<sup>70</sup>*Corpus Iuris Canonici*, I, cols 734-737.

<sup>71</sup>References to Scripture were secondary to the principle argument that money is sterile in money's relationship to a natural order. LANGHOLM, *The Aristotelian Analysis of Usury*, p.1. Langholm's analysis of recent manuscripts shows that the crux of the medieval doctrine against usury was the Aristotelian concept of the sterility of money and this metaphor was not just a colourful analogy but an substantial analytical concept. (LANGHOLM, pp.13-14.) There was a movement from Aristotle's simple biological simile to a theoretical proposition that went to the heart of the scholastic vision of the economy whose participants scholastic theologians sought to guide.

<sup>72</sup>NELSON, *The Idea of Usury*. NOONAN, *The Scholastic Analysis of Usury*.

standards of natural equity and natural justice.<sup>73</sup> It pretended nothing else. By the time of the sixteenth century, its analytical elements were reasoning from ethical premises towards practice.<sup>74</sup> That is, it was a continuation of the classical view that the intelligibility of the economy is justice, an ideal of the good which economic activity reflects or does not reflect, rather than the concrete operations of economic activity as recurrent schemes that yield a good.<sup>75</sup> It is this fundamental commitment Calvin attacks in this letter, "since it is impossible [to

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<sup>73</sup>The prohibition that interest on money loans was "unjust" and thus sinful was derived from the Scholastic theory of the just price (*justum pretium*). Exchange was "just" if and only if equivalent values were exchanged. The true value of a commodity included no more than the just wages (based on accepted, i.e. conventional, standards), the expenditures for materials, and a moderate gain for the seller (*lucrum moderatum*). The latter was based on the accepted standards of a society, the members of which were expected to live by the standards appropriate to their status (*secundum statum*).

The medieval economy was a near stationary coin economy, without proper money markets. Money had to be borrowed at usury, not necessarily for consumption purposes, but usually to get out of some present predicament rather than in the expectation of creating a real surplus. Under such conditions, usury is robbery, as the scholastics said, because money is barren. Coins can bear no fruit when they serve only as a medium of exchange in a non-growth economy.

In this optic, usury was the price paid for the use of money and must be linked to the scholastic theory of pricing in general. The section on usury in Aristotle's *Nicomachean Ethics* discusses economics in context of the principles of equivalence in the exchange of commodities, with or without the medium of money. The context is justice, so this is where the scholastics went to consult Aristotle on the just price. Thus, for scholastics the intelligibility of the economy is justice rather than the intelligibility of economic operations. Calvin's position is significantly different.

<sup>74</sup>LANGHOLM, *The Aristotelian Analysis of Usury*, p.13.

<sup>75</sup>For clarity, I need to note that this understanding of the good capitulates to neither a deontological or contextualist position. This dividing line in ethics circles around the question of the "objective status" of moral norms and the correlative problem of ethical judgment. The human capacity to foresee possible structures of human relationships, to evaluate them in light of past experiences, and to implement them in moral actions opens a new order of reality. Moral judgment, which Calvin has correctly perceived applies to the whole complex of human experience, a total intelligibility, which is constitutive of human action.

banish interest] *we must give way to its practical benefit.*" That is, its immanent, concrete good.

Calvin's first approach to do this is to move to the relevant Scriptural texts believed to forbid interest and then to the patristic arguments against it. Only after this does he develop his own position. This pattern of moving from Scriptural teaching to the historical positions and interpretations towards a present meaning is a common Calvinian approach to any problem. First, he argues that Scripture does not condemn the taking of interest as such ("by no testimony of the Scriptures is lending at interest completely condemned"), but rather interest on money-lending is prohibited because of its negative effect on human community because fraud and deception break trust and solidarity required for community. So the Scriptural problem, as Calvin frames it, is fraud, deception, and human community. The 'meaning' of Scripture is not a 'meaning about interest,' but a 'meaning about human community.' Thus Calvin concludes one section:

"This is the reason [the negative effect of fraud occasioned by money-lending] *the prophet so severely condemns lending at interest to the point of forbidding the practice to Jews [of Israel altogether].*"

As is common in his general approach, Calvin considers the New Testament witness (Luke 6:35) first. Here Calvin says the text has been turned away from its true meaning and forced to fit the prohibition of interest. "Nothing [here]," he writes in a later commentary on this text, "can refer to usury or interest

added to principle."<sup>76</sup> He regards this interpretation as an unjustified conflation of meaning. In the *Harmony of the Gospels*, Calvin expands his understanding of the meaning of the text considerably saying that Christ's intention in this passage was to make his disciples generous and open-handed in all things, but not prodigal.<sup>77</sup> What Calvin finds in this text is reference to the relation between liberality and human solidarity that foster true community, not the practice of lending at interest.<sup>78</sup> Later he says of the whole passage that it would be "a mistake to confine this statement to usury."<sup>79</sup> The saying, according to Calvin, concerns a substantial set of duties (love of enemies, disinterested kindness, care of the poor, and generosity) which may be counted as truly charitable.<sup>80</sup> In this way, Calvin links the passage back to the larger intentionality of Jesus' teaching. "Christ intends," Calvin writes, "to limit the abuses of money-lending, not the lending of money." Here, as elsewhere, we see that Calvin focuses the intentionality of Scripture on the total set of relations among things (events, conditions, states) in the larger social fabric. Personal piety and social existence

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<sup>76</sup>*Harm of Gospels* 1:302 (CO 45:186), "De l'usure et accroissement qui vient outre le principal," echoes Scholastic definitions of usury.

<sup>77</sup>*Harm Gospels*, 1:301, (CO 45:186).

<sup>78</sup>*Harm of Gospels*, 1:303, (CO 45:187).

<sup>79</sup>*Harm of Gospels* 1:302, (CO 45:186).

<sup>80</sup>*Harm of Gospels*, 1:302, (CO 45:186). "Que les plaisirs lesquels les hommes se font les uns aux autres, sous esperance de recompense, ne viennent point en conte devant Dieu." Calvin does not condemn reciprocal relations that are mutually beneficial. They are a dimension of natural solidarity. He only says that such relations cannot be 'counted' as the grace of self-Other relatedness since they are their own reward.

form a concrete whole in his horizon. Therefore, what is in analytical play vis-à-vis the Scriptural witness is not interest as such, but its import as it ramifies through the social community. It is well worth noting that Calvin, unlike his late medieval contemporaries, does not link his exegesis to the salvation or damnation of the individual who lends, but to the effects on civic community for which each person is responsible before God.

It is not without interest to note how Calvin moves to contrast the Scriptural principle (lend without expectation of return) to the actuality of human experience that "lends to those able to repay," because it shows Calvin's method of correlation at work. In the commentary on this passage Calvin makes the same move with greater elaboration.

*After having explained what wicked men are in a habit of doing*

- *to love their friends,*
- *to assist those from whom they expect some compensation,*
- *to lend to persons like themselves ....;*

*Christ proceeds to show how much more he demands from his people*

- *to love their enemies,*
- *to show disinterested kindness to those from whom nothing can be expected,*
- *to lend without expecting a return.*

It is the incongruity, the discontinuity, between 'accomplishment' and 'possibility' that sets up the dialectical tension that Calvin sees running through the human community. Christ's command is not an ideal, something impossible to achieve. It is rather the good to be realized in the concrete reality of daily living.

But the juxtaposition of 'text and context' sets up the key questions of inquiry: "What is going on (the meaning) here (in text and context)?" "What is the good to be realized and when it is realized, how will we know?" This is not a tension to be resolved, but a calling out to the discipline of holy community lived in the world. The intentionality of Scripture sets the terms and relations of aspiration, hope, and judgment. It is the standard against which real accomplishment or failure are gauged. Thus, Scripture, giving the poor special consideration also bids the actuality of human community to give the poor their due. In fact "to consider the poor" is a benefit to those who would lend. The benefit being a humane and just lending that comes from a recognition of dependence on God and the interdependence of the human community. This in no way, Calvin concludes, prohibits interest in itself.

Calvin gives more extended consideration to the Old Testament texts on usury. This is undoubtedly because arguments drawn on them are stronger, because they are more extensive and less equivocal. Calvin starts with immanent reality, "While one might (or could) wish that interest-taking did not exist, such is not the case." Lending and interest do exist. So one must consider their immanent good in the structure of human living which is structured not by value but by operations in recurrent schemes.<sup>81</sup> Calvin's first tack is negative. "Why was interest forbidden?" Is it interest-in-itself or for another reason? His exegesis falls

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<sup>81</sup>This is to say that operations in recurrent schemes in concrete contexts of human living actualize concrete instances of value (or disvalue). They are not themselves structured by values as realization of ideal states or conditions. The good is always concrete.

on the problems of fraud and deception that accompany the practice. In his commentary on Psalm 15:5 Calvin notes, "God looks upon the thing (usury) as it really is."<sup>82</sup> This notion of "looking on the thing as it really is" is Calvin's control on the flow of data emerging from the economic context of his time and the transcendent norms of Scripture. What does Scripture tell us to be alert for in this context and problem? The simultaneous inquires move towards an understanding of the good and what is actually condemned in Scripture (fraud, not interest) and so what must be taken into account in structuring provisions for lending.

In the same commentary, he notes that unequal transactions in which one party profits unfairly at the expense of another are always condemnable. The question, he says, lies in asking whether or not taking interest falls into this category of unfair profit, because an indiscriminate condemnation of interest leads to the danger that those who gain their living through commerce will despair of acceptance (salvation) and lend willy-nilly subject to no consideration of the good of others.<sup>83</sup> Likewise, too much latitude in accepting a practice such as money-loans, and moderating the practice for the larger good of the whole community becomes impossible. The "good of the whole" Calvin regards as the greater good. Calvin shows a keen sensitivity in these texts to the relationship of human beings in social community and the way in which various kinds of practice impact the

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<sup>82</sup>*Comm Psalm 15:5, 1:212, (CO 31:116).*

<sup>83</sup>This is a recognition that Scholastic prohibitions of interest did not prevent the practice. It only meant that merchants lent 'with a bad conscience' and anxiety being an occasion for sin would mean that the unrelieved anxiety of a permanently wounded conscience could recognize no restraint.

social relationship. For Calvin, the civic community is mutual restraint and moderation for the good of the whole.<sup>84</sup>

Calvin's analysis dives beneath the obvious, common-sense relationship of money and lending (buying-selling, commodity exchange), to grasp the intelligibility of the biblical prohibitions at their source and their meaning. He finds the prohibition was a response to the harm that fraud and deceit render in the social fabric, especially the burden they place on the poor. That is, the effect of fraud and deception occasioned by interest on the the obviously dependent.<sup>85</sup> In his *Commentary on Psalms*, Calvin refers to Leviticus 25:35,36, as illustrative of the biblical intention, "the end for which the law was framed was that men should not cruelly oppress the poor, who ought rather to receive empathy and compassion." Therefore, he concludes the force must be its intentionality of fairness and compassion, not an outright prohibition of lending money at interest.<sup>86</sup> The *equity* which ought to govern lending and interest is an expression of this intentionality,

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<sup>84</sup>This is a key to grasping the dynamic of Calvin's thought on social relations. The "order" of social intercourse, a providential gift from God, is mutual dependence. This dependence is dialectical. The creature (human being) is dependent on God who is the source of all good. But also human beings are mutually dependent on one another. For Calvin, human community was natural. For example, he recognized a necessary division of labour (*Sermon 31 on Ephesians 4:26-28* [CO 51:639] and a mutual responsibility for the quality of social life [*Sermon 95 on Deut 15:11-15* [CO 27:357]. Moreover, it is in community that human being fulfills its destiny and purpose.

<sup>85</sup>Some care must be taken in the notion of the 'poor'. It does not mean the 'destitute,' but all those whose living was subsistent and therefore obviously dependent on immediate circumstances and conditions.

<sup>86</sup>In *Comm Psalm 112:4* [4:325], (CO 32:173, Calvin again considers interest in the same terms, but makes the intentionality of the law *fairness and morality*. Saying that all mercantile transaction be guided by these.

fitting the application of the law into the spirit of fairness and justice intended by the framer of the law. The normativity of Scripture is the revelation of Divine intention, our personal relationship with the transcendent God, that conditions the possibility of appropriate social relations. It is this intentionality that is to govern judgment in concrete contexts. However, the "teachability of the heart" renders Calvin open to seek new possibilities for the realization of this intention.

