

POGGIO BRACCIOLINI'S DE AVARITIA:  
A Study in Fifteenth Century Florentine Attitudes  
Toward Avarice and Usury

Ann Proulx Lang

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Ann Proulx Lang

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## ABSTRACT

Ann Proulx Lang

"Poggio Bracciolini's De Avaritia: A Study in Fifteenth Century Florentine Attitudes toward Avarice and Usury"

This thesis is a study of the 1428 treatise, De Avaritia, by the papal secretary and later Florentine Chancellor, Poggio Bracciolini (1380-1459). Poggio's role as a civic humanist, his increasing wealth and upward social mobility form the basis of the first part of the essay. An examination of Florentine social and economic structures provides the background for a discussion of changing late medieaval-early modern ideology in reference to concepts of pride, avarice and usury. Finally, the treatise is seen as an early articulation of the emerging new capitalistic values of the dominant citizens in Quattrocento Florence.

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CHAPTER I

Poggio Bracciolini:

Papal Secretary, Man of Affairs, and Humanist

Poggio Bracciolini (1380-1459) has been variously described as a "shameless old cynic" of jealous disposition and the "greatest discoverer of forgotten Latin authors of the whole Humanist movement."<sup>1</sup> Others have seen him as a savage, foul-mouthed controversialist who was nevertheless a "solemnly ornamental figure", the "most striking figure in Latin literature during the first half of the fifteenth century."<sup>2</sup> In addition to these paradoxical images he has been described as an unoriginal humanist who aped Leonardo Bruni and as a brilliantly original humanist who went far beyond Bruni.<sup>3</sup> Still other students of the period either have depicted him primarily as a late medieval rhetorician or as a leading Italian Renaissance intellect who used rhetoric in a quite novel and original way.<sup>4</sup> At least one scholar has seen Poggio as a humanist who was often uninterested in and even unsympathetic to civic values and problems, while several others have recognized in Poggio a humanist who was involved with civic concerns throughout his life.<sup>5</sup> Finally,

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1. Denys Hay, The Italian Renaissance in its Historical Background (Cambridge, England, 1961), p. 124; Frederick Artz, Renaissance Humanism: 1300-1550, (Kent University Press, Kent, Ohio, 1966), pp. 25, 32.

2. William L. Grant, Neo-Latin Literature and the Pastoral, (Chapel Hill, 1965), pp. 13, 26; Eugenio Garin, "I cancellieri umanisti della repubblica fiorentina da Coluccio Salutati a Bartolomeo Scala," Rivista storica italiana, LXXI, 1959, p. 204, cited in Lauro Martines' The Social World of the Florentine Humanists, (Princeton, N.J., 1963), p. 6.

3. Hans Baron, The Crisis of the Early Italian Renaissance, (Princeton, 1966), rev. edn., p. 407; Nancy Struever, The Language of History in the Renaissance, (Princeton, 1970).

4. Jerold Seigel, "'Civic Humanism' or Ciceronian Rhetoric? The Culture of Petrarch and Bruni", Past and Present, no. 34, (July, 1966), pp. 3-48; N. Struever, The Language of History.

5. Hans Baron, Crisis, and "Franciscan Poverty and Civic Wealth in

Charles Trinkaus and Hans Baron, respectively, have seen Poggio as pessimistic and unhappy, and as the "joyful child of the Quattrocentro."<sup>6</sup>

Such definitions indicate that Poggio is a controversial figure. It is impossible here to solve the riddle of his personality, and unnecessary. Whether or not Poggio was a tortured spirit, a comfortable paterfamilias, or a sarcastic and irascible literary man cherishing his own privacy while invading that of others with his pen, is, in terms of the major concern of this study, not so much unanswerable as beside the point. The analytic focus of this paper is not the man but the 1428 dialogue, Historia Convivalis Disceptativa de Avaricia et Luxuria, et de Fratere Bernardino, Aliisque Concionatoribus, and the social and cultural issues it raises.<sup>7</sup>

This dialogue, De Avaritia, Poggio's first important work, deserves greater attention from historians than it has received. For it not only illuminates the nature of Florentine civic humanism, but, more importantly, it contains a new and radical defense of avarice as a virtue in a pivotal period when European economic standards

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Humanistic Thought", Speculum, XIII, (January, 1938), pp. 1-37, esp. pp. 31 ff.; Eugenio Garin, Italian Humanism, Philosophy and Civic Life in the Renaissance, (N.Y., 1965), and Frederick Krantz, Florentine Humanist Legal Thought, 1375-1450, unpublished doctoral dissertation, Cornell University Library, (Cornell, N.Y., 1971), copyright, 1971.

6. Charles Trinkaus, In Our Image and Likeness, (London, 1970), 2 vols., I, p. 258; Hans Baron, "Franciscan Poverty," p. 31.

7. Poggio Bracciolini, Historia Convivalis Disceptativa de Avaricia et Luxuria, et de Fratere Bernardino, Aliisque Concionatoribus; Opera Omnia, 4 vols., ed. R. Fubini, (Turin, 1964), vol. I, pp. 2-31 in the series Monumenta Politica et philosophica rariora, ed. L. Firpo; hereafter referred to as De Avaritia.

and practices were in transition. The treatise represents one of those rare moments in the study of the history of ideas when one can point to a specific work and note that in it a fundamental historical or social change has become clearly evident. "Money is the nerve of life which sustains the Republic, and those who lust after money are the basis and foundation of the Republic."<sup>8</sup> This sentence, astoundingly novel in terms of relevant "official" attitudes towards avarice, is the key phrase of the dialogue, linked to new Florentine attitudes toward wealth and the conflict between secular and religious definitions of usury in the first half of the fifteenth century. Additionally, it discloses lingering medieval values and language, reflecting the continuingly active urban mendicant orders of the period, and embodies something of the complexity of relations between Church and State as well. More generally, it provides a valuable view of the developing economic values which influenced Italian urban social structures in the period.

Poggio Bracciolini, son of Guccio Bracciolini, a debt-ridden apothecary, was born in 1380 in the small town of Terranuova in the Florentine contado. When Poggio was eight, the family moved to Arezzo. The family was poor, and Poggio's manual labor in the fields of a certain Luccarus may have motivated his later ambitious acquisition of property and wealth. He seems to have been able to absorb some elementary education at this time, despite the time-consuming field work.<sup>9</sup>

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8. De Avaritia, p. 15, "Necessaria est enim pecunia veluti nervi quidam quibus sustinetur respublica, cuius cum copiosi existant avari, tanquam basis et fundamentum iudicandi sunt."

9. Ernst Walser, Poggius Florentinus, Leben und Werke, (Leipzig and Berlin, 1914), pp. 1-7, hereafter referred to as Walser, Poggius.

By the late 1390's Poggio had left home and, after a period at Bologna doing legal studies, arrived in Florence with a legendary five soldi in his pocket. In his student days he probably managed to exist by copying legal codices in his very fine hand for small fees. Already ambitious, Poggio "... succeeded in getting an expensive education at the center of European notarial study, the Studio Fiorentino."<sup>10</sup> At the Studio he studied notarial law and, in 1402, at the age of twenty-two, Poggio successfully passed the rigorous notarial exams and was admitted to the important guild of the Giudici e notai (Judges and Notaries).<sup>11</sup> Through the years Poggio kept up his connections with this guild.<sup>12</sup>

In the fall of 1403 Poggio had the fortune to become the private secretary to Landolfo Maramoldo, the Cardinal of Bari, through the help of the important and esteemed Florentine humanist Chancellor, Coluccio Salutati (1331-1406). He held this minor post only a few months when, again through Salutati's recommendation, he secured a position in the Papal Curia with a minor appointment as a scriptor. He thus began a long career in the Pope's service, moving up to abbreviator, then scriptor penitentiarius. Finally he became scriptor

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10. Martines, Social World, p. 124.

11. Walser, Poggius, describes the examinations, p. 11. "Erst hatte der Kandidat eine Prüfung in 'Grammatica et scriptura' zu erledigen, die im ungünstigen Falle nach Jahresfrist wiederholt werden konnte, dan folgte vor versammelten Zunftobern das durch vier Notäre angehobene peinliche Examen über Verträge und endlich die praktische Ausfertigung eines Dokumentes."

12. F. Krantz, Humanist Legal Thought, p. 292, note. In 1439 and 1455 Poggio served as first consul of the Guidici e notai guild, and in 1456 was admitted, with his sons, to the Lana guild, the most powerful of Florentine guilds at that time.



apostolicus and, under Martin V, attained the rank of papal secretary.  
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Poggio spent more than fifty years in the service of the Papal Curia, respected for his excellent Latin, his facility in composing letters, his extraordinarily fine hand, and his occasional role as liaison between the Papal Court and Florence.<sup>14</sup> Despite his links with Rome, and his travels abroad in the Papal service, Poggio's identification is Florentine.<sup>15</sup> He consistently maintained contacts with friends and relatives in Florence and its contado.<sup>16</sup> His property investments were in Florence, Arezzo and Terranuova, and his loans were to the Florentine monte and from the Medici. He made fre-

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13. Walser, Poggius, pp. 18-21. Peter Partner, The Papal State under Martin V, (London, 1958), p. 205, says: "The secretaries were personal attendants of the Pope who wrote letters at his personal behest and dictation, and who seem not to have registered the briefs in any formal way, but merely to have preserved copies of the briefs (and then, perhaps, only some of them) which they themselves had composed."

14. Poggio served a number of Popes. The Great Schism (1378-1417) had begun two years before he was born. At the time of his entrance to the Curia, Boniface IX (1389-1404) was the Pope at Rome, while Benedict XIII (1394-1417) ruled at Avignon. Within Italy Naples did not support Boniface, and during Poggio's early days at the papal court open warfare against the King of Naples was in progress. Innocent VII (1404-1406) briefly followed Boniface, to be succeeded by Gregory XII (1406-1415). The Council of Constance resolved the Schism with the election of Martin V (1417-1431) under whom Poggio enjoyed considerable favor. Toward the end of Martin V's papacy De Avaritia was written. Martin V was followed by Eugenius IV (1431-1447) whose rule was blemished by the election of an anti-pope (against whom Poggio wrote an invective), Felix V (1439-1449). Nicholas V (1447-1455), the "humanist" pope, installed Poggio's literary enemy, Lorenzo Valla, as librarian of the Papal court.

15. Poggio's career and ambitions took him abroad many times; to Germany in 1414 for the Council of Constance, to England from 1418-1422, to Basle and to most of the North Italian cities, usually accompanying a pope trying to avoid enemies or the plague.

16. Noteworthy is his friendship with Cosimo de' Medici, the single most powerful man in Florence in this period.

quent and extended visits to Florence, and kept up a correspondence with many important Florentines. In 1425 he was Martin V's papal representative to Florence. He married into a Florentine family, and on leaving the curia returned permanently to Florence as Chancellor of the Republic from 1453-1458. Clearly Poggio thought of himself as a Florentine, terming himself "Poggius Florentinus", and he will be so regarded here.

The amount of papal secretaries' salaries is not known, but probably they were pittances in comparison to the tempting opportunities for acquiring wealth open to men connected with the Papal court. Few men left papal service poverty-stricken. Poggio, however, does complain in De Avaritia that the secretaries received very meager salaries, barely sufficient to keep up the dignity of their positions.<sup>17</sup> Meager salary notwithstanding, Poggio, through assiduous attention to his financial affairs, built up a fortune by the end of his life which put the Bracciolini in the exclusive circle of the top 150 most wealthy Florentine families. His praise of avarice then, is not entirely objective and abstract. A brief look at his personal "avarice" will show how sincerely Poggio believed that the accumulation of wealth was the proper and natural role of the urban citizen; his feeling that the acquisition of a fortune was not entirely an end in itself, but a beneficial involvement in civic affairs, is clear in his writings.

The records of the 1427 catasto show that Poggio, in the

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17. De Avaritia, p. 5. "Mallem tamen dici adversus avaritiam, cum verear ne sit necesse nos fieri avaros, ob tenvitatem lucri, quo vix possumus tueri officii nostri dignitatem."

year before he wrote De Avaritia, owned a house and two cottages in Terranuova, several parcels of land, forty-five florins in government securities and 261 florins in outstanding loans. His gross assets came to 566 florins. Of the sixty-seven notaries living in the San Giovanni quarter of Florence, only ten had a higher tax rate than did Poggio.

By his mid-fifties Poggio was wealthy and famous. Although he was honored in humanist circles for his dramatic discoveries of

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18. The catasto was a city income tax enacted by the communal legislature in May, 1427. It replaced the previous form of taxation, the estimo, which had been based on an approximate estimate of each citizen's patrimony. The catasto demanded detailed inventories of the citizen's gross assets and, after scheduled deductions, taxes the citizens 0.5 per cent on the remaining capital. The just distribution of the tax burden theoretically gained by the adoption of the catasto inspired Giovanni Cavalcanti to write that Joy had "come amongst this people in order to preserve the wealth of its citizens." Anthony Molho, Florentine Public Finances in the Early Renaissance 1400-1433, (Cambridge, Mass., 1971), pp. 82-83. It would be helpful to know whether Poggio's outstanding loans were monte loans, or loans to individuals, and, if the latter, whether or not he charged interest on them and how much. Very probably these loans were in the form of licit census contracts, much used in buying up land parcels, but condemned by the street preachers as usurious.

19. Information on Poggio's financial state is drawn from Lauro Martines' Social World, pp. 123-127. Five years after the catasto of 1427 the increasingly affluent Poggio had bought two more houses and pieces of land in Terranuova for 261 florins, and had been buying and selling monte shares with all the zeal of an ambitious Florentine burgher. By 1433 he reported taxable gross capital of 1060 florins, and claimed three natural children as deductions. He owed 715 florins to the Medici Bank, but apparently because of his friendship with Cosimo and Lorenzo, this debt did not press heavily on him. In the same period he bought four new pieces of land for 160 florins.

A few years later, in 1442, Poggio bought two farms and a large strip of land on the outskirts of Florence for 615 florins. Land and houses at this time were considered slower but surer investments than the monte, where paper fortunes could be made and lost in a year. By the 1446 catasto Poggio had paid off his Medici loan and spent another 200 florins for land. Between 1449 and 1456 Martines credits him with at least twenty different buying transactions -- two farms, nineteen separate pieces of land and two houses in Florence. Most of these were purchased before Poggio became Chancellor of the Republic of Florence in 1453.

ancient classical manuscripts formerly moldering away in neglected monastic libraries, known to the educated public for his literary achievements, respected by the important men of Florence for his diplomatic role under Martin V, and an intimate of bankers and businessmen, Poggio still lacked several of the important factors which determined social position before he could claim to have "arrived" socially by contemporary Florentine standards.<sup>20</sup> The manner in which he achieved high social standing clearly illustrates the importance wealth played in social mobility in fifteenth century Florence.

Lauro Martines stresses four major factors that ideally determined social position in this period: ". . . honorable wealth, public office, a family tradition, and a well-connected marriage."<sup>21</sup> To these ideals Martines adds that "[D]epartures from the ideal sometimes involved the possession of critical skills, for example in law or in public speaking, and the omission of one or more of the basic attributes."<sup>22</sup> The pivotal factor here was wealth. Wealth, or lack of wealth, usually had a great deal of influence on the other three

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20. Poggio is best known today to most people as the discoverer of ancient manuscripts. He unearthed several orations of Cicero, a complete Quintillian, works of Lucretius, Statius and Vitruvius as well as nine comedies of Plautus.

