

Frank Sawyer
Sárospatak, HU

Transformational Aspects of John Calvin's Social Ethos¹

“The best celebration that we can have to commemorate the 500th anniversary of John Calvin is in a renewed commitment to be God's agents of transformation.”²

Introduction: sociologists on religion

Religion and transformation

Sociologists³ have often analysed religion in relation to culture and the theme of transformation.⁴ Some have spoken about religion as providing coherence for society (Durkheim); or as alienating humanity from true freedom (Marx); but also as transforming society (Weber). No doubt religion can play all these roles among others. Sociologists have also distinguished between religions which seek an ‘other-worldly’ asceticism, and those which seek an ‘inner-worldly’ influence. Or, an alternative wording for this is to speak of ‘world-negating’ and ‘world-formative’ types of faith. Among Niebuhr's five relationships between faith and culture, Calvinism weighs in under the category of transformation, announcing it will reform things. Then God's grace is said to be more than an additive: for it ‘makes all things new’. Niebuhr helps us here by saying that each of the five views he deals with has an important contribution to make. For example: world-negation sounds negative, but the Bible certainly warns us not to become worldly. Transformation may sound positive, but it can easily involve us in an overestimation of our possibilities and a wrong understanding of the ‘theocratic’ task. It is important to learn from Niebuhr and other analysts that each paradigm has something to contribute and a danger to avoid.⁵

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Frank Sawyer is head of the systematic department of theology and professor of philosophy at the Sárospatak Reformed Theological Academy, HU. This lecture was presented at the Kolozsvár Protestant Theological Institute's international conference, entitled: *The Contemporary Reading of Calvin's Theology* (15–16 oct. 2009).

² *The Legacy of John Calvin: Some actions for the church in the 21st Century* (Geneva: World Alliance of Reformed Churches, 2008), 8.

³ Cf. Anthony Giddens, *Sociology* (Oxford: Blackwell Polity Press, 1993), ch. 14: ‘Religion’.

⁴ Nicholas Wolterstorff, *Until Justice and Peace Embrace: The Kuyper Lectures for 1981 delivered at The Free University of Amsterdam* (Grand Rapids: Eerdmans Publishing, 1983), chapter I: ‘World-Formative Christianity’.

⁵ Cf. also Robert E. Webber, *The Secular Saint: The Role of the Christian in the Secular World* (Grand Rapids: Zondervan Publishing, 1979).

The focus of this study

Our question for this study is: what elements in the thought of John Calvin tended toward a transforming social view? I consider my answer here only a small step, since there are many themes in Calvin which can be related to this question. We shall pay attention to how Calvin understood the Word of God: 1) as speaking existentially; 2) giving us self-knowledge; 3) addressing us as a command; 4) in a holistic way; 5) and applicable to the historical situation.

The Word of God speaks existentially

John Calvin was first of all a pastor and theologian, not a sociologist or economist. However, his training in the humanities and law, as well as his reception and contribution to the new Protestant spirit, meant that he approached the Word of God in a dynamic way, also in regard to social ethics. Of course, ethics as well as many other disciplines, such as sociology and economics, had not yet reached their independent status as practiced today. I am using the term 'social ethics' as it is usually used today, to mean ethics which not only deals with personal motives and choices, but also with 'societal issues'. Calvin remains a pastor and theologian, even when he can also be classified as a Christian social thinker active in civic affairs. He saw the divine Scriptures as the source of the message of salvation since they witness to Jesus Christ as Saviour. At the same time he saw the Scriptures as the source of God's speaking to us in our own life situation and to humanity collectively in society. That idea was not new for church and theology. The difference is that the package of five points I am addressing here combined to move Calvin in a transformational direction. We often think of Calvin as a systematic theologian. But while his *Institutes* are arranged systematically, they are not derived from a systematic, deductive principle so much as from inductive analysis⁶ of especially the Bible. That is a difference between Calvin and later Calvinist scholasticism, starting already in Calvin's time with the systematic method of Beza (Théodore de Bèze). Even though Calvin wrote a systematic compendium, he, like Luther, reacted against syllogistic, deductive and abstract scholasticism. Calvin was not against logic but against logical abstractions being central in theology. So when we say that Calvin understood God to be speaking existentially through the Scriptures, we mean that he was not just ferreting out doctrine, in a purely 'scholastic' manner; rather, he expected the theological teachings of the Bible to speak to our heart and will, as well as to our mind. In this way we receive a general direction in life toward an understanding about who we are and what our calling should be. Even when Calvin is writing an explanation of Christian doctrine, as in the *Institutes*, he often makes remarks about how the Word of God on this or that point has been ignored, combated and distorted by the human mind, will and activities; and how it might be better applied. This shows the existential side of Calvin's approach. We do not mean that he was writing as personally as, for example, Augustine's great work called the *Confessions*, which have a perennial attraction because they present a personal story as well as a theological understanding. Nor did Calvin have the same style as Luther. Yet we call Calvin's an existential understanding – whereby 'existential' means a

⁶ Alister E. McGrath, *A Life of John Calvin: A Study in the Shaping of Western Culture* (Oxford: Blackwell, 1990), 211ff.

