

**John Calvin for Everyone**  
The Institutes of the Christian Religion  
Book 2 – Chapter 17

CHRIST RIGHTLY AND PROPERLY SAID TO HAVE MERITED GOD'S GRACE AND SALVATION FOR US

In this, the final chapter of Book 2, Calvin addresses the issue of Jesus and “merit”. Meaning, did Jesus’ death on the cross earn (merit) our salvation for us or was our salvation an absolute act of God’s grace. The key to this argument is the idea of “merit.” In medieval Roman Catholicism a person’s salvation was earned, or merited (think of a merit badge for salvation) because of particular actions (participating in the sacraments, etc.). The Reformers rejected any hint of merit and declared that human beings could only be saved/forgiven/reconciled to God by the grace of God alone. For many of the Reformers this rejection of merit even extended to Christ, that he did not save us by earning “merit” by what he did on the cross. Calvin explains in this chapter why he believes that Jesus did earn merit for us.

**Summary:** Calvin opens his argument by declaring that God established a plan of salvation in which Jesus was “...appointed to appease God’s wrath with his sacrifice and to blot out our transgressions with his obedience” (pg. 529). This means that any merit Christ would earn (again, think of a merit badge for saving humanity) was based solely on God’s grace alone, because God’s grace established how Jesus would save us. Thus Calvin can write, “For God, solely of his own good pleasure appointed him (Jesus)...to obtain salvation for us. Hence it is absurd to set Christ’s merit against God’s mercy...For this reason, nothing hinders us from asserting that men are freely justified by God’s mercy alone, and at the same time that Christ’s merit...also intervenes on our behalf” (pg. 529).

Even as he speaks of Christ’s merit however, Calvin wants to be sure that Christians understand that there is nothing we can do to earn our salvation; that salvation/forgiveness/reconciliation is the work of Christ alone. “Inasmuch as Christ’s merit depends upon God’s grace alone, which has ordained this manner of salvation for us, it is just as properly opposed to all human (merit)...” (pg. 529). In other words, we human beings cannot become good enough to reestablish a relationship with God. This relationship can only be reestablished by the grace of God.

The concept behind the “merit” of Jesus is that he “paid a price” for our salvation; that he had to do something in order for salvation/forgiveness/reconciliation to occur. “The Apostles clearly state that he paid the price to redeem us from the penalty of death” (pg. 532). And “...for God has given the price of redemption in the death of Christ; then he bids us take refuge in Christ’s blood, that having acquired righteousness we may stand secure before God’s judgment” (pg. 532). Thus it is the “payment or compensation that absolves us” (pg.533). One way to think about this is that God did not simply say, “I’m OK. You’re OK and so you are forgiven.” Instead, something had to happen that would fundamentally alter and heal the broken relationship between God and humanity. For Calvin, that something, was Jesus going to cross and “paying for” and “taking upon himself” our sins and the penalty they deserved. This is where the merit badge of salvation was earned.

Finally, Calvin wants his readers to be sure to understand that the merit Jesus earned was not for himself but was for us. Jesus needed nothing and we needed everything. “For he who gave away the fruit of his holiness (the merit earned) to others (us) acquired nothing for himself” (pg. 534).

**Reflection:** When I was a young teenager, my grandmother asked me to mow her lawn. I was happy to do so because of all that she had done for me. When I finished, she wanted to pay me. At first I refused, until my mother made me take it. For me, it is a powerful reminder of how uncomfortable some of us are in receiving something for free; something that we have not earned. This reception of a gift is at the heart of Calvin’s emphasis on salvation by grace. We cannot earn, or merit it, but simply have to accept it because it comes from the heart of God’s love for us. My hope then is that you will allow the work of Christ to wash over you and make you whole.

**Questions:**

1. Why do you think God could not simply forgive us? Why did Jesus have to do something?
2. How would you explain what Jesus did for us?
3. Where do you see God’s free grace at work in your life?