21. Martines, Social World, p. 62. For a discussion of these factors, see Social World, Chapter II, pp. 18-84. Theoretically, "honorable wealth" was wealth free from the taint of usury, but in practice usury was commonplace, and did not usually qualify a family's fortune. Usury is discussed in this paper in Chapter II. More socially degrading than the practice of usury, was having made one's money through physical labor, or by dealing with a variety of petty merchandising items in contrast to the noble calling of the cloth and wool trade.

22. Martines, Social World, p. 62.

factors. By the time Poggio decided on marriage to Vaggia Buondelmonti, daughter of a respected family, in 1436, his social "credits" were primarily wealth and a literary reputation based on a special skill. His position as papal secretary was not public office, but it was an important and authoritative role bolstered by his membership in the Guidici e notai guild. However, certain facets of the marriage arrangements and a brief examination of the Buondelmonti financial affairs indicate that the influential factor for Poggio was his wealth.

According to Martines, the Buondelmonti family traced their line back to the tenth century, and had been a leading Guelph family since the thirteenth century. Until late in the thirteenth century the Buondelmonti had been involved in international banking and in Florentine public affairs. These factors, added to their powerful Guelph connections, made them a leading social and economic force until late in the thirteenth century. But from this time onward the family fortunes declined, probably because as magnates, they were increasingly restricted by communal legislation from holding public office.<sup>23</sup> By the time of the 1427 catasto, Vaggia's father, Gino Buondelmonti, listed a paltry 336 florins as taxable capital. The marriage dowry was only 600 florins, rather meager for a period when

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23. The magnates were the old feudal nobility whose political life was increasingly restricted within the commune, since as a group they were considered to be lawless. The lawlessness of the Buondelmonti was especially notorious during the fourteenth century. Marvin B. Becker, Florence in Transition, 2 vols., (Baltimore, 1967), I, pp. 21, 137, 204, 209, cites as examples of Buondelmonti criminality treason, fraud, negligence and assault -- all charges brought against them by the commune.

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dowries in the thousands were not novel. Most of the dowry went for the purchase of a palazzo in Florence in which Poggio was to add the roles of husband and father to those of humanist and papal secretary.

It is interesting to note that after his marriage in 1436 Poggio first held public office in Florence. In 1439 he became the first consul for the Guidici e notai guild, a post he was to hold again in 1455.<sup>25</sup> The 1455 consulship must be considered as a minor honor since Poggio had attained the exalted rank of Chancellor of the Republic in 1453, an office he held until 1458. The Chancellorship, aside from presenting rich opportunities for lucrative investments, carried a stipend of 400 florins yearly. Before he died in 1459 Poggio had increased his wealth to the point where the Bracciolini family was ". . . figured among the richest families in the city."<sup>26</sup>

Although Poggio's gradual accumulation of property and wealth may illustrate the personal sincerity of his defence of avarice, the deeper thrust of the treatise is linked to Florentine civic humanist values. De Avaritia is part of an ideological pattern connected not

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24. Poggio's own daughter, Lucrezia, on her marriage to Francesco Donati, son of a Gonfaloniere della Giustizia, brought a dowry of 1400 florins, according to Walser, Poggius, p. 302.

25. See above, p. 5, n. 12.

26. Martines, Social World, p. 126. At his death Poggio's gross assets were figured at about 8500 florins. Only 137 households in Florence had larger assets. Martines comments, p. 127: "We may conclude that owing to his lucrative affiliation with the papal curia, owing to his humanistic connections, his commercial acumen, and his Florentine friendships, Ser Poggio (later Messer) managed to raise his family to the economic level of the city's oligarchical households."

only with Poggio Bracciolini, but with the critical movement best known as civic humanism which had emerged from early fifteenth century Florentine social dynamics. Just what Florentine civic humanism was, and Poggio's relationship to it is the major concern to which we now turn.

Florentine civic humanism can be divided into three intellectual generations.<sup>27</sup> The earliest, the Petrarchan, "stoic" period occurred in the last quarter of the fourteenth century. The second period, characterized by a more intense concern with civic affairs, is roughly concurrent with Poggio's adult lifetime, from about 1400 to 1450. The third period, that of the Neo-Platonic humanism of Ficino and Pico della Mirandola, ran from around 1450 through the sixteenth century, although it is important to note a revival of civic humanist values in the writings of Niccolò Machiavelli (1469-1527).

The outstanding men of the early generation of Florentine humanists were Petrarch (d. 1374), Boccaccio (d. 1375), and Salutati (d. 1406). These men and their followers were still closely linked to the late medieval world, and generally held an ascetic, Stoic way of life as the summum bonum. Petrarch however, despite his admiration

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27. The term "civic humanism", as Hans Baron developed it in The Crisis of the Early Italian Renaissance, 2 vols. (Princeton, 1955), referred to an intellectual-cultural movement which emerged in Florence around 1400. The movement was founded on the basis of classical studies put forward by earlier humanists, but in Baron's view the advance of Giangaleazzo Visconti on Florence at the end of the Trecento catalyzed a "crisis" in Florence which gave certain concepts in the humanist vocabulary a new meaning -- for example, "libertas" and "respublica", greatly augmenting the "civic" content of Florentine humanism. Baron goes to considerable lengths in establishing dates for key literary works in the civic humanist vein to coincide with this Milanese threat, and he tends to ignore civic elements in the earlier humanism, and in the Neo-Platonic period.

for the contemplative life, recognized a certain validity in active,  
 28 civic involvement. In Petrarch we can see several themes which

were to become characteristic of Florentine civic humanism; first,  
 the importance of litterae bonae, classical studies, through which  
humanitas was developed, and secondly, the articulation of a social

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component within humanitas. In a famous passage Petrarch says:

There are people who know a great deal about wild  
 beasts, about birds and fish; and they know very  
 precisely how many hairs a lion has on his head  
 and how many feathers there are in the tail of a  
 hawk and with how many arms the octopus clings to  
 ship-wrecked sailors. . . [But] I may well ask  
 myself what the use of knowing the nature of ani-  
 mals, birds, fish and serpents really could be,  
 if one has no interest in discovering the nature  
 of man, whence man comes, where he goes and why  
 he is born.<sup>30</sup>

Petrarch's attitude towards wealth illustrates part of an  
 ideological change from an ideal of poverty to an ideal of wealth.  
 In the earlier part of his career Petrarch embraced poverty as an  
 ideal, but as he grew older and more experienced with the realities

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28. Eugenio Garin, Italian Humanism; Philosophy and Civic Life in the Renaissance, tr. Peter Munz, (N.Y., 1965), hereafter known as Garin, It. Hum., p. 25; "Even though he [Petrarch] did not actually defend the primacy of virtue active in this world, he insisted nevertheless upon the necessity of recognizing its value side by side with that of contemplative virtue. . . . [He] also pointed to a motif that was to be developed more fully later. He insisted that all the liberal studies are related to the most active life and to the civic life."

29. Garin, It. Hum., p. 20. Humanitas for the Florentine humanists was men's concern with their earthly existence, and the concomitant investigation of human life and activity. The central focus of humanitas was the examination of men's actions in the world, and relative to it the civic humanists developed a kind of historicity which recognized the variety of the past and therefore the malleability of the future by men themselves.

30. Petrarch, Dell' ignoranza sua e d'altrui, pp. 272-272, cited by Garin, It. Hum., p. 23.



of poverty and wealth, he saw 'mediocritas', the middle way, as more desirable than either extreme.<sup>31</sup> Hans Baron notes that Petrarch's humanist contemporaries in the late fourteenth century were generally unresponsive to his idea of the middle way in regard to wealth, and persisted in holding poverty in the highest esteem, even in Florence, which then as later had an aggressively commercial character. However, the contemporary popular attitude of Florentines toward wealth was neither stoic nor moderate.

From its very first decades, the ancient cry of paupertas was drowned both in Florence and Venice by the voice of the citizens who were at home in the world of active life and worldly goods.<sup>32</sup>

The link between poverty as a social ideal and the contemplative life as a cultural ideal became more evident in the early fifteenth century in the second generation of civic humanists, as these once-esteemed ideals gave way to a new vision linking wealth to an affirmation of the urban vita activa. It is to this second generation of civic humanists that Poggio Bracciolini belongs, along with Leonardo Bruni, Matteo Palmieri, and others.

This second generation of civic humanism in Florence took a continued interest in the discovery and philological reclamations of the Greek and Latin classics. To some extent they saw parallels be-

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31. Hans Baron, "Franciscan Poverty and Civic Wealth as Factors in the Rise of Humanist Thought", Speculum, XII, (1938), pp. 1-37. (hereafter referred to as Baron, "Franciscan Poverty"), points out in pp. 3-5 that the ideal of poverty was not a constant throughout the middle ages, but was tied to the Franciscan ideal of poverty and did not affect large sections of society until the latter half of the thirteenth century.

32. Baron, "Franciscan Poverty", p. 18.

tween their own society and that of republican Rome, especially as exemplified in the writings of Seneca and Cicero. With the rise of the Medici a parallel between Roman Imperial tyranny and the Florentine Medici rule became discerned.<sup>33</sup> Indeed, many elements of civic humanist ideology can be tied to Ciceronian Republicanism.

Coluccio Salutati, a figure straddling the first and second generations of Florentine humanism, was both the advocate of civic participation and of a religious asceticism which had its roots in the teachings of ". . . Socrates, Christ and St. Francis."<sup>34</sup> He linked the studia humanitas with the studia divinitatis and, although suspicious of the danger the humanists ran of falling into empty rhetoric, he realized the value of rhetoric as a pedagogical tool. The civic humanists' use of rhetoric closely matched the function of rhetoric as developed by Isocrates in the time of Plato. The value of rhetoric for the civic humanists was similar to what it had been for Cicero. Rhetoric was the traditional medium in classical Greece and Republican Rome for the transmission of cultural and civic values. Through rhetoric the citizen learned the meaning and function of citi-

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33. Poggio's 1435 letter to Scipione Mainenti of Ferrara wherein he ". . . called Caesar a depraved murderer of liberty and praised Scipio the Republican. . ." is an example. "The glorification of the hero as represented by the historical Caesar was opposed to the defence of the idea that man is truly human only when he is allowed to develop his faculties freely." Garin, It. Hum., p. 79. Hans Baron sees this Caesar controversy as the beginning of Poggio's late interest in civic affairs. He remarks in Crisis, pp. 454-455, "By the 1430's, Poggio was defending the Respublica Romana and the republican virtus of ancient Rome against the Caesar cult of the humanists at the north-Italian tyrant-courts -- in one of the great politico-historical controversies of the time, in which Venetian humanists stood shoulder to shoulder with their Florentine allies."

34. Garin, It. Hum., p. 29.

zenship; an education in the practical aspects of civic life, it also led the citizen to identify himself with his city. The Florentine civic humanists used the ancient rhetorical forms in their examination of humanitas in an urban setting. Humanitas, the central core of Florentine humanism, was often lauded in contrast to the soulless scholastic sciences, such as medicine and law. <sup>35</sup> Salutati's dislike of empty rhetoric stemmed from his fear that humanitas would become secondary to rhetorical form.

Humanitas took the form of a critical intellectual movement, based on a revival of classical culture, which both stimulated and grew out of the humanists' heightened awareness of the self, in contrast to the communality of the medieval period. This intellectual perception of self had its roots in the social and economic changes in Florence in the fourteenth and fifteenth centuries. In this period individual social mobility became possible through the decisive factor of wealth, in contrast to the static hierarchy of an earlier period which emphasized aristocratic values and old blood. <sup>36</sup>

Poggio's perception of the social importance of wealth, expressed in De Avaritia within the rhetorical framework of civic humanism, is an awareness of the dominant social forces in his society. His equally important treatise, De Nobilitate (1440), is, conceptually

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35. Petrarch's Invectiva in Medicum Quendam, Salutati's De Nobilitate Legum et Medicinae, and Poggio's 1450 Disceptationes convivales tres are examples of the strong antipathy the humanists held generally for the natural sciences, but there are exceptions. Garin, It. Hum., p. 34. Walser, Poggius, pp. 248-258 discusses Poggio's Disceptationes against Salutati's De Nobilitate Legum . . . . See below, pp. 106-107, n. 229 for Poggio's attitude toward the law.

36. A more detailed discussion follows in Chapter Two.

and historically, a companion piece to De Avaritia. As De Avaritia is concerned with the role of wealth in society, De Nobilitate is concerned with a nobility of achievement rather than with one of blood. Together the two treatises form the basis for an examination of economic and social conditions in early fifteenth century Florence.

Outstanding facets of humanistic civic ideology were a kind of historicity, or understanding of man as located in an historical environment, and a high valuation of the vita activa, or active participation in public affairs on the part of the citizenry. The vita activa was also usually linked to a Florentine work ethic which saw the achievement of social and economic goals made possible through personal will and effort. Additionally, marriage and the nuclear family took on a new importance and dignity in this period, as a number of treatises show. The citizen's role as paterfamilias was interpreted as a civic contribution to the flourishing city.

Generally, then, the main manifestations of Florentine civic humanism are: a pedagogical use of rhetoric, an unfolding historical perception of self and society, defense of the active life and of wealth, a high regard for the nobility of deed, and a laudation of marriage and family, all firmly rooted in a civic, urban context.

By the time of Leonardo Bruni (1369-1444), Poggio's friend,

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37. Francesco Barbaro's De Re Uxoribus, Giovan Campano's De Dignitate Matrimonii, Matteo Palmieri's Della Famiglia and Poggio's Oratio in laudem matrimonii are examples of this strain in the literature of Italian humanism. The ideas of family and marriage as positive factors in civic life were even extended to Socrates, whose marital misery was legendary. Garin, It. Hum., p. 39, notes "We see, for instance, that Manetti agreed with Bruni in the praise of Socrates as a philosopher, citizen and head of a family."

and, like him, a student of Salutati, poverty as a humanist ideal was on the wane. Bruni, like Poggio a humanist and Chancellor of the Florentine Republic, had himself amassed a large fortune over the years. Bruni illustrated the trend away from the ideal of paupertas in the commentary to his translation of the pseudo-Aristotelian Oeconomica in 1420 when he

considered the quintessence of Aristotelianism to be the doctrine that only the possession of external goods "affords an opportunity for the exercise of virtue" -- especially in the case of liberality and munificence.<sup>38</sup>

Poggio's De Avaritia, written eight years later, would articulate what Bruni had only hinted at, in an intense, full-blown laudation of the desire for wealth as the motive power for both citizen and republican city-state.<sup>39</sup> The liberality and munificence of private citizens was to provide the city with monuments, buildings, hospitals and orphanages for the public utility and the common good.

The third generation of Florentine civic humanists, responding to Medici patronage and to changing socio-political imperatives, were more contemplative and removed from the mainstream of civic life. The holistic view of man as an integral part of the urban environment -- integrated through the experience of the studia humanitatis and the vita activa -- began to separate into two parts.

If early humanism was a glorification of civic life and of the construction of an earthly city

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38. Baron, "Franciscan Poverty", p. 20. Baron ascribes great influence to the Oeconomica and Bruni's "Aristotelianism" on fifteenth century Florentines in the civic jurisdiction of wealth.

39. Curiously, Baron ignores Poggio's De Avaritia in his article, "Franciscan Poverty".

by man, the last part of the fifteenth century was characterized by the orientation towards contemplation and an escape from the world.<sup>40</sup>

The retreat of humanism from the Florentine marketplace to the Platonic Academy involved the gradual separation of literary "science" and philosophy from education in the civic sense. The Idea became more important than its implementation. A sixteenth century student, Paolo Sacrato, would write to his father, "I suppose you know that these two subjects diverge profoundly. I have dedicated myself to philosophy, which treats of reality. But the litterae, which you enjoin me to study, treat only of words."<sup>41</sup>

This third generation of humanists developed a more refined and distant attitude towards wealth. The industrious citizen benefiting himself and his city by piling up a large fortune is regarded as a rather vulgar and boorish figure. Wealth eventually became qualified by its origin, and old, inherited money was considered<sup>42</sup> vastly superior to a sweaty, new fortune.

