Summary

At the beginning of the paper, a structuralist theoretical-methodological model of “conjunction” and “long-term structure” is used to clarify the changes introduced by Calvin’s teaching to the mentality of the Christian West, contextualizing them in the general sense through relevant foreign historiographic studies of various authors (Pierre Chaunu, Jean Delumeau, Steven Ozment, etc.). The central part of the article depicts Calvinism as a possible starting point i.e., the crucial cause of the later emergence of the socio-economic system of industrial capitalism, primarily by relying on authors such as Hilaire Belloc and Gilbert Keith Chesterton, and other bearers of related views, such as Jacques Maritain, Clive Staples Lewis, Thomas Stearns Eliot, Viktor Emil Frankl and Ernst Friedrich Schumacher. Furthermore, the paper also considers the possibility of pre-reformation in the attitude of the Christian West towards capital, trade, banking, and the individual acquisition of property, as mentioned in the works of Jacques Le Goff. Finally, based on the used literature, the paper discusses the important changes and consequences on the social and cultural agenda, which were brought into the framework of Western civilization by Jean Calvin’s teaching.

Key words: Calvinism, industrial capitalism, Hilaire Belloc, Gilbert Keith Chesterton
INTRODUCTION

This paper presents a survey and analysis of thoughts Hilaire Belloc\(^1\) and Gilbert Keith Chesterton\(^2\) developed on Calvinism as the starting point for possible reinterpretation of Jean Calvin’s teaching. Considering the aforementioned authors’ assessment, this paper will try to identify the effects of Calvin’s teaching, a possible starting point for the development of the socio-economic system known as industrial capitalism, which would in that case be its logical

\(^1\) Hilaire Belloc (1870 – 1953) was an English historian and a writer of French origin, also known as Old Thunder. His mother, Bessie Parkes, was a famous writer, essayist and Victorian feminist. He wrote travel books, such as *Path to Rome* in 1902, novels, poems, essays, reviews, historical, biographical and political works. For some time he served as an MP in the British Parliament as a member of the Liberal Party (1906 – 1910). He participated with Gilbert Keith Chesterton in well-known debates with George Bernard Shaw and Herbert George Wells. One of his most famous literary works is *Cautionary Tales for Children* (1907) and the non-fiction *The Servile State* (1912), which deals with topics in the field of economy. He had a great influence on contemporary music and later on pop culture (e.g. English band Pink Floyd used his lyrics for the song *Matilda Mother* from the album *The Piper at the Gates of Dawn*). Some of his most important works have been translated into Croatian: *How the Reformation Happened*, *Survivals and New Arrivals: The Old and New Enemies of the Catholic Church*, *Essays of a Catholic Layman in England* and *The Great Heresies*.

\(^2\) Gilbert Keith Chesterton (1874 – 1936) was an English writer, philosopher, journalist, publicist, literary and art critic and Christian apologist. Initially, as an agnostic he was influenced by modernist worldview orientations, and later turned to traditionalism. As a Catholic convert (joined the Catholic Church in 1922) he opposed pessimism and decadence. He is considered a master of paradoxes and temperamental polemic, witty in his narrative. He wrote articles for *The Illustrated London News* for over thirty years, and launched his own weekly periodical *G. K.’s Weekly* (1925 – 1936). He participated in debates with many prominent contemporaries, such as George Bernard Shaw, Herbert George Wells, and Bertrand Russell. In his works he discussed the paradoxes of life and all the important political, religious, social and literary issues of his time. He developed the idea of a socio-economic distribution system. Chesterton had the audience with Pope Pius XI and he was awarded the *Fidei Defensor* title on the occasion of his death. His short stories with a detective Father Brown as a central character were very popular and widely read, and they were later used as a literary model for the television series. Chesterton influenced many famous writers and intellectuals, such as John Ronald Reuel Tolkien, Clive Staples Lewis, Jacques Maritain, George Orwell, Mahatma Gandhi, Jorge Luis Borges, Fulton Sheen, Marshall McLuhan, Neil Gaiman etc. and various pop-cultural phenomena such as popular English heavy metal band Iron Maiden (lyrics in the introductory part of the song *Revelations* from *Piece of Mind* album). In addition to his fiction novels (*The Napoleon of Notting Hill*, *The Man Who Was Thursday: A Nightmare*, etc.), his other well-known works were also translated into Croatian: *Orthodoxy*, *What’s Wrong With the World*, *Eugenics and other Evils*, *The Everlasting Man* and *The Catholic Church and Conversion*. 
consequence. This system, in its traditional form, gained a globally dominant position in the 19th and 20th century, extending from the United Kingdom and the United States to the rest of the world. Thus, the aim of this paper is to present the reception of Calvinism in the works of Belloc, Chesterton and some other authors, and to establish the possible link between Calvin’s teaching and the development of industrial capitalism. The crucial influence of Calvinism on the development of industrial capitalism and its global domination in the West is the underlying hypothesis of this paper.

In this analysis, it is possible to use the model of structuralist historiography, which includes the terminological triad of the long-term structures, of the conjuncture, and of the events, introduced by Fernand Braudel. Thus, this paper will attempt to analyze three interconnected and intertwined factors, beginning with the emergence of Calvin and his famous study *Institutes of the Christian Religion* (lat. *Institutio Christianae Religionis*) as a starting point i.e., starting event. The influence of Calvinism on society would have to be taken into account as a conjuncture, primarily in the initial period of religious reforms, turmoil, and conflicts in the 16th and 17th century. Finally, as a possible long-term structure, this paper suggests indirect, difficult to notice at first glance, Calvinist contribution to the development of phenomena such as modernization, industrialization and the formation of a new socio-economic system, on both conceptual and practical level.

Calvinism thus signifies a religious structure that slowly influenced the change of other structures (religious science models a

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3 The term structuralist historiography refers to the Annales School, or a group of historians, gathered around the French newspaper *Annales d'histoire économique et sociale*, launched in 1929. The most important representatives of the Annales School are usually divided into four generations. The most notable members were Marc Bloch, Lucien Febvre, Fernand Braudel, Georges Duby, Pierre Chaunu, Jacques Le Goff, Ernest Labrousse, Emmanuel Le Roy Ladurie and Roger Chartier. The emergence of their theoretical-methodological model is considered to be the largest paradigm shift in historiography so far.