'living dynamic' – because he was not merely commenting upon the Bible; he was also really listening for the voice of God.

Theological themes and social ethics

A short word I believe is called for here concerning biblical teachings and theology, in relation to socio-economic and political concerns. In our secularised context we do not like the church and theology to 'dictate' views and answers. That is correct, for we do not like anyone or any ideology or party to dictate. But it is still customary for the church and theology to speak up about social issues. The reason is based on the same assumption that Calvin had: biblical themes of God's sovereignty and love, creation, sin, covenant, the church, the Holy Spirit, and so forth, have relevance to social ethics. For Calvin and most church leaders in the past, the Word of God always has a message for civic affairs and the public domain. Indeed, the public role of religion – including its morality – has almost always been assumed as normal around the world. But often when one religion is dominant the others are merely tolerated; and sometimes persecuted. More recently in pluralist democracies the picture has changed. All forms of religion are tolerated privately and none are supposed to be overtly public. There is no consensus on religion in democracy – government and schools are supposedly neutral. However, religious groups can buy time on radio and television and today the plurality of expression is greatly available through the internet. So even in the pluralist context a partly public role is still possible, although in a different way than in the past. The advantage is that religion is not forced on people. However, the fact remains that some value system, ideology – or several ideologies all at once – try to dominate the public domain. Today it is plurality that dominates. And what seems to be a 'neutral' secular view, is often a pseudo-religious understanding of humanity, life, economics, politics, education, and so forth.

It is often pointed out that we have enough modern and postmodern experience to see that the secularised successes of worldly utility, as our major frame of reference, leaves people with a spiritual and moral vacuum. Then the question of meaning and ethical guidance is raised all over again.⁷ Secularisation has dismissed the theological themes, but in living theology they are returning in renewed approaches to such concepts as creation, covenant and calling (to mention some basic starters). It was predicted by some that religion would vanish. However, there seems to be plenty of religious choices today and the new pantheon is found in the freedom of the 'religious market' to win souls for new expressions of faith. This being the case, we do well to see if our own faith is still dynamic.

The goodnews as dynamic

When the question is raised as to why Calvin's social ethics were considerably dynamic for his time, an important aspect to be noted is that Calvin indeed listened to God's Word hoping to discern its prophetic speaking in relation to the challenges of life. We all know from even some short reading of Calvin that he strongly emphasised the difference between God and humanity, and this means that the meeting of the two al-

⁷ Koo van der Wal, *Wat is er met de ethiek gebeurd? Over ethisch denken onder laatmoderne omstandigheden* (Kampen: Klement, 2008), 141ff.

ways involves dynamics of faithfulness and sinfulness, understanding and ignorance, covenant and disobedience, relationship and discontinuity, as well as meaning and brokenness. Such a dialectical understanding produces a dynamic realism, which is not only a matter of right doctrine but also a matter of the right practice. Thus it has been said:

...despite more or less significant points in Calvin's teaching that are debatable, he gives one of the most typical historical examples of a dynamic gospel theology that is always alert to historical circumstances; it continually listens both to the Word of God, to discern prophetic demands, and to contingent events, to understand their fluctuations and their development. ...His personal and social ethic is wholly marked by that spiritual energy that leads him to the forefront of action.⁸

Calvin lived indeed in a time of dynamic change.⁹ We can think of the role of the Renaissance and Gutenberg's printing press. During the medieval time most people were illiterate, so communication was largely oral and visual. By Calvin's time this had changed significantly, and books were being published in local languages. Further, the connection to the Americas and also the route around the Cape of Good Hope, opened up sea travel around the world. On the basis of this a general expansion of trade, travel, and the exchange of ideas kept growing. There were social upheavals, taking steps away from feudalism toward the beginning of a 'middle class' of merchants and craftsmen, along with the rise of banking firms. And of course, the Protestant movement itself - which at that point in history was seen as rather radical and even revolutionary. After all, Luther had ended up dismissing the authority of the Pope and the church councils. If this could be done in relation to the authority of the church and religion, what might the new reformers do in the area of politics and economics? There was excitement and fear concerning all of this. And we may add that moving to Geneva where the Reformation movement was trying to consolidate, Calvin became quite aware of the need to reread, rethink, and reapply the Word of God to new challenges.

We also should not forget that Calvin strongly believed that we are to be led by the Spirit of God, but that this leading comes especially via the Word of God, which is found most clearly in the Bible. Thus Calvin can say: "...only when its proper dignity is given to the Word does the Holy Spirit show forth His power". And similarly: "...the Word is the instrument by which the Lord dispenses the illumination of his Spirit to believers".¹⁰

So for Calvin, God's Word speaks existentially, by which we mean that he was listening for the voice of the living God to speak an authoritative word, which then needs to be applied in our present situation. This has often continued in the Reformed tradition.¹¹

⁸ André Biéler, *Calvin's Economic and Social Thought* (Geneva: World Council of Churches, 2005), 455ff. Originally published as *La pensée économique et sociale de Calvin* (University of Geneva, 1961).

