

A Black Calvinist perspective on the economy

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Abstract

The article aims to engage with John Calvin's view on the economy with special reference to Geneva and its background. It will specifically look into the marriage between Calvinism and capitalism, the issue of usury, property and work according to Calvin. Lastly, the importance of Calvinism today in South Africa will be discussed.

Introduction

The buzzwords in South Africa today are: "Economic freedom in our lifetime". There is no place and space today in South Africa and indeed in the world where a person cannot be involved in the deliberation on economics. Therefore, if a person is classified as a black theologian and also a Calvinist and therefore a black-Calvinist, that person is directly linked to the accusation that Calvin is the father of capitalism, which is associated with exploitation, and yet black theology fights against exploitation. In this article I will therefore try to determine if the accusation is true by looking into the life of John Calvin and his theory of economics. I will equally expose the implications of his economics today in South Africa for a "black-Calvinist".

Understanding Calvin and his context

The point of departure for a black-Calvinist would be an attempt to understand Calvin's context and that of black theology. Harris (1993:120) explains that:

Black theology is contextual. Black theology interprets the Bible in the context of Black life because our questions and answers have not been, and cannot be articulated by others as fully and accurately by ourselves. Black theology by necessity, comes out of the context of Black life.

What is clear to us is that to understand and grasp what shaped John Calvin's theology (and specifically economics); we need to understand his birth

BB "Tumi" Senekoane

history and his involvement in Geneva. He spent three years (1538-1541) in exile in Strasbourg where he wrote a new version of the *Institutes*, as well as a *Tract against the Catholics*.

Who was John Calvin?

The man John Calvin or Jehan Cauvin is largely and commonly associated with the reformation of Geneva. He came from the town of Noyon, in the province of Picardy, and was born in 1509 (Van der Walt 1985:4). He was son of Gerald Cauvin, who "was employed by the Cathedral Chapter of Noyon as registrar, notary and solicitor, fiscal agent, secretary to the bishop and procurator of the Cathedral Chapter" and could therefore be argued as belonging to a family of "upper middle class" (Van der Walt 1985:9).

His mother was Jeanne le Franc, "reputed to be a beautiful and pious woman", who died when the three surviving children, Charles, Jean and Antoine were still young (Van der Walt 1985:9). Van der Walt (1985:69-79) writes that Calvin was married to "Idelette de Bure, the widow of a converted Anabaptist, Jean Stordeur. Judging from her portraits she must have been a woman of refined taste and elegance, with serene good looks. She had two children, a boy and a girl".

Calvin was a lawyer by profession, as his father withdrew him "from the study of philosophy and [put him] to the study of law" (Wallace 1988:5). Reid (1982:13) asserts that Calvin was "fully abreast of the social and political movements of his time, he understood the rise of the modern national state, the burgeoning of international trade, the development of the bourgeois class, and the vast expansion of the money market [which] required a reassessment of the prohibition of lending money at interest". He was thus influenced by Geneva's context.

Geneva in the 16th century

Most of Calvin's theory was put into practice at Geneva, for "the most far-reaching Protestant social experiment may well be John Calvin's Geneva" (Prichard 1994:369). During the early years, specifically "by the 1530s, Geneva was no longer the great international trade it had been in the preceding century" (Benedict 2002:78). This was only the beginning of disaster for Geneva's economy. When Calvin arrived, there was severe unemployment and poverty in Geneva in 1560 (Hart 1995:125).

Geneva could be compared to Strasbourg, for "like Strasbourg, Geneva was a city of refugees, of 'shamefaced poor', those who had once been well-to-do and powerful, now dependent on the community for their well being" (Prichard 1994:371). Not only the civilians or ordinary members

A Black Calvinist perspective on the economy

or those who were rich suffered; the council also had problems, since there were no trade exports (Van der Walt 1985:94). Calvin was a refugee in Geneva as he was from France (Bouwsma 1988:9). Irrespective of his nationality, Calvin tried his best to improve the socio-economic conditions of Geneva and to bring about many economic improvements: "there was definitely talk of common good in Calvin's Geneva" (Prichard 1994:370). The economic perspective of Calvin as revealed by Calvinists must be understood.