4 Conjunctures imply periods of social, economic and political processes of a medium duration, unlike long-term structures, which involve the interaction of man and his natural, geographical environment as well as the timeline which includes a series of individual political and war events. Consequently, conjunctures are usually chronologically bounded by a period of one century, but sometimes they last longer and their implications and consequences are visible later on.

moral system), as well as the domain of human activity indirectly (moral system affects political and economic practice). The expansion of Calvin’s teaching on society, culture and morality during the second half of the 16th and early 17th century represents a causal conjuncture, while the development of industrial capitalism is its indirect long-term consequence. Therefore, it is necessary to analyze all the processes and events, taking into account other supporting long-term structures, in order to ascertain the possible cause and effect of these phenomena and explain the process of mental adjustment of the part of the Christian West to Calvin’s teaching. In this sense, it is also necessary to contrast the discrepancy between the enormous influence of Calvinism on society, culture and mentality, as well as the very limited geographical area of its dissemination, as compared to other branches and emanations of Protestantism.

**Schism in the West**

Belloc in his study titled *How the Reformation Happened* describes the Reformation as one of the two phenomena that are most difficult to understand in European history, while in the essay

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6 “The Catholic can easily understand that people can become indifferent to Catholic practice, even feel hatred towards the work of official Catholic institutions and organizations, but what is still a problem for him is the question of what has actually happened to that what is the nature of Europe and which is imperatively necessary for the European mind, what Europe has been nurtured on and which is its intimate part, and the words European and Catholic meant the same, while the words civilization, Western and Catholic denoted the same notion. How could the essence of that be completely rooted out in some parts of Europe, and her former stability, content in harmony with her own self, turned into something new, distressing and unhappy, which wants to continue to be transformed. *That’s* the problem. *That’s* the difficulty. Today it rarely happens to anyone. Among those who mature in the Catholic environment there are those who become hostile to the authorities, there are many who become indifferent to practice, but there are few of them who are completely averse to the Catholic environment and social tradition, and even fewer who actively hate that environment and tradition. It is as if a person lost their memory or developed some strange disease that pathologists every now and then find in neurotic patients. And this is exactly what happened to large groups of Europeans 300 to 400 years ago. We have to try to at least explain in part how the astonishing revolution and loss of personality have come into existence and become permanent in such a vast area. That’s the problem. This is a question we may need to find an answer to. I said that it is not possible to give a complete answer, but at least it is possible to outline the correct order of political goals and their true proportions in the form of recording and retelling that fatal century, and I will try to do that.
“Two Cultures of the West” he highlights the division of the Christian West into the area with prevailing Catholic culture and the one with Protestant culture, as a consequence of the Reformation. The birth of that, still dominant, division is most commonly placed in the 16th century, closely related to the emergence and public activity of the “Great three” of the Protestant Reformation – Martin Luther, Ulrich Zwingli and Jean Calvin. Of course, one shouldn’t fail to mention a large number of their contemporaries who introduced various theological novelties, which also demonstrate the affiliation with Protestant spiritual-intellectual movements of that time, with a common feature of significant detachment from the Catholic doctrine.

In addition to their contribution to understanding the theological turmoil which was the hallmark of the European West, one should bear in mind the reforms within the Catholic Church, some of which took place almost simultaneously, and some were directly influenced by Protestantism. They are known as “Catholic Renewal”, so the 16th and 17th century can be dubbed the “time of reforms”, the coinages used by Pierre Chaunu and Steven Ozment, though for somewhat longer and slightly different time period. Chaunu also emphasized the need for speaking of a period of the two Church reforms, the first of which is Protestant, and the second Catholic, thus correcting the wrong use of the term Counter-Reformation, which is literal and somewhat restrictive translation of the Gegen reformation coined by German historians in the late 19th century.

8 “So, when we look at the present situation of the Christian world, there is a clear distinction between the categories that have almost always been neglected, but neglecting this distinction undermines the public assessment of our international problem. This difference is the difference between the two types of religious cultures that have been created in Western Europe its overseas sympathisers over the last three hundred years. It is about Catholic and Protestant culture. The difference between them is the main difference between the two Europes. The difference between Catholic and Protestant culture is a huge split line, and everything else comes secondary in comparison.” Hilaire Belloc, Eseji jednog katolika, 220.
9 See more in: Pierre Chaunu, Vrijeme reformi, Antibarbarus, Zagreb, 2002. Interestingly enough, Chaunu converted from Catholicism to Protestantism later in his life.
11 Ibid., 7.
ry. Jean Delumeau\textsuperscript{12} used the same terminology in his works. Ultimately, one can also question the justification of the rooted term \textit{Reformation},\textsuperscript{13} especially in the sense of the umbrella concept that most often covers the emergence of new theological interpretations and Christian denominations separated from the Catholic Church (mainly in the 16\textsuperscript{th} century), and less often the period of change within the Christian West, whether inside the Catholic Church, or outside of it (16\textsuperscript{th} and 17\textsuperscript{th} century).

**Calvinism – the source of industrial capitalism?**

Hilaire Belloc and Gilbert Keith Chesterton often presented very similar, nearly identical positions and ideas in their public activities, so they were nicknamed \textit{Chesterbelloc}, coined by their contemporary and close friend, but also the opponent, George Bernard Shaw.\textsuperscript{14} Nowadays, both Chesterton and Belloc are often labeled as “conservatives” in public discourses, although both have been declaring themselves liberals for some time in their public life.\textsuperscript{15} The reason


\textsuperscript{13} The question arises of the appropriateness of the use of \textit{Reformation} as the umbrella term by which we refer to the contents of the Protestant theological movements in the 16\textsuperscript{th} century, since the reforms (and thus the term \textit{Reformation} as the signifier of the epochs of reforms) imply evolutionary changes within the existing system, with the intent for radical and sudden changes that undermine the foundations of this system, which therefore justifies the term \textit{Protestant Revolution} (or \textit{Protestant Revolutions}, given that it is a heterogeneous movement, whose common feature is the attack on Catholic system and teachings), but it is the subject for some other paper, so we will keep to the usually used terminology here.

\textsuperscript{14} George Bernard Shaw (1856 – 1950) was an Irish playwright, literary critic, polemic and political activist. Close to socialist ideas, a member of the Fabian Society, publicly advocated eugenics and the reform of the alphabet, and opposed the vaccination and organized religion. In his texts, he occasionally glorified Joseph Vissarionovich Stalin and Benito Mussolini.