Poggio's involvement in Florentine civic humanism has generally been underplayed. This is largely because of Hans Baron's brief description of him as more Roman than Florentine, as a follower of ideas originally expressed by Brunni, and as generally uninterested in civic humanism until the late 1420's when

Under the impact of the renewed Florentine-Milanese confrontation . . . Poggio became more of a Floren-

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40. Garin, It. Hum., p. 78.

41. Cited in Garin, It. Hum., pp. 74-75, no source given.

42. See Baron, "Franciscan Poverty", pp. 27-29.

tine and civic-minded humanist engaged in the political issues of his own day than he had ever been before. . . .<sup>43</sup>

Nevertheless other historians have seen that Poggio's concern with civic affairs was of longer duration and greater depth. Eugenio Garin remarks that "There is not a single humanist motif which cannot be found in his [Poggio's] writings."<sup>44</sup> He sees Poggio as deeply committed to the involved civic and active life.

Bracciolini despised the scholar who remained buried in his codices and strove for nothing but a kind of rural virtue. "I, on the other hand, approve of and aim at that virtue that is confirmed by life."<sup>45</sup>

A more recent study has shown Poggio to have been consistently involved in civic humanism throughout his career. Frederick Krantz, in his study of Florentine humanist legal thought, takes exception to Baron's characterization of Poggio's earlier writings as lacking in civic concerns:

In my reading of Poggio's works, the presumed earlier indifference is a bit of a red herring, since "civic" elements are present in the earliest letters, if by civic we mean an emphasis on the centrality of the vita activa, and all its implications, as well as a republican view of Florentine history.<sup>46</sup>

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43. Baron, Crisis, p. 407, and "Franciscan Poverty", p. 31. Part of Baron's neglect of Poggio seems to be because Poggio does not fit into the pattern of displaying patriotic civic humanism in literary efforts during the Visconti threat of the early 1400's. During the 1420's and 1430's Baron finds Poggio more civic-minded, though he nevertheless remains more typical of the curial litterateur for Baron.

44. Garin, It. Hum., p. 45.

45. Poggio, cited by Garin, It. Hum., p. 45, no source given.

46. F. Krantz, Humanist Legal Thought, p. 229.

Additionally, Christian Bec, in his study of the relationship between Florentine humanists and merchants, finds Poggio profoundly involved in civic humanism, and emphasises the role of De Avaritia as a central expression of Poggio's civic awareness and concern.<sup>47</sup>

The very subject matter of Poggio's major writings indicate his concern with the relationship between men and their social environment. De Avaritia, De Nobilitate, the Caesar controversy, De miseria humanae conditionis, and the Historia Florentina are all directly linked to the contemporary conditions of the Florentine citizen.

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In this section Poggio's personal involvement in the financial affairs of Florence, his determined ascent up the social ladder and examples of his commitment to civic humanism have been briefly touched on. But in order to draw meaningful conclusions from Poggio's De Avaritia, and to understand its importance in the history of ideas as well as in social and economic history, it is necessary to examine internal economic and social changes in Florence during the Trecento and early Quattrocento. Moreover, these changes disclose some of the motivations behind civic humanism. Fifteenth century Florentine society was neither a simple extension of medieval society, nor Rome redivivus, nor yet a brilliant, new, self-created society. Florence in the period from 1375-1450 is at once both medieval and transitional, an uneasy combination of old and new values, of changing economic prac-

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47. Christian Bec, Les marchands écrivains, affaires et humanisme à Florence 1375-1434, (Paris, 1967), pp. 379-382.



tices and metamorphosing ideologies informed by innumerable frictions and coalescences in contemporary social dynamics.

Chapter II

Florentines, the "Fifth Element of the Universe"

Poggio's Florence, situated inland in Northern Italy on the Arno River which leads to Pisa and the sea, was a rich and mature city. Linked by tracks and roads to the other Italian cities, and to the Adriatic ports by routes across the Appenines, the city extended itself to the great urban centers of the known world -- Cyprus, Rhodes, Avignon, Paris, Constantinople, London, Tunis and Seville. Its powerful commercial and banking interests affected the lives of men all over Europe. The international mobility and importance of the Florentine merchants made them natural choices for royal and papal representatives. Pope Boniface VIII (1294-1303), on discovering that a number of ambassadors from different foreign courts appearing before him were all men of Florence, is reputed to have said, "These Florentines are truly the fifth element of the universe!"<sup>48</sup> A century later Florentines were still to be found close to the sources of power in every leading city in Europe.

However, the city-state of Florence, Europe's dominant economic power for the previous two centuries, was giving way to the better-organized, more complex state bureaucracies that backed the Northern European financiers who invaded the international financial world in the fifteenth century. The economic historian, Gino Luzzato, points out:

By the fifteenth century, it is obvious, Italy no longer occupied the same place in the economy of Europe as in the two preceding centuries. The old position of monopoly was gone, and the new power of expansion was enfeebled. To this extent, undoubtedly, it is proper to speak of Italian economic decline.

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48. Boniface VIII cited by Armando Sapori, The Italian Merchant in the Middle Ages, trans. P.A. Kennan, (Norton edn., N.Y., 1970), p. 79, hereafter referred to as Sapori, Ital. Merchant.

But to use the word "decline" in a further sense, of an absolute fall in the volume and value of production and exchange, would be wholly unjustified. Indeed, with very few exceptions, production and exchange were quite unaffected when the Italians lost their monopoly, and sometimes even their leading place, in the several branches of medieval commerce.<sup>49</sup>

Moreover the apparently rich and glittering Florence of the late fourteenth and early fifteenth centuries was involved in an inexorable internal financial crisis which led to the emergence of wealth as a major factor in defining social status. It is with this situation as background that Poggio's De Avaritia was composed. The relationships between the city, its citizens and non-citizens, and the disenfranchised residents of the contado aggravated a complex ideological conflict already in progress. Medieval and early modern values, old social standards, old economic theories and practices, and formerly dominant groups of men became subject to new criteria of definition and evaluation. De Avaritia was part of that process.

In the thirteenth century the landed nobility, frequently Ghibellines, had generally controlled the government of Florence. During the second half of the century the sporadic warfare between the noble Ghibelline faction and the Guelph guild bourgeoisie became increasingly sharp.<sup>50</sup> The struggle ended in the final decades of the

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49. Gino Luzzato, An Economic History of Italy, (N.Y., 1961), p. 142, hereafter known as Luzzato, Econ. Hist.

50. The Guelph and Ghibelline Italian political factions had their origins in the twelfth century in two rival German principalities, the Welfs (Guelphs) of Saxony and Bavaria, and the Hohenstaufens, one of whose county seats was Waiblingen from which the word Ghibelline supposedly derived. The rivalry erupted in Italy in the Investiture Wars between the Papacy and the Hohenstaufens. The Guelphs, often guild bourgeoisie, and sometimes whole cities, were papal allies. The Italian feudal nobility usually supported the Hohenstaufens, al-

century when the Guelph merchants, bankers and "industrialists" who supported the papacy forced the Ghibellines from the communal government and assumed political and governmental leadership themselves. <sup>51</sup>

As the triumphant Guelph "patricians" expanded their hegemony over Florentine affairs, and as the nobility slowly declined in all spheres of influence except as a lingering social ideal, new lines of tension were drawn between the dominant, powerful guild members and those of the lesser guilds, with their artisans and wage-laborers. This tension culminated in 1378 in the Ciompi Rebellion, a revolt of day-laborers which established a brief provisional democratic government which fell after a few weeks. The unrest and rebellion of the

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though neither Guelphs nor Ghibellines can be strictly defined by political or social class terms. Florence was Guelph while Milan was Ghibelline, and the struggle between the Visconti family and Florence can be seen as a Guelph-Ghibelline war. Moreover, Florence's aggressive policy of colonial expansion, that absorbed both Ghibelline Arezzo and Pisa, can be rationalized as Guelph-Ghibelline rivalry. By mid-fourteenth century the Guelphs of Florence had split into "Blacks" and "Whites", and from the 1430's onward Guelph power rapidly declined.

51. Frederick Antal, Florentine Painting and Its Social Background, (London, 1948), pp. 16-17, states: "In 1266 the seven so-called greater guilds, representing the rich bourgeoisie. . . won equality of rights with the nobles. By the constitution of 1282, only nobles who belonged to one of the guilds could enjoy political rights. By the decisive constitution of 1293, known as the Ordinamenti di Giustizia, [Ordinances of Justice] a final and unconstitutional victory was won by the upper middle class, organized in their guilds, and to some extent by their allies, the middle strata; the guilds took over political power." Gene A. Brucker in Florentine Politics and Society-1343-1378 (Princeton, 1962) and Renaissance Florence (NY, 1969) emphasizes the continuing powerful influence of the nobles in communal affairs, and the continuance of noble ideological hegemony. "But even though Florentine society was not hierarchical (in an institutional sense), its patrician elements did exhibit strong aristocratic and elitist impulses. The social ideals and pretensions of Europe's nobility, which were accepted by Tuscany's feudal families, never died out completely in this urban milieu, and in the fifteenth century, they experienced a remarkable revival." Renaissance Florence, p. 97.

popolo minuto was put down by the merchants and artisans, although the memory of the revolt was to haunt the minds of the middle-class patricians who dominated Florentine affairs in the fifteenth century. Although the revolt led to the creation of three new guilds, the weavers, the dyers and the Ciompi (wool workers), and a semi-democratic government controlled the Signory for three years, at the end of that period the patrician oligarchy regained power, aided by an economic depression concurrent with the semi-democratic regime.

Of the Florentine corporate groups such as the Guelph Party, the district gonfalone or military company, the religious confraternities and so forth, the guild was the most powerful and important through the thirteenth and first half of the fourteenth centuries. Guild members were automatically citizens of the commune, but more importantly the guild defined, controlled and maintained its members'

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52. Antal, Florentine Painting, remarks: "The essential feature of the development may be summarized by saying that whereas the history of the thirteenth century was. . . that of the contest between the upper middle class with its lower-class allies on the one hand and the feudal nobility on the other, that of the fourteenth century, when the town was economically far more advanced, was the struggle of the upper middle class against the workers, with the nobility, no longer economically significant, tilting the balance." Gene A. Brucker, "The Ciompi Revolution", Florentine Studies; Politics and Society in Renaissance Florence, ed. Nicolai Rubenstein, (Evanston, 1968), pp. 314-356, illustrates the far greater complexity of social relations in the period than Antal's rather simplified view shows. Brucker says: "The Ciompi revolution was something less than a gigantic conspiracy against wealth, tradition and the social order, as it was depicted by Leonardo Bruni and other Renaissance historians. Nor does it fit neatly into the mould cast for it by recent scholarship; the first significant rebellion of Europe's industrial proletariat, a harbinger of the economic and social tensions of the modern world. It was a characteristic Florentine imbroglio, neither very bloody nor very destructive, and as strongly influenced by personal hatreds and loyalties as by any spirit or sense of class. The historical significance of the Ciompi episode was its utilization by the Florentine patriciate to justify the increasingly narrow social base of politics, and the progressive exclusion of the lower classes from office." p. 356.

economic relationships almost totally. Florence of the fourteenth century was, according to Marvin Becker, under the control of a "guild oligarchy".<sup>53</sup>

The most powerful guilds, or the arti maggiore, were the Lana (wool), the Cambio (banking), and the Calimala (cloth finishers),<sup>54</sup> although there were numerous lesser guilds. The arti maggiore enjoyed almost complete immunity from the laws governing business, and the men belonging to these privileged groups were the most influential of citizens.<sup>55</sup>

The dynasts of the greater guilds acted in the communal councils to perpetuate what might be characterized as a "welfare state" for the haute bourgeoisie and magnates of the republic. These maiores et potentes, largely from the Cambio, Calimala, and Lana, not only controlled the principal offices of the commune, but when they relinquished those elected posts upon conclusion of their tenure they continued to serve as sapientes; thus they advised the signory on policy questions and rendered opinions on a great variety of matters, from the correct procedures to be employed in countering petty vexations of local clergy, to the signing of treaties and alliances with the great states and princes. They formulated and directed the communal monetary program . . . were authorized to review the statutes of all the guilds of the city; . . . Generally the hire of communal troops was supervised by the Calimala, Cambio and Lana. So was the importing of grain. Most significant, they held absolute authority over the Court Merchant.<sup>56</sup>

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53. Becker, Florence in Transition, I, p. 17.

54. Until 1342 there were twenty-one regular guilds, or artes. In November of 1342 the dyers were permitted by the despot Walter Brienne, to form their own guild. After the fall of Brienne, in the new government of 1342 the lesser guilds increased in power while the Cambio and Calimala declined, according to Becker, Florence in Transition, I, p. 231.

55. Becker cites several examples of this bias, Florence in Transition, I, p. 109.

56. Becker, Florence in Transition, I, pp. 109-110. Anthony Molho, Florentine Public Finances in the Early Renaissance, 1400-1433, (Cam-

But the guilds became rapidly outmoded as the commercial economy of the city grew in the fourteenth century, although the leaders of the larger, more powerful guilds continued to dominate economic and political life for a few decades. With the extension of increasingly larger markets between Italian urban centers, and the development of international trade, guild members found guild regulations increasingly restrictive. Moreover, as the economy grew, social and political differences both between the guilds and within them became apparent, reflecting the differences in interests between a group of local shopkeepers and the great merchants.

57

Even when the greater merchants -- like those of the Calimala guild at Florence -- combined big business with shopkeeping, their mode of training and curriculum vitae, which varied very little from one large commercial town to another, still marked them off emphatically from the petty local tradesmen.<sup>58</sup>

Those differences were to become more marked with every decade.

In the face of mounting communal budgets (over the century military outlays increased by 1,000 per cent), medieval corporate guilds and politico-religious bodies,

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bridge, Mass., 1971), pp. 188-190, points out the war profiteering of the Albizzi, especially in relation to the war with Lucca, and the Medici. The hiring of mercenaries was increasingly the heaviest financial burden of the city in the latter half of the fourteenth century, and helped bring about the Monte and the Florentine fiscal crisis. The relationships between powerful entrepreneurs, Florentine wars, the funded debt, the shortage of capital and the extension of credit in the first half of the fifteenth century is extremely complex and can only be glancingly touched on here.

57. Luzzato, Econ. Hist., pp. 115-116, notes that "At Genoa and Venice, where the commune itself formed the corporation of the commercial aristocracy, the great merchants did not feel any need to combine in professional guilds, but preferred to use the guild organization, especially in Venice, as a means of control and domination over the much more numerous class of artisans."

58. Luzzato, Econ. Hist., p. 116.



of the caliber of the Guelf party, lost much of their ancient authority. . . . If there is a truism concerning Florentine political experience, it would be: if organizations or groups do not contribute manifoldly to the camera, then their power will be attenuated and influence decimated. Nowhere was this more evident than in the world of the Florentine guilds.<sup>59</sup>

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Although Florence was a walled city, it was not an isolated urban entity. Complex inter-relations with the surrounding and expanding contado had much to do with Florentine social, economic and political attitudes.<sup>60</sup> From the contado Florence took food-stuffs, especially oil, grain and wine, while immigrants from the countryside filled the city's constant need for cheap labor. Migration and demographic change in Florence and its contado during the thirteenth and fourteenth centuries was to have important repercussions in the fifteenth century.