Calvinism

Calvinism is a movement followed by those who believe strongly in and "follow the teaching of the French Protestant John Calvin" (Oxford Advanced Learner's Dictionary 2000:155). According to Mullet (1989:60), a term like Calvinism "assumes an ideology linked inseparably and uniquely with a single individual, who, though no doubt influenced by others, has created an original and distinctive thought-system". The understanding is that although Calvin created the ideology, he was influenced by the ideas of church fathers such as Augustine and Tertullian, as well as by his contemporaries Martin Luther, Martin Bucer and William Farel. It must equally be clarified that "what we call Calvinism was to Calvinists simply the true reformation of Christianity, and the term the Calvinists preferred for themselves were the reformed" (Mullet 1989:60). It is very important to note that "Calvinism heavily influenced important other parts of the world, such as the USA, e.g. through the Pilgrim Fathers, and South-Africa, e.g. in both the rise and fall of the Apartheid regime. So worldwide it has been and still is a cultural force of the first rank" (Van den Brink 2010:406).

What is important to note is that Calvin's vision of the Christian faith extended far beyond the piety of a privatised faith or the cerebral conundrums of an intellectualised theology. His theology offered a framework for engaging with public life and this influenced the Calvinists. Calvinism led to demands for a more democratic society and more political liberty, views which are based on deeply held moral convictions about the inherent equality of all people.

The extension of Calvinism to all spheres of human activity was extremely important to a world emerging from an agrarian, mediaeval economy into a commercial, industrial era. Unlike Luther, who desired a return to primitive simplicity, Calvin supported the newborn capitalism and encouraged trade and production, while at the same time opposing the abuses of exploitation and self-indulgence. Industrialisation was stimulated by the concepts of thrift, industry, sobriety and responsibility which Calvin preached as essential to the achievement of the reign of God on earth. His theology contributed to societal revolution. Calvin equated earthly labour and

production to a calling performed in direct service to God himself. No theologian before him had spoken of labour in such a positive way! Furthermore, Calvin dismissed the ban on interest, which then cleared the way for the modern market economy. He considered it unthinkable that a rich man would keep on enriching himself while witnessing poverty around him. In his view, the rich man had, according to the Bible, a duty to help the poor and certainly the refugees in his vicinity. It is for this reason that Calvin in his sermons sometimes ranted relentlessly against frivolity and decadence because the money spent on such things would be better spent on the poor. So Calvin's renowned rationality has its origins in his endeavour for social justice!

The movement of Calvinism spread very rapidly, especially in Europe, and was a contextual movement. Within a few years "the new confession had secured many adherents in the Netherlands, Scotland, and large parts of Germany and Europe" (Duke, Lewis, and Pettegree 1992:1). Calvinism took hold mostly in urban areas and lacked rural appeal as "virtually all trade in French provinces like Toulouse and Rochefort were in the lands of Calvinists" (Mullet 1989:64).

Capitalism

One might ask: Is capitalism a movement like Calvinism? The answer is that it is not a movement, but "an economic system in which private individuals or groups of individuals own land, factories and other means of production" (The World Book Dictionary 1994). Capitalism is both an economic and political system based on property ownership, private industry (that is, businesses owned by private individuals and partnerships, rather than governments), the accumulation of capital and the pursuit of logical self-interest. Under *laissez faire* capitalism, a nation's economy and its government are separate, with the latter having no control over the former. In reality, no nation practises true *laissez faire* capitalism. Instead, proponents of diverse forms of capitalism often argue over how much involvement the government should have in a country's economy, whether by subsidising essential industries, owning certain companies or regulating industries in order to avoid abuse or harsh behaviour. A principal element of capitalism is the conception of rivalry: that relatively open markets – i.e. with little or no government regulation, depending on the country's laws – allow for corporations and individuals to better contend with one another, thereby creating enhanced products and better serving consumers. But another frequent consequence of capitalism is cycles of boom and bust, which may be traced to any number of factors, including the development of monopolies or a lack of proper oversight.

A Black Calvinist perspective on the economy

It is also true that one gains profit out of ownership, for it is an economic system in which a country's business and industry are controlled and run for turnover by private owners rather than by the government (Oxford Advanced Learner's Dictionary 2000:160). The key commodity of capitalist production is labour power, the source of all surplus value, profit and wealth. Since a person's labour power cannot be separated from their very being, from their humanity, it means that humans are literally bought and sold on the marketplace. Labour is then set to work producing commodities, into which they put a part of themselves. From the start, workers cannot afford to buy back their total production, as their labour power is purchased at market rates. A worker paid R200 per week cannot knock off when R200's worth of goods have been made. Capitalism is the system under which we all live, which is failing so miserably to meet the needs of the vast majority of the world's population. Under capitalism, a small minority of people are in control of the money and resources of the planet. They accumulate wealth and power and move their money and factories around at will to keep their profits high and wages low. Revenue comes before people and the environment.