\textsuperscript{15} Original liberalism, in some texts called “old liberalism”, encompasses accepting ideological pluralism and readiness for dialogue and argumentative debate. Unlike the reactionaries (conservatives) who, at all costs, tried to preserve the existing state of those radical revolutionaries (progressives), who at all costs sought to make great changes and to quickly overthrow traditional social norms, the “old liberals” kept the Reformation path of transformation societies and states. More in: Michael Davis, \textit{The Traditionalist as Liberal}, 25.01.2014, http://www.theimaginativeconservative.org/2014/01/traditionalist-liberal.html (access to page: 21.06.2017). In this respect, it is crucial to mention Chesterton’s understanding of the idea of democracy, which he links to the idea of tradition:
for this is somewhat modified perception of terms conservatism and liberalism today, with respect to the semantic field those terms covered at the time of Belloc’s and Chesterton’s public activities.\textsuperscript{16} Belloc practiced his liberalism openly as a member and advocate of the British Liberal Party, while in later years both him and Chesterton unambiguously criticized progressivism and conservatism,\textsuperscript{17} especially British imperialism, firmly rooted in the ideological pillars of the British Conservative Party. In addition, Chesterton proclaimed himself a great critic of eugenics,\textsuperscript{18} which he tackled with in his \textit{Eugenics and Other Evils}.\textsuperscript{19}

Therefore, Chesterton and Belloc could be more precisely defined as moderate Christian (Catholic) traditionalists\textsuperscript{20} i.e., promi-

\begin{quote}
“Tradition can be defined as an extension of the right to vote. Tradition means giving voice to the most unacceptable of all classes, our ancestors. This is the democracy of the dead. The tradition refuses to submit to the small and imaginary oligarchy of those whose only advantage is that they are alive. All democrats complain if a person is disqualified because of the irrelevant circumstances of their birth. Tradition complains when someone is disqualified because of an irrelevant circumstance, namely because he is dead. Democracy tells us not to neglect the opinion of the good man, even if he tends to our horses; tradition tells us not to neglect the opinion of the good man, even if he is our father. In any case, I cannot separate the idea of democracy from the idea of tradition. It seems clear to me that this is the same idea.” Gilbert Keith Chesterton, \textit{Pravovjerje}, Verbum, Split, 2015, 65.
\end{quote}

\textsuperscript{16} The simplified notion of “Conservatism” within the framework of the Western civilization, nowadays we find a variety of world-class paradigms, often mutually opposed, from the Eurocontinental ethno-pluralist traditionalism with strong pre-Christian sensibility, through ethnocentric statolatric models generated through the 19\textsuperscript{th} century national romanticism, then Anglo-American (neo)conservative market-fundamentalist paradigms to the (proto)democrat flows i.e., the accompanying philosophical systems (Christian personalism) and socio-economic theoretical trends (distributism) in the 20\textsuperscript{th} century.

\textsuperscript{17} E.g. “The whole modern world has divided itself into Conservatives and Progressives. The business of Progressives is to go on making mistakes. The business of Conservatives is to prevent the mistakes being corrected.” Gilbert Keith Chesterton, The Blunders of Our Parties, \textit{The Illustrated London News}, 19\textsuperscript{th} April 1924

\textsuperscript{18} Set of beliefs and practices that teach methods for improving the physical and mental characteristics of individuals. The basic principle of eugenics is to encourage the birth of children from healthy and in every respect good couples. The founder of scientific eugenics is English naturalist Francis Galton (1822 – 1911), who in 1865 stated that society should prevent the reproduction of physically and mentally retarded. The application of the eugenics principle is characteristic of racist theories and was especially popular in Nazism.

\textsuperscript{19} See more in: Gilbert Keith Chesterton, \textit{Eugenika i druga zla}, Partenon, Zagreb, 2011

\textsuperscript{20} According to René Guénon, the notion of \textit{tradition} can be defined as “transmissions of spiritual entrances”, meaning a living spiritual link that is transmitted
inent representatives of Christian democracy, related to spiritual and intellectual movements in the first half of the 20th century, most notably in West Europe and, to some extent, in the United States. These movements are sometimes referred to as the Catholic literary revival.

In his book How the Reformation Happened, Belloc started from the socially rooted moral grounds of the right to private property, with the simultaneous socially verified moral questioning of modern industrial capitalism and the desire for its change.21 Furthermore, in the same book there is an entire chapter on Calvin. At the beginning of the chapter he highlights that stories on books that changed the world often tend to be exaggerated and inaccurate, as “more often it happens that an influential book is just a clear statement and a clear idea of already largely accepted ideas”,22 but he claims that Calvin’s book Institutes of the Christian Religion has “strengthened, formed, and made more permanent the phenomenon that we have been recognizing for more than three hundred years as Protestantism more than all other factors of the Reformation, and this truth is an excellent testimony that human mind lives in line with the doctrine and that the clear thought overcomes mere feelings.”23 This thought is corroborated by emphasizing Calvin’s “fast and persistent genius”, which enabled him to “establish the church, the faith and the discipline as direct contrast to what had for centuries been seen as primordial church, faith and discipline of Christian civilization.”24 In addition, the fact that Calvin wrote and published this book as a fairly young man in his mid-twenties, Belloc finds quite fascinating.25

from the past to the present and the future, and which carries something ritualistic and initiation-like. Catholic Mass is one such example close to majority of people. More in: Zoran Vukman, Bogoubojstvo Zapada, Vlastita naklada, Trogir, 2016, 99.

21 “The moral of all of us (apart from a small group of eccentrics) recognizes the right to private property. In addition, we are all (apart from the occasional misfit) associated with its traditional forms. We are not looking forward to seeing the collapse of big fortunes and we all think we need to join together to prevent major economic disorders in the country. Nevertheless, as a society, we are feeling uneasy when we think about modern industrial capitalism. It has its own official defenders, but they have almost no moral weight. There is confused, but very strong desire to change to greater righteousness.” Hilaire Belloc, Kako je nastala reformacija, 40.

22 Ibid., 103.
23 Ibid., 104.
24 Ibid., 104.
Belloc analyzed the predestination doctrine into details and criticized it severely. He started with the “feeling of fate” as one of the “oldest and most dangerous direction of the human race”, which is a characteristic of pre-Christian paganism. Calvin thus, according to Belloc, “accepted the incarnation, but adapted it forcibly to the old pagan nightmare”. God is, as a cause, an unchangeable whole, while man is either cursed or saved, but not by his own merit. Through such a theological concept, immortality is fate in any and every case, resulting in eternal bliss or eternal despair.

Belloc stated that Calvin’s teaching was, at the right moment, strengthened by pandering to a powerful human urge, which is strongly criticized by Catholic beliefs – love for money. Belloc believes that Calvin’s philosophy “which mocked doing good and was horrified by austerity”, embraced the love for money in its fullness so Calvinism “encouraged people to be rich, and they did so”.