Florence had not generally shared in the European population explosion of the twelfth century, but in the thirteenth century it grew so rapidly that the chronicler Giovanni Villani, writing before 1338, noted the population was 100,000, making Florence the fifth largest

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59. Becker, Florence in Transition, II, p. 161.

60. The contado can be roughly defined as the rural area around the Italian city. The legal definition of contado is still in question and is intimately linked with the financial problems and fiscal policies of the mother city. Florence's contado was gradually extended by aggression, and she eventually came to control a large area, including a number of good-sized cities such as Fiesole, Pistoia, and Pisa. See pp. 36-38 below for a more detailed discussion of the contado.

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 city in Europe. A number of economic historians have seen the  
 period before the Black Death as one of overpopulation in Europe.<sup>62</sup>  
 Too many people living in too little land resulted in large, mal-  
 nourished groups especially susceptible to infection. The plague  
 found such people easy victims. An indication that there was in-  
 deed a surplus of people in Florence in the pre-plague period is Gio-  
 vanni Villani's reckoning that in 1330 there were 17,000 paupers in  
 Florence alone.<sup>63</sup> The plague hit Florence severely in 1340 and again  
 in 1347-48, reducing the population by half, according to Gene Brucker,<sup>64</sup>  
 or by 30% according to Marvin Becker. It was not to reach 100,000  
 again until the eighteenth century.

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61. Gene Brucker, Renaissance Florence, (N.Y., 1969), p. 51. Brucker sees as important to Florence's thirteenth century growth its Guelph connection with the papacy and Naples, and the expansion of its markets for woolens.

62. M.M. Postan, B.H. Slicher von Bath and George Duby have all inclined toward something of a Malthusian interpretation of population overgrowth, epidemic, and population decline.

63. David Herlihy, "Population, Plague and Social Change in Pistoia", The Economic History Review, XVIII, (Oxford, 1965), reprinted in Anthony Molho, ed., Social and Economic Foundations of the Italian Renaissance, (N.Y., 1969), pp. 77-90, p. 81; hereafter referred to as Herlihy, "Population".

64. William Bowsky, "The Impact of the Black Death upon the Siense Government and Society", Speculum, XXXIX (1964), pp. 14-18, reprinted in A. Molho's Social and Economic Foundations, pp. 91-94, notes on p. 93 that "The Reports to the International Congress of Historical Sciences in 1950 includes the undocumented statement that 'the plague in Tuscany caused the deaths of three-fourths to four-fifths of the population.' . . . E. Fiumi reports the death rate in San Gimignano to have been about 58.7%. We may compare this with the claim of the fourteenth-century chronicler [sic] Matteo Villani . . . that three-fifths or 60% died in Florence and its contado; and at the same time recall that, although very little has been done in studying plague toll in rural areas, it is generally believed that they suffered less than urban areas."

Several important developments have been noted in the aftermath of the plague. In both city and country there were abrupt declines in the price of grains, declines created by a surplus of land and a shortage of consumers. At the same time, luxury goods -- both the more exotic foodstuffs and manufactured goods -- went up in price. The reduction of the labor force and, in the city, a growing tendency to conspicuous consumption, resulted in an increase in the cost of labor.<sup>65</sup> The land owner, if he was a rentier, was increasingly pressed by the spectre of falling rents; if he was a farmer, he could expect falling prices for his produce, and, at the same time, expensive, scarce labor.

This unsettled economic picture was part of a more extended pattern of economic stasis or even "depression" which some economic historians see occurring in the fourteenth and fifteenth centuries in contrast to the more rapid economic growth of the thirteenth century, especially in Florence.<sup>66</sup> Within the Italian framework of this "de-

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65. Harry A. Miskimin, The Economy of Early Renaissance Europe, 1300-1460, (Englewood Cliffs, 1969), p. 135, believes that there was also a new desire for luxuries after the plague. "In the towns, the primary and immediate consequence of the plague was probably an increase in per capita wealth, and, by the same token, in the enhanced demand for luxury products, partially met by an upgrading of diet but more dramatically visible in changes of taste favoring the conspicuous consumption of expensive items of personal adornment." Sylvia Thrupp feels Miskimin has overemphasized the post-plague demand for luxury goods in her review of his book (Speculum, [1971], pp. 174-175). However, in Florence by the fifteenth century wealth did seem to be more conspicuously displayed and consumed than in the more thrifty and puritanical Trecento. See Martines, Social World, p. 39.

66. Harry Miskimin, The Economy of Early Renaissance Europe, 1300-1460, (Englewood Cliffs, N.J., 1969) and Robert Lopez, "Hard Times and Investment in Culture," The Renaissance, A Symposium (N.Y., 1953) reprinted in A. Molho's Social and Economic Foundations of the Italian Renaissance, (N.Y., 1969), pp. 95-116. Hans Baron denies that there was any real "depression" in this period in a debate with Robert Lopez

pression" lie the disparities of contado and city-state. Generally speaking, the city made a rapid recovery in the fifteenth century, while the countryside continued to decline both economically and demographically. Herlihy has shown that much of this population decline can be linked to a falling birth rate, but certainly migration from the contado to the city occurred in sufficient number to affect the economic and social makeup of both city and country, augmenting the differences between the two.

Other side effects of the plague were large-scale bequests and legacies to the Church and to religious orders. Huge tracts of land in the contado were deeded away in this manner, eventually making the Church the largest land-holder in Italy. This situation necessarily cut into the tax returns of the city. The high turnover in the city councils, the sudden vacancies in administrative positions, the greater availability of houses, land, and business opportunities with new openings created by death were other effects of the plague in Florence. Such changes undoubtedly acted as accelerating forces in social change and the establishment and growth of new institutions and ideals. The repetitive onslaughts of the Black Death which ". . . struck the city regularly, on the average of once per decade, beginning in 1340. . ."

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which originally appeared in the American Historical Review, 1956, and later appeared in The Renaissance, Medieval or Modern?, ed. K.H. Dannenfeldt, (Boston, 1959).

67. Nicolai Rubenstein, "The Beginnings of Political Thought in Florence; a Study in Medieval Historiography," Journal of the Warburg and Courtauld Institute, V (1942), pp. 198-227. See pp. 222-223 for a note on the increasing friction between the city and the contado over immigration.

68. Brucker, Ren. Florence, pp. 176-177.

created situations in Florence beneficial to swift social mobility and the acquisition of wealth. <sup>69</sup> Wealth may well have come to be considered a more permanent indication of status than family name during these years, for overnight entire families literally died out, but fortunes and wealth survived.

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Associated with these conditions, the migration of rural populations to the cities that had been in progress for decades accelerated. David Herlihy has shown how, in Pistoia, rural depopulation had been underway for nearly a century before the Black Death. <sup>70</sup> The same kind of population shift seems to have occurred around San Gimignano and Florence, although the evidence, especially for Florence, <sup>71</sup> is more scanty.

In the impoverished, overpopulated countryside around Pistoia before the plague cycles there was very little capital in circulation, a money shortage which also prevailed, although to a lesser extent, in the Pistoiese contado, leading directly to the wide-spread practice of usury, in that land and land-rents became the major medium of exchange in usurious transactions. Profitable investments in land were masked

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69. Brucker, Ren. Florence, p. 48.

70. Herlihy, "Population", pp. 81-83.

71. Herlihy, "Population", p. 83. "It is more difficult to judge population movements in the Florentine countryside, for which surveys for only a few scattered rural communes have survived. But such surveys still convey the strong impression that the rural population was stable or even declining for at least a half-century before the Black Death."

72

in the guise of licit "perpetual rent" sales.

While it is still open to question whether or not precisely the same situation existed around the city of Florence as around Pistoia, there is evidence that similar usurious transactions strangled the peasants of the Florentine contado before the Black Death, and gradually disappeared from the countryside in post-plague years as mezzadria developed. This increasingly popular "partnership" shifted much of the risk of agricultural enterprise to the landlords. Such a development was in great contrast to the no-risk rents, perpetual-rent "sales" and investments of previous years.

73

Now, after the plague, faced with scarce labor and empty, untilled farms, landlords found themselves assuming the financial responsibil-

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72. The question of ownership and who undertook the responsibility of risk in these cases was the hinge of the problem. Prior to the increasingly popularity of mezzadria, or share-cropping, after the plague, the land, usually rented, and the risks, remained the peasant's, while the urban investor in perpetual-rent sales capitalized on the peasant's desperate need for capital. Robert of Courçon (d. 1219), the thirteenth century papal legate, illustrated the legal Roman-law argument which differentiated between the loan, which was liable to usury, and the lease, which was not: ". . . we distinguish between a lease and a loan, because a rented thing does not pass into the ownership of the one receiving it, but remains the thing of him who rents. It is necessary that the whole peril of the thing remain with the lessor, because his thing remains whole. . . . But it is not so in a loan. For a loan is so named because mine becomes yours, or conversely. . . . It is an iniquity, if you, for a thing which is mine, receive something, because nothing is due you from my thing." (De usura, p. 15, ed. G. Lefevre, in Le Traite "De Usura" de Robert de Courçon, Travaux et memoires de l'université de Lille, X [Lille, 1902], cited in John T. Noonan Jr.'s The Scholastic Analysis of Usury, [Cambridge, Mass., 1957], pp. 41-42). Perpetual rent-sales are a form of census contract. See below, p. 80.

73. Herlihy, "Population", p. 89, remarks that: "Before the Black Death, notarial cartularies from everywhere in the Florentine and Pistoiese contados are packed with usurious transactions: fictitious sales of land and leases, and particularly sales of grain well in advance of the harvest for artificially low prices. In later cartularies, such transactions diminish to the point of disappearing; in the countryside, the reign of usury was ending."

ities for stock, seed, tools, direct land taxes and even the harvest risk.

But the relationship between the contado and Florence is far more complex than a peasant-landlord situation. For the city drew not only raw materials, foodstuffs and men from the contado but also taxes. Additionally the city recognized the contado as a market for Florentine goods. Florence's increasingly omnivorous demand for capital from the contado and from its own urban citizens was to alter drastically the relationship between the city and the contado, and to force the urban citizenry to identify with the polis by virtue of their involvement in the public funded debt, the Monte.<sup>74</sup> Additionally, this development went far in creating a new civic ideology, which identified men with the Monte and the city rather than with the guild or ancient family.

The demographic catastrophe following the Black Death was a pivotal factor in this change. Depopulation of the contado meant a shrunken tax base, massive tax arrears in contado villages and cities, and eventual recourse not only on the part of individuals but of whole towns as well, to usurers. In some cases usurers were imported, and it was tacitly admitted that usury was a necessary evil.<sup>75</sup>

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74. The Monte was the public funded debt, begun in the 1340's with the amalgamation of a number of minor monti under the heading of the Monte Comune. This fiscal move was largely in response to the inadequate income from indirect taxes (the gabelle on salt, wine and so forth), and from the shrinking contado. High interest rates (ten to fifteen percent) lured many investors, and although the interest rates later dropped, the Monte was fed by a constant increase in shares awarded citizens in return for forced loans. Buying, selling and trading Monte shares became a major financial venture for thousands of Florentines by the fifteenth century. See below, pp. 40-43 for a further examination of the Monte's role in Florentine fiscal policy.

75. Anthony Molho, Florentine Public Finances in the Early Renais-

Communal income took three forms: direct taxes, indirect taxes and forced loans. In the thirteenth and early fourteenth centuries the estimo, or direct tax on the contado, was not unduly severe, and relations between the city and countryside were amicable, or at least not hostile, according to the studies of Enrico Fiumi.<sup>76</sup> Nevertheless, the Florentine citizen in the Trecento expressed some antipathy for the country, a scorn for rural bumpkins, and a belief that "bad men", coarse, brutish peasants, were the natural products of the rural scene.<sup>77</sup> This view, at the period when relatively wealthy novi cives<sup>78</sup> from the contado were immigrating to the city and posing a threat to the dominant upper bourgeoisie of the period is a natural reflection of hostility toward these threatening newcomers. Within fifty years, by the early part of the fifteenth cen-

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sance, 1400-1433, (Cambridge, Mass., 1971), p. 37. "The presence of Jews and usurers in the Florentine territory, though considered somewhat of an anomaly, was not simply tolerated, but by the end of the fourteenth century openly encouraged, by large segments of the rural and provincial populations. The emigration of the more affluent inhabitants of the contado to the city, and the consequent removal of available sources of capital from the Florentine subject territories, often forced the inhabitants of those areas to rely on the liquid cash that local usurers could lend them."

- 76. Molho, Florentine Public Finances, p. 24, n. 3.
- 77. Martines, Social World, p. 36. "During most of the fourteenth century, the truly conscientious merchant avoided lengthy rural visits. Thus Paolo da Certaldo, writing in the 1350's or 1360's, declared that 'The country makes good animals and bad men'; therefore, frequent it little. Stay in the city, attending to your trade or business affairs, and you shall prosper."
- 78. Novi cives, or "new citizens", is a term used by Marvin Becker in Florence in Transition to refer to the new men, usually wealthy men who had emigrated from the contado to Florence, established residence, gained citizenship and quickly began to take part in the affairs of the city by gaining membership in guilds, societies, and by holding public office. See Becker, Florence, II, p. 95.



ture when the novi cives had become important members of the ruling class, this attitude was to change radically.

. . . the fifteenth century saw a significant growth in esteem for the leisure and cares of country life. This trend was the natural outcome . . . [of] the triumph and the ideals of the old family. Furthermore, in the second half of the century, the prestigious side of gentlemanly farming increased because of the city's unstable commercial conditions. Landed wealth, in contrast to commercial enterprise, was normally a safer investment risk, even if the return on land was not a match for trade profits over short periods of time.<sup>79</sup>

Poggio himself, like a number of the fifteenth century Florentine humanists, can be identified as one of the novi cives. In some degree then, De Avaritia can be read as an expression in part of the values of the novi cives.

Marvin Becker has shown how, in the fourteenth century as the city's need for capital became increasingly urgent, Florence exerted an increasingly tighter economic squeeze on her citizens in the form of taxes and forced loans. Becker characterizes that metamorphosis as the change from a gentle paideia to a harsh paideia.<sup>80</sup> That same economic change shaped the social values of the Florentine citizen and gave a certain urgent coloring to Florentine civic humanism. Eventually the increasingly heavier demands on the countryside worked against the city's expectations as the contado became less

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79. Martines, Social World, p. 37.

80. Becker, Florence, I, p. 3. "Although the term cannot be translated literally or even very meaningfully by a single English equivalent, I have used it to mean a consciously pursued ideal, not an anthropological concept. Thus paideia encompasses the personal and collective goals of education, including therefore the ideals of society. It is also employed to suggest the relationship between these aspirations and ideals on the one hand and political styles of ruling and being ruled on the other."

and less able to meet Florence's demands for money. The depopulation of the contado by plague, emigration and falling birth rate was an extremely important part of the process, for its direct result was a shrinking tax base.

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From the late thirteenth century to the mid-fifteenth century Florence was almost constantly at war, and her need for wealth was directly tied to her need for armed forces, both for defence and to carry out her aggressive policies of territorial expansion. While there were some local recruits, the bulk of the soldiery was hired. The price of professional soldiers -- the condottieri -- increased enormously over the decades, and by the 1420's the more famous of these "soldati di fortuna" could literally name their own price.

Attempts to reduce the wages of these soldiers invariably offended their seemingly tender sensibilities, and more than once such an offended mercenary simply marched off the field and offered his precious services to his employer's enemy.<sup>81</sup>

Florence's main problem in the years immediately preceding the composition of Poggio's De Avaritia, was how she could both maintain the enormous armies of mercenaries which were seen as essential, and also pay out to the citizens the carrying charges on their investments in the Monte. It was doubly necessary for Florence to give a decent return to Monte investors, not only to prevent a "credibility gap" from opening between the city and the citizens, but also to encourage further investments from the citizens.