We see this analysis, for example, in the notion that Calvin considers the Old Testament passages "political." *Political* in Calvinian parlance means a provisional order. That is, an order that is relevant to concrete contexts different from his present one. What is universal and normative is the intention expressed by the provisional order.<sup>87</sup> This is far from the biblical literalism that some have found in Calvin. More importantly, it marks a distinct break in the understanding of the relationship of Scripture as norm to the concrete contexts of human living. The incongruity, the dialectical tension, between Scriptural community (as experience) and the present community (as experienced) sets up the larger question of intentionality and controls the interpretation of particular legal requirements in

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<sup>87</sup>The classicist conceives culture normatively and so concludes that there is just one form of human culture. The control on meaning is the universal (always the same everywhere). Universal culture yields the norms and ideals of human aspiration and accomplishment. Calvin in a rudimentary form makes a break from this classicist notion that propelled the medieval worldview. This is not to say that he makes a full break to an empirical view of culture. But it is to say that his break with the older view is sufficient for him to manifest the differentiations of consciousness required to distinguish common sense, theory and interiority. It is that operation which is in play here enabling Calvin to appropriate the intentionality of the politically provisional (text) without the provisions themselves becoming normative on a new context. See, LONERGAN, *Method in Theology*, pp. ix, 29, 83-85, 123-124, 301-302.

concrete contexts. There are, in effect, two types of incongruity that Calvin implicitly acknowledges. There is the incongruity that arises from different context.<sup>88</sup> Secondly, there is the incongruity that arises from common sense misunderstanding of Scripture and/or experience.<sup>89</sup> Both sets of incongruities methodologically force Calvin to push deeper and deeper into the 'meaning' of interest in human community. Here again we have an example of the refined coordination or correlation that Calvin seeks in applying the normative intention of Scripture to new contexts and problems. The activity of co-ordinating text and context is what Calvin means by the teachability of the heart. It is a disposition to learn and be corrected.

Having thus dispensed with possible Scriptural objections to accepting the legitimacy of interest, Calvin moves on to consider, in medieval terms, the more substantial Aristotelian-Scholastic argument concerning the sterility of money. Calvin, without considering the background or origin of the argument simply reduces it to rhetorical ridicule. "Their reasoning is trifling." Calvin claims Ambrose and Chrysostom as his source for the notion that money is sterile. This is not unlikely, since he knew their texts as witnessed by the number of times he refers to both in the *Institutes* and elsewhere. But it is also likely, given his legal training, that Calvin was well-familiar with the general background of the notion through

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<sup>88</sup>For example: The Mosaic law was political. If the present economy were structured as Israel's was, there would be no need for lending at interest.

<sup>89</sup>For example: Christ's meaning in prohibiting interest 'had been' misused, misconstrued, misunderstood; Money is sterile.

canonical legal texts.

The sterility metaphor goes back to Aristotle. To grasp what is at stake, we must give some consideration to the classical background. Greek reflection on economy was by and large reflection on the wisdom of household management. This is amply revealed by the Greek origin of the word *economics*, *Oeconomicus* (*οικος*, house; *νομος*, law). The Aristotelian notion of *chrematistics* (*χρημα*) is the closest one gets to the pecuniary aspects of business. Both Plato and Aristotle merged their economic reasoning with their socio-political philosophy concerning the *polis*. There was no question of asking how wealth is created. Wealth was a 'natural good.' The driving question was the 'end' to which wealth contributed.<sup>90</sup> From this teleological horizon, interest was regarded as a

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<sup>90</sup>Plato is the earliest form of this kind of thinking. Plato regarded economic activity as necessary to the State. But it was strictly regulated within the permanent system of castes. This system represents a primitive understanding of the division of labour in which Plato emphasises the increased efficiency that results from allowing everyone to specialize in what he is by nature best fitted for. [PLATO, *The Republic*, 2:370]. Moreover, Plato regarded "money" (i.e. currency) as a symbol, a means of facilitating exchange. [PLATO, *The Republic*, 2:371]. He regarded the spread of a market economy (commercialism, the profit incentive, the desire to accumulate claims to material goods) as undesirable. Thus, Plato expressed a strong aversion to commercial activity in general leading to inequalities of wealth and tyranny. [PLATO, *Laws*, 8].

Aristotle's economic notions, like Plato's, were shaped by his concern for the 'ideal state.' His economic notions, like his notions on society and politics, were shaped by his concern for the 'natural' and the 'just' as seen from the standpoint of the good and virtuous life. Aristotle did not regard economy as 'unnatural' only certain aspects of it. The objective of economic activity was to secure for the participants a *desirable* standard of living. That is, one that was instrumental to a good life. Material goods and market activities in general were only instrumental. Individuals losing sight of this lived "unnatural" lives. Accumulation of goods and claims to goods for the sake of possession or of power - that is, economic activity not instrumental to providing oneself with the consumer goods required for living a moderate and wise life - was unnatural and reprehensible. Thus, Aristotle continues much the same kind of reflection as Plato putting economy into a framework of a personal realisation of a 'good life,' controlled by a normative teleology.

(continued...)

particularly reprehensible form of income, because it made money, an end to itself. Since Aristotle's reflection was formative in scholastic tradition forming a frame of reference for subsequent writers, we will consider it in some detail.

According to Aristotle money is simply a conventional medium for measuring demand used to facilitate equality of exchange.<sup>91</sup>

"There are two sorts of wealth getting . . . one of part of household management, the other is retail trade; the former necessary and honourable, while that which consists in exchange is justly censured; for it, is unnatural, and a mode by which men gain from one another. The most hated sort . . . is usury, which makes a gain out of money itself . . . money was intended to be used in exchange, but not to increase at interest."<sup>92</sup>

The view here is that money is an intermediary between commodity to commodity exchanges. As an intermediary, it plays no essential role in the economic process itself. Aristotle's view is the view of common sense. Person Y having X units of T wants or needs P units of commodity Z. A barter relationship establishes a value relationship between units X of T (A) as equal to units P of Z (B). An equitable, fair, and just exchange relationship is one which adheres to the natural value relationship  $A = B$ . In the common sense view of market activity money is an intermediate step.  $A = C$  units of currency;  $B = C$  units of currency. Therefore  $A = B = D$ . Where "D" is the intermediate value measure in currency [coin] units. The operation is the operation of equivalence. Therefore, the

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<sup>90</sup>(...continued)

This framework, especially the negative valuation of commercial activity, is taken up by Scholastic thinking and forms a background of all writing about economy in the Scholastics.

<sup>91</sup>ARISTOTLE, *Nichomachean Ethics*, V,5, 1133<sup>ab</sup>.

<sup>92</sup>ARISTOTLE, *Politics*, 1, 10, 1258<sup>ab</sup>.

'economic problem' becomes one of determining equivalent relationships based on notions of justice, fairness, and equity. The notion of value is of quantified value. The problem with this common sense view is it fixes the operation of money to the theoretical participants in theoretical exchange relationships rather than to the function money in relation to all of the functions of an economy.<sup>93</sup> Aristotle's

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<sup>93</sup>Standard treatments of economic history argue that the dominant factor in the capitalistic revolution, which started in the twelfth and thirteenth centuries, but which came to full force only in the fifteenth and sixteenth centuries, was with the change from a natural to a money economy. [Sheperd B. CLOUGH, *The Economic Development of Western Civilization*, (New York: McGraw-Hill, 1959), p.73, 87, 104.] That is, with a shift from an agrarian-subsistence (traditional) economy to a capitalist-commercial (market) economy. [See the arguments advanced by CLOUGH, pp.68-116. Robert HEILBRONER, *The Making of Economic Society*, (Englewood Cliffs, New Jersey: Prentice-Hall, Inc.), pp. 43.] This is built on the assumption that the explanatory factor of the modern economy is the market which through equilibrating movements automatically adjust supply and demand, production and consumption, functions. [HEILBRONER, *Economic Society*, pp.14-17.] This is true as far as it goes, but it does not go far enough. It must be recognized that the advent of the wide-spread use of money in the economy was only a medium through which change took place. It was not the source of change. *Markets* as centres of exchange, not only in the physical sense but in the larger abstract sense, were grasped as a necessary economic function. Even if it was subsumed to a larger normative perspective, the 'development' of markets is not an adequate explanation of the economic transformation experienced in Europe in the late Middle Ages.

The larger transformation was rather a reconceptualization of what the structure of an economy was. It was a movement from a static state notion of production and consumption as a single circuit (buyers and sellers) of circulation to that of a double circuit (buyers-sellers/ producers-innovators) in which production and consumption were gradually differentiated and in which the redistributive functions of banking and finance developed to link the two circuits. It was a growing awareness that an economy consisted not only of a basic stage in which production and consumption were allocations of fix quantities, but also a surplus stage which through production actually increased the 'size' (the standard of living) of the economy allocated in the basic stage. That is each period of economic activity is not a mirror of the preceding period, but actually contracts or increases in direct relation to the productive capacity of the surplus circuit. This insight was a product of the operation of common sense, but its eventual yield was a new theoretical formulation of the intelligibility of economic activity as the movement of money (capital) in markets. This transformation took several centuries to complete but it paved the way for a new era and a new understanding of the complex intelligibility of economics. The language here is dependent on Bernard LONERGAN, *An Essay in Circulation Analysis*, An Antepenultimate Edition-in-Progress destined for *The Collected Works of Bernard Lonergan*, (Boston: Boston College), January 1991.

influence was critical to medieval economic notions and explicitly acknowledged from the thirteenth century on.

Logically, the sterility argument is based on the absolute value in possession of coinage. The proposition intuitively grasped by the medieval scholastics is that money, in the sense of coin, is sterile and can breed no surplus when it serves merely to facilitate exchange in economies that breed no surplus. Base metal does not produce base metal. Calvin's breakthrough was his understanding that the value of money was not as commodity itself as a medium of exchange, but its value-in-use. Value-in-use allowed Calvin to distinguish two forms of use, consumption (goods and services that support a standard of living) and production (goods and services that make consumables available to the standard of living). In the Scholastic perspective that based value on undifferentiated quantified values, no such distinction could be made. The absolute value of a cloth loom was constant. It did not matter whether the cloth woven on the loom went to immediate consumption or to be sold in a neighbouring city. Money-in-use, in Scholastic theory, was a form of exchange relationship in which the relationship received priority, not the type of use. The form of exchange was commodity (owned) to commodity (owned). Therefore, just equitable exchange was an exchange between that which was owned and could be valued in the present with something else that could be owned and valued in the present. Money was only an intermediary and had no effect on the relationship. Money could not be owned, since it is only an intermediary whose usefulness (utility, substance) is consumed

in exchange. To allow interest was to allow a "double dip" of value (the money and the commodity purchased with it). This was viewed as an unfair (unjust, unequitable) relationship.

It is important to remember that Scholastic theory held together the arguments against usury and the notion of the just price. The connection of these two shows that underlying the effort to understand economy was an effort to find the intelligibility of money and exchange in a quantified notion of value against an ideal standard of exchanged governed by equity and justice. This is the pure operation of common sense.<sup>94</sup> If X quantity of wheat equals Y quantity of wine, then Z value (as quantity) of money must be determined for money (as the mere intermediary between X and Y) relative to X quantity of wheat and Y quantity of wine. Interest (money "paid" for money) was not intelligible, because what was bought was not a quantity of X for Y, but use-in-time.

Interest on money loans was unjust because the just price of an amount of money lent was the amount of money itself that was to be repaid by the borrower. An essentially fraudulent practice was believed to be involved in selling the "services" of money as something distinguishable from the money itself.<sup>95</sup> The right to use or to possess the services of money cannot, according to Scholastic doctrine, be distinguished from the ownership of the money. The money belongs

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<sup>94</sup>On differentiations of consciousness see LONERGAN, *Method in Theology*, pp. 81-85 and *Insight*, chapters 6 and 7.

<sup>95</sup>It is not without interest to note that Aquinas' teaching on "just price" appears in a section entitled "*De fraudulentia*" and consists mainly with frauds perpetrated by sellers. That is, in keeping with classical consciousness, economy was viewed normatively.

to the person who uses it. This bias did not extend, however, to capital goods. The Scholastics did distinguish between the services of a house or of a vessel from the house or vessel itself. Being in possession of the services of these objects for specific periods of time could be distinguished from ownership of the objects. Thus, rents paid for the use of houses or of vessels were not objectionable. They did not constitute interest. What Calvin is doing at this point in his text is exploiting an incongruity in Scholastic thinking (*rents are legitimate, but interest is not*) in a manner that gets at the function of money without repudiating any ethical intention in order to come to a better understanding of what is operative in an economy. Calvin has an implicit confidence in the past,<sup>96</sup> but it does not stop him from pushing inquiry deeper and deeper into the total set of terms and relations governing an economy. It is this disposition to push further in understanding that frames the significance of 'teachability' as an ethical method. It is an active inquiry into the structure of the good as revealed in concrete contexts, context being taken in the largest possible sense of actual (present tense) and historical (past).