When synthesizing Calvinism, Belloc firstly emphasized the isolation of the soul, “without a mediator between it and the Creator”, apparently believing that this is the ultimate result of the attack directed at the clergy and the formation of the theological system which enabled “man to cast out the priest at the price of free will”. Secondly, he added “the existence of only one will in the universe, and thus of a single universal destiny”, which stems from the predestination doctrine. Generally speaking, Belloc considered the isolation of the soul the major influence on character reformation in people. The existence of singular will in the universe was later referred to as the monistic/fatalist/deterministic philosophy by Belloc, and the source of such a state of mind in modern times he called “powerful Calvin’s genius”, warning that those who are most affected by it will “most likely negate they are influenced, partly because they have never read Calvin, more because they do not notice it in the newspapers, and mostly because in their minds Calvin is mistily associated with interests in theology, which science believed was rejected.”

26 Ibid., 105.
27 Ibid., 105-106.
28 Ibid., 107.
29 Ibid., 107.
30 Ibid., 231.
31 Ibid., 230.
32 Ibid., 231.
33 Ibid., 234.
34 Hilaire Belloc, Eseji jednog katolika. 10.
For Belloc, the main social consequence of the act of isolating the soul in the countries with successful Reformation was the disintegration process, that is, a shaken sense of community in society, which was also noticed by other authors. This disintegration of society liberated the individual’s energy, channeled through the principle of competition and the accompanying usury. The usury is not an invention of the Reformation, since it also appeared earlier, even in the medieval Catholic culture, but the “perception of usury as something legitimate, normal and even good” was a new phenomenon and was the result of “the collapse of the old moral authority and the acceptance of Calvin’s science of man’s duty to be rich”. The principles of competition and the power of usury enabled the acquisition of economic superiority in Protestant culture, which was remotely and imperfectly imitated by Catholic culture. In this sense Belloc singled out examples of England and the Netherlands, as Protestant countries that began to deal with banking, trade and production, which later turned into the system of industrial capitalism. Usury was a common topic of Belloc’s, and later he discussed it in one his essays titled “On Usury”.

Jacques Le Goff, in his interesting book *Merchants and Bankers of the Middle Ages*, discussed the problem of usury as well. In this book, Le Goff analyzed the changes that took place in the mediaeval society in commerce and banking, naming them *commercial revo*

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35 Along with the process of social disintegration, Belloc noticed the appearance of subjectivism in philosophy and nationalism in political life as negative consequence of the Reformation (Calvinism).

36 For example, Dawson argues that the Protestant Reformation had “a considerable influence on increasing the literacy of an average man and in the development of individualism, moral activism, and independence of judgment, although all that was stained by losses in other areas, and they manifested themselves in a growing lack of feelings for community in the life of the society”. Christopher Dawson, *Razumijevanje Europe*, Verbum, Split, 2002, 234.

37 Belloc clarifies his definition of usury: "It is important to remember that the loan is not usury because it has a high interest rate. A thousand per cent interest rate is not usury when the loan is given for, for example, a very successful and lucrative mining venture, but the three per cent interest rate on the war loan is considered usury.” Hilaire Belloc, *Kako je nastala reformacija*, 234.

38 Ibid., 234.

39 Ibid., 235.


41 The notion of medievalism in Le Goff’s study was limited to Western Christianity, while Eastern Christianity (Orthodoxy) and Islamic civilization had their own ethos (moral system) and trade practices that were not subject to interpretation and analysis in his works.
Starting from the theory i.e., the Church’s teaching which condemns usury, perceiving it as a sin and inadmissible beneficia-
tion; he mentioned biblical sources and some ecclesiastical scholars, such as St. Thomas Aquinas. Considering their contemplation, he
analyzed Christian understanding of the time that “belongs to God alone” and “is not private property”, which lead to the conclusion
that charge of interest is actually “selling time” i.e., human viola-
tion of God’s garden. Le Goff then analyzed the practical appli-
cation of the aforementioned theory, emphasizing some examples
of the Church’s protection of traders in some specific cases and
the ideological justification of the high economic and political posi-
tion of merchants in medieval society. Bans and punishments for
usury were still present, though sometimes it was so well-masked
that it was really difficult to detect it, for example the blank bill of
exchange method. Common example is a merchant who advertises
his material goods “given by God and earned with God’s help in
this century”, which implies a developed commercial worldview, a
characteristic attributed to the later years of the Reformation. The
Church, according to Le Goff, began to change attitudes towards
the merchants at the same time as it tried to break all ties with the
feudal society and thus began to tolerate the merchants, while a
part of higher hierarchy of Church actively joined the merchants for
political reasons. Nevertheless, the ideal of the Church was not a
wholesaler; the Church remained distrustful towards them, but a
craftsman, a small trader, and a member of the middle class.

In his work Survivals and New Arrivals: The Old and New En-
emies of the Catholic Church, Belloc rejected the idea that “economy
determines the fate of society”, setting religion as a fundamental

42 For Le Goff this term marks the process of changing the attitude of the Catholic
Church towards trade and commerce, and thus goes beyond the condemnation of
tolerance, but there are no concrete incentives for this activity until the emersion
of Calvinism. The term “commercial revolution” was also used by Peter Burke
in his work, but he placed it in a later period of the early Modern Age. See more in:
Peter Burke, Junaci, nitkovi i lude. Narodna kultura predindustrijske Europe,
43 Jacques Le Goff, Trgovci i bankari u srednjem vijeku, Kulturno informativni cen-
44 See more in: Jacques Le Goff, Trgovci i bankari u srednjem vijeku, 81-88.
45 Ibid., 98.
46 Ibid., 101-102.
47 Ibid., 104.
48 Hilaire Belloc, Stari i novi neprijatelji Katoličke crkve, Naklada Benedikta, Zagreb,
2012, 13.
element of the formation of human society. He therefore points out that the position of Catholicism in the present circumstances is equally important to those who perceive it as “the deadly poison of society”, and to those who see it as “a means of saving the world”. The materialistic-economical vision of the world is unacceptable to him, and thus, as the ultimate source of social structure, he emphasizes the “state of mind”, and places the “faith and moral law” as the center of culture, either “clearly expressed or implied”. Finally, he concludes that industrial capitalism “emerged as a slow product of the false faith”, arising from the Reformation, especially from Calvin’s teaching, while “the change of religion would have killed both him and his parasite called socialism”. This thesis on the influence of faith on the overall development of society, even when it weakens and turns into indifference, he further strengthened with the great success of industrialization in Protestant culture, unlike the much slower development of industrialism in Catholic culture.