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81. Molho, Florentine Public Finances, p. 16.

The period we are most interested in here is the decade of the 1420's, especially the years immediately preceding De Avaritia's composition in 1428. The earlier decade, from 1414 to the summer of 1423 had been a rare and golden period of peace for Florence before the familiar Visconti threat appeared on the horizon again. Write a Florentine of this peaceful interlude

From 1413 to 1423, that is, for a total of ten years, we had a tranquil and unchallenged peace, the Commune had few military expenses, and only a few taxes were imposed, so that the land became very wealthy, and it had an abundance of money in it.<sup>82</sup>

War with Filippo Maria Visconti, Duke of Milan, was constant from the summer of 1423 until April, 1428 when a peace was signed in Ferrara. Almost immediately, Volterra in the Florentine contado revolted against the mother city in reaction to the imposition of the catasto, and the following year, 1429, Florence began a war of territorial aggression against her traditional enemy, Lucca.

83

The cost of mercenaries for these constant wars was staggering, and although figures for Florence's military expenditures in the Trecento and Quattrocento remain sketchy, Molho has indicated the upward spiral of such costs.

John Hawkwood, at the height of his popularity and prestige in Florence, received a yearly personal allowance of 7,200 florins. At the outset of the war against Milan the price of celebrated soldiers had increased considerably, and Florence was able to hire

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82. Giovanni di Paolo Rucellai ed il suo Zibaldone, I., Il Zibaldone Quaresimale, ed. Alessandro Perosa (London, Warburg Institute, 1960), cited in A. Molho's Florentine Public Finances, p. 1.

83. Molho, Florentine Public Finances, p. 7.

Braccio da Montone . . . at 30,000 florins per year. Soon, however, even these prices seemed modest compared to bills presented by the mercenaries to the Signory. In the first trimester of 1433, . . . Florence had paid 50,428 florins to Niccolo da Tolentino and an additional 59,296 florins, 1 lira, 18 sous, 8 deniers, to Michele degli Attendoli. The latter had cost Florence the very respectable sum of 115,492 florins, 10,210 lire, 4 sous for his services during the previous year (1432), while during that same year Florence had paid 50,000 florins to Count Francesco Sforza, known as il Conticino, so that he might remove his troops from Tuscany and observe a policy of neutrality toward the city.<sup>84</sup>

Aside from the paramount costs of mercenaries and the interest on the public debt, Florence had to support the constant back and forth movement of messengers, diplomats and "observers". Additionally there was the burden of an ever-increasing bureaucracy.

Two facets of Florentine fiscal policy by which Florence attempted to solve her increasingly severe financial problems are central here; the Monte and the catasto.<sup>85</sup> By 1380 the Monte stood at ". . . about 1 million florins, twice the amount of its funding some thirty-five years before."<sup>86</sup> In the interim period more minor monti had been created through prestanze, or forced loans from the citizens to the city in times deemed of extraordinary stress. In 1380 the "popular government" again subsumed the various minor monti into one over-all Monte Comune and set interest payments at an unattractive five percent. Through the 1390's military costs had increased enormously as condottiere inflation spiraled.

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84. Molho, Florentine Public Finances, pp. 17-18.

85. See above, p. 36 for a definition of the Monte.

86. Molho, Florentine Public Finances, p. 65.

Florentine fiscal policy was complicated by the fact that the city did not operate on a yearly anticipated budget, but went along month by month, levying forced loans from the citizenry whenever necessary. The tax-payer and wealthy citizen, rather than receiving one enormous bite in his purse yearly, suffered from an almost constant nibbling at his patrimony. The prestanze became increasingly frequent toward the end of the Trecento while the Monte interest rate remained low. The situation was further aggravated by the failure of the Monte officials to make prompt interest payments to its creditors.

This caused economic hardship for those who had anticipated early returns on their investments, depressed the market value of Monte credits, and led Florentine citizens to view the payment of prestanze as an onerous and unpleasant, though at times necessary, obligation toward the government of the city.<sup>87</sup>

There was a feeling that the prestanze were applied unequally, that the more rich and powerful men paid less than their just share.<sup>88</sup>

The prestanze increased over the next decades until "By 1415 the Commune was paying interest on a total communal indebtedness in the Monte of about 3.1 million florins, or nearly three times the sum of 1380."<sup>89</sup> After the halcyon period of peace from 1413 to 1423, during which the Monte's face value was radically reduced, the renewed wars of the next decade had a profound effect on the relationship between the citizens and their city. The shortage of hard coin forced financial

87. Molho, Florentine Public Finance, p. 67.

88. Molho, Florentine Public Finance, p. 67.

89. Molho, Florentine Public Finance, p. 72.

affairs into new avenues in the development of credit, in which loans and interest were an integral part. The extension of credit and the repayment of loans frequently occurred in an international context, in part to hide usurious interest in complicated exchanges of foreign currencies, and in part because the inter-city North Italian sphere of business was too restricted to produce the large sums of money increasingly needed by Florence.

The lure and fascination of Monte investment lay in the trading, buying and selling of shares. The interest rate itself fluctuated, sometimes rather wildly, and fortunes could be made or lost in a short period. The popularity of the Monte is symptomatic of the pressing need for credit that extended to every level of Florentine life. That need was morally blocked from ethical fulfillment by the Church and lingering medieval ideological restrictions against "usury". The wandering preachers' insistence that what was lawful gain to merchants and the city, was usury to God, was still a basic truth for many Florentines. The merchant of Florence was a God-fearing, religious man. To escape the deadly sin of avarice implicit in the practice of usury, he took refuge in torturous financial credit transactions and contorted legal language which escaped being usurious in the eye of the "law" but clearly remained tinged with guilt in the consciences of many merchants who practiced them.

The city's dependence on the wealthy private citizen in this decade was profound, but so was the citizen's dependence on the city, not only because most of his wealth was tied up in Monte securities, but because to a large extent his worth and identity was defined by the city and the size of his purse. The citizen's wealth was literally

the heart-blood of the republic. Poggio's recognition of this fact is the unmistakable central theme of De Avaritia: "Money is the nerve of life which sustains the Republic, and those who lust after money are the basis and foundation of the Republic."<sup>90</sup>

Nonetheless, as Molho notes, there was considerable unhappiness with the frequent, heavy and inequitable prestanze Florence levied on its citizens in the 1420's. Several efforts on the part of the city to distribute the taxes more fairly resulted in the notion of the catasto around January, 1425/26. The discussion of the merits of the catasto among businessmen and humanists in 1426 and 1427 threw into the limelight the importance of the wealthy citizen<sup>91</sup> to the city. The catasto was generally seen, before its implementation, as an important and progressive step toward equitable tax distribution.

For the first time in its history, said Matteo Palmieri, the Florentine merchant-humanist of the second quarter of the Quattrocento, Florence asked its citizens to pay taxes according to a stima vera di sustanze instead of at the arbitrary discretion of tax assessors.<sup>92</sup>

It is in this economic and fiscal setting in the year after the en-

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90. See above, p. 4.

91. Molho, p. 80. "The refrain of most speakers during the debates of 1426 and early 1427 was that, if the city were to meet the challenge posed by the expansionist policies of Filippo Maria Visconti, it must devise a more equitable system of taxation so that assessments would conform to the relative wealth of individual rate payers . . . . Giotto di Bartolomeo Peruzzi, stated on March 7, 1426/27, 'The inequalities in the distribution of taxes have been greater than at any time since they city was founded by Charlemagne, and if the present priors succeed in enacting the catasto, they would deserve to be praised by having their names inscribed in golden letters.'

92. Molho, Florentine Public Finances, pp. 81-82.

actment of the 1427 catasto, before disillusionment set in, that Poggio wrote De Avaritia.

The novelty of the catasto lay in its insistence that all citizens produce a detailed inventory of their total patrimonies.<sup>93</sup> After set deductions and exemptions, a tax of 0.5 percent was applied to the net value of the citizen's total wealth. Aside from the attempt at an equitable distribution of taxes, the outstanding feature of the catasto is its insistence on the individual's responsibility to the city.

But in the aftermath, catasti were not the cure for Florence's fiscal ills. The need for cash continued, and the catasti began to multiply, as did the variety of monti.

From the beginning of 1428 until the end of 1433, in addition to certain special levies, the citizens of Florence were asked to pay 153  $\frac{5}{6}$  catasti. Since each catasto assessed at the rate of 0.5 percent a tax on net capitalization . . . it follows that over a period of six years the city undertook to collect in taxes 76 percent of the total net capitalization available in the city . . .<sup>94</sup>

It is not surprising that under such a heavy tax burden the citizens sometimes balked at paying and often were unable to pay. It is in the coercive and punitive attitude the city took toward delinquent taxpayers that the image of Florence took on a cruel aspect. The city sought to bind its citizens more closely to it for the sake of their gold, needed for hiring troops to preserve the city's and the

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93. This is in contrast to the loose estimo, or approximate estimates of the citizen's wealth that preceded the catasto inventory.

94. Molho, Florentine Public Finances, p. 92. Becker, Florence, II, p. 70, finds that "the catasto of 1427 demonstrates compellingly that virtually every Florentine whose patrimony exceeded 3,000 florins was a shareholder in the republic's funded debt."



citizen's "libertas". Tax delinquents were punished by disenfranchisement and worse. The city also set out baits for its citizens. One was the revival of the famous Florentine Studio in 1428-29 in an effort to keep Florentine scholars (and their florins) at home.<sup>95</sup> The city also looked askance at citizens who showed a delighted interest in country estates, and the movement from the city to the countryside. This move, rather than being a step in the process of aristocratization and the formation of a landed gentry, was more likely a practical retreat from the tax-hungry city to the relative obscurity of the country, as Molho suggests.

The practice of Florentine citizens of taking up residence in the contado so that they might escape the close scrutiny of the urban tax officials was strongly discouraged.<sup>96</sup>

But who were the men who were contributing to Florence's treasury, and who were so highly valued by the city? Increasingly it was the individual, single investor or a small, impermanent group of partners who gave Florentine business life its vitality from the end of the fourteenth century on. The Monte attracted voluntary loans from wealthy citizens, especially from the novi cives who increasingly by-passed the guild in their eager grasping for political power and social acceptance did much to break down medieval social values in practice and in some degree, in theory.

Monte officials replaced the leading guild officers as the most influential men in the city. Since the Monte was a public organization, this meant, to use Marvin Becker's simile, that the state

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95. Molho, Florentine Public Finances, pp. 134-135.

96. Molho, Florentine Public Finances, p. 123.

itself was functioning as a great corporation, and the stockholders in the corporation were the wealthier citizens of Florence. By the fifteenth century most of these wealthy, influential men were descendants of the novi cives who had been thrusting their way into Florentine affairs since the fourteenth century. Half the men on the 1343 Signory were novi cives, an evil turn of affairs which Giovanni Villani, the chronicler, saw as the ruin of the commune.<sup>97</sup>

Since Giovanni identified himself with the older patrician ruling class of Florence, his attitude is understandable. However, a decade later his nephew, Matteo Villani, saw the novi cives as heroes and ". . . viewed the patriciate, the Guelph party, and the high Tuscan ecclesiastics as deadly threats to good government."<sup>98</sup>

This altered interpretation pervaded the writings of Florentine humanists of the late trecento and found its clearest expression in the letters of the most eminent classical scholar of his age, Coluccio Salutati, who spoke of Florence as governed by an aristocracy of deeds -- the merchants and the artisans -- rather than by an aristocracy of birth -- the milites.<sup>99</sup>

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Where the clan, or extended family group had been the viable social unit in medieval Italy, both in the countryside and the commune, by the end of the thirteenth century the clan was beginning to break into smaller units. At the same time the city consolidated and en-

97. Becker, Florence, I, p. 178.

98. Becker, Florence, I, p. 178.

99. Becker, Florence, I, p. 178.

100. On the fragmentation of the Florentine family and business in the

larged its public authority and political power over the consorteria  
 101  
 and the general society, a hegemony over the citizenry directly  
 linked to communal taxation and income.

Clan dissolution was also reflected in the changing form of family-owned businesses. As Florence enlarged the scope of its banking and commercial activities, and international trade and finance became more common, there was a need for increasingly larger amounts of capital. More and more frequently the needed sums would come from extra-familial sources, gradually destroying the restricted family character of Florentine business. The growing popularity of partnerships involving men from outside the family created a need for legal regulation controlling or governing such partnerships. By the fifteenth century the day of the private investor had dawned, and the rapid capital gains characteristic of the period were made possible by numerous partnerships, contracts, bills of exchange and other financial instruments largely aimed at extending credit.

As the fragmentation of the clan and the family business progressed, family wealth became distributed increasingly unevenly, an imbalance further intensified by the division of wealth through inheritance.  
 102  
 Therefore, among men with the same family name there were

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fifteenth century see R. Goldthwaite's Private Wealth, pp. 252-75. This fragmentation of the family in Florence was in contrast to the situation in both Venice and Genoa. Goldthwaite comments that the Florentine legal definition of "family" became ". . . essentially a man's immediate family." p. 258.

101. The consorteria was a collective family association, the tower society, of the clans. It had a formal structure, complete with officials and statutes, and functioned as a political instrument in Florentine affairs, protecting the interests of its members.

102. This view of the fragmenting family is not as extreme as that

not only considerable variations in wealth, but also in political loyalties, no longer made on the basis of clan allegiances. Whereas in the thirteenth century a person's well-being was the corporate responsibility of the family clan, by the fifteenth century that responsibility was being assumed to a larger extent by the individual himself. Increasingly the individual identified himself and his "success", not with the clan, but with the city. To a considerable extent that identification was forced on him by the state as Becker has indicated. From his immediate family, and from the increasingly authoritative city, the citizen was able to draw both real and psychological reassurance of his place in society, and to gain some measure of self-identification. The importance of the city and of the family to the individual on an ideological level is clearly illustrated by Francesco Guicciardini.

I desire two things in the world more than anything else: one, the perpetual exaltation of this city and of its liberty, the other, the glory of our house not only as long as I live, but in perpetuity. May it please God to conserve and enhance both."<sup>104</sup>

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held by Goldthwaite in Private Wealth, nor as conservative as the usual view of the unified family-clan through the fifteenth century which has colored the work of major scholars in the field, such as Brucker, Martines and Rubenstein. Rather, here it is held that disintegration of the clan, family, wealth, guilds, confraternities and so forth were all part of a general disintegration and fragmentation of society in practice, while the society itself maintained a largely medieval vision of the world, just as the family, even while fragmenting, still believed in its own cohesiveness.

103. See Marvin Becker, "An Essay on the quest for identity in the early Italian Renaissance," pp. 294-312, Florilegium Historiale, Essays presented to Walter K. Ferguson, eds. J.G. Rowe and W. H. Stockdale, (Toronto, 1971), for an examination of the Florentine's "Identity crisis" at the end of the middle ages; hereafter referred to as "Quest for Identity".

104. Francesco Guicciardini, Memorie di famiglia, p. 3, cited in Goldthwaite, Private Wealth, p. 269.

In the process of family-clan fragmentation, the family past had often been forgotten and individual old family memories were irrevocably lost. It was as though each man in Florence had become Adam, historyless, with no past. Each man was, in effect, a founding father. Family became ideal rather than real, and the lost history of the clan's past accounts for the great interest of sixteenth century Florentines in the assiduous preparation of geneologies and family histories.<sup>105</sup> This trend to the construction of a history was evident in the fifteenth century not only in the supplying of private pasts to citizens, but also in the construction of a new past for the city itself, the creation of a public geneology of sorts through the work of the civic humanists.