Calvin sees that the real content of the Scholastic proposition is that

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<sup>96</sup>Meaning the Scholastic inclination or desire to preserve basic notions of justice, fairness, equity, and right. This is why scholars like Noonan, Harkness and others are led to say that Calvin mistrusted interest transactions, but sought to make the best of a bad situation. This is not exactly accurate, because it focuses attention on normative content rather than ethical method. It assumes Calvin's chief concern is the normative regulation of interest as the means of assuring justice, equity and right. It must be kept in mind that Calvin places his concern for justice and equity not on interest, but the public good. The normative issue is fraud and deceit, not interest in itself. This shows that it is Calvin's method that allows him to reconfigure the specific content of the problems he addresses.

dealings in claims on money are not legitimate, because, while it is true that the lender's money itself passes first into the ownership of the borrower and then into that of the seller's goods, the lender becomes and remains the owner of the claim. Thus, we see the operation of the bias or oversight of common-sense that Calvin's method in effect reveals, blocking the understanding of the function of money in an economy in the absence of a valid distinction between the ownership and use of money. But Calvin is able to make such a distinction by setting up the comparison between lending and rents.

It must be understood that underlying the common sense Scholastic notions is a static view of the economy. In the static view of a fixed economy, money relationships are an allocation of fixed shares of a limited 'quantity' of value. Calvin's view takes into consideration that economy is not fixed, but viewed over time is potentially expansive. ("Who buys a farm believing that money cannot beget money?") What needs to be seen is that Scholastic theory was based on an effort to quantify value according to an absolute, universal standard. Calvin by-passes this altogether because he sees that the intelligibility of money is its function in use not its relationship in commodity exchanges.

But this background allows one to explain easily why rent, and the other forms of interest instrument including the papal pawn shops, were not viewed by the Scholastics as usury, but why Calvin could turn the exceptions against the

Scholastic position.<sup>97</sup> Ownership or services (in a stationary economy) could be established and as a quantifiable share of stationary economy returned as an equal share. The usury provisions were a limiting provision within a stationary economy. It maintained the illusion that each person received a "just share" of the proceeds of social economy. The background of this notion was the economic ideal of the self-sustaining manor where each contributed to the maintenance of the whole and received his/her maintenance from the whole.<sup>98</sup>

Calvin attacks these foundational notions at their root. First, he rhetorically affirms, the value of money is not its possession. "Any child knows money kept in a strong box is sterile." Then more analytically he affirms, the value

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<sup>97</sup>Scholastic disapproval of interest was universal, but qualified. [James W. THOMPSON, *Economic and Social History of the Later Middle Ages, 1300-1530*, (New York: Frederick Ungar, 1960), p.439.] These qualifications are what Calvin refers to a subterfuge and word splitting in this text. According to Scholastic theory, it was legitimate to charge rent for leased houses or vessels (*rente, or census*); to charge compensation for damages or losses actually suffered by a lender (*damnum emergens*); and to collect penalty for the tardy repayment of a promissory note (*poena coventionalis*). There were other forms of acceptable business practice in common use which were in essence forms of credit and interest. The silent partnership (*commenda* or *societas foena nauticum*) was considered a legitimate arrangement in which one financed a business, especially trading venture, with the expectation of sharing in the profits, but not the losses of the venture. A variation of this arrangement allowed payment to be collected by lenders for *lucrum cessans* (gains foregone in contrast to damages or losses actually suffered. Other modes to collect interest were "gifts" made to the lender to avoid the odium of usury. This was a particularly popular form of public finance. Discount brokering or *widderkauff* was another means that developed in the thirteenth century to avoid prohibitions against usury. This was actually a type of sales contract in which the sale was conditional upon the seller's right to repurchase what he had sold. In essence a lender agreed to purchase goods at one price and agree to sell them back at a later date at higher price to the borrower. The difference was in effect interest.

<sup>98</sup>George COULTER, *Medieval Village, Manor, and Monastery*. (New York: Harper and Brothers, 1960) provides a through social history of these foundation medieval social institutions.

of money lies in its use. "What does a field beget? The sea? A house?" The answer: value-in-use. One cultivates the land for crops to consume and sell ("the earth produces things that make money"). One buys a house to rent and receive an income. "If money can be used to purchase a house or a farm that yields income, is it reasonable to prohibit money making money?" Calvin has moved the intelligibility of money from a static intermediary in an exchange relation to a functional "in-use" foundation. The distinction between legitimate rent on houses or vessels and illegitimate interest on money loans is weak whenever borrowed money is used for investment in property that may be rented. This is the crux of Calvin's counter-argument.

What Calvin has recognized is that money circulates ("Any child known money in a box is sterile") and as it circulates money fructifies money (but no one asks for a loan intending to keep it in the box). Calvin's basic grasp of economy as a recurrent circulation of money is clearer in other passages. For example, He writes,

"They (the Scholastic canonists) treat usury as if it were compensation of as much a loss as the difference caused by the lack of use of their money. But there is no kind of usury which this specious title may not cloak. For each one has present money, when he loans it which would have been useful to him if he had bought something, and at each moment the matter of profit presents itself. So always there will be a place for compensation, since no creditor gives his money to another without a loss."<sup>99</sup>

In this passage, Calvin clearly identifies a basic notion of value-in-use.

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<sup>99</sup>CALVIN, *In octavum praeceptum*, (CO 24:681).

Calvin affirms money is to be identified with what it does. This move yields a basic notion that money's value is value-in-use not in ownership or possession. Moreover, Calvin also has a basic notion of the element of time in relation to money. Therefore, credit is not compensation for loss, as argued by Scholastic theory. On the contrary, it is compensation for deferred (immediate) use.

Moving back to the letter, Calvin asks the key question for moving an understanding of economy from a common-sense to a theoretical foundation: By what means do merchants increase their wealth? The importance of this question cannot be under-estimated. Nor must it be understood from a contemporary perspective as wholly rhetorical without also understanding its background as a distinctly new kind of question to pose of economy.

The Aristotelian view of wealth, on which the Medieval perspective was dependent, was always conceived in teleological terms. It was necessary for a 'good life.' Never an end to itself, it was the 'mean' of liberality.<sup>100</sup> The pursuit of money, the quantified value of wealth, for its own sake was corrupt, since it made an end of that which was only a means. The identification of wealth as 'thing' rather than process and relation meant that the theoretic differentiation to ask "how wealth is created" could not emerge. A new perspective was required, a perspective that could not emerge as long as economy was conceptualized as a static state of production and consumption modeled on the household and polis. The medieval equivalent of the household and polis was the ideal of the self-

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<sup>100</sup>ARISTOTLE, *Nicomachean Ethics*, 4:1, 1119<sup>b</sup>.

sustaining manor as an economic unit. The economy of the manor was sustained by the contributions of all from which all received their livelihood. With in this static state understanding of the economy, there could be a calculation of "shares" according to a predetermined hierarchy of value relative to a member's position within the social economy.

Calvin's dynamic view of human process and his affirmation of progress in the human arts allows him to grasp a new set of terms and relations for economic activity that provide a break with medieval and scholastic teaching based on a static state understanding of economy. He did not, however, grasp this in the autonomous terms of the eighteenth century *philosophes* and natural philosophy,<sup>101</sup> but rather as a co-ordination or simultaneous realization of the normative requirements of humane living. The break through from a common sense toward a theoretical consciousness of economy is the question of wealth creation. Calvin's question shows how far toward the differentiation he had come.

Calvin pin-points this key, assuming his reader already has an answer for his rhetorical question. Merchants' increase their wealth by their industry. The importance of this notion of industry must not be underestimated either. Industry (money and labour) is a relationship to time. It is not a value relative to labour, but risk paid on the future return of labour. *Industria*, as Langholm has ably

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<sup>101</sup>Carl L. BECKER, *The Heavenly City of the Eighteenth Century Philosophers*, (New Haven: Yale University Press, 1932), pp.33-70.

shown, does not mean "labour" as *main d'oeuvre* or productivity.<sup>102</sup> It is rather ingenuity, skill, craftiness, shrewdness, diligence, sagacity, cleverness . . . in short entrepreneurship.<sup>103</sup> If money is sterile when it is idle so is human industry sterile without access to money.<sup>104</sup>

Calvin's move was to relate both industry and money not to some quantified measure of natural justice, but to the "wage" of the worker, understood as any form of income, salary, or profits entering into a standard of living. That is payment in the basic demand circuit of the economy. This 'living' is the gift of God and for which human beings are responsible. Through this means, Calvin put all forms of economic activity, labour or capital investment, on the same footing. He has a firm, if primitive notion, of the distribution of wealth and the necessity of assuring the circulation of money in an economy to maintain, if not advance, the standard of living.<sup>105</sup>

At this point, Calvin again feels he is on safe ground in maintaining that interest cannot be judged on the basis of a particular Scriptural text, but we

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<sup>102</sup>Harkness and Buty-Farley take the meaning of "industriousness" which moves towards the notion of productivity or applied effort. Certainly these notions are contained in the idea, but it also means the totality of enterprise from which increased value emerges. It certainly does not mean work or labour value.

<sup>103</sup>LANGHOLM, *The Aristotelian Analysis of Usury*. pp.91-93.

<sup>104</sup>Thus the natural involvement of Calvin in developmental schemes in Geneva, like the one concerning the silk industry. Calvin's notions of vocation, human dignity, capital (wages and labour) are all based on biblical principles, but are lived in the concrete context of the situation in which he found himself.

<sup>105</sup>Ronald S. WALLACE, *Calvin, Geneva, and the Reformation*, pp.89-92; BIÉLER, *La pensée économique et sociale de Calvin*, p.335 f.

must seek to conform the practice to the Scriptural principles of civic or social fairness, which was embodied in Christ's injunction to "do unto others as you would have done unto you," or as he adds at the end, "each person should be guided by a notion of humane living." Calvin's method of simultaneous inquiry of transcendent and immanent norms yields to teachability the normative understanding of concrete context. Neither normative idealism nor biblical literalism, teachability moves towards moral maturity and wisdom.

The example Calvin uses to clarify his insights puts what he has learned into a concrete context and shows how thoroughly Calvin allows his position to be shaped by what he has learned. To a modern imagination the example seems commonplace which is why commentators pass over it in relative silence. But within its context it is revolutionary. The value of money lies not in itself, but in its use. The examples used in his extended illustration draw this out. What difference is there in use if money is used to purchase a farm that is rented for an annual income and money lent (to purchase a farm by a third party) the income from which, secured by mortgage, yields an annual income? Obviously none, if the critical terms and relations are money to its use, rather than money to the object purchased. Calvin has achieved a significant theoretical break through here. His method allows the immanent possibilities of the concrete situation to emerge. What he seeks to control are the social effects to which he is altered by the heuristic of Scriptural values and warrant of fairness and compassion. "Interest is to be judged by no other principle than that of civic fairness," he concludes this

section. The key is his method which wrestles with Word and World towards a coherent position which allows neither immanent nor transcendent norms reductionistic sway. He tacks back and forth until a "good" in process is clearly identified that responds or correlates to the Divine intentionality revealed by Scripture. Here that is the objective of the common good of all people in a socially inter-dependent community.

Using the same method of tacking between text and context, Calvin moves to offer the conditions which ought to moderate the practice of lending at interest. As we have already seen, these are not ideals to be realized, but practical principles that Calvin sought to make a part of the civil law of Geneva. These exceptions are meant to direct attention from a private good (wealth) to the public good (human solidarity). Thus, interest on loans to the poor which would have always been loans for the purposes of consumption were not to be made (Exceptions 1 and 2).<sup>106</sup> Secondly, the greater good of public well-being is to be determined by the principle of reciprocity. "Do unto others as you would have done unto you."<sup>107</sup> Thirdly, loans at interest must enter the productive circuit of the economy. Lending money to a printer to print books to be sold not only provides for the printer's living, it also provides a living to others. This type of lending was not the same as lending money to a printer to buy food that would be

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<sup>106</sup>Loans with profit made to the poor are clearly wrong. *In octavum praeceptum*, CO 24:680.

<sup>107</sup>"Biting usury," that is loans that "suck the [life's] blood of the borrower," while the lender runs no risk, is always condemned by God. *Sermon on Deuteronomy, 5, 23:18-20*, CO 28:117.

consumed. This is why (exception 6) interest contracts were not simply a private good, but a public good, because the revenue generated enters into the standard of living of the community. That is, one is not "buying money," [a buyer-seller relationship]. One is moving money from the consumption circuit to the production circuit and production (as contributing to the overall standard of living) is a public good not a private benefit. Fourthly, while the laws of custom and habit can guide the rate of interest (exception 7), it ought not be the final determining factor, because custom often allows that which it cannot restrain. Therefore, practice ought to be determined not by the sinfulness of the world, but by the Word of God alone. This word is not a known, but a to be known, grasped by inquiry motivated by teachability.

These exceptions show that Calvin believed the practice of lending at interest must be subject to a set of norms that are not obvious in the process of lending and borrowing. They are only found from a 'higher viewpoint' of what is at stake in a larger set of recurrent schemes to which lending and borrowing are joined. That is, all that is immanently present to be known and acknowledged, but presently only as unknowns to be known. These conditioning norms transcend the immediate process (lending and borrowing) to link lending and borrowing to the good of community and the good of God. But to grasp this we have to open the horizon of our inquiry wider than this letter and move again to a larger set of texts and ethical concerns.

According to Calvin, it was 'natural' for people to commune with each

other through exchange relationships. Indeed, economic exchange was necessary to 'spread' God's providential bounty. Commercial relations were paradigmatic of human solidarity and mutual dependence.