⁹ W. Stanford Reid, 'The Transmission of Calvinism in the Sixteenth Century', in W. Stanford Reid, ed., *John Calvin: His Influence in the Western World* (Grand Rapids: Zondervan, 1982), 33ff.

¹⁰ Calvin, *Institutes of the Christian Religion* (Philadelphia: Westminster Press, ed. John T. McNeill, 1967), I. ix. 3.

¹¹ M. Eugene Osterhaven, *The Spirit of the Reformed Tradition* (Grand Rapids: Eerdmans, 1971), ch.vi: 'The Christian and the Social Order'.

2. The Word of God gives us self-knowledge

In his recent study on secularisation and the influence of religion, Charles

Taylor points out that the Calvinist wing of Protestantism had the vision of re-ordering whole societies. Of church reformers in general, Taylor says: "Their vision has three facets: (1) they see more acutely what transformation we're called to; (2) they see more acutely our imperfections; (3) they see clearer the greatness of God. These belong together... and are just facets of the same insight, as Calvin himself says."¹² Taylor footnotes the opening of Calvin's *Institutes*. And indeed, when we turn to the first pages of these we see that Calvin holds together in a dynamic relationship our knowledge of God, our knowledge of self, and the need to seek transformation. Calvin says:

Nearly all the wisdom we possess, that is to say, true and sound wisdom, consists of two parts: the knowledge of God and of ourselves.¹³

Now, the knowledge of God, as I understand it, is that by which we not only conceive that there is a God but also grasp what befits us and is proper to his glory, in fine, what is to our advantage to know of him. Indeed, we shall not say that, properly speaking, God is known where there is no religion or piety.¹⁴

For Calvin 'piety' is not limited to the inner life of the soul, nor only to personal morality, as the term is sometimes used today; rather it means a walk of life. Obviously our personal choices enter into our walk, but the point is that Calvin's horizon was always fully civic, rather than merely thinking of religion as a private affair.

Self-knowledge in relation to our abilities and limits

Calvin continues to explain self-knowledge later in the *Institutes* as follows:

First, we should consider for what purpose we have been created and endowed with no mean gifts. ...Secondly, we should weigh our own abilities – or rather, lack of abilities. ...The first consideration tends to make us recognize the nature of our duty; the second, the extent of our ability to carry it out.¹⁵

All of this shows that self-knowledge here relates not only to the soul but also to our use of our abilities and the doing of our duty, in other words, our whole life practice. To consider these things is to acknowledge our calling to live in honour of God, and at the same time to recognize our sinfulness. In other words, when Calvin turns to the theme of self-knowledge he is still very much pointing out that God's Word speaks existentially to our double condition as divine image bearers and as sinners. This relates to the theme of transformation in two ways. The first aspect of 'abilities' and 'duty' is Calvin's way of saying that we have the means and the calling to transform life. The second aspect, however, warns us that we are prone to great distortions.

¹² Charles Taylor, *A Secular Age* (London: Harvard University Press, 2007), 77.

¹³ *Institutes*, I. i. 1.

¹⁴ *Institutes*, I. ii. 1.

¹⁵ *Institutes*, II. i. 3 and 8. (I changed the pronouns into the 'we' form.)

Biblical realism

Calvin was a biblical realist. He was more aware than most people that “the heart is deceitful above all things” (Jeremiah 17:9) and that wisdom must enter our hearts (Proverbs 2:10) and we must guard our hearts as the “wellspring of life” (Proverbs 4:23). The context in Proverbs and also in Calvin is that the heart is where we must understand and decide to obey God’s commandments of love and justice. What sounds like a negative view or even defeatism – the deceitfulness of the human heart – has an important role for social ethics: those who hold to a serious doctrine of sin and hear the Word of God as existentially as Calvin did, are forewarned not to expect utopian social dreams to reach the level of ‘salvation’ as various movements and parties in history have promised. The practical result of a lack of self-knowledge has been demonstrated by great ideologies that sweep us into an idolatrous abuse of power.¹⁶ Calvin certainly is among the ‘masters of suspicion’,¹⁷ such as Augustine, Kierkegaard, Dostoevsky, Nietzsche, Freud, Marx, Heidegger and Sartre – who all in their own way have dealt with the falsity and inauthenticity of human motives and actions. Calvin had a strong sense of our hidden motives and the rationalising of our intentions; for this reason his social ethics are aware of the inherent danger of all ideologies. As we quoted earlier from Taylor: reformers (of many kinds) see imperfections more acutely. Not just the imperfections of other groups (although Calvin is quite polemical toward other groups, as was rather fashionable in his time). But Calvin says very often that a variety of evils are “even greater among those who call themselves Christians” than among the pagans.¹⁸ Self-critique is at the heart of a biblical realism.