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The attitude of fifteenth century Florentines toward wealth is a mixture of avidity and guilt. Prestige possessions such as monumental family palaces became increasingly popular until they were socially obligatory. Wealth was more conspicuously displayed and consumed in the fifteenth century than in the more thrifty and puritanical Trecento. Examples of flaunted wealth were everywhere -- great town and country houses, statuary, paintings, a growing taste for brocades and fine silk stuffs, and enormous dowries. Such excesses were the exterior, physical markers that tagged the owners as men of wealth, and

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105. Lauro Martines, Social World, p. 57, comments: "The fashionable and enduring 'obsession' with geneologies in upper-class Florence was a landmark on the way to the aristocratic society of the sixteenth century. Whatever this passion was to become under the principate, in pre-Laurentian Florence the esteem for antiquity of family stock was already a major ingredient in the formation of a new class consciousness."

therefore of civic power and high social standing. The rich man was set off from the rest of society, and his wealth was not only a visible sign of how he perceived himself, but was a symbolic indication of his social position which forced "lower" echelons in society to automatically place themselves in relation to him. His sense of importance was reinforced by the city's attention to his patrimony and his value as a citizen.

Numerous sources illustrate the Florentine's eagerness to acquire wealth and to have wealthy friends, and point up his blunt veneration for sheer bulk of fortune. <sup>106</sup> The Ordinances of Justice (1292 and 1343), the divieto which barred the magnati from office, the indirect pressure by the novi cives on the magnati through taxation, which forced many of them either to apply for commoner status or watch their houses fall, all were motivated by the desire for wealth or the fear of the loss of wealth. For with the loss of wealth, which must have been the private nightmare of many Florentines, went the loss of citizenship as the city grew more and more harsh toward tax delinquents. <sup>107</sup> By the fifteenth century poverty and dishonor had become linked, in considerable contrast to the thirteenth century when poverty was one of man's chief virtues.

Wealth gained in 'noble trade' was celebrated as a primary value by Florentines from the Trecento onward, not at first by civic

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106. Martines, Social World, passim.

107. Martines, Social World, pp. 24-25. "If wealth was essential to the acquisition and maintenance of superior social rank, then rank was lost as a family lost its wealth. The decline might go on for decades, but the end -- unless fortune changed -- was unavoidable and clear for all to see. In the dominant strata of Florentine society, poverty led to social isolation, to humiliation and shame, to political ostracism."

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humanists, but by lawyers. Many Florentines chose friends and acquaintances on the basis of their wealth and of how useful those rich friends might be in helping one gain one's own personal fortune. Manuals of behavior and business advice as well as folk-sayings urged the Florentine to cultivate those richer (and more powerful) than he.

109

Holding public office was a major key to gaining, and, more importantly, to keeping wealth.

. . . it was next to impossible for a wealthy family to stay entirely out of politics. The Florentine system of privileges and forced loans, the habit of official tampering with government securities through manipulation of the public debt, the exertion of powerful pressures on the law courts and the Six on Commerce -- these forces and practices ruined and elevated families. Not to go into politics was to gamble with economic and social survival. This in the end was the coercive factor behind the Florentine readiness to enter public life.<sup>110</sup>

Nonetheless, Florentines did not indulge in the adulation and acquisition of wealth with free and clear consciences. Forced by exigency and competitive new business practices to involve themselves in usurious dealings, harangued by preachers in the churches

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108. Hans Baron, "Franciscan Poverty", p. 17.

109. Martines, Social World, p. 21. "It would be simple-minded to say that the Florentines made friendships on the basis of an economic calculation, if only because we should then be unable to explain some of the friends of wealthy men like Niccolò da Uzzano. . . . Their behavior, however, did not change the nature of advice in the manuals of conduct. As a guide to action, the desirability of having friends richer than oneself was an ordinary admonition of the household."

110. Martines, Social World, p. 178. Becker and Molho have filled out the motivation behind the Florentine citizen's involvement in public life by stressing the city's increasing demand for taxes and its increasingly punitive attitude toward the delinquent citizen.

and in the streets, and haunted by the persistence of traditional medieval values, Florentine citizens were often guilty men, as death-<sup>111</sup>bed restitutions of fortunes indicate.

A gradual dissolution of medieval forms of communitas in Florence related to demographic change, constant warfare, the city's increasing need for wealth and related fiscal policies has been noted above. By the fifteenth century these factors, in complex interaction and concatenation, had led to the emergence of citizens increasingly more self-reliant and individually assertive in economic and social spheres. But, while new values associated with wealth and social rank were implicit in the behavior and actions of these novi cives, their linguistic images and symbols, their cultural values and their consciences remained predominantly medieval. Only slowly did the articulation of the new values occur. Poggio's De Avaritia is such an articulation, but his very use of the word "avarice" is an indication of the ideological lag in language and simile. The use of the increasingly vague, if persistent, medieval term "avarice" by fifteenth century Florentines, was a means of conceptualizing contemporary problems connected with usury, and of organizing attitudes towards the aggressive new rich as well as social and moral problems associated with surplus money and large private fortunes. Gradually avarice came to mean usury, and in this metamorphosis can be discerned not only the continuing power of medieval language, but also the emergence of certain economic exigencies and indications of new social tensions.

In the following section this transformation of avarice into

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111. See Chapter III for a discussion of restitution.



usury will be examined, noting how different groups of Florentine society perceived and used both word and deed. Against this background, Poggio's perception of avarice, dealt with in the final section of this paper, can be recognized more clearly.

### Chapter III

Avarice and Usury; the Word and the Deed

Avarice, the subject matter of Poggio's De Avaritia, was  
 112  
 traditionally one of the seven cardinal or deadly sins. For most  
 of the middle ages, avarice occupied a minor position in the ranking  
 of the seven sins, which had functioned since very early times as  
 regulators of human behavior. Through the centuries emphasis shifted  
 from one vice to another, reflecting changing social values, but it  
 was in the middle ages that the seven deadly sins as a group func-  
 tioned most powerfully and efficiently as social controls. Siegfried  
 Wenzel remarks

What significance did the Seven Deadly Sins really  
 have in medieval culture? . . . One soon realizes  
 that the scheme served primarily a very practical  
 purpose, that it did not so much furnish theoretical  
 insight into human behavior as provide a guide for  
 a life directed toward moral perfection.<sup>113</sup>

The hierarchy of the seven sins was neither traditional nor  
 fixed until Gregory the Great's sequence in his Moralia in Job be-  
 came popular with most medieval theologians. Morton W. Bloomfield,  
 the leading scholar on the subject of the seven sins, lists Gregory's  
 scheme as vainglory, envy, anger, melancholy, avarice, gluttony and  
 114  
 lust, all stemming from pride, the arch-vice.

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112. Theologically there was a difference between the capital sins and  
 the deadly sins. However, the late medieval catechism and less than  
 precise medieval terminology tended to confuse them, especially since  
 the deadly sins were not standardized. The original deadly sins, orig-  
 inating in the Judeo-Christian tradition, were generally based on the  
 ten commandments, including murder, blasphemy and so forth. But by  
 the fourteenth century it was common to refer to the seven cardinal  
 sins as the seven deadly sins. For a full discussion of differences  
 see Morton W. Bloomfield, The Seven Deadly Sins, (Michigan State Uni-  
 versity Press, n.p., 1967 reprint), Chapter II.

113. Siegfried Wenzel, "The Seven Deadly Sins: Some Problems of Re-  
 search", Speculum, XLIII, (1968), 1-22; pp. 12-13.

114. Bloomfield, The Seven Deadly Sins, p. 72. Lester Little, "Pride

For the late medieval world pride, or superbia, was the major sin, the dark fountain of all evil. Bloomfield explains this by saying:

Pride. . . is the sin of rebellion against God, the sin of exaggerated individualism. In a disciplined and corporate society, which the Middle Ages held as an ideal, exaggerated individualism, rebellion against the will of God, was considered particularly heinous.<sup>115</sup>

Johann Huizinga characterizes the medieval spectre of pride as a symbolic sin with a theological, religious character.

Feudal or hierarchic thought expresses the idea of grandeur by visible signs, lending to it a symbolic shape, of homage paid kneeling, or ceremonial reverence. Pride, therefore, is a symbolic sin, and from the fact that, in the last resort, it derives from the pride of Lucifer, the author of all evil, it assumes a metaphysical character.<sup>116</sup>

But both Huizinga and Bloomfield pass over the social structure of the medieval world which motivated the commanding position of pride. This world was dominated by the nobility both in cloister and castle. In this aristocratic world with its mirror-

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Goes Before Avarice; Social Change and the Vices in Latin Christendom", American Historical Review, LXXVI (1971), pp. 17-49, at p. 19, cites Gregory the Great, Moralia in Job, 31.45, ed., Jacques Paul Migne, Patrologiae cursus completus, Series latinae, (Paris, 1844-55), 76; 620-21: "The root of all evil is pride, of which it is said, as Scripture bears witness, 'Pride is the beginning of sin.' But seven principle vices, as its first progeny, spring from this poisonous root, namely, vainglory, envy, anger, melancholy, avarice, gluttony and lust."

115. Bloomfield, The Seven Deadly Sins, p. 75, continues his explanation by saying that ". . . Pride meant rebellion, dangerous independent thinking, setting up one's own interests as supreme; meant disobedience, upsetting the divinely appointed order, and -- above all -- ultimately heresy."

116. Johann Huizinga, The Waning of the Middle Ages, (Doubleday Anchor edn., 1954), p. 28.

image communal monasteries, built on hierarchical principles similar to those distinguishing the nobility in the secular world, although devoted to different ends, the ideological role of pride as a major social threat is not surprising.

Lester K. Little is aware of the more compelling reasons for pride's place as the chief sin of the middle ages. Stressing its existence as an exteriorized version of a personal code of behavior stemming from concrete social dynamics, he takes Bloomfield to task for vagueness:

. . . one recalls that Bloomfield identified pride as 'the sin of rebellion against God, the sin of exaggerated individualism,' and hence a rebellion against 'a disciplined and corporate society, which the Middle Ages held as an ideal.' His personification of the Middle Ages at this point is so vague as to have virtually no meaning. The statement as a whole leaves unclear who was imposing upon whom this ideal of a disciplined social order and who was warning that the worst conceivable vice was pride as expressed in rebellion.<sup>117</sup>

Little correctly relates the primacy of pride among the vices to the noble, knightly class, the social group most prone to this sin. Not the knights themselves, but the literate monks drawn from them, were the authors and artists who gave such attention to pride. The attitude of the monks toward the problem of pride was what one might almost call religious counsel on a secular anxiety. In Little's sense then, the strictures against pride functioned as a regulatory device in medieval society, reminding the powerful knights that their role was to protect the weaker members of the society.<sup>118</sup> Clearly, by the

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117. Little, "Pride Goes Before Avarice", p. 32.

118. Little, "Pride Goes Before Avarice", p. 34. "The greatest po-

late middle ages, the seven deadly sins were an integral part of medieval ideology, and pride was the dominant though negative value.

From the twelfth century onward, however, pride was no longer the exclusive and monolithic giant of the vices, nor was the nobility secure as the supreme secular authority. The wealthy man and the supra-national ruler began to emerge as new powers in a society now affected by increasing urbanization. Avarice began to gain ground and share pride's notoriety, a fact related by Huizinga directly to economic change:

In the later middle ages the conditions of power had been changed by the increased circulation of money, and an illimitable field opened to whosoever was desirous of satisfying his ambitions by heaping up wealth. To this epoch cupidity becomes the dominant sin.<sup>119</sup>

Huizinga characterizes late medieval society's new concern with avarice as an intense revulsion against riches and the rich, only dimly masked by the symbol of avarice. For Huizinga this shift is nearly  
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a moral revolution. Bloomfield, uneasy with Huizinga's "extravagant claims" concerning the violent attention given avarice from the twelfth century on, does agree that ". . . the total impression remains that avarice is more violently and continually attacked than

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tential abuse in this society was an unrestrained attack by the powerful against the weak. Warnings against the sin of pride appear to be a device for checking such an abuse."

119. Huizinga, Waning of the Middle Ages, p. 28.

120. Huizinga, Waning of the Middle Ages, p. 28. "A furious chorus of invectives against cupidity and avarice rises up everywhere from the literature of the period. Preachers, moralists, satirical writers, chroniclers and poets speak with one voice. Hatred of rich people, especially the new rich, who were then very numerous, is general."

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in the earlier period. Bloomfield also ascribes the new prominence of avarice to economic changes, citing the shift from agricultural to mercantile interests and an increase in the circulation of money. Little, however, remarks that

One may be inclined to accept almost implicitly that there is a connection between economic development and thought concerning the vices, but asserting that there is such a connection is not the same as demonstrating it.<sup>122</sup>

Little assumes the task of demonstrating that connection.

In a few pages he outlines economic changes and developments from the eleventh century to 1350, a period which he characterizes, as does Robert Lopez, as the "Commercial Revolution". In this time-span Little sees that ". . . virtually all the basic structures of Europe's commercial economy developed", save for double-entry book-keeping.<sup>123</sup>

Although Little, along with Bloomfield and Huizinga, speaks blithely of a European preindustrial economy, a European "Commercial Revolution", and general European economic and mercantile changes from the eleventh to the fourteenth centuries, many if not most of these economic advances first saw the light of day in the Italian city-states. To imply that in the period from the eleventh century to 1350 these economic and mercantile advances were "European" is not entirely

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121. Bloomfield, The Seven Deadly Sins, p. 95.

122. Little, "Pride Goes before Avarice", p. 27.

123. Little modifies Lopez' theory of depression in the second half of the fourteenth century and calls it a period of contraction and recovery, part of a larger pattern of economic growth and expansion. Double-entry book-keeping he links to the ". . . contracting economy which seems to have been a stimulating factor, for the margins of profit had become precariously narrow." "Pride Goes before Avarice", p. 29.

accurate. Not for at least another century can one truly speak of a European Commercial Revolution. The shift from pride to avarice in the hierarchy of the seven deadly sins is an historical problem of ideological change. Huizinga, Bloomfield and Little are correct in assuming that the problem is connected with economic development, but it is in the Northern Italian city-states that this economic development is earliest and most clearly discerned. Avarice, usury, interest and wealth become colliding social factors in the Italian city-states, and especially in Florence, the most powerful urban entity. The great differences between what men practiced in their daily lives in regard to usury and what they believed in regard to avarice in the fifteenth century is a clear indicator of the lag between social reality and ideological tenets.

Little outlines what he sees as the social effects of the Commercial Revolution, one result being that ". . . a small but significant minority now experienced life in communities of a few thousand rather than a few hundred persons" and another, the ". . . substitution of money for certain personal relationships." <sup>124</sup> While emphasizing that in the larger communities many people lived with strangers, Little curiously fails to see that in a society of strangers social order is preserved and maintained by the observance of an impersonal, written code of behavior -- the law. The shift from private to public world is one of the most significant developments accompanying the increased population clustering of the late medieval and early modern period. It has been indicated above how in Florence the shift from

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124. Little, "Pride Goes before Avarice", p. 29.



the private, more intimate world of the clan, the confraternity and the guild to the public world of the city bureaucracy, the Monte and the catasto, with its accompanying social revaluations, produced a kind of "identity crisis" in the Florentine citizenry.<sup>125</sup>

Little stresses not this aspect of urban life, but its use of money: ". . . money is what makes it possible for strangers to cooperate; money, which Max Weber called 'the most abstract and impersonal element that exists in personal life.'<sup>126</sup>" While Little's emphasis on the use of money applies in a limited way to the early growth of European cities, by the fourteenth century wealth and the extension of credit are becoming far more important factors in Italian urban life.

