

John Calvin for Everyone
The Institutes of the Christian Religion
Book 3 – Chapter 5
INDULGENCES AND PURGATORY

In this chapter Calvin offers us a brief look at indulgences and purgatory. Indulgences were essentially promises of forgiveness that could be purchased from the church in order to shorten or eliminate one's time in purgatory. Purgatory was an interim state after death, in which one's sins could be "worked off" so that one was purified enough to get into heaven. Both of these were hallmarks of the Medieval Roman Church.

Summary: Both indulgences and purgatory are tied to what Calvin refers to as Satisfaction. For Calvin, Satisfaction referred to what needed to be done in order to restore our relationship with God. This was accomplished by Jesus in his death on the cross. To understand Satisfaction in the Roman Tradition, we need to see our relationship with God as a balance sheet. When we sin we are in debt to God; we owe God something. When we engage in particular acts (say the sacraments or penance) we pay off, or satisfy, part of that debt. Only when our debt is fully paid off, or Satisfied, do we get to go to heaven. Indulgences were a way then, of purchasing credit toward paying off our debt to God and getting into heaven and Purgatory was a place in which the work of paying off those debts took place.

The basis for this belief was that the Roman Church saw *"The merits of Christ and the holy Apostles and martyrs (as a) 'treasury of the church'"* (pg. 671) in which was stored up extra credit which was then *"...entrusted to the Bishop of Rome, who controls these very great benefits, so that he can distribute them by himself and delegate to others the management of their distribution"* (pg. 671). The treasury referred to here rested on the belief that saints, through their holy lives, actually created more credit than they needed. This credit was then stored up and could be given away or sold by the Pope. The common practice was that the Pope gave permission for Bishops to sell indulgences as long as the profits were shared with Rome.

For Calvin the issue with this entire system of indulgences was that it denied *"...that (Christ's work on the cross) is sufficient for forgiveness of sins, for reconciliation, for satisfaction"* (pg. 671). He continues, *"Paul testifies that Christ is offered to us through the gospel, with every abundance of heavenly benefits, with all his merits, all his righteousness, wisdom and grace, without exception"* (pg. 675). The bottom line for Calvin was the forgiveness of sins, was a gift given directly from God, in Jesus Christ. This forgiveness was a free gift and was completely sufficient to restore one's relationship with God. Therefore, not only was there no need to purchase extra credit, but there was none for sale. God's grace was sufficient.

That being the case then Calvin writes this about purgatory. *"For what means this purgatory of theirs but that satisfaction for sins is paid by the souls of the dead after their death? Hence when the notion of satisfaction is destroyed, purgatory itself is straightaway torn up by its roots. But if it is clear...that the blood of Christ is the sole satisfaction for the sins of believers, the sole expiation...what remains but to say that purgatory..."* is not needed (pg. 676). Purgatory, for Calvin, had no Biblical basis. Instead it was a belief necessitated by the Roman Church's concept of Satisfaction. The Church needed purgatory because it was very unlikely that anyone other than the saints could live a good enough life in order to create enough credit to offset their debt to God; so no one would reach heaven. Purgatory allowed people a place to work off this debt (which could be assisted by those still alive) and thus they were offered the possibility of eternal life with God.

Reflections: Most of us, at one time or another have been, or maybe we still are, in debt. Reasonable amounts of debt, that we can manage, usually does not cause us to lose sleep. But when we get in over our heads, we begin to worry. This was the case for most people in the Medieval Roman Church. They were in over their heads with the debt that sin laid upon them. They knew that they would never be able to pay it off. This was and is one of the gifts of Calvin's work; that Christ paid the debt for us, so we are free to live new lives, and know that heaven awaits us at the end of our lives.

Questions:

1. Before this lesson, how familiar were you with the concepts of indulgences and purgatory?
2. What do you think of those concepts?
3. What do you think of Calvin's claim that Jesus has done everything necessary for our salvation and that we can freely access what Jesus has done?