Calvin was critical concerning the use of human power, stating more than once that power corrupts. For example: “...the more power a person holds, the worse he will be, and the more roughly he will treat his neighbours”.¹⁹ It is hard to be more emphatic than when Calvin writes:

Our reason is overwhelmed by so many forms of deceptions, is subject to so many errors, dashes against so many obstacles, is caught in so many difficulties, that it is far from directing us aright.²⁰

Kuyper would later follow up on this theme of our ‘limited abilities’ in relation to self-knowledge and social action when he dealt with the problem of poverty and said that we must be aware of two kinds of problem: error and sinful abuse. That we are finite is not a sin; that we err is often unintentional; that there are obstacles is part of the picture; but the sin of pride and greed is what makes the question of social ethics so difficult.²¹

¹⁶ Bob Goudzwaard, Mark Vander Vennen & David Van Heemst, *Hope in Troubled Times: A New Vision for Confronting Global Crises* (Grand Rapids: Baker Academic, 2007)

¹⁷ Cf. Merold Westphal, *Suspicion & Faith: The Religious Uses of Modern Atheism* (Grand Rapids: Eerdmans, 1993).

¹⁸ The phrase refers to cruelty in war done by Christians, stated in his *Sermon on Deuteronomy 20:16–20, Friday 20th December, 1555* – reprinted in *The Legacy of John Calvin*. Similar phrases are used by Calvin rather often to point out how Christians fail or do evil in many areas, whether economically or in the abuse of political power.

¹⁹ Calvin’s *Commentary on James 2:6*.

²⁰ *Institutes*, II. ii. 25.

²¹ W. Skillen, *Abraham Kuyper: The Problem of Poverty* (Grand Rapids: Baker Book House, 2002).

3. The Word of God is theonomous

When we say that Calvin understood God's Word as theonomous, we mean he saw human life and culture as intended to be lived 'before the face of God'. This intention is based on the idea that we are created in God's image. A specific corollary of this is that life is under the divine law. Life is theonomous, and not autonomous. The latter would mean that we (without God) give it meaning and establish the law (*nomos*). Such autonomy has been proposed by many influential thinkers as the essence of a secularised view, or 'exclusive' humanism.

Theocracy

Before we look at Calvin's 'theonomic' approach we need to say something about 'theocracy'. Theocracy, literally the power or rule of God, is usually defined as the rule of religious clerical leaders and religious institutions, such as the church or as in an Islamic state. Old Testament Israel is often called theocratic. And there are clear signs of this tendency throughout Christendom. In the idea of a Christian society the church at times had a dominant, even very dominant role. The difficulty enters when we consider that there has been considerable variance in the degree to which the roles of priests, prophets, and kings have been related and separated. There has been a difference in the extent to which church and state have cooperated. For example, in Calvin's Geneva, he held an influential position in the church and society, but was not a member of the city government. Biéler emphasizes that it would be wrong to call Calvin's Geneva a theocracy.²² Calvin wanted more separation between church and state, so that the church could appoint its own elders. So, theocracy defined as rule by the clergy, was not literally the case. However, the influence of the clergy and religion has often been dominant in most societies, until the arrival of modern secularisation. A difference remains between a religious society and a theocratic society (if we define theocratic as rule by the clergy).

The main point, quite relevant in our times, is that there are great differences between a variety of religious societies, some of which are more pluralist than others. It is interesting that Biéler lists 'theocracy' as a temptation for the church, along with other ideological temptations such as 'religious nationalism', 'revolutionary mystique', and 'militarism' as "forces that destroy the church and society".²³ In any case, the idea of a Christian society is not necessarily the same thing as a 'theocratic' arrangement, and this has been realised more and more as we live in modern democracies. The fact that "Congress shall make no law respecting an establishment of religion", as the first amendment to the USA Constitution says, is a way of 'disestablishing' state churches or any other religions. But regardless of the strategies used by religion and by the state, the question of religion as such, is not solved by thinking that society can be neutral or that church and state can live entirely in their own separate worlds. For, there is always an ideological struggle to control the public domain. The point of a plural society is that we value having more voices rather than just one or two. There is no ideal answer to the question of power in society, but some answers are better than others. Today

²² Biéler, *op. cit.* 110–116.

²³ Biéler, *op. cit.* 93ff.

we rightly appreciate the separation of state and church because the two are not identical and we must live in a pluralist world.

In Calvin's time the Christian identity of society in Europe was still assumed. The major choice was: Roman Catholic or Protestant? Due to the religious wars which expanded in the decades after the death of Calvin, this question had finally to be settled in a way allowing for tolerance, even though a variety of geographic areas would be identified largely as promoting one church more than others. Today the long road has led to a much wider plurality of faiths, political ideologies, and range of moral values. All of this is reflected in changes in our laws and also in some personal and social confusion about what we should believe, what we should think, and what we should do. But when we go back to Calvin the mind-set was quite different. It had always been the practice that religion was a public, civic affair. The influence of religious leaders was therefore - even when not 'theocratic' in the sense of actually ruling in political offices - a power to be counted with. And in that time, it was normal to assume that the government would protect and even promote the 'true religion'.²⁴ Now, in modern secularised societies, the church has receded and other powers have come forward: one may think especially of the media, business, universities, the world of sports and much more. These sectors were less secularised and often less dominant in Calvin's time.