However, what Little does see clearly is that the rural feudal world had created a moral-social code that was increasingly inadequate for European society from the eleventh century onward. The new moral-social code of the late medieval centuries in which avarice replaced pride as the chief sin, was itself outworn and invalid in fifteenth century Florence.

Avarice began to change from a minor to a major vice in the

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125. For a provocative discussion of this Florentine identity crisis see Marvin Becker's "Quest for Identity". He notes, "By the late trecento what was being celebrated in Florence was not the informal and abstract ties between men, but 'the chain of law.' Whereas formerly the individual had been separated from many associative and corporative imperatives, he was now liable to severe restraints. Free in one sense (with all the attendant anxieties), he now lived in a polis where public power had become increasingly commanding (p. 303)."

126. Little, "Pride Goes before Avarice", p. 30, citing Max Weber's "Religious Rejections of the World and Their Directions", From Max Weber: Essays in Sociology, eds. H.H. Gerth, C. Wright Mills, (N.Y., 1958), p. 331.

eleventh century. Prior to this period it had simply meant an intense desire for something, not necessarily money.<sup>127</sup> Now it became identified both with money and with new, disturbing immoral behavior, especially in the practice of simony.<sup>128</sup> By the end of the eleventh century, as money became more prevalent, avarice was increasingly identified with lust for it. Jean Leclerq has traced this evolution of avarice from being connected with simony to being identified with money.<sup>129</sup> Avarice becomes the accepted language for new and disturbing negative behavior involving money or the acquisition of property, behavior for which there were neither traditional arguments nor condemnations. Gradually avarice became the operative word for simony, lust for money, and eventually, usury. Its changing status was reflected in the writings of the late medieval scholars. Peter Damiani, Lanfranc, Thomas the Cistercian and John of Salisbury all had held avarice to be the greatest vice.<sup>130</sup> Peter of Compostela linked avarice clearly with usury, as

. . . seed of hate, corrupter of morals, obstacle to peace, source of evil, mother of vices, she that gave birth to usury.<sup>131</sup>

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127. Little cites St. Augustine as trying to resolve the two Biblical pronouncements on the queen of vices, Ecclesiastices 10:13, "Pride is the beginning of all sin" and 1 Timothy 6:10, "Avarice is the root of all evil" by giving avarice a broad definition as a desire for anything, not only money. "Pride Goes before Avarice", p. 20.

128. Simony was the exchange of church office or spiritual thing for temporal considerations. Little notes that "Many of the sharpest denunciations of avarice occurred in attacks on simony, although simony did not necessarily involve money." "Pride Goes before Avarice", p. 21.

129. Jean Leclerq, "Simoniaca heresis", Studi Gregoriani, 1, (1947), pp. 527-530.

130. Cited by Little, "Pride Goes before Avarice".

131. Peter of Compostela, De consolatione rationis libri duo 1 (ed.

Avarice was held to weaken friendship, to generate hatred and to call out the other vices in a concatenation of corrupt greediness, but it was as the mother of usury that avarice stirred men to the greatest invective, and nowhere more violently, as we shall see, than in Florence from the mendicant preachers.

The problem of usury is worth further examination at this point, for avarice and usury were badly confused in the minds of men in the early fifteenth century. By this period avarice, wealth and usury were nearly synonymous in Florence, and at least four different attitudes to the twin problem of avarice/usury are discernible in Florentine society. <sup>132</sup> Businessmen, Jews and Lombards, the Church and the city of Florence itself each interpreted usury in different ways. A fifth, more radical attitude toward avarice and usury is that articulated by Poggio in De Avaritia, and this view will be examined in some detail in the final section of this study.

Usury had presented men with a problem of definition for centuries. The confusion, according to Benjamin Nelson's sociological Maine-Weberian approach, lay embedded in Deuteronomy 23: 19-20:

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Pedro Blanco Soto, in Beiträge zur Geschichte der Philosophie des Mittelalters, 8, pt. 4 [Münster, 1912], 79, cited by Little, "Pride Goes before Avarice", pp. 23-24).

132. Raymond de Roover, The Rise and Decline of the Medici Bank 1397-1494, (Norton edn., N.Y., 1966), p. 410, n. 16. "It was heresy to deny that usury was sin: Corpus juris canonici, c. Ex gravi, in Clem., V. 5, 1. In 1346, the inquisitor, Piero of Aquila, began to fine those who whispered that usury was not a mortal sin, but the Florentine government quickly put an end to the activities of this overzealous friar." The mortal sins are the seven deadly sins, and usury is obviously identified with avarice here in the minds of Florentines.

23:19: Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of anything that is lent upon usury.  
 23:20: Unto a foreigner thou mayest lend upon usury, but unto thy brother thou shalt not lend upon usury that the Lord thy God may bless thee in all that thou settest thine hand to in the land to which thou goest, to possess it.<sup>133</sup>

Nelson traces the Deuteronomic concept and its several metamorphoses from an expression of clan solidarity among Hebrew tribesmen, to an expression of "the spirit of capitalism" over two thousand years later. The mutation of values in the changing definitions of usury he sees as a shift from "tribalism" to "universalism." In the early stages of the transformation, during the Middle Ages, moralists sought to ignore the second part of the Deuteronomic pronouncement. The concept of stranger or "other" was hateful to a society aspiring to "universal Christian brotherhood," one which, according to Nelson,

. . . rejected the Deuteronomic discrimination against the alien as anachronistic and obnoxious, and proposed to transcend the morality of the clan by joining the "other" to the "brother".<sup>134</sup>

Toward the end of the medieval period Nelson found that the devel-

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133. Benjamin Nelson, The Idea of Usury, (Princeton, 1949). The words "interest" and "usury" seem to be interchangeable in these passages. The source is the Hebrew word neshek, meaning usury or interest. The King James Bible translates neshek as "usury" while the Schofield Reference Bible uses "interest". Usury and interest, however, were not synonymous through the ages, as John T. Noonan shows in his admirable study, The Scholastic Analysis of Usury, (Cambridge, Mass., 1957). Noonan finds Nelson's study simplistic and manipulative, especially remarking on Nelson's interchangeable use of the words and concepts "usury" and "interest": Nelson ". . . makes the cardinal error of treating interest and usury as identical. This basic confusion precludes any rational discussion of the growth or change of usury theory, which at all times and in all places assumed that under some conditions interest might be lawful." pp. 400-401.

134. Nelson, The Idea of Usury, pp. xviii-xix.

oping economy acted to turn men against the medieval idea of universal brotherhood, until

In fifteenth century Italy, economic expediencies completely overshadowed moral philosophy as a force in the propagation of Christian universalism.<sup>135</sup>

Although Nelson finds that strictures against usury were being gradually loosened as the Middle Ages drew to a close, he notes that the concept of universal brotherhood nevertheless persisted in the face of wide-spread evidence of "otherhood". A time-lag, reflected in two different value systems, persisted between the private world of the medieval era and the public world of the early modern period. Nelson interprets the loosening of strictures on usury too abruptly, however. According to him, the prohibitions against usury, which had been almost total, suddenly began to fall away in the fifteenth century:

By the beginning of the fifteenth century, the doctors were agreed that increments given on public loans were to be interpreted as compensation for damna et interesse, rather than usura. In 1425 and 1455, respectively, Popes Martin V and Calixtus III handed down qualified authorizations of redeemable real and personal rent contracts. . . . In 1515 Pope Leo X attempted to cut short the bitter polemic among Franciscan, Dominican, and Augustinian theologians by pronouncing the legitimacy of the interest clause in the monte di pieta.<sup>136</sup>

Unfortunately Nelson, who believes that the major change in usury and the transvaluation of values from brotherhood to otherhood occurs with the Protestant Reformation in the sixteenth century, says little more about the important and crucial role of usury in the changing

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135. Nelson, The Idea of Usury, p. 19.

136. Nelson, The Idea of Usury, pp. 24-25.

world of fifteenth century Italy.

John T. Noonan Jr.'s authoritative examination of usury as defined by the scholastics has certain deficiencies also. He insists that medieval attitudes toward and definitions of usury

. . . come not from the Bible alone, nor from Aristotle, nor result simply from economic conditions, nor are scientifically defended on a rational level, [but] must be ascribed to the vital, active authority of the Church herself.<sup>138</sup>

Yet he neglects the very real changes in attitude toward money, wealth, avarice and usury which came about in fourteenth and fifteenth century Florence. As has been pointed out above, these changes in part depended on an increasing need for money. This need for money was characteristic of the papacy also, and accounts to some extent for the Church's increasingly broader and more tolerant attitude toward usury. That tolerance can be seen in Martin V in whose service Poggio wrote De Avaritia.

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137. This is the major defect of Nelson's thesis -- that he says so little, while so much of what he does say is simplified to the point of obscurity. In contrast, John Noonan demonstrates that the definition of usury was infinitely more complex than Nelson indicates. The Scholastic Analysis of Usury, pp. 407-408: "The usury analysis, however, is the result of the interaction of many forces, and its history carries with it no ready prescription. The analysis has a religious origin; religious authority controls much of its development. An ideal of justice underlies every statement of it. It is also Western man's first try at an economic theory; the theory's tools are legal concepts. . . . For three centuries some of the best minds of Western Europe participated in this idealistic effort to frame the intellectual and moral conditions under which credit might justly be extended. . . ."

138. Noonan, Scholastic Analysis of Usury, p. 20.

139. Noonan, by linking usury in a cause-and-effect relationship with the Church and its dictates, is guilty of the very defect he criticizes in Nelson -- historical simplification, although to an extent his study suffers from the traditional limitations of a "history of ideas", of which he is well aware.

In fifteenth century Florence, the group of men most directly concerned with usury were the licensed public usurers who were either Jews or "lombards".<sup>140</sup> Jews were frequently forced into money-lending, since it was a calling prohibited to Christians who valued their souls. This group of manifest usurers was encouraged in their profession in the Florentine contado from the fourteenth century onward as the tax burden on the countryside increased. In 1430 the city of Florence itself ". . . imitating the example of the subjects in the contado, enacted a law that for the first time admitted Jews to the city. . . ." <sup>141</sup> These were the men who bore the brunt of society's avowed hatred of usury and avarice, even while they supplied that society with liquid capital. These small money-lenders and pawnbrokers

. . . were branded as manifest usurers and ostracized by all respectable citizens. In accordance with canon law, the poor wretches lived under the ban of the Church, were deprived of the sacraments and of Christian burial, and were even unable to make valid testaments.<sup>142</sup>

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140. The "lombards" were not the same as Lombards. The term meant any Christian usurer, although this is a contradiction in terms. These men at first tended to come from Lombardy, and later many of them still came from this region, but by no means all of them. Noonan describes them as ". . . men chiefly from the hill towns of northern Italy, such as Asti and Chieri. They spread throughout Europe even more successfully than the Jews, and for some unaccountable reason, showed a strange insensitivity to ecclesiastical and social censure . . . [and were] considered social outcasts by the rest of the community." Noonan, The Scholastic Analysis of Usury, p. 35. The term "lombards" is from Raymond de Roover's Money, Banking and Credit in Medieval Bruges.

141. A. Molho, Florentine Public Finances, p. 151.

142. Raymond de Roover, The Rise and Decline of the Medici Bank 1397-1494, (Norton edn., N.Y., 1966), p. 14. Noonan, The Scholastic Analysis of Usury gives a slightly different picture of these manifest

Christian businessmen, on the other hand, could lend money with interest licitly, but there was great confusion and misunderstanding of the precise conditions that had to be met to make such a loan licit in both the religious and civic sense. The theologians differentiated between what was necessary for the practice of business and what was usury on the basis of two criteria: intent to take interest, and the element of risk.

The intent to take interest could be hidden consciously and unconsciously in a number of ingenious ways. The most wide-spread device was the cambium or exchange contract, also called a bill of exchange. The cambium, an integral part of fifteenth century Florentine banking procedures, was basically the advancement of money to a borrower from one branch of a bank or business firm, and the repayment of that money later in another place, and usually in another currency. The place of repayment could be another branch of the same firm which had advanced the money, or another firm with whom arrangements had been made for such procedures. The contracts themselves circulated like money. The onus of "loan" was avoided by glossing over a due-date for repayment, but the time element was necessarily incorporated into the fact that a different place of repayment was specified.

As the jurist Raphael de Turri, or Raffaele de Torre (c. 1578-1666), puts it neatly: distantia localis in cambio involvit temporis dilationem

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usurers: "Both lombards and Jews and other open money-lenders were generally hated by the poor whom they exploited and considered social outcasts by the rest of the community." p. 35. To what extent the city and the contado exploited the usurers is still to be determined.



(distance in space also involves distance in time).<sup>143</sup>

Credit, then, was inseparably linked with currency exchange, and interest was easily hidden in the exchange rate at the time of repayment. Bills of exchange themselves could be bought and sold according to the going rates of exchange. The cambium was considered legal by the theologians, a legitimate business transaction in contrast to manifest usury and "dry" exchange.<sup>144</sup>

By operating on the exchange, the bankers, taking advantage of a permissible form of contract, succeeded in evading the ban against usury. The important result was that bankers were not stigmatized as usurers. On the contrary, they lived as respected citizens and often played leading roles in their communities. The great Italian bankers prided themselves on being called the Pope's money-changers. . . . the odium attached to usury swerved around the merchant-bankers to fall with all its impact on petty money-lenders and pawnbrokers.<sup>145</sup>

Interest was usually referred to as anything but interest; dono (gift), merito (reward), and profitto (profit) were the most popular terms.<sup>146</sup> The account books of the Florentine merchants rarely

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143. De cambiis (Frankfort-on-the-Main, 1645), Index (Distantia) and Disp. 1, qu. 11, No. 9, cited in de Roover, Medici Bank, p. 109.

144. De Roover, Medici Bank, p. 132. ". . . dry exchange, a practice reproved by the theologians because they claimed it to be a concealed loan or a contract in fraudem usurarum. . . . was a product of the usury doctrine; therefore it is without analogy in modern business. It can best be described as a transaction involving cambium et recambium, or exchange and rechange, but without any final settlement taking place abroad."

145. De Roover, Medici Bank, p. 14.

146. Florence Edler de Roover, "Restitution in Renaissance Florence", Studi in onore di Armando Saponi, (Milan, 1957), II, 775-89; p. 783, and F. Edler, Glossary of Medieval Terms of Business, Italian Series, 1200-1600, (Cambridge, Mass., 1934), p. 322, cited in "Restitution".

contained the words usura or interesse, because "... according to canon law, [they] could be convicted of usury on the strength of their own books."<sup>147</sup> Understandably, the language of the contract became extremely important. De Roover gives an example of usury disguised by the use of careful language:

. . . a Medici customer . . . wanted to place 6,250 ducats on deposit at 8 percent. Since he strongly objected to using the words deposito or discrezione because it was "manifest usury", it was decided to make out the contract in such a way that it provided for the payment of an annuity or pensione of 500 ducats with the understanding that the capital was repayable only after three years' notice. Whether or not a contract was usurious thus came to depend to a large extent upon the drafting of the contract.<sup>148</sup>

The element of risk was frequently avoided in loan-making by having the borrower put up collateral, often in the form of Monte shares, to cover the amount loaned by a comfortable margin.<sup>149</sup> The theologians did not admit such loans as licit unless there was an element of risk without surety, and unless the loan was made at some personal inconvenience to the lender, rather than as a speculative venture from his surplus capital. However,

. . . the Italian merchants. . . paid scant attention to the fine distinctions which the scholastic writers relished so much. According to the simplified and somewhat distorted version in circulation among the laity, usury was any certain gain exacted by virtue of a loan, especially if fully secured by pledges. On the other hand, it was considered legitimate to receive compensation

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147. De Roover, Medici Bank, p. 432.

