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Ian Hart

The Teaching of Luther and Calvin about Ordinary Work: 2. John Calvin (1509-64)

This is the second instalment of Ian Hart's three-part article in which he considers the doctrine of ordinary human work in the Reformers. The previous part dealt with Martin Luther (Evangelical Quarterly 67:1, 1995, 35-52), and the concluding part will deal with the Puritans.

Calvin had been converted to Reformation principles in 1533¹ and it is therefore not surprising that his teachings on work show many similarities to Luther's. But there are also some differences.

I. Calvin's Point of Departure

It is a unique feature of Calvin's doctrine of the Christian life as he sets it out in the *Institutes* that he treats it entirely under the heading of 'self-denial.'² He states that the Christian's self-denial has both a God-ward aspect, which involves living not for oneself but for the glory of God, and a man-ward aspect, which involves seeking the good of one's neighbour rather than one's own good.³ This applies fully to work. His detailed teaching about work is always controlled by these principles.

II. The Genesis Mandate and the Curse

Calvin often repeated that God had made man to work.⁴

Here Moses adds that the earth was leased to man, on this condition, that

¹ So R. Stauffer in M. Prestwich (ed.), *International Calvinism 1541-1715*, Oxford, 1985, 18.

² *Institutes of the Christian Religion*, Book 3, Chapter VII.

³ Inst. 3. VII. 4, 8-10.

⁴ My translation. The original is: 'Subiicit nunc Moses, ea lege datam fuisse terram homini, ut in ea colenda occuparet. Unde sequitur, homines ad aliquid agendum creatos esse, ne resides et ignavi iaceant.' Calvin continues: 'Erat quidem iucundus hic plenusque oblectationis labor, procul omni molesta et taedio; quum tamen exerceri hominem voluit Deus in terrae cultura, ignavum otium in eius persona

he busies himself cultivating it. It follows from this that men were made to employ themselves doing something and not to be lazy and idle.

This labour, which was joyful and pleasant to Adam, became burdensome after the Fall. This curse on work has a pedagogic value, helping man to see his true condition and leading him to repentance.⁵

It must be noted that those who humbly submit to work and hardship render to God an obedience which pleases him; provided that their bearing of this cross is joined to recognition of their sins, which leads to humility. But it is faith alone which presents this sacrifice to God. So, as believers work to earn their living, they are spurred to repentance, and practise the mortification of their flesh.

However, Calvin continues, the curse on work is partially lifted through Christ: quoting Ps. 127:2 he writes.⁶

And yet God often remits part of this curse for his children, lest they succumb under the burden. This is the meaning of the text, Others rise up early and go late to bed, eating the bread of anxious toil; but the Lord will give rest to his beloved, since what was corrupted by Adam is repaired by the grace of Christ . . . The bitterness of that punishment is softened by the clemency of God, so that there is some joy in men's labours.

Similarly:⁷ 'The grace of God, by virtue of which believers enjoy their work, contrasts with the curse to which all men have been subjected.'

I would make two comments on this claim that believers enjoy their work because God remits the curse for them, at least partially. First, A. Richardson has recently arrived at a similar conclusion in his attempt to understand the N. T. house-table lists: in them he sees work transformed as the result of being done 'unto the Lord'; it⁸

damnavit. Quare nihil magis contrarium naturae ordini quam ededo, libendo, et dormiendo vitam consumere, nihil interea nobis proponere quod agamus' (Calvinus: *in Mosi libros, ad loc. Gn. 2:15*).

⁵ 'Interea notandum est, qui se placide subiiciunt aerumnis, eos gratum Deo obsequium praestare; si quidem crucis tolerantiae coniuncta fit peccatorum cognitio, quae eos ad humilitate erudiat; verum sola est fides, quae tale sacrificium offerat Deo. Sed fideles quo magis laborant in quaerendo victu maiore profectu ad poenitentiam stimulantur, sequae ad carnis mortificatione assuefaciunt' (Calvinus: *in Mosi libros, ad loc. Gn. 3:19*).

⁶ 'Quaquam saepe filiis suis Deus ne oneri succumbant parte huius maledictionis remittit. Quo etiam pertinet illud, surgent alii mane, sero cubitum ibunt; comedent panem angustiae; dabit autem Dominus dilectis suis somnum. Quatenus scilicet per Christi gratiam reparantur quae in Adam vitata fuerant, pii Deum magis beneficium sentiunt, ac paternae eius indulgentiae dulcedine fruuntur . . . et levationem petere ex Christi gratia, quae doloris acerbiter non mitiget solum, sed etiam dulci temperamento condia' (*ibid.*).