Theonomic focus: "framing our life according to God's law"

We have been saying that Calvin has an existential way of listening to the Word of God, and that this Word gives us knowledge of God and knowledge of ourselves. And knowledge of ourselves begins most truly when we see our 'inabilities'. Knowledge of God shows us his majesty, justice and love. This is especially the case when we listen to God's law. Calvin puts it this way:

...spiritual insight consists chiefly in three things: (1) knowing God; (2) knowing his fatherly favour in our behalf, in which our salvation consists; (3) knowing how to frame our life according to the rule of his law.²⁵

Calvin adds on the same page that in actually understanding and applying these spiritual insights, "the greatest geniuses are blinder than moles!" But regardless of errors along the way, everyone can see that the 'framing of life according to divine law' was at the heart of Calvin's idea concerning the reforming of personal and social ethics.

The 'third use of the law'

While Luther thought in terms of law and Gospel as existing in a polar relationship, referring to two ways of living (by works or by faith) and also as two realms (state and church), "Calvin, who follows Luther in the decisive issues, knows nothing

²⁴ This thought entered into Reformed Church creeds. In the Netherlands it was changed at the request of Abraham Kuyper. The idea then became that the government does not promote one church or religion, but promotes the freedom for these in a plural sense. Cf. L. Kalsbeek, *Contours of a Christian Philosophy* (Toronto: Wedge Publishing, 1975), ch. 31: 'The problem of the Christian state', 216ff.

²⁵ *Institutes*, II. ii. 18.

of the noncompatibility of the law and Gospel".²⁶ Said in another way, Luther recognized the 'political use' of the law to order society, and the 'theological use' of the law to convict us of sin. But Luther does not emphasise, as does Calvin, a third use of the law, as God's guidance for those living by faith. Luther preferred to emphasise the power of the Gospel (grace) to teach us to live with love toward others. Calvin and those who followed the 'third use' say that reborn believers still need the ten commandments as a guide to a pious walk in life.²⁷ Calvin even calls this third use the principal use of the law.²⁸ The main difference today is that we live in a more plural society and cannot assume the Christian character of public life. The theonomic view is now one among a plurality of views in our modern and postmodern situations.

Principled pluralism

When we come to the question today as to what amount of theonomy can be applied to modern nations, there has been a very deep debate about this. Some say that we must accept religious pluralism as a lesser good, but as the only way to allow for justice today. Others still emphasise theonomic demands for all of society, or promote the idea of a Christian nation, which perhaps during or after a certain amount of secularisation may as yet be recovered.²⁹ This debate takes us far beyond Calvin and so will not be commented on further here, but it is an essential question for those who inspired by Calvin and others wish to seek reforms in our time. Certainly, the use of God's law as a guide for living remains ever relevant. But we need to find ways to apply this in our plural times. That is why we speak of principled pluralism: we allow for the use of conscience in religion and ethics, but we cannot say that all choices are of equal value.

4. The Word of God speaks holistically

For Calvin, we have been saying, the practice of faith is a walk of life, a *praxis vitae*. This is directly related to a holistic understanding of the unity of life and the speaking of God's Word to the whole person and all of life. (I prefer to spell the concept as 'wholistic', but today the alternative spelling dominates.)

Calvin's transformational understanding of concepts used by the Word of God

Dooyeweerd, the neo-Kuyperian Calvinist philosopher, understands the transformational power of Calvin's holistic reading of the Bible as follows:

Scholastic philosophy had a particularly devastating influence on Christian theology in respect to the pure Biblical religious conceptions of 'soul', 'heart', 'spirit' and 'flesh'. The latter were replaced by abstract concepts of dualistic Greek

²⁶ Otto Weber, *Foundations of Dogmatics* (Grand Rapids: Eerdmans, 1983) vol. 2, 362ff: 'God's Good Commandment'.

²⁷ Otto Weber, *op. cit.* 394.

²⁸ *Institutes*, II. vii. 12.

²⁹ For a review of several options, see Gary Scott Smith, ed., *God and Politics: Four Views on the Reformation of Civil Government – Theonomy, Principled Pluralism, Christian America, National Confessionalism* (New Jersey: Presbyterian and Reformed Publishing, 1989).

metaphysics, in keeping with the dualistic religious basic motive of form and matter.³⁰

So Luther and Calvin, according to this view, had a better grasp of biblical concepts because they allowed the Scriptures to speak more for themselves, without reading so much Greek metaphysics into these concepts.³¹ We could say that a number of Greek concepts in the New Testament often have a more Hebraic meaning as based on the Old Testament. This is seen when they do not accept the opposition of ‘nature’ and ‘grace’ (or, the opposition of the material and the spiritual), but rather understand the real opposition to be between ‘sin’ and ‘grace’.