Jacques Maritain expressed similar ideas when he stated that “we are forced to admit that religion and metaphysics are essential components of human culture and the first and foremost and unavoidable incentives in the social life itself”, especially given the tragic events of the first half of the 20th century – two great world wars and the emergence of totalitarian regimes.

The phenomenon of industrial capitalism and its development still fascinated Belloc, and he also referred to it in the essay “Religion
and Industrial Capitalism" in the book *Essays of a Catholic layman in England*, and he interpreted the triumph of industrial capitalism as the success of the Protestant culture and Calvinism.\textsuperscript{55}

This has once again confirmed his hermeneutical system of linear linkage of the religious doctrine, which then directly regulates the moral system, and it then directly intervenes in building a socio-economic system, resulting in the key influence of religion on society (and culture). In this case, this would refer to the connection between the emergence of Calvinism and the development of industrial capitalism.

In his later work, *The Great Heresies*, Belloc classified Calvinism as Protestant heresy,\textsuperscript{56} and named Calvin "heresiarch".\textsuperscript{57} He dedicated large amount of attention to the relationship between Calvinism and industrial capitalism, starting with the analysis of the social attitude toward industrial capitalism in the Christian West, which is increasingly unfavorable.\textsuperscript{58} He soon discusses Calvin's genius, emphasizing several times Calvin's decisive influence on the formation of systematic doctrine in a direct conflict with Catholic dogmas, as opposed to the initial chaotic revolutionary enthusiasm after Luther's activities in Germany, which did not intend to deliberately attack Catholic religion.\textsuperscript{59} Although Belloc found the dogmatic influence of Calvin's teachings chronologically very limited, he emphasized the long-term changes in mentality and spiritual state, which have their origin in Calvinism, arguing that "all vital and effective traits in Protestant temperament originate from Calvin".\textsuperscript{60}

\textsuperscript{55} Hilaire Belloc, *Eseji jednog katolika*, 207.


\textsuperscript{57} Ibid., 145.

\textsuperscript{58} Ibid., 140-141.

\textsuperscript{59} "There was no constructive teaching that would be in contrast with the old dogmas our grandparents lived by, until a genius appeared with the book as a means and a fierce personal power of persuasion and preaching to achieve his purpose. This man was a Frenchman named Jean Cauvin (or Calvin), a son of a church clerk, lawyer of the Diocese of Noyon." Hilaire Belloc, *Velike hereze*, 144.; "Lutheran forms of Protestantism covered a large area, but the driving force and source of the life of Protestantism was Calvin, after his book was published in 1536. It was precisely the spirit of Calvinism that beat the Catholicism in fiery battles. Calvin's spirit was a part of dissident sects, and gave vehemence to growing number of English Protestants, still minorities at that time, to revolt against Catholic faith." Hilaire Belloc, *Velike hereze*, 148.

\textsuperscript{60} Ibid., 148.
attributed the development of many intellectual systems and other anomalies of modern society, from materialism, usury, fatalism, communism and scientific monism to direct or indirect influence of Protestant beliefs.\textsuperscript{61} Furthermore, Belloc linked numerous other phenomena, such as the destruction of independent peasants,\textsuperscript{62} the development of banking\textsuperscript{63} and the emergence of industrial capitalism\textsuperscript{64} to the countries of Protestant culture i.e., the spirit of Calvinism as their philosophical basis. As the basic power leverage of Protestant culture in the 19\textsuperscript{th} century, Belloc named “the banks’ usury powers” and the “industrial capitalism”, but he also held that

\textsuperscript{61} “Although his firm claims were rusty (and their core was to absorb all the evil in Divine Nature by recognizing only one will in the universe), his vision of God Moloh is still present. And with it Calvinist commitment to material success and the intolerance to poverty and humility in humanity survive and coincide fully. Usury would not trouble the modern world if it hadn’t been for Calvin, it would not be a modern world if it hadn’t been for Calvin, nor would people be coerced into accepting the inevitable destiny. If it hadn’t been for Calvin, there wouldn’t be communism today; also without Calvin, the scientific monism would have reigned as it had [until recently] reigned in the modern world, killing the doctrine of miracles and paralyzing free will.” Hilaire Belloc, \textit{Velike hereze}, 145.

\textsuperscript{62} “In the Protestant culture, the independent peasants fled because they kept old habits. They vanished because of the vanishing of old customs and rules that protected them from the rich. The rich people took their land away, so the masses of the former small landowners had been impoverished. There was a modern proletariat. That was the seed of what we nowadays know as capitalism. Now we can see it for the evil that it was, but at that time it was important for the land to be farmed. A number of new scientific methods in farming grew, and it was easier for the wealthy landlords of the new Protestant culture to apply them than for traditional Catholics, and since it was a cutthroat race, the Protestants won it.” Hilaire Belloc, \textit{Velike hereze}, 160.

\textsuperscript{63} “Usury was present in all countries, but it was prohibited by the law in Catholic culture, so it was difficult to carry it out, and in Protestant culture it became quite usual. The founders of modern banking were Protestant merchants from the Netherlands, followed by England which quickly adapted. That is why the Protestant countries, which were then relatively small, began to gain enormous economic power. Their capital and loans have been steadily increasing, alongside the increasing wealth. Trading spirit flourished among Dutch and English, and the general competition encouraged the growth of the Protestant part of Europe.” Hilaire Belloc, \textit{Velike hereze}, 160.

\textsuperscript{64} “Protestantism has created competition, allowed usury and the destruction of institutions that protected the property of a small man – guilds and peasant cooperatives. In most countries in which it became popular, especially in England, Protestantism destroyed rural farm workers entirely. It created modern industrialism in his capitalist form and modern banking, which ultimately became the master of society. And it was only a little more than a lifetime to show that neither industrial capitalism nor the power of bankers could survive. They brought various social evils, one worse than the other, while people were not even aware of the true cause of these evils (of course spiritual and religious), which then struck them.” Hilaire Belloc, \textit{Velike hereze}, 173.
they are “rotten from the inside” which would endanger Protestant hegemony.65

Finally, bearing in mind the “denial of free will” as the foundation of Calvin’s teaching, he noticed that this phenomenon has gone a step further, thus “denying the responsibility towards God” and “denying the lack of power in man” due to the “modern attack” on Catholicism. Therefore, Belloc predicted the possibility of “returning slavery”, typologically dividing it into two forms – “slavery towards the state”66 and “slavery towards private corporations and individuals”,67 with the remark that the kind of state of “half-slavery has already spread across the Christian West”.68