⁷ *Commentary on the Psalms*, tr. Arthur Golding, *ad loc. Ps. 128:2*.

⁸ A. Richardson, *The Biblical Doctrine of Work*, London, 1952, 49-50.

... becomes joyous and free service and the source of deep satisfaction ... drudgery and hardship still remain ... but now these things have lost their power over him, and he is filled with the joy of serving Christ in his work.

Secondly, this teaching is consistent with Calvin's position that man's dominion over this world, lost at the Fall, was restored to men in Christ:⁹

That is why it is said that what is contained in the Eighth Psalm is accomplished in the person of our Saviour Jesus Christ; that is, God gave him to possess the earth, the animals of the fields, the birds of the air, the fish in the sea. Why? Because by sin we lost all things, we are not worthy to touch a piece of bread or a drop of water; but the possession of these things has been restored to us by means of our Lord Jesus Christ and by his grace.

Again,¹⁰

God comes to our help, and uniting us with the body of his Son, once again makes us lords of the earth. It is in this way that we come to a lawful enjoyment of all the things God gives us in such abundance.

It is at this point that Calvin is farthest away from Luther's 'absolute acceptance of things as they were,'¹¹ and indeed from his own doctrine of Providence (see below); but it was characteristic of Calvin to stress the Christian duty of activity and endeavour while simultaneously stressing man's utter impotence, 'as if to refute the fiendish logical equation of the dogma of predestination with fatalism.'¹² Although this emphasis on man's restored lordship over the world was not mentioned by Weber or Troeltsch, in my judgment this emphasis played some part in breeding the aggressive, confident, and committed economic and political activity which they rightly identified in societies influenced deeply by Calvinism.

III. Calling.

Calvin, like Luther, described a man's everyday work as his calling. The word and the concept are found throughout the Institutes, his

⁹ Sermon on 1 Tim. 4:1-5, cited in R. S. Wallace, *Calvin's Doctrine of the Christian Life*, London, 1959, 131-132.

¹⁰ Commentary on 1 Tim. 4:5, in Calvin: *Commentaries on the Epistles to Timothy, Titus, and Philemon*, Edinburgh, 1856, 105, 348-349.

¹¹ M. Weber, *The Protestant Ethic and the Spirit of Capitalism*, New York, 1958 (first published 1905), 85.

¹² H. Luthy in *International Calvinism 1541-1715*, 382.

commentaries, and his sermons. The following are the most important aspects.

1. Providence.

Calvin believed that¹³ 'Every man's mode of life . . . is a kind of station assigned him by the Lord . . .' This conviction, which has an obvious biblical basis in 1 Cor. 7:17, 24, was also required by Calvin's doctrine of Providence. This doctrine plays a major role in Calvin's sermons¹⁴ and three chapters are devoted to it in the Institutes (Book 1, Chs. 16-18). Calvin believed that every detail of our lives is directed by God; in ch. 16 he refers to Mt. 10:30, and states:

After learning that there is a Creator, (faith) must forthwith infer that he is also a Governor and Preserver, and that, not by producing a kind of general motion in the machine of the globe as well as in its parts, but by a special Providence sustaining, cherishing, superintending, all the things which he has made, to the very minutest, even to a sparrow.

Again,¹⁵ 'Therefore, let us realise, when there are poor and rich people in this world, that God ordains it so, and that it comes from his providence.'

Calvin seems to have believed that it was possible for each person to discover what kind of work God wanted him to do:¹⁶ 'This word "vocation" also means "calling"; and this calling means that God points his finger and says to each one: I want you to live thus or thus.'

The connection between this idea and Calvin's teaching on predestination is clear: God's placing us in a particular type of work is simply one ingredient of his personal care for each of the elect; it is part of the process of regeneration which God carries on in each one:¹⁷

Wherefore, in regard to the whole process of regeneration, it is not without cause that we are called 'God's workmanship, created in Christ Jesus unto good works, which God hath before ordained that we should walk in them' (Eph. 2:10) and this in regard not merely to a single day, but to the whole course of our vocation.

¹³ Inst. 3. X. 6.

¹⁴ F. Wendel, *Calvin: the Origins and Development of his Religious Thought*, London, 1969, 131-132.

¹⁵ 95th sermon on Deut., cited in R. Stauffer, *Dieu, la Creation et la Providence dans la Predication de Calvin*, Berne, 1978, 274.