Luther and the new ‘holiness’ as ‘wholeness’

Luther is to be credited for beginning “a Copernican revolution of the idea of calling as it was held in the Middle Ages”.³² The point is that monastic orders were seen as a full-time sacred calling and the contemplative life was higher than the active life. Luther broke through this scheme of nature and grace by declaring that all parts of life should reflect God’s holy purpose. Thus what was often thought of as merely secular, was now seen as sacred in a new way. It was after the Reformation that the idea of calling (*vocatio*) came to be used for our daily work as ‘vocation’. Thus the calling of every ‘believer’ to be a ‘saint’ – that is, one who pursues God’s will. Following some sentences of Luther, this can be stated as follows:

THE NEW HOLINESS

When an ordinary rough worker,
a shoe repairman, iron smith,
a carpenter or vegetable grocer
comes home after work dusty
and sweaty from the daily grind
and greets his wife and children with
one thought clearly in his mind –
that God has called him to this labour
to win his family’s bread and favour –
then though his hands show the daily dirt
God’s command is in his heart.³³

“A full reformation of all the parts”

Speaking in traditional platonic terms of the various parts of the soul (the sensual part, the intellectual part, and the will), Calvin uses the phrase: a “full reformation of all the parts”, whereby he also quotes Paul’s saying: “be transformed by the renewal of

³⁰ Herman Dooyeweerd, *A New Critique of Theoretical Thought* (Philadelphia: The Presbyterian and Reformed Publishing Company, 1953) vol. I, 509.

³¹ For more on these kinds of central biblical concepts, see Herman Ridderbos, *Paul – an Outline of His Theology* (Grand Rapids: Eerdmans, 1975) 114ff.

³² Robert D. Knudsen, ‘Calvinism as a Cultural Force’, in Reid, *op. cit.* 22.

³³ Frank Sawyer, *A Way of Seeing* (Debreceen: Hernád Publishers, 2009), 78.

your minds".³⁴ In this context Calvin further says that the "whole man is overwhelmed" by sin, which not only seduces our lower appetites, but we are like Adam when "unspeakable impiety occupied the very citadel of his mind, and pride penetrated to the depths of his heart". In doctrine this has often been called 'total depravity', which does not mean that we are totally bad, but rather that every part of the total person is affected by sin. The correlation to this teaching of 'total depravity' is what we might call 'holistic redemption', or what Calvin calls the "full reformation of all the parts". By speaking classically of the parts of the soul at this point we realize that for Calvin this means all the parts of our whole existence and active life. This, we mentioned earlier, was Paul's point in Romans 12 about being a "living sacrifice" – and also Calvin's motto of offering one's heart.

Christian calling in all areas of life

Knudsen³⁵ makes a link between Calvin's idea of our calling to serve God in all walks of life, our divinely delegated responsibility in every area, and the eventual development of Kuyper's idea on the (divinely derived) sovereignty of life's spheres, often called 'sphere-sovereignty', although I prefer to call this 'sphere-responsibility'. The beginning of this insight in Calvin gave him a sense of the different responsibilities of state, church, family and employers, each serving God in their own areas of life and calling.

Calvin bases his social ethics on a focus toward the common good. He draws on Jesus' parable of the multiplication of 'talents', and on the Apostle Paul's statement that we are not independent from each other, and "everything comes from God", which is then worked out by Paul in an analogy of the parts of the body serving each other (1 Corinthians 12). We know this was sometimes interpreted in the history of theology as meaning the feet should stay the feet and not aim at a higher function, but Calvin makes statements which show he was not using a fixed model of the order of creation when it came to the order of society. Indeed, Calvin was impressed by the 'architecture' of the order of creation, but knew that social orders are arranged by humanity in historical situations. Once again, Kuyper would build on this when he spoke of an 'architectonic' critique of the structures of the existing social order.³⁶

5. The Word of God speaks to the historical situation (an example from economics)

Each historical situation must be analysed

When we apply the Word of God to historical situations we need to be aware of what kind of hermeneutical filter we are using. One aspect of this is the question of how directly or indirectly the biblical teachings and illustrations relating to social ethics are to be applied at different stages in history. Calvin was aware that social ethics in relation to civic or juridical laws – which are not entirely the same as the demands of the moral law – are to be formulated and applied historically. He says:

³⁴ *Institutes*, II. i. 9.

³⁵ Knudsen, *op. cit.*

³⁶ See note 35.

...surely every nation is left free to make such laws as it foresees to be profitable for itself. Yet these must be in conformity to that perpetual rule of love, so that they indeed vary in form but have the same purpose.

It therefore does not matter that they [laws and constitutions] are different, provided they all equally press toward the same goal of equity.

[The preference of laws is made]... with regard to the condition of times, place, and nation...³⁷

Calvin and capitalism: a distinction between usury and justifiable profits

There are strong texts in the Bible which forbid usury and for this reason during the centuries up until Calvin the church officially forbade the taking of interest on a loan. Usury was often defined as taking interest. Calvin would arrive at the opinion that usury as an injustice referred especially to demanding interest from a loan to the poor; or in general as demanding too much interest on a business loan. Calvin developed his ideas on this question in his commentaries on Leviticus 25, Deuteronomy 23, Psalm 15:5 and on Ezekiel 18. In practice loans requiring interest were also common long before Calvin and there were banking families and firms. For example, the Italian Medici and the German Fugger bankers controlled a lot of wealth and often influenced the nominees of bishops. Pope Leo X, who excommunicated Luther in 1520, was formerly a Medici banker and he had to liquidate his bank in order to qualify as pope.³⁸