He also compared the genesis and expansion of Calvinism and Islam, that is, Calvin’s and Muhammad’s *modus operandi*, finding similarities in the external design of a completely new system (in contrast to the practice of attacks on certain segments within the existing system) and in revolutionary fervor to replace old Christianity with a new religion.69

Chesterton discussed Calvin in his own distinctive style, mentioning him explicitly in the chapter “The Maniac” of his *Orthodoxy*. He stated that the sources of lunacy are crude, cold rationalism and implacable logic and not imagination. For him it is more likely to find a chess player among maniacs than a poet, followed by mathematicians and treasurers, rather than artistic souls. Nevertheless, he distinguished one exception, a great English poet, William Cowper,70 attributing him “the logic, the ugly and hostile logic of predestina-

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65 Ibid., 173-174.
66 The idea of slavery toward the state implies communism for Belloc: “Communism denies God, denies dignity and, hence, the freedom of the human soul, and openly enslaves man by what he calls “the state”, which in reality is nothing but a privileged clergymen’s association.” See: Hilaire Belloc, *Velike hereze*, 187.
67 On enslavement by capitalism Belloc states: “We can talk about modern “slavery through the wages” only in metaphors. A man who works for a salary does not have the freedom that a man who owns something has. He must do what his lord tells him to, and when this phenomenon is not a state of minority, or to a certain extent a majority of the population, but almost a whole population, apart from a relatively small capitalist class, then the share of real freedom in life of the entire population is reduced.” See: Hilaire Belloc, *Velike hereze*, 186.
68 Ibid., 145-146.
69 Ibid., 173-174.
70 William Cowper (1731 – 1800) was an English poet and a hymn writer. After being institutionalized for a while because of the diagnosis of madness (1763 – 1765), he found his consolation in fierce Protestantism as an inspiration. Haunted by doubt, after a dream he had in 1773, he believed that he had been condemned to eternal damnation. After recovering, he continued to write religious poems.
tion” as the source of madness. He highlighted the poetry as a remedy that “kept him partly healthy”, while on the other hand the “gruesome determinism” dragged him towards “red and thirsty hell”, concluding that he was “cursed by John Calvin”.71

In addition, Chesterton emphasized the consequences of the doctrine of predestination in his book *What’s Wrong With the World*, in the fourth part titled “Education: or the Mistake about a Child” in chapter “The Calvinism of today”. He re-analyzed his discussion with George Bernard Shaw, of whom he once said he was “a dear and clever boy, but a plain Calvinist”, to which Shaw added that “Calvin was right to say that once a man is born, it is too late to curse or save him”.72 Chesterton condemned this view as “the last lie in hell”, and the practical difference between Catholic and Calvinist mentality, which would entail everyday experience, he formulated through the “terrible excitement and preciousness” of the short terrestrial life for Catholics and the “indefensible automatism and ignorance” for Calvinists. While continuing to poetically shape and name differences between the Catholic and Calvinist concept of life, thus provoking Shaw, Chesterton explained that “these seventy years of battle” for him, are “for Fabian Calvinist (by his own confession)73 only a long procession of winners crowned with wreaths and defeated in chains”. He argued that he perceives the earthly life as a “drama”, while for Shaw life is just an “epilogue”.74 Similarly to Belloc, Chesterton observed the contamination of the society by Calvinist spirit, and as the ultimate result of this state of affairs, he recognized the concretization of a modernist aspiration for the complete substitution of the family and of the parental authority through the formal education system and the authority of the state controlled by the minority.75 Also, he found “Calvinist Puritanism” “not as a

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73 George Bernard Shaw was a member of the Fabian Society, which promoted the specific aspect of socialism, and according to Chesterton’s interpretation he admitted recognizing an integral part of Calvin’s teaching.
74 Gilbert Keith Chesterton, *U čemu je problem sa svijetom*, 125.
75 “The problem in too many of our modern schools is that the state, which is controlled by a minority, allows strange ideas and attempts to go straight into the classroom before they have been discussed about in parliament, inn, private homes, church or on the market. Obviously, it is necessary to teach youngest children some of the oldest things, to provide safe and verified truths first to children. However, in today’s schools the child is subjected to a system that is younger than itself. A clumsy four-year-old has in fact more experience and has been in the world longer than the dogma it is subject to. Many schools pride
development, but imprisoning to allow less and less wonderful and human things” because “the Puritans have destroyed images, and the rationalists have banned fairy tales”.76

In his subsequent works, such as *The Catholic Church and Conversion*, Chesterton retains a sharp critical attitude towards Calvinism, which is usually imaginatively argued, presenting Calvinist as a “Catholic obsessed with the idea of God’s sovereignty”, who therefore becomes “a morbid Catholic”, because “he concludes that God wants to curse certain people”.77

Chesterton’s interpretation of Calvinism continued in the same spirit in the article “Is Humanism a Religion?” Interpreting generally the genesis of Christian heresies and rebellion against the Catholic Church, Chesterton noticed three common characteristics in all three great heretics. He pointed out that each of them “selects the mystical idea from the ecclesiastical package i.e., the ecclesiastical equilibrium of mystical ideas”, which is then used in the struggle against “all other mystical ideas” and ultimately it “seems he is not aware that his favored mystical idea truly is a mystical idea, in the sense of mystery and dogma”, just like all other ecclesial mystical ideas he refuses. Chesterton recognized similar symptoms in Calvinists who have taken over the “Catholic idea of God’s absolute knowledge and power”, treating it as “a firm and irrefutable truth” with so much belief “that anything could be built on it, no matter how difficult or cruel it would be”. Chesterton concluded that they were “so confident in their logic and its premise of predestination, that intelligence and imagination have borne tremendous burden of deductions about God, which seemed to turn him into a demon” but did not take into account “that someone might suddenly say that he/she does not believe in a demon”. The subsequent emersion of John Wesley78 Chesterton therefore considered the expected response to Calvin’s teaching within the Protestant world, while highlighting Percy Shel-

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76 Ibid., 138.
78 John Wesley (1703 – 1791) was the originator of the Methodists (along with Charles Wesley and George Whitefield), the Protestant movement that developed in the 18th century in the Anglican Church for the purpose of restoring Christian life and faith. He advocated Arminius’s teaching of free will, unlike Whitefield, who held Calvin’s doctrine of predestination.
ley and Walt Whitman as the heirs of the revolutionary optimism of Jean Jacques Rousseau, who err in a similar way, extracting “a specific transcendental idea i.e., the belief that man in himself possesses the spiritual dignity and the universal duty of loving other people”. Their activity is compared with those of Calvinists and Wesleyans, because they all considered their ideas “self-explanatory”, not expecting to be alienated in “their human divinity and human dignity as well as the inevitable love of all human beings”, taking these ideas as “facts of nature”.79