¹⁶ Sermon XLIV on Harmony of the Gospels, ad loc. Mt. 3:11-12, cited by A. Bieler, *La Pensée Economique et Sociale de Calvin*, Geneva, 1961, 404.

¹⁷ Inst. 3. III. 21 (last sentence in the French edition only).

2. Remaining in one's Calling

Luther had drawn the conclusion that, since one has been called to a particular job by God, one must remain in that job for life. Calvin agreed, but put it the other way round: God calls each one to a particular job for life in order to give him stability and protect him from unsettled, restless flitting from one job to another:¹⁸

... the Lord enjoins every one of us, in all the actions of life, to have respect to our own calling. He knows the boiling restlessness of the human mind, the fickleness with which it is borne hither and thither ... its ambition. Therefore, lest all things should be thrown into confusion by our folly and rashness, he has assigned distinct duties to each in the different modes of life. And that no one may presume to overstep his proper limits, he has distinguished the different modes of life by the name of callings ... In everything the call of the Lord is the beginning and foundation of right action ... He who is obscure will not decline to cultivate a private life, that he may not desert the post at which God has placed him.

As with Luther, the roots of this thinking were 1 Cor. 7:17, 24; a strong belief in 'special providence'; the very static pattern of employment in the 16th century; and a conservative attitude towards the existing social order. But Calvin's framework enabled him to be flexible compared to Luther:¹⁹

But it would be asking far too much, if a tailor were not permitted to learn another trade, or a merchant change to farming. To that I would reply that that is not the apostle's intention, for he only wishes to correct the thoughtless eagerness which impels some to change their situation without any proper reason, for perhaps they are moved by a wrong belief, or some other influence ...

It is also likely that real life and economic reality forced Calvin to qualify his doctrine in this way. He himself, concerned at the severe unemployment and poverty in Geneva in the 1560s, had instigated the introduction of the manufacture of cloth and velvet to provide work.²⁰ He could therefore see that circumstances could require people to change their trade.

¹⁸ Inst. 3. X. 6.

¹⁹ *Calvin's New Testament Commentaries*, tr. J. W. Fraser, Grand Rapids, 1989, *ad loc.* 1 Cor. 7:20. Calvin continues: 'He condemns the restlessness which prevents individuals from remaining contentedly as they are, and his advice is: Let the shoemaker stick to his last' (in the original: *quam quisque Spartam nactus est, eam colat* = as Sparta is your inheritance, look after it).

²⁰ E. Troeltsch, *The Social Teaching of the Christian Churches*, 2 vols., London, 1931 (orig. German 1911), 642.

3. *Service of Others*

The purpose of a calling was that each one should serve his fellowmen, and in turn be served by them. By limiting oneself to one kind of work, obviously one makes oneself dependent upon others to do the other things for one, and this is as God intended. Work therefore is a bond which unites a man to his neighbours; work provides mutual contact and communication. To be precise, work serves the same purpose as other gifts of the Spirit: fellowship and mutual communication among people.²¹

4. *The Spiritual Significance of Ordinary Work*

The designation of ordinary work as a calling gives it a high value. Calvin did indeed hold ordinary work in high regard, as ordained by God, and even in some sense perfect. In an attack on the common Catholic practice of using the word 'calling' only for monks and nuns he wrote:²²

. . . I should like to know why they honour their own order with the title of perfection, and deny it to all other divine callings . . . Surely by giving it this name, they distinguish it by a special mark from other modes of life. And who will allow such honour to be transferred to an institution of which not one syllable is said in approbation, while all the other callings of God are deemed unworthy of the same, though not only commanded by his sacred lips, but adorned with distinguished titles? And how great the insult offered to God, when some device of man is preferred to all the modes of life which he has ordered, and by his testimony approved? . . . It was a fine thing to cast away their substance, and free themselves from all worldly cares; but God sets more value on the pious management of a household, when the head of it, discarding all avarice, ambition, and other lusts of the flesh, makes it his purpose to serve God in some particular vocation.

Calvin taught that whatever manual skill a man had, it was given to him by the Holy Spirit:²³

²¹ Discussing the phrase 'And he that received five talents', Calvin wrote: 'Those who use to advantage what God deposits with them are said to trade. For the life of the godly is aptly compared to business, since they should deal among themselves to maintain fellowship; the industry with which each man prosecutes the task laid upon him, and his very vocation, the ability to act aright, and the rest of the gifts, are reckoned as merchandise, since their purpose and use is the mutual communication among men' (*Calvin's Commentaries on the NT*, tr. T. H. L. Parker, Grand Rapids, 1989, *ad loc.* Mt. 25:20).