Calvin tries to clarify the problem of usury by saying that the usury the Bible is speaking about is the demanding of interest when one helps the poor, rather than giving freely. It is entirely different when we loan to someone for what we might in general call a business loan. Calvin was sensitive to changing patterns of economics and cultural practices. Therefore he speaks of guidelines and not about a fixed law everywhere applicable. Aristotle and Aquinas had taught that while nature (harvest fields and fruit trees, etc.) naturally produce more, money does not. But Calvin said there is clearly a difference between shutting up money in a box, or using it to produce more. Calvin saw clearly that the use of capital can be highly productive. But in regard to business loans, he also clearly set limits:³⁹

- a) It must clearly be a business loan, not a loan to someone in need, if interest is to be asked.
- b) We should not make our money available for business loans until after we have done our Christian charity toward helping others freely.
- c) We should not set conditions for others which we ourselves would not wish to accept.
- d) If the borrower does not make any profit, then the loan should not entail interest payment.
- e) We must act according to the standards of God's word rather than worldly greed.

³⁷ *Institutes*, IV. xx. 15 & 16.

³⁸ McGrath, *A Life of John Calvin*, 222.

³⁹ The following points come from a letter of *John Calvin in reply to Claude de Sachin*. In 1545 Sachin asked Calvin's opinion about this topic. Calvin's letter was published later by Theodore Beza in 1575. Cf. Biéler, *op. cit.* 403ff.

- f) Business loans are not just private affairs, for the amount of interest asked affects all consumers, the market prices and the public interest.
- g) We have the duty to reform economic life by means of fairness and justice. While more can be said, the above thoughts on loans toward the poor in distinction to business adventures, shows that Calvin thought in detail about this question at a turning point in economic history.

Professional loan sharks and the need for justifiable limits to banking corporations

Calvin's views on banking are worth noting. He approved of business loans among family and friends, and in general more privately. However, he disapproved of those who make a living by means of loaning out money. Calvin says, for example:

With respect to usury, it is scarcely possible to find in the world a usurer who is not at the same time an extortioner, and addicted to unlawful and dishonourable gain. ...It is also a very strange and shameful thing, that while other men obtain the means of their subsistence with much toil...that money-mongers should sit at their ease without doing anything, and receive tribute from the labour of all other people.⁴⁰

Calvin makes clear in the same context that lawful merchants work hard, and the kind of money-mongering he has in mind are the actions by those who rob and plunder using unjust, crafty methods of gaining in which "the rich devour the poor people". He is careful to add that a proper way of lending is possible. In his commentary on Ezekiel 18 Calvin says that even the profane nations see that the occupation of usury (in the sense of making unjust and easy money) is a crime and should not be allowed in society. This led Calvin to reject the establishment of professional loan-banks. He thought that these would indeed tend toward usury in the sense of creating a monopoly and asking too high an interest rate.

Even after the time of Calvin, the pastors in Geneva led by Theodore Beza, protested the establishment of a bank in Geneva in 1580.⁴¹ So we have the interesting phenomena that Calvin encouraged hard work, frugality, Christian discipline and charity, and repeatedly said that there are good ways of profiting from money, but at the same time always warned against greed and injustice. The point he often emphasised is that wealth should be balanced throughout society and used for the common good. Since Calvin's time economics have changed and indeed expanded, but the basic question of the role of economics in relation to social justice is as urgent as ever on both local and international levels. International corporations and banking policies can truly be guilty of usury.

The secularising of economics

What about the thesis that Calvinism led to capitalism? Biéler concludes that the insights of Max Weber and Ernst Troeltsch deal with a later stage of Calvinism and it is really the secularisation of Calvinism which led to an easy mixing with a one-sided capi-

⁴⁰ Comments on Psalm 15:5 in *Calvin's Commentaries vol. IV* (Grand Rapids: Baker Books, reprinted 2003), 212f.

⁴¹ Biéler, 147.

talist approach.⁴² Reformed Protestantism and the Puritan work ethos often departed from Calvin as they became influenced by the industrial revolution and a continuing secularising of the economic sphere along with the rest of life.⁴³ Thus, “Calvinism in its original form could not fail to see the dangers and vices of capitalism from its very beginnings and oppose them with absolute rigour.”⁴⁴ It was the “slackening of Reformed doctrine and ethics” that led to more acceptance of capitalist vices among Calvinists. This is not to say that capitalism does not have strengths and virtues, but we are dealing here with the problematic side of capitalism.⁴⁵ And, due to Calvin’s social focus, it is as easy to colour Calvin as a socialist as it would be to make him into a capitalist. Some realize that much of what is thought of as early Calvinist economic policy, is due to the city of Geneva itself. In order to maintain its political freedom the city needed to develop economically. Yet, Calvin’s encouragement of hard work and frugality fit well with this. The city was able to borrow money from other Protestant cities at a critical juncture in its history at the time of Calvin. The French and Italian Protestants fleeing persecution came with a variety of skills to Geneva. The city became a centre for silk, clocks, printing and had three aspects of an early capitalist approach: skills in production, investment of capital, and a market for distribution. There was a combination of two factors: i) Calvinism encouraged social and economic development; ii) the small beginning of the urban middle class of artisans and mercantile professions – which was just then beginning to separate from feudalism – was attracted to Calvinism as a new dynamic movement, with not only a theological message, but also a social vision.⁴⁶