"Those who usefully employ whatever God has committed to them are said to be engaged in trade [*negotari*]. The life of the godly is justly compared to trading, for they ought naturally to exchange and barter with each other, in order to maintain intercourse; and the industry with which each man discharges the office assigned to him, the calling itself, the power of acting properly, and other gifts, are reckoned to be so many kinds of merchandise, because the use and end which they have in view is to promote mutual intercourse among men."<sup>108</sup>

This is really an exceptional statement given the Renaissance context in which it was written. First, it takes human solidarity out of the context of a governing normative idealism to put it firmly in terms of the insights emerging from the actual structures operating in concrete human living. That living itself is a good even if in the living evil makes its appearance. Secondly, that context is itself viewed as the source of its own normativity. This allows Calvin to break through the Lutheran notion of two autonomous 'kingdoms' - spirit and world - towards a more holistic notion of human community and its inter-relationships.

The human is defined by its mutual dependence, dependence on God, dependence on one another. Thus, dependence becomes the nexus of moral reflection as the terms and relations of dependence are worked out. Moral philosophy in this sense is not autonomous or heteronomous, but arises out of reflection on the concrete problems of human (and humane) living to which God

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<sup>108</sup>*Comm Harm of the Gospels*, Matthew 25:20 (CO 45:569).

and other bear a direct relationship. Calvin had an aversion to heteronomous moral idealism.

Calvin's social ethics must be understood as set of simultaneous inquiries which unite the social and ethical enterprises as a single human-Divine enterprise. In distinction from medieval thinkers, Calvin held that in the unfolding of social development, all aspects of human social life, was entitled to a place of its own.<sup>109</sup>

Thus in the *Institutes*, Calvin argues "enough of reason exists to distinguish man from beasts."<sup>110</sup> Human servitude does not consist in a "right order" imposed on human activity but in corrupted desires such that man cannot strive after the right.<sup>111</sup> Speaking of the "investigation of inferior things," Calvin says, "let us, therefore, learn by their example how many gifts the Lord left to human nature even after it was despoiled of its true good."<sup>112</sup> Human effort with respect to earthly things is not worthless; indeed their worth lies in a reasonable pursuit of the social project of "civic fair dealing."<sup>113</sup> Political order, the arena of reasonable conduct, is a "seed" implanted in all human beings<sup>114</sup> after which follows the arts

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<sup>109</sup>*Inst.* 2.2.1f.

<sup>110</sup>*Inst.* 2.2.12.

<sup>111</sup>*Inst.*, 2.2.12.

<sup>112</sup>*Inst.*, 2.2.15.

<sup>113</sup>*Inst.*, 2.2.13.

<sup>114</sup>*Inst.*, 2.2.15.

and sciences.<sup>115</sup> "There are," Calvin writes, "at hand enough energy and ability not only to learn but also to devise something new in each art . . . . this evidence clearly testifies to a universal apprehension of reason and understanding by nature implanted in all men."<sup>116</sup> Later he writes, "we shall neither reject the truth itself, nor despise it wherever it shall appear, unless we wish to dishonour the Spirit of God."<sup>117</sup> Clearly Calvin links teachability, insight, and spirit to a method that integrates, but does not confuse, experience, understanding, judgment, and action. The method sets up the inquiry, of sacred text and concrete context, as an anticipation of a good that is not known, but which is to be known. Teachability, grounded by an initial confidence opens an inquiry that renders the known unknown good as known and affirmed.

Consequently, Calvin considered it improper that every form of economic growth or technological innovation should be restricted in advance by regulations imposed by ecclesiastical or political authorities based on moral-ethical idealism. Even in economic life, Calvin said, human beings work and live before the face of the living God - *coram Dei* - who embodied in his very creation the possibilities of technological and economic development.<sup>118</sup> These possibilities for development (i.e. the constitutive norms immanent in process), however, are subject

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<sup>115</sup>*Inst.*, 2.2.16.

<sup>116</sup>*Inst.*, 2.2.17.

<sup>117</sup>*Inst.*, 1.2.15.

<sup>118</sup>*Inst.*, 1.15.3; 3.7.1. and 5; 3.10.1-2.

to God-given norms which guide and refine their meaning (i.e. the contextual norms immanent in experience). As Calvin expressed it in his commentary on Genesis 2:15: "Everyone must realize that he is God's steward with respect to everything he possesses."<sup>119</sup>

The potentialities inherent in creation for increasing the material welfare of humankind are not to satisfy humankind's selfishness and pride,<sup>120</sup> but are intended for humankind's response to God and service to fellow creatures. For that reason there is a rightful place for economic life within the whole of human existence. Calvin's basic pattern of social and economic thought was economic activity occupies its rightful place only when it is an expression of human solidarity and a sign of spiritual community among human beings.<sup>121</sup>

An economic life without consideration for God's nature, without concern for fellow creatures, without solidarity, and without "equity," is no longer an authentic economic life. It deviates from the loving response to God and one another which is expected in all areas of human endeavour. Economic life unfolds its own meaning and significance only when a simultaneous inquiry of norms takes place. The norms of development and those of ethics, the norms of justice and the

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<sup>119</sup>CALVIN, *Commentaires sur l'ancien testament, le livre de Genese*, (Aix-en-Provence: Editions Kerygma, 1978), p.54. "que chacun pense qu'il est *l'econome* de Dieu en tout ce qu'il possede." [Italics mine]

<sup>120</sup>*Sermon on Matt 4:8-11*, "...everyday we see those who desire only to enrich themselves and pay homage to satan....God is nothing to them and satan is everything...". Also see *Inst.*, II,2,11 and 25.

<sup>121</sup> André BIÉLER. *La pensée économique et sociale de Calvin*, p.414. See also *Inst.* II,2,13.

unfolding of technique, ought never to played off against each other. Because God's command is undivided, the norms set by him must be seen and observed in their mutual coherence.

As with Scholastic principle, Calvin never gave up an ethical position vis-à-vis interest.<sup>122</sup> But his analysis did by-pass a normative intention that sets up barriers against the knowledge of economic facts.<sup>123</sup> A correct ascertainment of the facts was, Calvin might say, a prelude to a correct judgment of value. "The thing must be seen as it is." The theoretical differentiation that Calvin achieved gave him a more adequate control of the normative dimension of usury than any of his contemporaries were able to summon. The difference between Calvin and the Scholastics and Luther was in the application of normative principle which fell on social relationships sustained by economy, not on the process of economy in and of itself. Calvin's insistence on seeing "things as they really are" was a notion of judgment such that both transcendent norms (justice and fairness) and immanent norms (the process of economic development) were allowed a play in the development of moral maturity. And moral maturity, I argue, is what Calvin means by the 'teachability of the heart.'

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<sup>122</sup>CO 28:117ff., 40:429, 24:679ff., and 31:147 are a few examples among many in Calvin's commentaries, sermons, and tracts where Calvin forbids interest which exploits the poor or results in excessive profit to the lender.

<sup>123</sup>Herbert LÜTHY. *Le passé présent: combats d'idées de Calvin à Rousseau*, (Monaco: Éditions du Rocher, 1965), p.79.

### Summary

Before moving on let me gather up what we have found. First, I have shown that 'the teachability of the heart' in Calvin frames an ethical method that sets into motion two simultaneous normative inquiries. One inquiry is directed to understanding the meaning of Scriptural norms and prescriptions in their context. The inquiry is conducted with the open recognition that the context of Scripture and the context of the present are not identical. However, this does not minimize the fact that there is a 'to be known' in Scripture. The 'to be known' is Divine intention as the continuity of God's purpose in creation. The disjuncture between 'text and context' is not absolute, but this is not to say that one can move directly from 'text' to 'context.' But inquiry about the normative principle dynamizing Scripture is one critical pole of ethical reflection. The second inquiry into the concrete terms and relations of unfolding world process seeks to understand what is at stake, the meaning, of concrete human behaviour. Inquiry at this level reveals a tension between the good as realized and the good as frustrated in the process of ordinary human living. Normative intention is directed to the possibilities of human and humane living. The simultaneous correlation of these two levels of inquiry yields a set of insights into the 'how' the good is realized.

Scripture does not provide a single, impossible normative content to be appropriated, rather its normative intention is clarified by inquiry. But correspondingly neither does immanent experience (immanent world process) provide a set of 'ready made answers' to concrete problems. Solutions, options, and

potential must be discovered through the operations of intelligence. Calvin's notion of teachability opened by religious experience and appropriated by faith is an insistence that these two levels of inquiry be held together. It is by means of the tensive, reflexive relationship of text and context that inquiry is pushed deeper and deeper into the good of and in context and Scripture to reveal the discontinuities and incongruities of principle and practice. Neither Scripture nor context is allowed absolute control. Calvin did not view Scripture as an ideal to be realized. Context is not the real that is realized. This option only allows a discontinuity to develop as contents conflict. Calvin shifts the whole process of moral knowing from the content of norms to teachability as a command to know and to understand. The openness of the heart to teachability, like faith, is not passive, but active moving towards a discovery of the meaning behind Scriptural norms and the meaning of the structure of human living such that we can come to know what we need to know to order our living as humane. The significance of Calvin's commitments lies in this: there is a universal human experience, the sense of being commanded, placed under an obligation and judged. Calvin proposes this universal experience as a relationship between God and human being in which it is God who makes the demands and judgments on human being.<sup>124</sup> Such an interpretation of common experience is not possible without the presuppositions of Biblical faith grounded in religious experience. But once accepted the assumption

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<sup>124</sup>See, LONERGAN, *Insight*, p.690. "Without an unbiased judge, the truth would not be reached; and if an unbiased judge were found, would the biased remainder of mankind acknowledge the rectitude of his decisions and effectively abide by them?"

proves to be the only basis of a correct analysis of all the factors involved in experience. It is a fact that human being senses it is judged and yet there is no vantage point in human life sufficiently transcendent from which the judgment can take place.

There is a basic logic here that is important. There are common and indeed universal human experiences. When these experiences are interpreted on the foundation of faith and religious experience, (when we are rendered teachable), they are most correctly understood. The test of correct analysis is truth and efficacy that lead to appropriate kinds of moral (personal, political, and social) action. That is why Calvin's method requires simultaneous and correlated inquiries. On a primary level, the issue is one of the priority of living to learn how to live, to acquiring the willingness to live rightly, to developing the adaptations that that make right living habitual. On a secondary level, there is the self-surrender to the demands of immanent existence and the impossibility of pursuing every context and problem to its root. Habits must be modified, shifted, and transposed by wisdom. But the acquisition of wisdom is an effort, a learning, a response to the demand of teachability. To avoid transcendent or immanent analysis is to capitulate to either an unliveable idealism (or absolute scepticism) or an unwarranted pragmatism (or cynical realpolitik), which was, we have already noted, a dynamizing tension of the Renaissance itself. This tension expressed itself in many different ways. Utopia was a frequent Renaissance theme. Thomas More would represent the idealistic stream. There was a counter stream of utopian scepticism. Erasmus' *In Praise of*

*Folly* provides a representative example. Standing outside of both was a cynical realism. This is represented by Machiaveli's, *The Prince*. I suggest that Calvin maintains a mediating position between utopian idealism and cynical realism, being best described, perhaps as a realistic utopian. Calvin was committed, it has been shown, to social progress. But this progress was not the product of a normative idealism, but of a realistic social inquiry concerning the structure of human existence both in its accomplishment and its possibilities.

## CHAPTER 6

### FAITH, ETHICS, AND TEACHABILITY: THE STRUCTURE OF MORAL KNOWLEDGE AND THEOLOGICAL ETHICS

#### Calvin, Ethics and Faith: Reprise

The previous chapters have shown that Calvin's ethical pre-occupation was a product of the concrete problems of his age. Some of these problems were intellectual such as the epistemological crisis of the Renaissance. Others were practical such as a redefinition of the relationship between ecclesiastical and civil authority or reconfiguring civic practice vis-à-vis interest and economic processes. The inter-connection of the intellectual and practical is always a concrete object for Calvin. That is, it is something to be known through inquiry and insight. Calvin's conviction of 'an unknown to be known' sets into motion an anticipatory heuristic of inquiry and learning. The 'problems' of human and humane living set the questions to which his formulation of ethically grounded doctrine was a concrete answer.

For Calvin, faith is not belief, but a dynamic orientation to the world of concrete living. Faith is the 'transmission' of action between a knowledge of God and the human that yields the wisdom of ethical maturity and morally mature judgments. Wisdom, consisting of a knowledge of self and God, is a habituation of the heart, a disposition to mature action actualized in a succession of "higher

viewpoints." The higher viewpoints are derived from an inquiry into Scripture as appropriated in faith (*fiducia*) and from inquiry into human experience as a progressive set of inquiries and insights into the structure of the good in human living (*fides*). This succession of 'higher viewpoints' is what Calvin means by the 'teachability of the heart.' The heart as correlation of affect and intellect is drawn by inquiry to realize the 'unknown' immanent in experience against demand to know the transcendently known 'Other' whose witness is contained in Scripture verified through experience. The authority of Scripture as reliable witness is established by religious experience, but confirmed by the totality of human experience. That is, conversion understood as intellectual, moral, and religious, plays a key role in both founding and dynamizing the orientation to inquiry.