Calvinism is also discussed in Chesterton’s article “The Spirit of Geneva”, in which the author compared the heritage of the two great minds originating from Geneva – Calvin and Rousseau. Calvin is dubbed the “great prophet of pessimism”, but also “a great man”, and “most likely a good man”, while Calvinism is characterized as “a true turning point in Christianity”, because it re-introduces the old pagan idea of “the curse or the destiny”, while the whole idea of Christianity is based on establishing “free will”.80

Maritain through his works expressed similar interpretations, completing Belloc’s and Chesterton’s conclusions on Calvinism and the indirect causal connection between Calvin’s teaching and the emergence of industrial capitalism. Similarly to Chesterton, Maritain emphasized pessimism81 as a consequence of Calvin’s doctrine of predestination and the eternal damnation i.e., the perversity of man’s nature caused by the original sin. Maritain thus used the neologism “theology of grace without freedom”. Consequently, he concluded that “the predestined man who is sure in his salvation ... will behave as if he were chosen by God on earth ... and will believe that his material gain is a duty arising out of his condition”.82 In his book titled Philosophy of History, Maritain distinguished “coincidences in the course of natural phenomena” from “the free will of

82 This thought is corroborated with the following words: “The theory of Max Weber about the origin of capitalism will need to be mitigated largely, as pointed out in particular by R. H. Tawny. Yet Calvinism, along with other factors, played a notorious and important role in this, along with Calvin’s understanding of borrowing money with interest.” Jacques Maritain, Cjeloviti humanizam, 28.
a man in the course of historical events”, thus finding the free will the essential characteristic of any human.\footnote{Jacques Maritain, \textit{Filozofija povijesti}, Filozofsko-teološki institut Družbe Isusove, Zagreb, 1990, 28-29.}

The concept of free will has been defended by many intellectuals outside the Catholic circle, which without a doubt includes Belloc and Chesterton. For example, Clive Staples Lewis,\footnote{Clive Staples Lewis (1898 – 1963) was an English writer, also known as \textit{Jack}. He taught classical philology at Oxford University (1925 - 1954), and then went on to become a professor at Cambridge. He is also known as a secular Christian theologian. He gained great popularity with the novel \textit{The Screwtape Letters} published in 1942. He is the author of several science fiction novels, and the popular series of \textit{Chronicles of Narnia}, which were also adapted into films. He accepted theism in 1929 and then Christianity in 1931 due to conversations with Tolkien and the influence of Chesterton’s books, joining the Anglican Church.} as a member of the Anglican Church, in the chapter titled “The Shocking Alternative” of his famous book \textit{Mere Christianity}, clearly revealed that human free will is an instrument that can be used in the world for both the good and the bad.\footnote{“God created creatures with free will. It means that these creatures can do right or wrong. Maybe someone thinks you can be free, but without the possibility of turning the wrong way. I cannot imagine something like that. If someone is free to be good, then they are also free to be evil. It is free will that makes evil possible. So why did God then give creatures free will? Because free will, even though it makes evil possible, at the same time enables the individual to experience love, goodness and joy, making it worthy of the name. The world of machines, the world of beings who would work as machines, would not be worth it. The happiness God has bestowed upon his higher creatures is the happiness that comes from our free and voluntary union with Him and with each other in the excitement of love and joy, and the most ferocious love between man and woman cannot be compared to that. That is why human beings must be free.” Clive Staples Lewis, \textit{Kršćanstvo nije iluzija}, Verbum, Split, 2009, 57–58.} Defending the free will in chapter “Morality and Psychoanalysis”, Lewis also mentioned Sigmund Freud, distinguishing the modern medical theory and psychoanalysis from the philosophical world created by Freud and his followers.\footnote{“Furthermore, when Freud describes the neurotic treatment, he speaks as a specialist in his profession, but when he goes to the field of philosophy, he then speaks as an amateur. It would therefore be sensible to treat him in the first instance with respect, but not in the other. This is exactly what I do, and I noticed that when he talks about what I know (especially about languages), he is quite ignorant. However, the psychoanalysis itself, without the excessive philosophizing that Freud and some other psychoanalysts have added to it, does not contradict Christianity at all. In some points its technique coincides with the Christian morality and it would not be bad if every person knew something about it. However, the case is not same for everything, because these two do very different things. When a man makes a moral choice, there are two instances present. Firstly, it is the very act of choice. Secondly, there are different feelings,} In his book \textit{A Grief Observed}, Lewis several times mentioned.

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free will as God’s gift. The attitude towards borrowing money with the interest i.e., usury, is a special topic in Lewis’s works. Distancing himself as an amateur from categorical judgments towards the economic legitimacy, and aware that “our entire system is based on lending money at interest rates”, warned that people should listen to what Moses, Aristotle and Christians (the paradigm of the three great civilizations) say about interest-rate loans and why they all agreed to denounce that practice.

The well-known Viennese psychiatrist of Jewish origin and the founder of logotherapy, Viktor Emil Frankl, also emphasized the concept of free will in their works, contradicting some of Freud’s psychoanalytic interpretations. He thus highlighted the “freedom of choice” versus (pan)determinism, which would imply the exclusive human dependence on the external factors set before him, without being able to independently think about them and judge them.

88 Clive Staples Lewis, Kršćanstvo nije iluzija, 90-91.
89 Viktor Emil Frankl (1905 – 1997) was a university professor, neurologist, psychiatrist, founder of logotherapy. He was born in Vienna, and after experiencing several Nazi concentration camps, he established logotherapy, which focuses on the meaning of human existence and man’s search for meaning, since he looks at the tendency to find meaning as the primary motivation in man’s life, unlike the classic the psychoanalysis of Sigmund Freud, for whom the mainstream fuel is sexual instinct. One of Frankl’s most famous works is Man’s Search for Meaning.
91 “Freedom, however, is a completely human phenomenon. Human freedom is limited freedom. A man is not exempt from conditions imposed on him. But he is free to have an attitude towards them. These terms do not condition him completely. It is up to him whether or not he will be subject to conditions and surrender. He can also rise above them to open and enter the human dimension. I have once made this comparison: as a professor in two areas, neurology and psychiatry, I am fully aware of the extent to which a person is subject to biological, psychological and social conditions. But, being a professor in two areas, I have survived four concentration camps, which means that as such I testify to which unexpectedly great extent a man is capable of not surrendering and being brave, even in the worst conceivable conditions. Sigmund Freud once said: “Let’s try to starve a certain number of different people at the same time. With the rise of hunger and starvation, all individual differences will disappear and be replaced by the same expression of the unsatisfied urge.” However, the truth was different in concentration camps. People have become even more separated. The beast revealed its true face – as well as the saint. The hunger was the same, but people were different.” Viktor Emil Frankl, Nečujan vapaj za smislom, Naprijed, Zagreb, 1987, 45.
The British economist of German origin, Ernst Friedrich Schumacher\textsuperscript{92} offered a similar view in his critical reflection on modern materialist scientism, titled \textit{A Guide for the Perplexed}. He stated that people have always “been keen on being taught how to live as responsible human beings, and they are being told that they are like machines, such as computers, without free will and therefore without responsibility”, which leads to the conclusion that the absence of the concept of free will is seen as a step towards neglecting responsibility.\textsuperscript{93}