There is a temptation for those who have made the turn with Calvinism toward spirituality as an active calling in daily life, to rely on our own activities. This is a perennial temptation; so we must learn to ‘say no more to the work of our hands, you are our gods’ (Hosea 14:3).⁴⁷ Because one side of later Calvinism is so world affirming, it can easily be secularised. Calvin said that our good works are not a ground for receiving God’s grace; but our good works are a sign and assurance of having received God’s grace.⁴⁸ This wonderful thought can easily be misused by the worldly successful. Our *theonomous* calling then begins to feel like an *autonomous* activity. Eventually the idea arises of being true to the earth, in the sense that Nietzsche and others have used this phrase, and it turns against religious spirituality altogether.⁴⁹ Calvinists affirm daily life ‘before the face of God’, to use a biblical expression. Exclusively secular humanists affirm daily life without God. Thus in the area of economics, relevant theological concepts have been dismissed by many, today. Such concepts are stewardship, brotherhood, frugality, the worth of creation and humanity as the image of God, diaconate tasks, development as qualitative and not just quantitative, and the balancing of economic matters with other important matters, including family life, social improvements, justice and so forth.

⁴² Biéler, ch. VI, ‘Calvinism and Capitalism’. See also by André Biéler, *The Social Humanism of Calvin* (Virginia: John Knox Press, 1964).

⁴³ Bob Goudzwaard, *Capitalism and Progress: A Diagnosis of Western Society* (Grand Rapids: Eerdmans, 1979).

⁴⁴ Biéler, 454.

⁴⁵ Cf. Frank Sawyer, *The Poor are Many: Political Ethics in the Social Encyclicals, Christian Democracy, and Liberation Theology in Latin America* (Kampen: Kok, 1992), 16.

⁴⁶ For a short summary see McGrath, *op. cit.* 225ff.

⁴⁷ See also Erich Fromm, *The Sane Society* (New York: Fawcett, 1955), 112 and context.

⁴⁸ This is stated in a variety of ways, for example, in the *Institutes* III. xiv. 18.

⁴⁹ Taylor, *op. cit.* 370.

Secularisation has been accompanied by specialisation but also fragmentation of life, and this often does not place economics in a balanced perspective. That is why many voices have called for liberation from a distorted pattern of luxurious overdevelopment in some places and underdevelopment and poverty in other places.

Conclusion

In this essay we have seen five ways in which Calvin approached the Word of God. If we have benefited from these considerations, then in our own place and time we may be enabled to facilitate the *transforming power* of biblical faith. The Word of God is not just an object to be studied, but a motivating force for good, indeed for salvation. It gives us valuable *self-knowledge* as to our calling and our limits in a world with great needs. We need to recognise the claim of *God's commands* upon us; otherwise we will invent our own rules, values and goals in a largely utilitarian way, with our own comfort and success being number one on the list. When we understand God's Word *holistically*, we shall not accept the fragmenting secularisation of life which breaks down our spiritual and ethical identity. All of this will need to be applied very thoughtfully in each *historical situation*, time and again discovering the difference between merely copying the old forms, or moving forward, living by regenerating norms.

Kálvin János társadalometikájának sorsfordító gyökerei

Frank Sawyer professzor előadása (Sárospataki Református Teológiai Akadémia, Rendszeres Teológiai és Szociológiai Tanszék) a kolozsvári Protestáns Teológia által szervezett nemzetközi Kálvin-értekezleten hangzott el (*Kálvin teológiájának mai olvasata*, 2009. október 15–16.)

A tanulmány öt szemszögből vizsgálja, hogy: miképpen látta Kálvin Isten Igéjét. Ha javunkra válnak ezek a gondolatok, akkor saját korunkban és helyünkön képessé kell válnunk arra, hogy élni tudjunk a bibliai hit *átalakító erejével*. Isten Igéje nemcsak egy megtanulandó tantárgy, hanem motiváló erő a jóra, az üdvösségre. Értékes *önismerettel* ajándékoz meg a szükségét szenvedő világban gyakorolt hivatásunkat és korlátainkat illetően. Fel kell ismernünk *Isten parancsolatainak* velünk szemben támasztott igényét, máskülönbén saját szabályokat, értékeket és célokat határozunk meg erőteljesen utilitarista módon, ahol saját kényelmünk és sikerünk kerül az első helyre. Amikor Isten Igéjét *holisztikusan* értelmezzük, akkor nem fogadjuk el az élet széthullását okozó szekularizálódást, amely lerombolja lelki és etikai identitásunkat. Mindezt nagyon figyelmesen és óvatosan kell alkalmazni minden *történelmi helyzetben és időben*, újból és újból meglátva a különbséget a régi formák pusztá utánczása és az életformáló szabályok szerinti élet előrehaladása között.