Calvin's notion of faith anchors an elemental certainty. This elemental certainty (*fiducia*) renders the heart teachable. That is, it disposes human being to the dynamic process of inquiry towards insight. As personal event and self-appropriation, "faith" and "teachability" are a resolution to the complex intelligibility of knowledge and action in concrete instances. The nexus of knowledge and action yields an ethic of response<sup>1</sup> to other that manifests gratitude

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<sup>1</sup>'Response' rather than 'responsibility' is used intentionally here. Responsibility carries with it a notion of 'duty,' and 'obligation' moving towards a deontological ethic. Calvin, I believe, by holding in permanent tension the transcendent and immanent normativity of human existence overcomes in large measure the teleological/deontological, rule/context dichotomy. The notion I am building with the description 'ethic of response' (or responsiveness) is that of being 'called towards' (or called out by) God (Other) known in transcendent experience and other (neighbour) known in immanent experience. 'To respond' there must be an initial Other-other communication. Earlier argument has established this as the Calvinian intention, even if it is not his language.

to God.<sup>2</sup> Faith, born of conversion, sets into play the dynamism of the Other-other relationship as an ethic of response, not an ontology as a hierarchy of being. Ethics in this Calvinian sense is reflection on inter-personal relation rather than a reflection on being. Calvin regarded "responsive inter-action" as "natural" and "spontaneous" on the side of the human. Thus, he speaks of a "natural intercourse among human beings" and a "natural knowledge of God." On the other hand, Calvin set aside all notions of "natural law" as reflection on ontological permanence.<sup>3</sup> It is the permanent tension between the transcendent and immanent structure of human existence that sets up the ethical relation. The dynamism of the ethical relation is set up by an interrogation of the Word, appropriated in faith, and the human context of the present, immanent in experience. Calvin's grounding is transcendent. His orientation is immanent. In the horizon thus defined, ethics as an inquiry initiated by moral conversion is not the realization of an ideal, nor is it a normative control on the present. It is rather a conscious self-appropriation of an enlarged framework of personal interiority that lives through a real, vital and dynamic link between the experience of God and life as experience of world. Grounded by the personally appropriated authority of Scripture as testimony or witness to Divine intention, Calvin is able to 'take the present seriously' and not only seek but actually anticipate in the present a succession of higher viewpoints. These higher viewpoints allow new approaches to recurrent problems of human

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<sup>2</sup>FUCHS, *La morale selon Calvin*, p.142.

<sup>3</sup>This is why those who have participated in the debate on Calvin's use of the natural law can find evidence to support a position for Calvin's use or rejection of natural law.

living to emerge. It is this succession of higher viewpoints that I have identified as the teachability of the heart that is the functional key of Calvin's ethical method. *That is, faith is operative in ethics, not only at the level of the formulation of norms, the content of norms, decision-making, or the formation of the moral agent as decision-maker (contents), but foundationally in the structuring of the ethical inquiry itself.*

The Other-other relationship is a mirror in which the Word of God (the vertical, transcendent condition of human experience) and life in the world (the horizontal, immanent relation of human experience) are correlated as understanding and insight. This correlation yields in turn a dynamic rather than static notion of good as a good continually realized rather than a permanent accomplishment. The Word as testimony to the once-and-for-all Other is not a testimony to a relationship that was, but to a "living through" of a relationship that actually is. This means that ethics, as an understanding of the intelligibility of moral experience, is not a permanent accomplishment, but a permanent effort. This is the source of Calvin's emphasis on a disciplined life of continual sanctification. In this light, sanctification is not a private personal accomplishment, but a permanent effort of community. This dynamism begins to explain why the bulk of Calvin's ethical teaching is found in his sermons and tracts, occasional pieces of reflection, rather than in the *Institutes*, which can be regarded as a more methodical accomplishment.<sup>4</sup> The constant application of the Word as

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<sup>4</sup>I intentionally avoid the word *systematic* here because of its suggestions of syllogistic coherence and theoretical permanence. It must be remembered that Calvin revised the *Institutes* continually, suggesting that he viewed theology as a constant process of revision (continued...)

testimony and persuasion to the concrete problems of human and humane living requires a 'moving forum' rather than a 'systematic opus.. 'Faith,' in this sense, is what allows Calvin the grounding, the permanence, or the stability necessary to confront, reformulate, and reconfigure classical solutions to immanent problems like usury. Permanence is not in particular solutions, that is, concrete, invariant norms of human action, but in the appropriated self who stands in permanent relation to God, *coram Dei*.

Misapprehension of this dynamic relationship between the testimony of the Word and the concrete contexts of human living is why Calvin scholarship has not 'picked up' Calvin's foundational ethical intention. Congruent with a classicist notion of theology, it is assumed that reflection on Word yields a theological system, or at least a normative content of theological ideas. But Calvin is quite clear that reflection on the Word in faith yields a dynamic relationship in which the vertical relationship to God forms (orders) the field of theological reflection. The concrete contexts of human being shape its dialectical content. Calvin's ethically grounded theology is a process of revision in which 'truth' reveals itself in conversion to higher viewpoints where the dialectical contradictions of the lower viewpoint are resolved at the higher level.<sup>5</sup> This horizon gives Calvin a dynamic orientation to the future that is generally lacking in Renaissance

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<sup>4</sup>(...continued)

(a method) rather than a permanent achievement. See, LONERGAN, *Method in Theology*, pp. xi, for the significance of issues embedded in this distinction.

<sup>5</sup>LONERGAN, *Insight*, pp.13-19.

humanism.<sup>6</sup> But Calvin's perspective never allows him, as it did Luther, to develop a dichotomous division between the truth of 'spirit' and 'world' that yields a notion of two independent spheres of human being: the Kingdom of God and the Kingdom of the world which operate by fundamentally different norms and intentions, or in which 'world' becomes merely an 'accommodation' to the 'humanly possible.'<sup>7</sup> There is only one human reality lived simultaneously in two dimensions, the transcendent and the immanent, either of which may be averted to as forum of inquiry.

It is this basic understanding of the relationship of Word-faith-and world as dynamic experience that underlies Calvin's ethical method. This method is an experiential, hermeneutical correlation of the experience of Word and World. This method is a *double summation* or *calculus of inquiry*. We have seen this method operative in Calvin's sermons on Micah where economic exploitation is condemned not only on Scriptural authority, but because of its effect on individuals

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<sup>6</sup>Robert NISBET, *History of the Idea of Progress*, (New York: Basic Books, 1980), pp. 103-104, 127-128. Although it must be noted that Nisbet, depending primarily on secondary sources, misunderstands the scope of Calvin's understanding of history and progress when he argues that "Calvin restricted the notion of perfection to man's spiritual estate," and attributes to the English Puritans the enlargement of the scope of material progress to the secular world. Calvin's insistence on 'natural progress in the material world' is unequivocal and a necessary correlate to his social theology, aptly described by André Belier as "social personalism" [André BELIER, *L'humanisme social de Calvin*, (Geneva: Labor et Fides, 1961), p.35.]

<sup>7</sup>This is well-evidenced by the contrasting liturgical uses of the "Law" in Calvin and Luther. In Luther's worship service, the *Decalogue* comes before the confession of sin. The accent falls on the second use of the Law as a call to repentance. In Calvin's service, the *Decalogue* comes after the confession sin, emphasizing the third use of the law as a guide to Christian living.

and the community. Indeed, human experience, as we have shown, is often Calvin's entry into the experience of Scripture. This relationship between faith and ethics realized as inquiry can be seen in any of Calvin's sermons where he repeatedly calls his congregation to 'what is to be learned, what is to be found' in the text that is relevant and pertinent to the concrete problems and issues of their living.<sup>8</sup> Calvin's method allows him to reconfigure recurrent problems in such a way as to yield new responses to those problems by understanding the problems and their solutions at their root. His orientation to the dynamism of experience, considered as Word and World whose nexus is the human agent allows him to consider the emerging intelligibility of social processes in a way foreign to his late medieval and Renaissance context. The key correlate that allows this kind of open inquiry is faith that grounds an elemental confidence in the intelligibility of transcendent and immanent human experience. The dynamism of inquiry is a double movement. It moves from the good to be known as revealed in Word to the the good that is realized in concrete contexts. It then moves back to Word to ask "Have we understood the good that we are called to realize?" The process can be visualized as a cross-checking of data, the data of Word (unknown converted to a known) against the data of world (also an unknown converted to a known). What is actually in play is a cross-reference of judgments. The questions dynamizing inquiry are "Do we know the good to be known?" and "Does this particular context

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<sup>8</sup>FUCHS, *La morale selon Calvin*, p.151 argues similarly that this is the foundation of Calvin's involvement in the socio-political problems of Geneva.

manifest the good that is known?" If we do and it does, is it confirmed or disconfirmed by text? The elemental confidence of faith allows Calvin to move from the heuristic structure of a solution as insight to its identification in the facts of human living and human history. But additionally, the 'facts of human living' are called to return to Word.

### **Faith and Ethics: Resetting the Problem**

Let us now get the issues dynamizing this dissertation squarely back on the table. The question pushing us forward was, "What is the relationship of faith to ethics?" As we have seen, present answers to this question lead back in one way or another to the moral agent. On the one hand, there are those who deny any distinctiveness of Christian ethics based on a fundamental commitment to a universal structure of moral knowledge. Moral knowledge is human knowledge. Those taking this option affirm that faith yields a particular intentionality or inscribes a fundamental stance or option that "illuminates" the ethical enterprise, but faith and ethics are autonomous. On the other hand, there are those who defend a distinctive Christian ethic based on a confessional stance. In this perspective, faith is linked to ethics, but the grounding is subjective in the "true for me (or us)" sense of the word. Richard McCormick provides a fair characterization of the present consensus about the relationship of faith and ethics.

"Faith . . . yields a decisive way of viewing and intending the world, of interpreting its meaning, of hierarchizing its values. In this sense the Christian tradition only illuminates human values, supports them, provides a context for their reading at given points in history. It aids

us in staying human by understanding the truly human against all cultural attempts to distort the human. It is in steadying our gaze on the basic human values that are parents of more concrete norms and rules that faith influences moral judgments and decision-making."<sup>9</sup>

In this sense, the relationship of faith to ethics can be said to be 'pre-moral,' 'pre-thematic,' and fundamentally inaccessible to rational "human" inquiry. Faith, as a personal commitment, and ethics, as general obligation, are, as James Walter concludes in his study of the problem, autonomous. But is it true that the function of "faith" in the ethical enterprise is inaccessible, except as an ego-biography of motivating commitments and values? Are faith and ethics autonomous? Does faith do more than "illumine human values?"

As noted in the first chapter the problem with both the theoretical and the confessional approaches is that they focus on the content of norms or the formation of the moral agent as decision-maker rather than the structure of the moral knowing itself. They prescind from the concrete data of the human acts of moral knowing and so from the intelligibility of the data. But this study of the relationship of faith and ethics in the concrete context of an ethicist like Calvin raises some serious questions about these approaches. One cannot read Calvin texts and not be impressed that there is more 'going on' than is said in the text. Leith, for example, recognizes this and says in the "Preface" to his study that "Calvin's awareness of the immediacy of the Divine presence and activity cannot be translated without remainder into the language and experience of our time."<sup>10</sup>

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<sup>9</sup>MCCORMICK, *Readings*, p.169.

<sup>10</sup>LEITH, *John Calvin's Doctrine of the Christian Life*, p. 17.

What, one may ask, is the significance and meaning of the 'remainder'? It seems to me that this "remainder" is what is methodological. It is very much to the point to 'get at' the remainder to understand the relationship of faith and ethics.<sup>11</sup>

For the moment, I want to return to the notion of faith as having two aspects. First, faith is a *fiduciary* experience that grounds an elemental confidence or meaning that dynamizes human action. In essence, it is an anticipation that there is something to be known and that 'this to be known' is, in fact, knowable. Faith as *fides* is the cognitive experience of 'coming to know' dynamized by the initial trust or confidence experienced as trust or *fiducia*. Obviously the two experiences are linked and inter-related. On the one hand, one can easily identify the historical faith affirmations of Christianity. One can further identify, classify, and appropriate, as Gustafson has, the manner in which these affirmations shape moral agents in terms of a Christian morality. What has not as yet been adequately explored is what McCormick and others refer to as the "pre-moral" dimension of faith as it is implicated in the activity of the enterprise of moral knowing itself. As I have already pointed out, notions of "Christian intentionality," "sharpened perception," and "foundational stance" leave too many open questions of 'what' this intentionality is and 'how' it has any relationship to ethics other than as an

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<sup>11</sup>GUSTAFSON, *Can Ethics Be Christian?*, pp.164-179 also develops the notion of a 'remainder' once one correlates 'Christian ethics' and 'human ethics.' This 'remainder' he argues is the authoritative media of moral prescription once one accepts the precepts of Christian belief. Gustafson is getting close to the knot of the problem but doesn't untie it because he appears to link acceptance to will to believe (or accept) rather than a disposition to inquiry. By now it should be clear that teachability is a method of inquiry not a content of norms.

independent variable. On the other hand, tradition-dependent positions, like Gustafson's, leave open the question of judgment with or among traditions. So expressed as precisely as possible the question is, "What is the relationship of faith as fiduciary experience and cognitive appropriation to the ethical enterprise of coming to discover the good?" This, it seems to me, to be the most fundamental and basic question.