Early capitalism required a constantly expanding market for selling its products and a constantly expanding pool of cheap labour. This led to the discovery of the "new world" and the extinction of its aboriginal residents; to colonialism, countless massacres and two World Wars. As the world market was predetermined, capitalism also had to deepen exploitation and craft a must for purchaser goods. This was the source of class struggle. Collective action by producers was the one threat to capitalism, so it also had to deepen divisions between skilled and unskilled workers, manual and mental labour, "men's" and "women's" work. It can also be said that capitalism forms class, for even Karl Marx "predicted polarisation of classes as a consequence of capitalist development" (Stephens 1979, 1986:33). For Marx, meanings, values and norms were themselves a product of property relations. Property relations define social space; the conditions of ownership of capital, land, or one's labour constitute dichotomous components distributing individuals in their social relations. The concepts of culture and of subjective meanings, values and norms were not part of Marx's intellectual world. Their closest counterpart, ideas, was a manifestation of class division. Marx saw classes in relation to property, and this relation defined different life situations and opposing latent interests.

The relationship between Calvinism and capitalism

Capitalism and Calvinism are two completely different topics. Capitalism is a form of government, while Calvinism is a form of religion or belief. It must be noted that Calvin was a theologian and not an "economist". But, because of Calvin's theory on economy and its similarities between his theory and capitalism, it is widely believed that Calvinism is capitalism-friendly and therefore accused as the basis of capitalism as a theory (McGrath 1990:222). This is because "Calvinism and capitalism are historically related" (Dakin 1940:223). There is also a belief or understanding that capitalism developed from Calvinism. According to McGrath (1990:237), "it was not Protestant in general, but Calvinist in particular, who developed capitalism".

But not all agree with this statement as some are not convinced that the two are related: "that there is historically speaking, a direct line between Calvin and modern capitalism still remains to be proved" (Schulze 1984:223). Even though Calvin was not an economist, he was aware of what was happening around him and of what influenced the people as he also studied humanity subjects. McGrath (1990:231) agrees with this, saying "although he [Calvin] does not develop an "economic theory" in any sense of the term, he appears to have been fully cognisant of the basic principles of capital.

Capitalism has to do with lending with interest, no matter how heavy a burden it is, and Calvin was aware of this. He agreed with the lending of money, although he imposed limitations. For instance "Luke 6:35, says Calvin, does not imply a total prohibition of interest. We must distinguish between a man who borrows in order to use this money in a constructive, fruitful way" (Schulze 1984:222).

In principle Calvinism and capitalism agree on lending, but they differ on how to practise it. Capitalism is a system practised by people who can be perceived as believers and also non-believers. Calvinism is strictly for Christian believers, as Calvin "provided a religious justification for the competitive individualism of commercial enterprises" (Wallace 1998:96). Capitalism encourages private ownership, and the same applies to Calvinism, although the latter encourages the sharing of property: "the rich receive, not to own and to have, but to give" (Schulze 1984: 224).

Calvin's views were that a person must work hard for their living, and the same principle applies to do capitalism. Certain facets of Calvinistic doctrine actively promoted capitalist development. Of particular importance was the doctrine of predestination and its accompanying salvation. How was the believer to know that they were one of the saved? The key factor here was intense worldly activity since success was regarded as a sign of election. Surely God would not allow the ungodly to prosper? Factors such as the

A Black Calvinist perspective on the economy

prominence on hard work, thrift, modesty and the avoidance of inactivity and self-indulgence, the emphasis on savings and self-denial were all aspects of God's grace, a sign that the individual was one of the chosen. Kortner (2009:167) attest that "the Calvinists sacrificed themselves for their vocations and pursued economic success in the hope of thus providing evidence of their own election". Another factor was the rejection of the canonical veto on usury. These characteristics were also important factors in the development of business. The Protestant ethic matched the spirit of capitalism. Thus, the religious beliefs of Protestantism coupled with the presence of the necessary economic conditions resulted in the development of the capitalist system.

But Calvinism is against human or worker exploitation while capitalism, according to Marxist theory, exploits the workers. Calvinism and capitalism agree on some issues but disagree on their implementation. One is concerned about not doing harm to the people of God and the other is strictly focused on making a profit. The two are related but differ.