²² Inst. 4. XIII. 11, 16.

²³ 'Colligimus tamen neminem vel in minimis ac contemptissimis opificiis excellere, nisi quatenus in eo Dei Spiritus operatur. Nam quamvis diuisa sint dona, unus tamen est Spiritus ex quo omnia scaturiunt; et quidem prout Deo visum est singulis ad mensuram distribuere. Neque id tantum in spiritualibus donis locum habet,

Even the artisan with the humblest trade is good at it only because the Spirit of God works in him. For though these gifts are diverse, they all come from the one Spirit; it pleased God to distribute them to each one (1 Cor. 12:4). This does not refer only to spiritual gifts, which follow regeneration, but to all the sciences which concern our use of the common life.

This remarkable view certainly gives great spiritual dignity to ordinary work.

The Mary and Martha incident in Luke 10.38–42 was used by Catholic theologians to prove that the contemplative life was superior to the active. Calvin discussed the passage very thoroughly; his interpretation was that Jesus criticised Martha not for working in general, but for working at the wrong time—when she should have been listening. He dismissed the claim that the contemplative life is better, and continued, in a sentence which is an excellent encapsulation of his understanding of the place which work has in the Christian's life:²⁴

On the contrary, we know that men were created for the express purpose of being employed in labour of various kinds, and that no sacrifice is more pleasing to God than when every man applies himself diligently to his own calling, and endeavours to live in such a manner as to contribute to the general advantage.

(While Calvin's teaching about the dignity of labour is in no way a 'piece de circonstance', it must be remembered that it had a target: the dead weight of a teeming and easy-going monasticism and the magnificent palaces of lazy and often absentee archbishops and bishops.²⁵)

5. The Equal Value of All Kinds of Work

It is implicit in the concept of the calling that all kinds of work are of equal value in God's sight. Luther had understood this, and so did Calvin. He closed his chapter, 'How to Use the Present Life and the

quae regenerationem sequuntur, sed in omnibus scientiis quae pertinent ad usum communis vitae' (*Mosis libri V (Harmony of Ex.-Dt.) ad loc. Ex. 31:2*). Cf. also Calvin's reflection upon the list of skills in Gn. 4:20–22: 'And today we see the glorious gifts of the Spirit spread throughout the whole human race. For the liberal and industrial arts and the sciences have come to us from profane men. Astronomy and the other branches of philosophy, medicine, political science . . . ' (Calvin: *Commentaries*, Philadelphia, 1958, vol. 23, 355).

²⁴ *Commentary on the Harmony of the Evangelists*, vol. 2, Edinburgh, 1845, 144 (*ad loc. Lk. 10:38*).

²⁵ H. Luthi in *International Calvinism*, 381–382.

Comforts of It' with the words:²⁶ 'This, too, will afford admirable consolation, that in following your proper calling, no work will be so mean and sordid as not to have a splendour and value in the eye of God.' In his sermons he placed great emphasis on this point:²⁷

The devil has so blinded men to believe that in little things they do not have to worry whether God is honoured or served; and this is accomplished on the pretext that such things are of the world. When a man works in his labour to earn his living, when a woman does her housework, and when a servant does his duty, one thinks that God does not pay attention to such things, and one says they are secular affairs. Yes, it is true that such work relates to this present and fleeting life; however that does not mean that we must separate it from the service of God . . . If a chamber-maid sweeps the floor, if a servant goes to fetch water, and they do these things well, it is not thought to be of much importance. Nevertheless, when they do it offering themselves to God . . . , such labour is accepted from them as a holy and pure oblation.

Again, in a chapter on the sacraments, Calvin says marriage is not a sacrament but a lawful ordinance of God, just as²⁸ ' . . . agriculture, architecture, shoemaking and shaving are lawful ordinances of God.' For Calvin the work of the shoemaker and the barber had full dignity as the work God calls some to do.

On the other hand, Calvin did not make the mistake of idealising manual work and despising non-manual work:²⁹

We should also note that there are different kinds of work. Anyone who benefits human society by his industry, either by ruling his family, administering public or private business, giving counsel, teaching, or in any other way, is not to be regarded as having no occupation. It is the inactive drones whom Paul is berating . . .

²⁶ Inst. 3. X. 6.