The problem with recent approaches is that they try to grasp these two fundamental experiences of faith as a monomorphic rather than polymorphic event. For Josef Fuchs, for example, faith is related to intentionality. In acting 'christianly,' one is formed as a Christian. Gustafson and Hauerwas start from the data of Christian community from which arises Christian commitment as an option among options. In 'selecting' or 'retrieving' the content of faith, one enters and engages the tradition. Thus, ethical action grounded by faith is related to the 'kind of person one becomes.' That is, 'Christian faith' is constitutive of Christian person. These two positions are illustrative of a spectrum of options. For one, normative, ethical interest lies in the 'nature' of person conceived universally and normatively. For the other, normative, ethical interest lies in the 'reality of person' grasped historically and concretely. For both, the anticipatory heuristic of ethical reflection is the norms of the universally human. In the case of traditional Roman Catholic reflection, committed to a theory of natural law, this 'universally human' suffers the problems and complications of historical consciousness that effaces all universal accomplishment. In the case of Protestant reflection, immersed in history

and consciousness of the particular and the provisional, the only escape from relativism is an "appropriation of tradition" grasped historically. But the structure of moral knowledge as an act of human meaning is neither simply universal nor particular. A commitment to universality over the particular yields a position that seeks a normative control of immanent process that inevitably distorts human and humane development. But immersion in particularity without a universal heuristic anticipation of transcendent normativity permits no judgment except the immediately usable, the workable, or the practical. In either case, what is actually going forward in ethical knowledge is partial, incomplete, and suffers the contradictions of partial solutions.

Moral knowledge as an act of human meaning is neither universal or particular. It is rather universal and particular. The transcendent universal at the level of method offers a heuristic of anticipation. The immanent particular gives a field of realization. Universally there is a good to be known. Particularly there is a good that is realized in concrete instances. That is, moral knowledge has both a constitution and a context. The normativity of human action is not monopolar, an answer to the single question "What should I (or we) do in concrete instances;" but bipolar, a concrete process of nested questions and answers that tack between the transcendent relationship to God and the immanent experience of human inter-relatedness. The process of inquiry on two levels simultaneously dynamize human action as fulfilled acts of meaning, joins meanings together to create institutions, movements, and culture, and ultimately shapes the form of possibility and actuality

that characterizes human socio-political, socio-cultural process.

### Faith and Ethics: Reprise

Let us move back to Josef Fuchs and Gustafson as characteristic examples of answers to the faith-ethics relationship. Fuchs' anticipation of a universal structure of moral knowledge focuses on the constitutive norms of human existence, but at the level of contents (norms, procedures and judgments) rather than method. Gustafson's historical particularity focuses on the contextual. But moral knowledge is not, as we have argued, universal or particular, constitutive or contextual. It is rather universal and particular, constitutive and contextual. Both poles of human existence enter into the structure of moral knowledge. Both are open to inquiry. Inquiry on the side of the constitutive anticipates a solution to the problems of human living that is not yet known, but which can be known. Contextual inquiry is about the good as concretely realized or not realized. Both forums of inquiry are necessary. Both are dynamized by faith. Faith as *fiducia* allows questions to be posed anticipating that answers are possible. Faith as *fides* is the cognitive appropriation of the content of particular answers and solutions. The two elements of faith that ground transcendent and immanent experience in their unity frame a forum of judgment not as a simple single judgment about concrete norms or moral agents, but a complex set of judgments about the structure of moral knowledge and moral action. What is appropriated as *fides* is tested against the initial trust that dynamizes moral inquiry. But the trustability of the

object of trust is also judged against the demands of what is known in concrete contexts. Thus, faith frames a dynamic cycle of irrepressible questions and answers that is a permanent dynamism.<sup>12</sup> The dynamism, which is an elemental meaning, is set in motion by religious experience, by conversion; but its process is one of continual self formation through self-appropriation.

For Calvin, this dynamism is experienced and expressed as an alternation of Word and World. Taking the concrete example of usury, usury was a concrete problem of human existence. Immanent experience showed many ways in which usury was not a good but an evil. However, Calvin's basic trust seemed to push Calvin to insist that lending at interest had a good which might be realized. Scriptural experience of lending framed a context in which a 'good' was at stake. Calvin's dynamizing question was not what does Scripture say about lending, but rather what good does the prohibitions against usury seek to realize in the structure of human existence. This question "sent him back" to Scripture to identify what that good was. The resulting answer finds that lending is not the issue. The normative concern is the manifestation of fraud, deceit, and trickery and the resultant breakdown of inter-personal trust and human community that some forms of interest occasioned. Therefore, the good to be realized in concrete contexts is not an absence of lending, but the manifestation of honesty, integrity, and open

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<sup>12</sup>In this sense 'faith' is never 'blind' or 'non-rational' as proposed by certain Protestant interpretations of 'faith.' It is always knowledgeable, even if it's 'effect' is to convert 'knowns' into 'unknowns' for implementing the critical cycle of questions and answers demanded by inquiry. At the beginning of inquiry one does not know what is to be known, one only has the confidence that there is something to be known. It is this heuristic anticipation that is dynamized by faith.

commercial relations that contribute to a common communal good. As Calvin himself explicitly and implicitly acknowledged, Scholastic efforts to provide exceptions to the rule of not lending actually resulted in deception and hypocrisy rather than honesty and integrity. The sequence of questions and answer posed alternately of text and context dynamizes a question to know the good as an 'unknown to be known.' Inquiry of Scripture yields the good to be realized against which solutions to the problem of the 'good of interest' in the structure of human existence are evaluated and judged. Faulty or partial answers redynamize a quest to 'understand' the phenomenon in relation to the good. The alternation of transcendent and immanent horizons keeps pressing the cycle of questions and answers until the 'conscience is pacified,' that is, until one is satisfied that both the fact (interest) and the value (the good of interest) are grasped and understood within the whole structure of human and humane living.

In essence, the teachability of the heart is a disposition towards 'overcoming' a despair that believes no good is possible or a cynicism that assumes the good is only illusory. All solutions to moral dilemmas require a method which transcends the initial framework of inquiry. Calvin's insistence on the sinfulness of man was not to denigrate or under-value the genuine achievements of humanity, but to emphasize that initiative for overcoming the decline of evil lay on the side of God, not as *deus ex machina*, but as grace, *deus donatus*.<sup>13</sup> The teachability of the heart frames a method of ethical inquiry. Teachability as a heuristic

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<sup>13</sup>FUCHS, *La morale selon Calvin*, p. 144-145.

expectation is grounded in an initial experience of trust and trustability that that which is unknown can be known. That is, this trust involves a confidence that deception, untruth, and bias can be overcome and a true knowledge of fact and value are indeed possible. But the initial trust or confidence is itself tested in the act of being taught, that is, by the process of inquiry itself that yields a set of insights that are further tested and judged until there are no more relevant questions to pose.

By now it should be obvious that 'faith' as *fiducia* and *fides* links the transcendent and immanent forums of inquiry. As fiduciary experience, it sets in motion ethical method. As *fides* it is the appropriation of ethical contents. It is thus implicated in both the formulation of the problems and the judgments of solutions. Faith cannot be separated from norms as concrete and historical, nor can it be separated from an anticipation of a universal structure of moral knowledge. Anticipation, grounded by faith, calls one to know. The desire to know orients one's disposition to teachability. The disposition to teachability sets in motion the heuristic of inquiry. This inquiry is of fact and value grasped and known immanently and transcendently. The transcendent pole of analysis is a call to know the good that is not yet known, but which in confidence is held as knowable. This transcendent pole vectors in a specific direction. For Calvin the direction had to do with the concrete human relationships of God and persons. Its "data" is the real experience of inter-personal and social well-being. The immanent pole of analysis is a grasp of the intelligibility of the good in concrete instances.

The bipolarity of transcendent and immanent inquiry holds the cycle of questions and answers in tension from a premature resolution on the side of the immanent or the transcendent to move moral subjects to knowledge of the truly good. The transcendent pole acts as a 'check' against the many forms of bias to which human knowledge is subject.<sup>14</sup> The immanent pole 'checks' unwarranted idealisms imposed on human development. Ultimately "teachability" is a view that being human is more than it ever demonstrates through its action. But the fact that there is 'more' does not displace what is a genuine accomplishment in concrete instances.

### Concluding Notes for a Theological Ethics

Contemporary ethical reflection takes one of two directions. On the one hand, there are those directions that concentrate on locating, identifying, and defining with clarity and precision those human actions which are acceptable or unacceptable, permitted or forbidden. On the other hand, there are directions that focus attention on the formation and development of the moral agent who confronts an endless variety of decision-making contexts in which ethical values are in play.<sup>15</sup> But both alone are incomplete. Theological ethics as a discipline deals

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<sup>14</sup>On bias and its implication in decline, see LONERGAN, *Insight*, pp.191-203, 218-242. While we will not explore the issue here the function of bias is to cut off questions before they can emerge.

<sup>15</sup>Theological and secular ethical reflections perforce manifest these two positions differently. The division in theological ethics is between a classicist consciousness that seeks universal norms and historical consciousness that seeks the 'human' in the particulars of human action in concrete instances. Secular forms are those ethical systems that seek an essential normativity in social process yielding a radical relativity. There are those which  
(continued...)

with both actions and agents. But it does not stop at the level of immanent contents. It also pushes towards a method of ethical inquiry that reconfigures the inquiry itself. Theological ethics holds both the transcendent and immanent normativity of human action together as a whole act of meaning to assure that the universality of normativity remains an anticipation in all ethical discussion of concrete problems, while allowing for a plurality of expression of the imperative. Ethical inquiry is never a completed process. It is permanent and on-going. Faith plays a role in assuring the permanent tension of transcendent and immanent norms as a structure of moral knowing.

Secondly, this larger wholistic understanding of theological ethics allows a reconciliation between classicist and historical consciousness of moral effort. There is a sense in which in "acting christianly" one comes "to know" what it means to "be Christian." This is the concreteness of Christian ethics. But this movement is not as some allow, spontaneous or automatic on the side of subject. It is a capacity. But like all capacities it must be developed. Luther's ethical position suggests that one believes and then one will obey the will of God. This yields a notion that faith is a single event of believing. Calvinian ethics, on the other hand, suggest that in obeying God, that is, by responding to the transcendent Other of human existence, one comes to know bit by bit what it means to

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<sup>15</sup>(...continued)  
seek an immanent expression of an abstract "human nature" in which any sense of the historical becomes illusory.

believe.<sup>16</sup> This position allows that 'faith' is multi-phenomenal. It is only in this perspective that one can grasp the intelligibility of the relation between faith and ethics. Faith is operative from the first foundational ethical moment. That moment as a primary, constitutive act of meaning is the foundation of all further differentiations of consciousness. Faith as elemental experience is a grounding moment in the move towards interiority as an appropriation of one's subjectivity, one's operations, their structure, their norms, their potentialities.<sup>17</sup> This self-appropriation is not an egoistic self-actualisation in the common sense meaning of this notion. Rather it is a self-knowing that understands and grasps the different realms of meaning and how to shift among them. The multi-phenomenality of faith structures ethical inquiry as a universal anticipation and concrete set of decisions. Returning to McCormick, faith is not a "decisive way of intending the world." This is only an open door to ethical idealism. Rather faith is a decisive way of intending inquiry.

Reinhold Niebuhr, an ethicist in the Calvinian mold links faith to "ethical fruitfulness."

"Only a vital Christian faith . . . is capable of dealing adequately with the moral and social problems of our age; only such a faith can affirm the significance of temporal and mundane existence without capitulating unduly to the relativities of the temporal process. Such a faith alone can point to a source of meaning which transcends all the little universes of value and meaning which "have their day and cease to be" and yet not seek refuge in an eternal world where all

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<sup>16</sup>FUCHS, *La morale selon Calvin*, p.144.