Calvin on property

The first point that needs to be made is about where property comes from and who its original owner is. For Calvin, God is "the foundation of all good things, as the giver of all possessions" (Schulze 1984:225). And God is the owner of everything, and he gave to human beings this property as beneficiaries: "certainly, he held that every man had to own property" (Wallace 1988:91). Calvin supported the right to have property as he considered that it was from God, "for we must consider that what each individual possess has not fallen to him by chance, but by the distribution of the sovereign Lord of all" (Calvin 1989 Inst. II.viii.44).

Then since property belongs to or comes from God, it is to be shared by believers. For Calvin the problem was therefore not to justify private property, but to show how responsible Christians should use their property for the benefit of society and to the glory of God, who is the only true owner of everything (Schulze 1984:223). What people receive, they owe to God (Schulze 1984:224).

God gives to us human beings and expects us also to give to those who are in need as we were in need: "if man has his own property given to him by God, he equally, has his own poor who he must also see as placed strategically around him by God" (Wallace 1988:91).

Those who do not commit themselves to this requirement or calling might be accused of being thieves, but "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" (Hart 1995:131). And for us not to be condemned as thieves by God, Calvinism suggests that there

be free medical care for the poor, price control of bread, meat and wine, regulation of the daily labour time, compulsory primary education, erection of public industries and re-education of the jobless, and help should be given to the refugees passing through the city (Schulze 1984:225).

To the rich, helping the poor might sound like exploitation of the rich too, or giving them extra responsibilities. However, it brings them into contact with God; God will repay them, as "God himself is the receiver of what is given to the poor, and he enters into debt to those who give" (Wallace 1988:91). One might then ask: Why did God make some rich and others poor? The simple answer is that the rich are constantly being tested by their attitude towards and use of wealth, as the poor themselves are tested in their poverty. Calvin saw it as normal to have rich and poor as this is part of God's creation plan.

Calvin on usury and the duty of work

The word "usury" is from the Latin *usura*, which is "the practice of lending at unreasonably high rates of interest" (Oxford Advanced Learner's Dictionary 2001:1580). Note that this is *unreasonably* high rates, not *reasonable* rates.

Calvin gave permission for usury and used Scripture to justify himself: "there is no scriptural passage that totally bans all usury", and "for Christ's statement, which is commonly esteemed to manifest this, but which has to do with lending (Luke 6:35) has been falsely applied to usury" (Calvin 1991:193).

Calvin (1991:141) did apply some exceptions, however. He was "unwilling to condemn it, so long as it is practiced with equity and charity". He supported usury as long as it served as assistance to the needy: "he condemned 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" (Hart 1995:132). Calvin was aware that most poor people borrowed money and were charged high interest rates. They had no security when borrowing money and it thus served as a disadvantage for the poor to do so.

The above proves that Calvin saw it as "necessary to judge usuries not according to some certain and particular statement of God: but according to the rule of fairness" (Marshall 1995:133). Calvin agreed that lending money to the poor was a risk, but a risk which was inescapable as believers are required to take care of the poor. It is our responsibility "to help the poor, where money will be at risk. For Christ's words far more emphasise our remembering the poor than our remembering the rich" (Calvin 1991:140).

Calvin was caught in the middle, because he agreed with lending but could not specify the exact amount of interest as he could not offer a definite

A Black Calvinist perspective on the economy

rate as even a legal rate cause an undue on a poor. It is clear now that Calvin was not against usury itself, but rather its terrible ways. "What am I to say, except that usury almost travels with two inseparable companions: tyrannical cruelty and the art of deception" (Calvin 1991:140).

As Calvin believed that every man must work to earn, he "could not accept that money-lending should ever be a man's full time job" (Hart 1995:121). But he often said that every person should work for themselves. Hart (1995:121) says that "Calvin often repeated that God had made man to work" and that "Calvin was against lazy people".

Calvin was a man who believed in *vukuzenzele* (wake-up and do for yourself), for he cited "with approval Paul's dictum, 'If a man will not work, he shall not eat' (Thessalonians 3:10)" (McGrath 1990:232). A similar argument was enshrined in the Freedom Charter that "all the land [must be] re-divided amongst those who work it to banish famine and land hunger" (<http://www.anc.org.za/show.php?id=72>).

Calvin saw working as a call by God which did not entail withdrawing from the world, but demanded critical engagement with every sphere of worldly life (McGrath 1990:245). In other words, working is a necessity for every human in order to fulfil this calling. Working positively or producing goods in one's work is "seen as the outward and visible sign of the presence and activity of grace within the believer" (McGrath 1990:239).