²⁷ 'Le diable a tellement aveugle les hommes qu'il leur a persuade et fait a croire, qu'en choses petites il ne faloit point estimer que Dieu fust honore ne servi; et ce sous ombre que cela estoit du monde. Comme quand un homme travaille en son labour pour gagner sa vie, qu'une femme fait son menage, qu'un serviteur aussi s'acquite de son devoir, on pense que Dieu n'a point esgard a tout cela, et dit on que ce sont affaires seculiers. Or il est vray que tout cela est propre pour ce qui concerne ceste vie presente et caduque; mais cependant ce n'est pas a dire qu'il nous fale separer cela du service de Dieu . . . Si une chambriere balie sa maison, si un serviteur va a l'eau, et bien, cela ne sera rien prise. Et toutefois quand ils le font en s'offrant a Dieu, pour ce qu'il luy fait en s'offrant a Dieu, pour ce qu'il luy plaist de luy appliquer a cela, un tel labour est accepte comme une oblation sainte et pure' (Sermon on 1 Cor. 10:31 - 11:1, cited in R. S. Wallace, *Calvin's Doctrine of the Christian Life*, London, 1959, 155, my translation).

²⁸ Inst. 4. XIX. 34.

²⁹ Calvin's Commentaries on the NT, tr. R. McKenzie, Grand Rapids, 1980, *ad loc.* 2 Th. 3:10.

IV. The Success of Work Depends upon God's Blessing

It is a powerful theme in Calvin's writings and sermons that work by itself cannot produce anything. He understood Dt. 8:3/ Mt. 4:4 ('Man shall not live by bread alone, but by every word which proceeds from the mouth of God') not in a spiritual, but in a material sense: the word which proceeds from the mouth of God is his blessing; in Deuteronomy it referred to the manna, but its permanent meaning is that it is always God who feeds us, not we ourselves.³⁰ Calvin adduced the fourth petition of the Lord's Prayer ('Give us this day our daily bread') in this context. This affects our work a great deal.³¹

When we have worked, when we have laboured to cultivate the soil, when we have done everything that is necessary, we must nonetheless lift up our eyes to heaven, and not focus on ourselves and say: I have done this, it was my own labour and hard work. Let us remember that it is God who gives the growth, and without that our labour would be useless; we could break our arms and legs but would go backwards instead of forwards . . . God could easily feed us while we sat with our arms folded, we could live without a care, without having to provide for our household; God could send us food without any cost to us; but it pleases him that we have to make some effort, that we have solicitude, that we work, that each one, according to the station to which he is called, applies himself and does what he sees is proper. We need God to join his graces to our labours.

Calvin expounded the same point in his commentary on Ps. 127:1 ('Unless the Lord builds the house, those who build it labour in vain'). The key sentences are as follows:³²

The Lord does not want us to be like logs of wood, or to sit idle. He expects us to put to use whatever abilities we may have . . . But . . . he

³⁰ 58th Sermon on Deuteronomy, cited in Stauffer, 289.

³¹ 'Quand nous aurons travaillé, que nous aurons mis peine a cultiver les terres, qu'on aura garde tout ce que nous verrons estre requis, que neantmoins nous ayons les yeux eslevez en haut, que nous ne soyons point retenus en nous-mesmes pour dire: J'ai fait cela, c'est mon labeur, et mon industrie; mais cognoissons que c'est l'office de Dieu de donner accroissement, et que sans cela tout nostre labeur seroit inutile, que nous aurions beau nous rompre bras et jambes, qu'au lieu d'avancer nous reculerions . . . Dieu nous pourroit bien substanter quand nous aurions les bras croisez, nous pourrions vivre sans avoir nul soin, sans avoir esgard a entretenir nostre mesnage; Dieu (di-je) pourroit bien envoyer pasture sans qu'il nous coutast rien, mais il luy plait de nous exercer, que nous ayons solicitude, que nous travaillions, qu'un chacun selon son estat auquel il est appele, s'applique pour faire ce qu'il voit estre propre. Nous sommes (di-je) exercez a cela que Dieu conjoint ses graces avec nostre labeur' (155th Sermon on Deuteronomy, cited in Stauffer, 269, my tr.).

³² Calvin: *Commentaries*, tr. J. Haroutunian, London, 1958, 340- 342.

warns them that hard work wins success only so far as God blesses our labour . . . whatever they attempt will quickly come to nothing, unless the grace of God alone sustains it and makes it to prosper.

Calvin apparently considered this matter sufficiently basic and important to be included in his Catechism of the Church of Geneva, explaining the petition 'Give us this day'.³³

Minister: But why do you ask God to give you what he commands us by our labour to provide?