<sup>17</sup>LONERGAN, *Method in Theology*, pp. 83-84. On differentiations of consciousness and stages of meaning, *ibid.*, pp.81-89.

history ceases to be significant.<sup>18</sup>

Moral knowledge concerns human action of a special type. It is concerned with human action with regard to the future. As such it is simultaneously both "in time" and "beyond time." It is "in time" because any moral decision is a response to emergent, concrete problems, dilemmas, or situations demanding a response. Were there no immediate reason for a decision, and with it an attendant responsibility in the basal sense of "able to respond," there would be no need for moral effort. But moral human action is also "beyond time" in that it lies in time which has not yet arrived. Only those for whom the future is open and unwritten can genuinely speak of moral responsibility. Only a theological ethic grounded by a fundamental confidence that decisions do matter and that decisions in the present can effect the direction of progress or decline in immanent existence can adequately wrestle to its root this ambiguous and yet universal human predicament with regard to action and time. Teachability is the permanent openness to inquiry, insight, and wisdom that are foundational to theological ethics.

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<sup>18</sup>NIEBUHR, *An Interpretation of Christian Ethics*, (New York: Harper and Row, 1935, reprinted 1963, p.21.

## APPENDIX ONE

### THE DATING OF CALVIN'S CONVERSION

The dating of Calvin's conversion is a problem that has attracted a significant scholarly effort in the last century. While entering this debate does not advance the mainline of argument of this thesis, some consideration of the evidence on which dating rest must be considered.

Emile Doumergue argues that Calvin's conversion took place at the time of the publication of *Commentary on Seneca's 'De Clementia'* in early 1532, most probably June. This early dating is based on the story repeated by many of Calvin's early biographers that *De Clementia*, printed at Calvin personal expense in early 1532, was written to recommend the French Lutherans to their king.<sup>1</sup> There is no evidence of this. Further there is no reason to regard *De Clementia* as any more than the work of a young humanist scholar bend on building his reputation.<sup>2</sup> This spurious story was based on the title of the work ("On mercy") with a comparison to the commentary preface to Francis I in the 1536 edition of the *Institutes*.<sup>3</sup>

Karl Holl argues for an earlier date, one prior to the Marburg Colloquy (1528).<sup>4</sup> His argument is based on Calvin's *Second Defence against Westphal*<sup>5</sup> and Beza's *Life of Calvin*.<sup>6</sup> But Calvin's Westphal text signifies only that he had begun to detach himself from the Papal authority prior to Marburg Colloquy, not that he had broken with it.<sup>7</sup> The text also claims some

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<sup>1</sup>DOUMERGUE, *Calvin*, pp. 1:221 and 327ff.

<sup>2</sup>WENDEL, *Calvin*, p.28.

<sup>3</sup>See LANG, *Johannes Calvin*, p.20.

<sup>4</sup>HOLL, *Gesammelte*, p.255.

<sup>5</sup>CO 9,15.

<sup>6</sup>CO 23, 123.

<sup>7</sup>*Quum enim a tenebris papatus emergere incipiens.*

acquaintance with Luther's writings.<sup>8</sup> Calvin gives no dates. Moreover, Calvin only indicates that these "conversations" had taken place before he had begun to write.<sup>9</sup>

Paul Sprenger dates Calvin's conversion at some time between from 1527 and 1528 when Calvin's studies shifted from theology to law.<sup>10</sup> This is one of the earliest dates offered. Sprenger bases this conclusion on Calvin's change of residence and the influence of his cousin, Robert Olivétan, with whom he was in intimate contact by this date. Olivétan was an early and enthusiastic follower of the Lutheran Reform. Calvin also wrote a preface for his cousin's French translation of the New Testament. Thus an acquaintance with Lutheran commitments through his cousin is not unlikely, but this is thin evidence on which to establish an early date for Calvin's conversion. Along with the early date, Sprenger reduces the conversion's significance to little more than a point of departure for a changed spiritual orientation.<sup>11</sup> Spenger's suggestions have little weight to commend them. One would expect had the conversion taken place as early as 1528 that there would have been more evidence of such conversion in Calvin's subsequent publications. *De Clementia*, for example, is throughly the work of a young humanist following in the footsteps laid by Erasmus, and not the work of a convinced evangelical.<sup>12</sup>

Carew Hunt dates the conversion to May, 1534, a short time before Calvin's return to Noyon to relinquish his benefices.<sup>13</sup> This thesis is also favoured by Wendel.<sup>14</sup> This is based on what is otherwise known of Calvin's scrupulous character which obliges one to believe that Calvin would not have waited long before renouncing the material advantages that attached him to the Roman Church once he had become clear about his new orientation. We find ourselves in agreement with this reasoning. Davies' counter argument that such benefices were regarded as scholarships rather than ecclesiastical preferments

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<sup>8</sup>*legerem apud Lutherum.*

<sup>9</sup>*porro antequam scribere aggressus sum, Marpurgi...*

<sup>10</sup>SPRENGER, *Die Rätsel die Bekehrung Calvins*, pp.80-81.

<sup>11</sup>Bouwsma in his recent biography follows Sprenger in attributing claim the conversion represents only a shifting in orientation and interests, but the position is not well-defended or established. See BOUWSMA, *Calvin*, p.10.

<sup>12</sup>WENDEL, *Calvin*, p.36.

<sup>13</sup>HUNT, *Calvin*, pp.44-47.

<sup>14</sup>WENDEL, *Calvin*, p.39, 42

attached directly to the Church is spurious and unconvincing.<sup>15</sup> Moreover, it does not take into consideration Calvin's scrupulous conscience in all matters of personal conduct no matter how small. Thus, a date some time in early 1534 is to be preferred on several counts.

As I have already stated the matter of dating is immaterial to the argument advanced that the "reports" of Calvin's conversion must be regarded as interpretations of an event rather than autobiographical accounts of an event-in-itself. The problem of dating is problematical only if one takes the latter rather than former view of Calvin's conversion.

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<sup>15</sup>DAVIES, *The Problem of Authority*, p.100.

## APPEND. & TWO:

Preface to the Commentary on Psalms: (CO 5.31.21-22)

[French additions, paraphrases, or amplifications in parenthesis]

Theologiae me pater tenellum adhuc purum desinaverat. Sed quum videret legum scientiam passim augere suos cultores opibus, spes illa repente eum impulit ad mutandum consilium. Ita factum est, ut revocatus a philosophiae studio, ad leges discendas traherer, aibus tametsi ut patris voluntati obsequerem fidelem operam impendere conatus sum (*combine que ie m'efforçasse de m'employer fidelment, pour obeir à mon pere*), Deus tamen arcano providentiae suae fraeno cursum meum alio tandem reflexit.

Ac primor quidem, quum superstitionibus papatus magis pertinaciter addictus (*si obstinément addonné*) essem, quam ut facile esset e tam profundo luto me extrahi, animum meum, qui pro aetate nimis obduruerat (*lequel, en essard à l'aage, estoit par trop endurci en telles choses*), subita conversione ad docilitatem subegit (par une conversion subite il domta et rangea à docilité mon coeur). Itaque aliquo verae pietatis gustu imbutus (*ayant donc receu quelque goust et cognoissance de la vraye piété*) tanto proficiendi studio exarsi (ie fus incontinent enflammé, ut relique studia, quamvis non abiicerem, frigidius tamen sectarer. Necdum elapsus erat annus quum omnes purioris doctrinae cupidi ad me novitium adhuc et tironem discendi causa ventitabant. Ego qui natura subrusticus (*d'un naturel un peu sauvage et honteux*) umbram et otium semper amavi, tunc latebras capatare: quae adeo concessae non sunt, ut mihi secessus omnes instar publicae scholae essent. Denique dum hoc mihi unum in animo est, ignobile otium colere, Deus ita per varios flexus me circumegit, ut nusquam tamen quiescere permitteret, donec repugnante ingenio in lucem pertractus sum.

Responsio Ad Sadoleti Epistolam (CO 5.412)

Quoties enim vel in me descendebam, vel animum ad te attollebam, extremus horror me incessebat, cui nulla piacula, nullae satisfactiones mederi possent. Ac quo me propius considerabam, eo acrioribus pungebatur aculeis conscientia, ut non aliud restaret solatium, quam me ipsum oblivione ludere. Quia tamen nihil melius offerebatur, iter, quod exorsus eram, prosequer: quum interim excitata est longe diversa doctrinae forma, non quae a christiana professione nos abduceret, sed quae illiam ad suum fontem reduceret, et velut a faecibus repurgatam suae puritati restitueret. Ego vero novitate, fateor, strenue animoseque resistebam. Siquidem (quae hominibus ingenita est in retinendo quod semel susceperunt instituto, vel contantia, vel contumacia) aegerrime adducebar, ut me in ignoratione et errore tota vita versatum esse confiterer. Una praesertim res animum ab illis menu avertebat, ecclesiae reverentia. Verum ubi aliquando aures aperui, meque doceri passus sum, supervacuum fuisse timorem illum intellexi, ne quid ecclesiae maiestati decederet.

## APPENDIX THREE:

### DE USURIS

*Iehan Calvin a quelquun de ses amys.*

*le nay point encore experiemente mais ay appris par les exemples des aultres combien il est perilleux de rendre response a la question de la quelle vous me demandes conseil: car si totalement nous defendons les usures nous estraignons les consciences dun lien plus estroict que Dieu mesme, Si nous permettons le moins du monde plusieurs aincontinent soubs ceste couverture prennent une licence effrenee dont ils ne peuvent porter que par aulcune exception on leur limite quelque mesure. Si iescrivoye à vous seul ie ne craindroye point te:ie chose, car vostre prudence et la moderation de vostre courage m'est bien cogneue: mais pource que vous demandez conseil pour un aultre ie crains que en prenant un mot il ne se permette quelque peu plus que ie ne desire. Au reste pource que ie ne doubte point que selon la nature de l'homme et la chose presente vous considererez bien ce qui est expedient et combien ie vous decleray ce quil me semble.*

*Premierement il ny a point de tesmoignage es escritures par lequel toute usure soit totalement condamnee. Car la sentence de Christ vulgairement estimee tres manifeste, cest ascavoir prestez [Luc. 6,35] a este faulsement destournee en ce sens: car ainsi comme ailleurs reprenant les convives sumptueux et les conviement ambiteux des riches il commande plustost dappeller les aveugles les boyteux et aultres des rues pauvres quilz ne peuvent rendre la pareille, aussi en ce lieu voulant corriger la coutume vitieuse du monde de prester argent nous commande de prester principalement a ceux desquelz il ny a point d'espoir de recouvrer. Or nous avons de coustume de regarder premierement la ou l'argent se peut mettre seurement. Mais plustost il falloit ayder les pauvres vers lesquelz l'argent est en danger. Par ainsi les parolles de Christ vallent autant a dire comme sil commendoit de survenir aux pauvres plustost quaux riches. Nous ne voyons donc pas encore que toute usure soit deffendue. La loy de Moyse (Deut. 23, 19) est politique laquelle ne nous astraint point plus oultre que porte equite et la raison d'humanite. Certes il seroit bien a desirer que les usures feussent chassees de tout le monde mesmes que le nom en feust incogneu. Mais pource que cela est*

impossible il fault ceder a l'utilité commune. Nous avons des passages es Prophetes et es Pseaulmes esquelz le saint Esprit se courrouce contre les usures: Voila une louange d'une ville meschante que es places dicelle on y treuve l'usure (Ps. 55,12). Mais le mot Hebraique (tost) veu que generalmente il signifie fraude il se peust aultrement exposer. Mais prenons le cas que le Prophete parle la proprement des usures, ce nest de merveille si es maux principaulx il met que l'usure a son cours. La raison est que le plus souvent avec le congé illicite de commettre usure cruaulte est conioincte et beaucoup de meschantes tromperies. Que dy ie, mais usure quasi tousiours ces deux compaignes inseparables, ascavoir cruaulte tyrannique et lart de tromper dont il avient que ailleurs le saint Esprit met entre les louanges de l'homme saint et craignant Dieu de s'estre abstenu des usures, tellement que cest un exemple bien rare de veoir ung homme de bien et ensemble usurier. Le Prophete Ezechiel (22,12) passe enore plus oultre car entre les horribles cas contre lesquelz la vengeance de Dieu provoquee avoit estee allumee contre les luiiz use de ces deux motz hebraiques Nesec et Tarbit, cest a dire usure qui a este ainsi dicte en Hebrieu pource qu'elle ronge. Le second mot signifie acces ou addition ou surcroist et non sans cause, car chascun estudiant a soy et a son proffit particulier prenoit ou plustost ravissoit un gain de la perte d'aultuy. Combien quil ny a point de doubte que les prophetes nayent parle plus severement des usures pour autant que nommement elles estoyent defendues aux luiiz. Quant donc ils se iettoient contre le mandement expres de Dieu ils meritoient d'estre plus durement reprins.

Icy on facict une oblietion que aujourdhuy aussi les usures nous seront illicites par une mesme raison quelles estoyent defendues aux luiiz, pource que entre nous il y a conijunction fraternele. A cela ie responds: que en la conijunction politique il y a quelque difference, car la situation du lieu auquel Dieu avoyte colloque les luiiz et beaucoup d'autres circonstances faisoient quilz traffiquoient entre eulx commondement sans usures. Nostre conijunction na point de similitude. Parquoy ie ne recognois pas encore que simplement elles nous soyent defendues, sinon entant quelles sont contraires a equite ou a charite.