The proportional link between the process of industrialization and the development of materialist philosophy in society is also seen in Thomas Stearns Eliot’s\textsuperscript{94} essay \textit{The Idea of Christian Society}, only without emphasizing the role of Calvinism in the process. He saw this unrestricted industrialization as a means of detachment from the tradition and religion, as well as a prerequisite for mass suggestion by which all social classes could be transformed into a mob that is “not less of a mob if they are well-nourished, well-dressed, disciplined and living in comfortable apartments”.\textsuperscript{95}

\textbf{Concluding remarks}

By applying the structuralist analysis, Calvin’s teaching i.e., \textit{Institutes of the Christian Religion} in the mid-16\textsuperscript{th} century, can first be defined as an event, and then the process of strong entrenchment of Calvinism in the Christian West as conjuncture in the second half of the 16\textsuperscript{th} century and early 17\textsuperscript{th} century. Finally, in the 19\textsuperscript{th} and the 20\textsuperscript{th} century there is developed Calvinist mentality as a driving force expressed in the form of industrial capitalism as a long-term structure. The fact that this system originally appeared

\textsuperscript{92} Ernst Friedrich Schumacher (1911 – 1977) was an economist, statistician, journalist, entrepreneur, Chief Economic Advisor of the British National Coal Board of the United Kingdom (1950 – 1970). His most famous work, \textit{Small is Beautiful} (1973), is considered one of the 100 most influential books published since World War II.

\textsuperscript{93} Ernst Friedrich Schumacher, \textit{Vodič za zbunjene}, V.B.Z., Zagreb, 1999, 19.

\textsuperscript{94} Thomas Stearns Eliot (1888 – 1965) was an English writer. He studied at Harvard, Oxford, Sorbonne and Marburg, earning a Ph.D. on the philosopher Francis Herbert Bradley. He was a teacher, a literary reviewer, a bank clerk, and an editor of \textit{Egoist} and \textit{Criterion} (1922 – 1939), an editor of poetry at the publishing house Faber and Faber (1925 – 1965). He won numerous awards including the Nobel Prize for Literature in 1948. He was an advocate for socio-economic theory of distributism. Eliot modeled his religious identity as permeation of Catholic state of mind, Calvinist heritage, and Puritan temperament.

in the countries of Protestant culture (England, the Netherlands), where Calvinism is not institutionally deeply rooted, only confirms its powerful influence on the general mentality within the Protestant world and then the entire Christian West.

In any case, it can be said that Calvinism was conducive to the development of industrial capitalism, and it is not possible to claim that capitalism would not have developed if it hadn’t been for Calvin’s theological innovations.

Still, by analyzing some of the tangible phenomena and elements, Le Goff finds the early stages of capitalism in the late Middle Ages. However, it is hard to expect that capitalism would have reached its developed stage, gained global domination and the today’s form, with the unmistakable moral authority of the Catholic Church on the Christian West, inherent in the Middle Ages, and without the prior appearance of Protestant Reformation and Calvinism as one of its appearances.

Calvinism is negatively assessed as Christian heresy by Belloc and Chesterton, most often deemed as a key prerequisite for the development of the socio-economic industrial capitalism, which would be the logical consequence of Calvin’s teaching. Unlike materialistic-economical interpretations of historical phenomena and processes, the starting point in their assessment is the premise that the foundations of every culture is religion, so the organization of society rests on its philosophy and judgments of moral values i.e., religion. Thus a conclusion on the linear relationship between the religious doctrine, the moral system and the socio-economic order can be drawn. Of course, both Belloc and Chesterton give a negative in-depth assessment of socio-economic systems and solutions based on the foundations of materialism, whether individualist (e.g. liberal capitalism), or collectivist (e.g. communism). For those anomalies they offer society a new cure based on traditional values and the moral system, called distributism. Several other distinguished authors, all of heterogeneous heritage (Maritain, Lewis, Eliot, Frankl, Schumacher), directly or indirectly largely agreed with Belloc’s and Chesterton’s conclusions, giving them additional power and establishment.
Sažetak

Na početku rada primjenjuje se strukturalistički teorijsko-metodološki model “konjunktura” i “struktura dugoga trajanja”, kako bi se razjasnile promjene koje u mentalitetu kršćanskoga Zapada sa sobom donosi Calvinovo učenje, kontekstualizirajući ih u općem smislu putem relevantnih stranih historiografskih studija različitih autora (Pierre Chaunu, Jean Delumeau, Steven Ozment itd.). U nastavku se u središnjem dijelu rada kalvinizam promatra kao moguće ishodište, odnosno ključni uzrok kasnijega nastanka društveno-ekonomskoga sustava industrijskoga kapitalizma, u prvom redu oslanjanjem na autore poput Hilairea Belloca i Gilberta Keitha Chestertona, a zatim i druge nositelje srodnih pogleda, poput Jacquesa Maritaina, Clivea Staplese Lewisa, Thomasa Stearnsa Eliona, Viktora Emila Frankla i Ernsta Friedricha Schumachera. Također, uzima se u obzir i mogućnost predreformacijskih promjena u odnosu dijela kršćanskoga Zapada prema kapitalu, trgovini, bankarstvu, lihvi te individualnom stjecanju imovine, o čemu u svojim radovima govori Jacques Le Goff. Naposljetku, na temelju korištenje literature, iznosi se autorski zaključak o bitnim promjenama i posljedicama na društvenom i kulturnom planu, koje u okvir zapadne civilizacije unosi učenje Jeana Calvina.

Ključne riječi: kalvinizam, industrijski kapitalizam, Hilaire Belloc, Gilbert Keith Chesterton