Child: Although we are to work and even sweat to provide food, nevertheless we are not nourished by our labour or industry or diligence, but by God's blessing only, by which the labour of our hands is prospered, which would otherwise be in vain. Besides we should understand, even when abundance of food is supplied to our hand and we eat it, that it is not by its substance that we are nourished, but solely by the virtue of God. For it has no natural inherent power of this kind, but God supplies it from heaven, using it as an instrument of his beneficence (Dt. 8:3, 17).

This emphasis, like the whole idea of the calling, clearly flows from Calvin's belief in a Providence which is active not just in a general way in the world but even in the smallest details of each person's daily activities.

One consequence of this is that overwork is foolish. Those who believe it lies within their own power to provide for themselves often plunge into immoderate, even feverish overwork. But it is all to no avail if God does not choose to bless that work.³⁴ Calvin again stresses this point in his discussion of Ps. 127:2 ('It is in vain that you rise up early and go late to rest, eating the bread of anxious toil; for

³³ Calvin: *Theological Treatises*, tr. by J. K. S. Reid, London, 1954, 126.

³⁴ 'Here Christ condemns another fault, which is almost always tied up with excessive concern for food, namely, that mortal man usurping more for himself than he is allowed, does not fail to overleap his finitude, in godless temerity. "I know," says Jeremiah, "that the way of man is not in himself; it is not in man that walketh to direct his steps." Yet you would scarcely find one man in a hundred who would not dare to make some promise to himself on the basis of his own efforts and potential. Thus God is put to one side, and men are actually bold enough at the start of schemes to guarantee the successful outcome of events. Christ, to check such wild audacity, says that all which relates to the sustenance of our life depends upon God's blessing alone; just as if he said, that men foolishly weary themselves, for all their struggles are needless and unprofitable, they worries come to no good, unless and until God overrules them with his blessing' (*Calvin's Commentaries on the NT, Harmony of the Gospels*, tr. T. H. L. Parker, Grand Rapids, 1989, *ad loc.* Mt. 6:27).

he gives to his beloved sleep'); he calls for 'tranquil labour' done with 'tranquil minds.'³⁵

V. Honesty in Business

Like Luther, Calvin inveighed against fraudulent business practices; and it was characteristic of him that he saw these as breaches of neighbour-love:³⁶

Not only are those thieves who secretly steal the property of others, but those also who seek for gain from the loss of others, accumulate wealth by unlawful practices, and are more devoted to their private advantage than to equity . . . He pronounces all unjust means of gain to be so many thefts . . .

In order that we may not be condemned as thieves by God, we must endeavour as far as possible that everyone should safely keep what he possesses and that our neighbour's advantage should be promoted no less than our own.

Calvin preached in general terms about the importance of an employer paying proper wages:³⁷

I am the master, but not in a tyrannical way; I am the master, but on condition that I am also a brother; I am the master, but there is a common master in heaven for both me and those who are under me; we are all in one family.

But he went into detail also: he pronounced it sinful when employers offered unfairly low wages to employees who were desperate for work;³⁸ if the employer was making a good profit through the work

³⁵ 'But since we know from the law that men were created to work . . . it is certain that "sleep" does not mean doing nothing but rather the tranquil labour to which men of faith apply themselves in obedient trust . . . Their hands are not idle, but their minds rest quiet in silent faith as if they were asleep' (Calvin: *Commentaries*, tr. J. Haroutunian, London, 1958, 343).

³⁶ Cited by J. H. Leith, *John Calvin's Doctrine of the Christian Life*, Westminster, 1989, 191-192.

³⁷ 'Or ca, je suis maitre, non pas en tyrannie; je suis maitre, mais c'est a cette condition que je sois aussi frere; je suis maitre, mais il y a un maitre commun au ciel et pour moi et pour ceux qui me sont sujets; nous sommes ici tous comme dans une famille' (Sermon XCVI on Dt. 15, cited Bieler, *Pensée Economique et Sociale*, 419; my tr.).

³⁸ 'I see that this man has nothing to do, he has no means of working, he has to manage by his hands. I could therefore have him for what I want. This is what the rich do sometimes; they look for opportunities to cut back half of the wages of the poor so that they (the poor) do not know how to get by . . . Because in spite of his hunger, he will have to work for me, I will pay him only half wages, and still he will have to be content. Therefore, when we use someone with such reasoning, and even if we have not withheld the salary, there is still cruelty and we have cheated a poor man. This deception will not profit before God . . .' (cited Leith, 192).

of his employee, he should pay that employee more.³⁹ Calvin also spoke of the sin of charging more than the goods are worth.⁴⁰

VI. Business, Trade, Interest, Money

Up to this point virtually all of Calvin's convictions have been very similar to those of Luther. However, we now come to an area where there are substantial differences. The lambasting of interest and trade which was so characteristic of Luther is missing in Calvin. Tawney put the matter simply:⁴¹

'Calvin, with all his rigour, accepted the main institutions of a commercial civilisation . . .'