La raison de saint Ambroyse laquelle aussi pretend Chrysostome est trop frivolle a mon iugement: ascavoir que l'argent nengendre point l'argent. La mer, quoy? la terre quoy? le recois pension du louage de maison. Est ce pource que l'argent y croist? Mais elle procedent des champs dou l'argent se fait. La commodite aussi des maison se peust raschepter par pecune. Et quoy? L'argent nest il pas plus fructueux es marchandise, que aucunes possessions quon pourroit dire? Il sera loysible de louer une aire en imposant tribut, et il sera illicite

*de prendre quelque fruit de l'argent? Quoy? Quand on aschepte un champ, ascavoir si l'argent nengendre pas l'argent? Les marchands comment augmentent ilz leurs biens? Ilz usent d'industrie, direz vous. Certes ie confesse ce que les enfans voyent, ascavoir que si vous enfermes l'argent au coffre il sera sterile. Et aussy nul n'emprunte de nous a ceste condition affin quil supprime l'argent oyeux et sans le faire profiter. Parquoy le fruit nest pas de l'argent mais du revenu. Il fault donc conclurre que telles subtilites de prime face esmeuvent, mais si on les considere de plus pres elles esvanouissent delles mesmes, car elles nont rien de solide au dedans. Je concludez maintenant quil faut iuger des usures non point selon quelques certaine et particuliere sentence de Dieu mais seulement selon la rigle dequite.*

*La chose sera plus claire par un exemple. Il y aura quelque riche homme en possessions et en revenues, il n'aura pas d'argent present. Il y en aura un autre mediocrement riche en chevance, pour le moins aucunement plus bas mais lequel aura plus d'argent tout prest. Sil ce presente quelque opportunitie volontiers cestuy cy achepteroit une possession de son argent. Cependant celuy la premier luy demandera avec grande requeste quil luy preste d'argent. Il est en la puissance de cestuy cy sous tiltre daschapt dimposer pension a sa chevance jusques l'argent luy soit rendu. Et en ceste maniere la condition seroit meilleur: neantmoins il sera content dusure. Pourquoi sera celle pache juste et honneste, ceste cy faulse et meschante? Car il fait plus amiablement avec son frere en accordant de l'usure que si il le contraignoit a hypothecque la piece? Quest cecy autre chose sinon se iouer avec Dieu a la maniere denfant, de estimer des noms et non pas de vertie ce que se fait? comme sil estoit en nostre puissance en changeant le nom de vertues faire vices ou de vices vertues. Je nay pas icy delibere de disputer. Il suffit de monstrier la chose au doict affin que vous la poissiez plus diligemment en vous mesme. Je voudroye neantmoins que vous eussiez tousiours cecy en memoire, ascavoir que les choses et non pas les parolles ne les manieres de parler sont icy appellees en iugement.*

*Maintenant ie viens aux exceptions: car il fault bien regarder, comme iay dict au commencement, de quelle cautelle il est besoing, car pource que quasi tous cherchent un petit mot, affin quilz se complaisent outre mesure, il convient user de telle preface, ascavoir que quand ie permetz quelques usures ie ne les fay pourtant pas toutes licites. En apres ie n'aprouve pas si quelcun propose faire mestier de faire gain dusure. En outre ie nen concede rien sinon en adioustant certaines exceptions. La premiere est que on ne prenne usure du pauvre et que nul totalement estant en destroit par indigence ou afflige de calamite soit*

*contrainct. La seconde exception est que celuy qui preste ne soit tellement intenif au gain quil defaille aux offices necessaires, ne aussi voulant mettre son argent securement il ne deprise ses pauvres freres. La tierce exception est que rien n'intervienne qui n'accorde avec equite naturelle, et si on examine la chose selon la rigle de Christ: ascavoir ce que vous voules que les hommes vous fassent etc. elle ne soit trouvee convenir partout. La quatriesme exception est que celuy qui emprunte face autant ou plus de gain de l'argent enprunte. En cinquiesme lieu que nous nestimions point selon la coustume vulgaire et receue quest ce qui nous est licite, ou que nous mesurions ce qui est droict et equitable par liniquite du monde, mais que nous prenions une rigle de la parole de Dieu. En sixiesme lieu que nous ne regardions point seulement la commodite privee de celuy avec qui nous avons affaire, mais aussi que nous considerions ce qui est expedient pour le public. Car il est tout evident que lusure que le marchand paye est une pension publique. Il fault donc bien adviser que la pache soit aussi utile en commun plustost que nuysible. En septiesme lieu que on nexcede la mesure que les loix publiques de la region ou du lieu concedent. Combien que cela ne suffit pas tousiours, car souvent elles permettent ce que elles ne pourroyent corriger ou reprimer en defendant. Il fault donc preferer equite laquelle retranche ce que sera de trop. Mais tant sen fault que ie veulle valoir mon opinion vers vous, pour raison que ie desire rien plus sinon que tous soyent tant humaines quil ne ne soyt point besoing de rien dire de ceste chose. Iay briefement compris ces choses plustost par un desir de vous complaire que par une confiance de vous satisfaire. Mais selon vostre benevolence envers moy vous prendrez en bonne part ce mien office tel quel.*

*A Dieu homme tresexcellent et honore amy. Dieu vous conserve avec vostre famille. Amen.*

## SIGLA AND ABBREVIATIONS

- CO** *Opera Quae Supersunt Omnia*. 59 volumes, contained in *Corpus Reformatorum*. Edited by Guilielmus Baum, Eduardus Cunitz, Eduardus Reuss. Brunswick: C.A. Schwetschke and Filium, 1963-1897.
- Comm.* *Commentaries On The Old and New Testament*. Edinburgh. Calvin Translation Society, 1844-1856.
- Inst.* *Institutes of the Christian Religion*. Translated and Indexed by Ford Lewis Battles. *The Library of Christian Classics*. Volumes 20 and 21. Edited by John T. McNeill. Philadelphia: Westminster Pres, 1960.
- Inst. (B)* *L'Institution chrétienne*. 3 volumes. Edited by Jean Cadier and Pierre Marcel. Aix-en-Provence: Editions Kerygma-Editions Farel, 1978.
- OS** *Opera Selecta*. Edited by Petrus Barth and Guilielmus Niesel. Munich: Chr. Kaiser Verlag, 1926.
- Readings* *Readings in Moral Theology No. 2: The Distinctiveness of Christian Ethics*. Edited by Charles Curran and Richard A. McCormick, S.J. New York: Paulist Press, 1980.
- Reply* "Reply to Sadoleto," in *John Calvin and Jacopo Sadoleto: A Reformation Debate. Sadoleto's Letter to the Genevans and Calvin's Reply*. Edited by John C. Olin. New York: Harper and Row, 1966.
- Serm Jer.* *Sermons on Jeremiah by Jean Calvin*. Texts and Studies in Religion, Number 46. Translated by Blair Reynolds. Lewiston, New York: The Edwin Mellin Press, 1990.
- Serm Micah* *Sermons on Micah by John Calvin*. Texts and Studies in Religion, Number 47. Translated by Blair Reynolds. Lewiston, New York: The Edwin Mellin Press, 1990.
- WA** *Luther's Works*. Edited by C.M. Jacobs. Philadelphia: Fortress Press, 1963.

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## DISSERTATION ABSTRACT

### THE TEACHABILITY OF THE HEART THEOLOGICAL ETHICS IN THE THOUGHT OF JOHN CALVIN (1509-1564)

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This dissertation is a study of the relationship of faith to ethics. It begins by showing that there is a problem with the manner in which faith is related to ethics by moral theologians. Current approaches lead to the conclusion that faith and ethics are independent. This raises a significant problem vis-à-vis the nature of Christian or theological ethics as a discipline.

Based on a survey of a representative sample of the literature, I develop a typology that distinguishes three approaches to describing the relationship of faith to ethics. These are the theoretical, the confessional, and the tradition-dependent. As the approaches are studied, one is impressed that directly or indirectly all of the positions in this debate pose the problem of the relationship of faith and ethics at the level of contents. The contents considered may be norms, means of formulating norms, or the contents of acts, character or community, but in one way or another the problem of the relationship of faith and ethics is positioned at the level of content. I argue that these approaches by prescind from the concrete data of ethical foundations cannot adequately account for faith's implication in ethical reflection.

I propose that a historical hermeneutical approach that uses the concrete data of religious experience in ethical foundations offers a new way to address the problem. After outlining the requirements of such an approach, I propose that the work of John

Calvin provides an adequate field for study, because Calvin is an ethicist for whom faith is concretely operative in the doing of ethics. This historical hermeneutical approach that recovers "elemental meanings" from texts allows me to reconfigure the problem as one of ethical foundations. The work of John Calvin allows me to test a solution to the problem.

The first step in addressing the problem is establishing Calvin's position as an ethicist. I do this by posing questions about Calvin's intentionality vis-à-vis his life and work. When Calvin's work is placed into the larger setting of the Renaissance, rather than the smaller setting of personal biography or the Reformation, new data is generated with regard to Calvin's intention. This is a recognized move with regard to Calvin's intellectual and existential formation, but I am not aware of anyone who uses the Renaissance humanist background to raise questions about Calvin's ethical intention. I argue that an accurate reading of Calvin must start with Calvin's ethical intention rather than a dogmatic, doctrinal intention. I recognize that by and large Calvin is regarded as a "theologian" in the classical sense of the word. I do not dispute Calvin's major contribution to the development of doctrine, but it must be understood that Calvin's doctrine is an extension of his ethical intention, rather than his ethics viewed as an extension of his doctrinal intention.

In the third chapter, I show that Calvin's conversion was a critical turning point in Calvin's development as an ethicist. It is the moment when his "ethical method" receives a critical experiential clarification. The conversion texts, when understood as an interpretation of an 'elemental experience yielding an elemental meaning,' show the foundational grounding of Calvin's reflection in the tension between transcendent and immanent norms that heuristically govern human hope and expectation and direct a

personal-social project in the world. Calvin describes this experience in terms of the teachability of the heart. The "teaching of the heart" that Calvin believed was the direct result of the Spirit's action in human life is a critical key for grasping Calvin's understanding of the relationship of the transcendent and immanent insights in human existence. These insights necessary for human life and humane living are dynamized by a process of inquiry and discovery. This process is Calvin's method. A variety of Calvin's texts provides ample data for understanding how he relates faith to an ethical project.

The fourth chapter begins with a short consideration of the question of the relationship of faith to ethics as a means of addressing the faith-ethics connection in Calvin's work. Calvin's understanding of faith is foundational to his whole work. Faith in the Calvinian sense of an ethical relationship governs the sum total of all human relations not as an ideal to be realized, but as a relationship that is lived concretely in the context of human living. This chapter "gets on the table" Calvin's whole ethical method as a correlation of the transcendent and immanent insights of human and humane living that lead to "wisdom" or ethical maturity which results from "the heart's teachability."

In the fifth chapter, the operation of this method is tested in the concrete context of Calvin's teaching on usury and economic equity. I show how Calvin's method allowed him to radically reconfigure the Renaissance problem of interest. This reconfiguration was an effort to understand the function of interest within actual economic process. Prior to Calvin, the Church's teaching on interest was controlled by a moral idealism that prohibited interest; however, certain exceptions were allowed to the absolute prohibition that effectively allowed interest in some, but not all, commercial transactions. Calvin's method radically revises the understanding of interest as a "good" based an

understanding of Scripture and economic process. In other words, Calvin's method, founded on his understanding of teachability allowed a new understanding of the norms immanent in world-process, while transcendent norms grounded an authentic realm of value. This simultaneous double inquiry of fact and value allows Calvin to hold immanent and transcendent values in tension, seeking in concrete contexts the good that is in them, but critically evaluating, "clearly judging" as he expresses it, that which is at stake in particular contexts and situations. It is the tension engendered by Calvin's notion of the two simultaneous arenas of immanent and transcendent inquiry that holds together judgments of fact and judgments of value as a series of higher viewpoints about the true and the good implicit in his understanding of the heart's teachability.

The last chapter turns full circle to take up again the question of the relationship of faith to ethics in ethical foundations. I show how an understanding of the role of faith is integral to the process (method) of ethical reflection, and not simply an intention, conviction or stance. This insight enlarges our understanding of the structure of moral knowledge to understanding that moral knowledge is an inter-play of transcendent and immanent norms which shape both our understanding of ethical problems and their solution. Through this process, I show that the relationship of faith to ethics is not independent or "pre-moral." It is rather integral and foundational in the sense that faith provides a governing heuristic of anticipation about knowledge and the possibilities of knowledge that dynamize ethical inquiry concretely and positively. In the concluding section, I argue that theological ethics takes seriously religious experience as the foundation of moral knowledge. This grounding certitude allows one to appropriate the normativity of transcendent and immanent experience as a single act of meaning that drives a common human project of human and humane living.

**END**

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