Why are we called? Calvin said that "the purpose of a calling was that each one should serve his fellowmen, and in turn be served by them" (Hart 1995:126). Calvin encouraged us to offer our services to God and to dedicate our works unto God, otherwise they are useless: "if a chambermaid sweeps the floor, if a man 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 holy and pure oblation" (Hart 1995:128). For Calvin people were supposed to enjoy their work, for it is a calling from God: For Calvin (1989: Inst. 3. X. 6), "every man's mode of life...is a kind of station assigned him by the Lord ..."

Importance of Calvinism today in South Africa

It can be argued that the Reformer has much to offer in terms of continued relevancy for those seeking to engage their contemporary world by finding alternatives that can help the economically disenfranchised, especially in the black communities. Calvin is often accused as being the "Father of Modern Usury" and as such many people have blamed him directly for the exploitation associated with capitalism. This argument has been disproved as directly opposite to the spirit of Calvin's teachings. Common links between sixteenth-century Geneva and the modern world include the enduring presence of the poor, the refugee/migrant and economically exploitative

practices – all of which can be used to develop the idea of Calvin's continued relevance. Because these elements continue, it is quite likely that Calvin still has something to contribute to the discussion of how to move towards a society in which solidarity is increased and each member of the global society is enfranchised. Through an examination of modern economic alternatives, it is possible to find traces of Calvin's teachings and extrapolate where his interests might lie today. Calvin pursued the goal of making society a place of family and shared aims, striving to enfranchise all its members, regardless of their nationality or credo. He is therefore still relevant today for those who seek to find and use alternative approaches in order to better address the needs of South Africa.

It is an open secret that South Africa is a capitalist country. It is a country of "survival of the fittest". The richer are getting richer and the poor are getting poorer. Calvinism as a form of theology adopted by the Dutch Reformed Church was used to exploit black people and to deny them access to property. And it is not by mistake that in almost every corner there are money lenders and banks charging high interest rates for bonds, car loans, etc. Poor people, especially blacks, have no real access to property; the only ones those that do are the beneficiaries of the apartheid regime like the whites and a few black elites. But the question is: How would Calvin have reacted to all this human injustice? He may have said that the haves, or those who are rich, must help the have not, or those who are poor, to improve their living conditions and lifestyles. Calvinism warns against human exploitation and encourages the respect of human dignity. For those who do not work hard or who lend money as their full-time business by charging high interest rates, they are reminded by Calvin to work hard, and not to earn a living as they do by exploiting the poor.

The rich and high-income earners of our country own more than one car, more than one TV set and eat a balanced diet, whereas the poor do not have any of these things. Calvin's theology reveals to us that we must share the property we have with those who do not have, as all that the rich have is from God, who is the original owner and they are merely stewards. The rich and the high-income earners are called by God to protect the poor from exploitation, to lend the poor money in times of need, knowing the risk that they might not return it, for they also owe God what they have. God will pay on behalf of the poor; although the poor are encouraged to work hard for a living and not to blame God for their condition. Poverty is a journey of trial. One should remember that the benefits of Calvinism are political freedom, economic prosperity and cultural development. Calvin equated earthly labour and production to a calling performed in direct service to God himself. His stance regarding economic conduct was accompanied by radical social concern.

A Black Calvinist perspective on the economy

This brings me to the importance of Calvinism for South Africa today. Calvinism is still relevant in our modern-day political landscape and we still face similar challenges that were faced by Calvin, such as poverty and high interest rates, etc. Making an effort to help the poor is a matter of justice. We cannot turn away, ignoring our responsibility to others saying "poverty and exploitation are not my problem". Helping the poor is not being patronising, but is an expression of being responsible for and involved in society. In the context of a political climate that is dominated by the dogmas of self-power and an extreme, but discriminatory, ideal of freedom (which has, by the way, far less to do with tolerance than the confessing members of the liberal congregation would have us believe), Calvinism presents itself as a renewing force. Though Calvin may have been a strong man, his compassion for his fellow man is evident in his letters and work.

Conclusion

The idea of an involved, engaged society has its origin in the black-Calvinist view of the task of the government. Foremost, government creates the essential pre-conditions in which individuals, families, churches, schools, enterprises and other associations can develop freely. The sovereignty within one's own sphere is to be safeguarded. This freedom is not unlimited, however. When these associations fail to live up to their responsibilities, there is then reason to intervene. We need a government that is characterised by the motive of public justice and is concerned for the wellbeing of all its citizens. It is important to note that interventions of the government should, as much as possible, be temporary and aimed at restoring the strength and authority ("sovereignty") of the family or enterprise.

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