On the question of interest, he condemned the charging of excessive interest, and the charging of interest to a poor man, and the demanding of excessive security, but otherwise he taught that the taking of interest was lawful.⁴² He recognised that the system of lending at interest which he found already in operation in Geneva⁴³ was a very different thing from what had been forbidden in the Old Testament. The obvious difference was that whereas in OT times the only conceivable reason why anyone would have wanted to borrow money was destitution, in Geneva those who paid interest were very happy to do so, because the loan was enabling them to make a profit greater than the interest they had to pay. Calvin actually insisted that if this were not so, the taking of interest would be wrong.⁴⁴ Calvin gave this example:⁴⁵

If a rich man, wanting to buy a beautiful estate, borrows part of the sum from his neighbour, why should the lender not receive some share of the

³⁹ 'Un maitre aura un serviteur; or s'il en tire toute la peine qu'il peut sans y avoir egard, il se montre cruel en cela. S'il dit: je le nourris et je lui paie son salaire; voire, mais il faut regarder aussi quelle est sa portee et le service que nous en pouvons recevoir . . . que nous soyons humains pour bien faire chacun selon sa faculte . . .' (Sermon XCV on Deuteronomy, cited in Bieler, *Pensée Economique et Sociale*, 419).

⁴⁰ Cited in Leith, 192.

⁴¹ R. H. Tawney, *Religion and the Rise of Capitalism*, New York, 1952, 94 (first published 1926).

⁴² Letter to Claude de Sachin, cited by Bieler, *Pensée Economique et Sociale*, 456-461; also comments on Lv. 25, Dt. 23, Ps. 15, and Ezk. 18, all cited by Bieler, *ibid.*, 461-469. Cf. also Sermon on Usury, cited Tawney, 106.

⁴³ Troeltsch, II, 912; cf. also W. C. Innes, *Social Concern in Calvin's Geneva*, Allison Park, Pa., 1983, 261-268.

⁴⁴ 'The fourth exception is that he who borrows make as much profit from the borrowed money' (cited by Leith, 196).

⁴⁵ Comm. on Lv. 25, cited by Bieler, *Pensée Economique et Sociale*, 464.

revenue, until such times as his loan is repaid to him? Every day lots of cases like this occur—in which, from the point of view of fairness, usury is not any worse than a purchase.

Calvin's conclusion was:⁴⁶ 'I now conclude that it is necessary to judge usuries not according to some certain and particular statement of God, but according to the rule of fairness.'

Calvin thus cut through the tangle of confusion, exegesis, casuistry, and evasion in which scholastic philosophy had wrapped up this problem and gave a simple, fresh, and lucid ruling.⁴⁷

Calvin could not accept that money-lending should ever be a man's full-time job:⁴⁸

It is also a very strange and shameful thing that while all other men obtain the means of their subsistence with much toil, while ploughmen fatigue themselves by their daily occupations, and craftsmen serve the community by the sweat of their brow, and merchants not only employ themselves in labours but also expose themselves to many inconveniences and dangers, that usurers should sit at their ease without doing anything and receive tribute from the labour of all other people.

Calvin was sure it was wrong to permit anyone to draw to himself the benefits of other people's labour without contributing by his own labour or skill to the benefit of society.⁴⁹

In sharp contrast to Luther, Calvin was perfectly happy with trade and commerce:⁵⁰

... there was much trade between that nation (Tarshish) and the Jews ... the import and export of goods brings no small advantage to men. And especially since God desires the whole human race to be united in mutual service, it is impossible to disapprove ...

He was less negative towards business and profit than Luther, and it is therefore not surprising that he made it more acceptable to earn and possess money:⁵¹

What reason is there why the income from business should not be larger than that from land-owning? Whence do the merchant's profits come, except from his own diligence and industry?

Calvin despised money less than Luther.⁵² He often taught that

⁴⁶ Cited by Leith, 196.

⁴⁷ So H. Luthy in *International Calvinism*, Prestwich ed., 387.

⁴⁸ *Commentary on the Psalms*, tr. Arthur Golding, London, 1571, *ad loc.* Ps. 15.

⁴⁹ Cf. Wallace, 156.

⁵⁰ Calvin: *Commentaries*, vol. 23, 350 (*ad loc.* Is. 2:12, 16).

⁵¹ 'Quid si igitur ex negociatione plus lucri percipi possit quam ex fundi cuiusvis proventu? Unde vero mercatoris lucrum? Ex ipsius inquires, diligentia et industria' (Letter entitled *De Usuris*, cited by Troeltsch, II, 642).

⁵² Cf. Leith, 194.

riches was an earthly blessing given to us by the kindness of God;⁵³ such blessings are tokens which God gives us to assure us that he has eternal blessings in store for us:⁵⁴ 'But he (i.e. the psalmist) commends God's present gracious goodness, to the end that they should haste forward more cheerfully unto their eternal heritage.' Calvin in this same passage says God's material blessings in this life are ladders for us to climb up, step by step, to the crowning blessings of the heavenly life. When discussing Jesus' words about it being easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God, Calvin insists that⁵⁵ '... riches do not, in their own nature, hinder us from following God.' And he criticised a too spartan rule for Christians.⁵⁶

There have been some good and holy men who, when they saw intemperance and luxury perpetually carried to excess, if not strictly curbed, and were desirous to correct so pernicious an evil, imagined that there was no other method than to allow man to use corporeal goods only in so far as they were necessities; a counsel pious indeed, but unnecessarily austere; for it does the very dangerous thing of binding consciences in closer fetters than those in which they are bound by the word of God. Moreover, necessity was, according to them, abstinence from everything which could be wanted, so that they held it scarcely lawful to make any addition to bread and water.

He goes on to argue that God intended us to enjoy good food, attractive clothes, the beauties of gold and silver, ivory and marble, etc. He wrote in similar vein in his section, *Of Christian Liberty*, although warning, as he did again and again, of the danger of immoderation and greed:⁵⁷

Certainly ivory and gold, and riches, are the good creatures of God, permitted, nay, destined by divine providence for the use of man; nor was it ever forbidden to laugh, or to be full, or to add new to old and hereditary possessions, or to be delighted with music, or to drink wine. This is true, but when the means are supplied, to roll and wallow in luxury, to intoxicate the mind and soul with present pleasures, and be always hunting after new pleasures, is very far from a legitimate use of the gifts of God. Let them therefore suppress immoderate desire, immoderate profusion, vanity, and arrogance, that they may use the gifts of God purely with a pure conscience.

It is therefore clear that Calvin's strong emphasis upon self-denial

⁵³ E.g. *Inst.* 3. X. 5.

⁵⁴ *Commentary on Psalms, ad loc.* Ps. 128:2.

⁵⁵ *Commentary on a Harmony of the Gospels*, Edinburgh, 1845, tr. W. Pringle, *ad loc.* Mt. 19:23.

⁵⁶ *Inst.* 3. X. 1.

⁵⁷ *Inst.* 3. XIX. 9.

must be understood in the context of the Christian warfare and in the light of the necessity of dying to sin if one is to live to Christ. It had nothing to do with ascetic contempt for the created world, or with an otherworldliness which seeks a heaven because it despairs of this world. Calvin had only love and respect for the world as God's creation for the use and enjoyment of man.

VII. Summary

Thanks to Luther and Calvin, the separation between the superior order of those who prayed and the inferior order of those who worked, the common flock of mostly illiterate laymen, which was the institutional foundation of the catholic church, was abolished, and with it the whole framework of medieval Christendom. There was to be no hierarchy of mediators between God and man. Every man was to face God individually responsible for his whole soul and his whole life, a life of prayer and work for the glorification of the Father, and also for his own and his family's needs. A person 'has to do with the living God every moment of his life.'⁵⁸

Calvin went beyond Luther's understanding of work mainly in his stress upon the need for God to bless man's work, his acceptance of trade and interest, and in his idea (more optimistic, more ambitious than Luther) that Christians in their work order the world aright and restore it and so bring glory to God. Hence Bieler's verdict:⁵⁹ 'Calvin thus confers on human work a spiritual dignity and value which it never had before.' Medieval work had been an earthly duty having no immediate connection with faith and spiritual life; Calvin tied work tightly to the Christian life—even more tightly than Luther had done.

Abstract

Luther and Calvin abolished the mediaeval distinction between the superior order of those who prayed and the inferior order of those who did ordinary work. Calvin went even further than Luther in his stress on God's positive blessing of daily work and conferred a hitherto unknown dignity upon it as an integral part of the Christian life.

⁵⁸ Inst. 3. VII. 2.

⁵⁹ A. Bieler, *L'Humanisme Social de Calvin*, Paris, 1961, 62 (my tr.).