148. De Roover, Medici Bank, p. 429, n. 95.

149. F. Edler de Roover, "Restitution", pp. 779, 783.

whenever a credit transaction was speculative or involved any risk or compulsion.<sup>150</sup>

The guild statutes and businessmen considered taking interest on short term loans (depositi a discrezione) fair because of the risk involved, although the common practice was to make secured loans. This practice of taking interest on secured loans was clearly usury, not only to theologians, but to the businessmen themselves, as the practice of restituto shows.<sup>151</sup> Several other forms of profit-taking might be mentioned here, although a detailed discussion is impossible.

The "triple contract" was a partnership that sought to avoid risk. The investing partner insured his capital with a third party, and thus transferred the risk.<sup>152</sup> The triple contract was an outgrowth of the societas, the medieval form of partnership which usually involved capital investment in livestock and commerce, and in which the investing partner was usually a silent partner. This form of partnership had been considered licit as early as the twelfth century because it was ". . . essential to business".<sup>153</sup>

Evidence that Florentine merchants were extremely sensitive to the Church usury doctrine is abundant. The most obvious evidence

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150. R. de Roover, Medici Bank, p. 11.

151. Restituto was the practice of voluntarily returning all money gained through usurious practices to the borrower or his heirs by the lender.

152. Noonan, Scholastic Analysis of Usury, pp. 204-5. The theologians did not admit the triple contract as non-usurious until 1485 when Angelus Carletus de Clavasio wrote his Summa angelica de casibus conscientiae, finding the practice licit. Florentines had been using the triple contract in the early fifteenth century, a practice denounced by St. Bernardino as grossly usurious.

153. Noonan, Scholastic Analysis of Usury, p. 136.

is the practice of restituto, or restitution, to which many Florentine merchants turned on their death-beds.

In order to safeguard the salvation of their souls, merchants, often specified in their wills that all money received as usury during their lifetime was to be restored to those who had paid it or to their heirs. In default of heirs, a charitable organization, a religious order, a chapel, . . . was often named as beneficiary for the interest being returned.<sup>154</sup>

The best-documented case of restitution is that of Giuliano di Giovenco de' Medici (1422-1498) who requested on his death-bed that restitution be made to the heirs of men from whom he had taken interest in secured loans as far back as fifty years before.<sup>155</sup>

There are other indications aside from restitution that Florentine businessmen felt guilty about usurious loans. Francesco di Marco Datini (1335-1410) of Prato, an especially avaricious and rapacious merchant from the contado who nevertheless held Florentine citizenship and was deeply involved in Florentine affairs, made a great point of praising himself for the licitness of his business transactions.<sup>156</sup> In the company of a man like Datini, silence on the subject could indicate guilty feelings. Poggio's friend, Cosimo de' Medici, himself suffered the pangs of a guilty conscience and ". . . secured a papal bull which allowed him to atone for his covetousness by endowing the monastery of San Marco in Florence.<sup>157</sup>

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154. F. Edler de Roover, "Restitution", p. 775.

155. F. Edler de Roover's "Restitution" is concerned with this merchant.

156. R. de Roover, Medici Bank, p. 12.

157. R. de Roover, Medici Bank, pp. 12-13.

The Florentine businessman of the fifteenth century, then, is caught between his medieval moral values and the social realities of the day. Although restitution clauses in wills decrease after 1350, the Florentine knows that usury is avarice, a deadly sin whose commission imperils his soul; at the same time his social worth is measured in wealth, and he is hard-pressed by a threatening government for more and more taxes. The trend then, is for the Florentine to increasingly view the various forms of lending and credit extension as licit, and to identify himself with the city and the city courts rather than with the Church, for the city takes a more lenient view of what is licit and what is usurious. The problem became acute as more and more of the citizenry became involved in the Monte, for while the city naturally defined the monti as licit, the mendicant street preachers condemned them as usurious.

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Florentines' attitudes toward the Church and the clergy were very mixed in this period. The Church was hardly the monolithic, rigidly organized, solidly cohesive organization frequently described in texts. Fragmented if pervasive and ubiquitous, the Church, suffering from its own internal discords and ambivalencies, was still an integral part of the Florentine's life. Disillusioned Italian eyes, however, saw the papacy in a different light than did the rest of Europe. Throughout the fourteenth century Florence engaged in a running struggle with the papacy to control episcopal appointments in the city as well as to the ecclesiastical courts. This struggle did not end with the anti-Papal War of the Eight Saints (1375-78), and one of the results of Florence's antipathy toward Rome was the control in 1375 of

those courts which decided on the apportionment of the goods of usurers in cases of restitution. Monte officials had final jurisdiction over the restitution procedure in this period, and the importance of the Monte officials becomes increasingly clear when it is recognized that not only voluntary confessions of usury with a plea for restituto from private citizens come into this court, but the cases also of manifest usurers. The city of Florence had knowledge of precisely who the manifest usurers were, since they all were licensed by the city under the more comfortable nomenclature of fines.

On July 12, 1375, the officials of the Monte were empowered to act as executors of the "last will and testament of manifest usurers or pawnbrokers who lend money in the city or contado of Florence." No other executors. . . were to be recognized by the courts even if they were explicitly named in the will. The officials of the Monte were to have power to make restitution to those individuals or their heirs who had suffered at the hands of the usurers.<sup>158</sup>

Marvin Becker cites one case where the Monte credits of a manifest  
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usurer were cancelled.

The city generally continued to exert considerable control over the courts that had once been the affair of the Church to the mid-fifteenth century, when the papacy under Nicholas V (1447-1455)  
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began insisting on ancient ecclesiastical jurisdictions.

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158. Marvin Becker, "Three Cases Concerning the Restitution of Usury in Florence", Journal of Economic History, (vol. 17, 1957), pp. 445-450, p. 447.

159. Becker, "Three Cases Concerning Restitution", p. 449.

160. Brucker, Renaissance Florence, p. 185. "The most significant

Two other points of friction between the papacy and Florence were Church ownership of Florentine property, and taxes. In 1452 the Florentine ambassador to the papal court claimed that ". . . the church possessed one-third of the real property in Florentine territory. . . ." <sup>161</sup> Both the papacy and the republic levied taxes on the Florentine clergy and Church. Florence had to appeal directly to the papacy for the right to such taxation, and the right was usually given, probably because the papacy was unable to collect its own tax levy on the Church of Florence without the cooperation of the Florentine government.

But the sharpest discord between Florentines and the Church was undoubtedly over the matter of usury. The most articulate and bitter enemies of the Monte and its interest-bearing shares were the Franciscans and the Observants. <sup>162</sup> The street preachers and many of the clergy harped continually on the deadly sinfulness of usury, and named as usurious a number of contracts, practices and partnerships that the city sometimes openly and sometimes tacitly sanctioned as licit, especially when it was to its advantage. The most glaring example of usury according to the street preachers, was the Monte itself, and since ". . . virtually every Florentine whose patrimony exceeded 3,000 florins was a shareholder in the republic's funded debt" there was a certain lack of accord between the more wealthy

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evidence of this trend is the increasing number of judicial cases transferred to papal tribunals, the Rota and the Cameral court, from Florentine secular courts. Prior to 1450, decisions of the republic's courts were rarely appealed to Rome. . . ."

161. Brucker, Renaissance Florence, p. 177.

162. Nelson, The Idea of Usury, p. 19.

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Florentines and the street preachers. Poggio's intense dislike for the mendicant preachers in De Avaritia where he characterizes them as parasites on society, may in part reflect this tension.

The most vociferous and challenging street preacher in Poggio's day was San Bernardino of Siena, the Franciscan whose rhetoric and practical abilities very likely retarded the dissolution of usury prohibitions in the north Italian cities during the fifteenth century. San Bernardino's especial subject matter was avarice, but the content of his sermons, as Bartolomeo da Montepulciano, one of the interlocutors in Poggio's De Avaritia notes, is usually usury, the common confusion of the period.

He devoted no less than twenty-three of his Latin sermons to the subject of economics and in addition he preached three sermons in Italian on dishonest trade to the Florentines in 1424 and 1425, three to the Sienese in the same year on "Restitution," and a sermon on "Merchants and craftsmen, and how trade should be conducted" in Siena in 1427. . . .<sup>164</sup>

San Bernardino was acutely aware of the financial practices of his day, and in his sermons combatted the frightful sin of avarice on two levels -- one a scientific exposition of the Church's position on usury, and the other a more emotional, popular approach. <sup>165</sup> It was San Bernardino's acute ear for the feelings of urban people, among whom he spent much time, that led him to consider the question of whether or not usury could be a benefit to the city.

Many scholastic writers had affirmed that usury

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163. Becker, Florence, II, p. 70.

164. Iris Origo, The World of San Bernardino, (N.Y., 1962), pp. 77-78.

165. Noonan, Scholastic Analysis of Usury, p. 71.



might be civilly tolerated by the State as a lesser evil than eliminating the benefits of loans. But none had considered the obvious implication: If usury had to be tolerated to preserve the economic life of society, could it be entirely vicious? Now, for the first time, a scholastic writer considers the murmur of the people, who affirm that without manifest usury the city could not exist.<sup>166</sup>

But by a logical and rational approach San Bernardino finds that usury is not really necessary to anyone if men lead truly virtuous lives. Moreover, usury exerts an evil influence on the city in that foreign usurers siphon the money of the city away. The pernicious practice, says San Bernardino, had led to a situation where ". . . usurers are honored by the city, take their places in the councils of the great, and are even buried by the Church."<sup>167</sup> San Bernardino's ultimate argument is that Christian brotherhood makes usury an unnecessary evil.

The mendicant preachers' association with the poor and laboring men of the cities, and their perception of the need for money among these people, led to the formation of that peculiar institution, the mons pietatis, a "public" pawnshop which charged a comparatively low interest for loans to the poor and to small business.<sup>168</sup> These ecclesiastical pawnshops rapidly spread all through the North Italian

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166. Noonan, Scholastic Analysis of Usury, p. 73.

167. San Bernardino, De evangelio aeterno, 44:33:3, cited by Noonan, Scholastic Analysis of Usury, p. 74. See Noonan for a full discussion of San Bernardino's attitudes on usury.

168. Founded in 1461 in Perugia by the papal governor Hermolaus Barbarus as a solution to the problem of a lack of available cash after he had driven out all Jewish usurers from the city. See Nelson, The Idea of Usury, pp. 19-20, and Noonan, Scholastic Analysis of Usury, pp. 294-300.

cities, and by the end of the century over eighty were in operation. The Franciscans were very strong supporters of the mons pietatis, and founded many of the shops themselves as a good work. In 1493 San Bernardino da Feltre, a preacher in Bernardino of Siena's tradition, persuaded the Franciscan order that the shops could not be maintained on the tiny fees that were charged, and an interest rate of five to six percent was applied. The Dominicans immediately attacked the Franciscans in violent and bitter words as practitioners of usury, a claim that had some validity in theological terms.

There is one more facet of the denunciation of avarice and usury by the street preachers of bearing here: the most violent denunciations of avarice and usury came from the Franciscans and Observantines, urban orders which had voluntarily chosen poverty as a way of life and insisted on a "reactionary" belief in universal Christian brotherhood. Many of their attacks, and San Bernardino is no exception, are directed against non-Christian money-lenders.

The Brotherhood of Man was the banner under which antisemitic friars, especially of the Franciscan Observants, cloaked their demagogic appeals to expel the Jewish pawnbrokers, who had swarmed from Rome and Germany into the Italian towns in response to municipal invitations to set up shops, with licenses to take from 20 to 50 per cent on petty loans.<sup>169</sup>

It is possible to speculate at this point that the street preachers' violent denunciation of avarice and usury, and the hatred of the poor for the pawnbroker and money-lender, are ideological manifestations of larger social tensions, especially in the increasingly apparent

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169. Nelson, The Idea of Usury, p. 19.

division of class lines between a wealthy patriciate on the one hand, and poor artisans and laborers on the other. Avarice, usury and the Jews were identified and became ideological scapegoats, while behind this facade the dominant bourgeoisie continued its own development of so-called licit techniques on a larger and socially-approved scale.

The attitude of the Papacy toward avarice and usury was rather different from that of the mendicant orders. "The Church and the churchmen were among the best customers of international bankers such as the Medici and could not do without their services."<sup>170</sup>

Martin V had a considerable sum invested in depositi a discrezione  
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with the Medici Bank. His personal involvement may have partially dictated his lenient attitude.

In 1425 he handed down a Papal Bull pronouncing certain real and personal census contracts licit, contradicting a number of ecclesiastics who themselves owed money through these rent contracts, and had hoped to escape payment by declaring them usurious.<sup>172</sup> This decision was restated in 1455

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170. R. de Roover, Medici Bank, p. 116.

171. R. de Roover, Medici Bank, p. 210.

172. Noonan, Scholastic Analysis of Usury, p. 160. The census contract, which did not exist in Roman law, and which has no modern-day equivalent, is defined by Noonan as ". . . an obligation to pay an annual return from fruitful property. . . . The buyer of a census is in a lender's role: he furnishes the cash. The seller is a debtor: he binds himself to the annual payments." p. 155. The entire transaction was considered a sale, and as such bound by the laws controlling the just price rather than usury. Generally accepted as licit by the late middle ages, considerable argument still focused on what precisely was sold in such a transaction. Noonan notes, p. 194, that "The census in particular was a substitute for money-lending which came very close to being identical to it." The census was usually linked with land investments and Monte credits.

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by Calixtus III. Moreover, in 1467 Pope Paul II quieted the accusations of usury against the mons pietatis by extending papal approval to the institution, an attitude continued by later popes even though cries of usury were heard again at the end of the century when the Franciscans began charging higher interests.<sup>174</sup>

The attitude of the Florentine government itself is one of increasing leniency through the fourteenth and first half of the fifteenth centuries. Article 20 of the Statutes of the Mer- canzia (Merchant's Court) of 1312 illustrates the city's attention to interest charges. This article states

. . . that every merchant or artisan must pay in full any credit entry found in his books, including any amount of interest, even if entered as a "gift" or dono on any sum received as a mutuum or as a deposit. According to mercantile custom, the debtor cannot plead that it is usury, since he himself has written the obligation in his own account book of his own free will. He must not appeal to an ecclesiastical or any other court in an attempt to evade payment, under penalty of being declared "a bankrupt and absconding debtor".<sup>175</sup>

The Monte, the public funded debt, was considered a usurious institution by the mendicant preachers, not without some justification. Brisk trading, inconsistent interest rates, speculation and market fluctuation contributed to create an usurious climate around the Monte. The powerful councils of the city, on which sat men whose funds were heavily invested in the Monte through prestanze and speculative choice,

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173. Martin V, Extravagantes communes, Corpus juris canonici, III:5:1, Calixtus III, ibid., III:5:2, cited in Noonan, Scholastic Analysis of Usury, pp. 160-161, n. 31.

174. Noonan, Scholastic Analysis of Usury, p. 297.

175. F. Edler de Roover, "Restitution", p. 785.

usually included members of the Cambio (banking) guild. Although this guild declined in power in the fifteenth century, the bankers themselves, men involved in usurious transactions winked at by most theologians as "necessary", remained active and influential in Florentine politics, and their usurious interest-rates were generally interpreted as licit because their loans were viewed as useful and necessary to the financial health of the city. Citizens, most theologians, and guild statutes themselves condoned activities which, on a smaller scale, were called usurious. Finally, in 1430 Florence openly asked Jewish usurers and money-lenders into the city in an effort to ease the money pinch. Generally, the public attitude of the city toward usury is lenient and approving in this period.

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In this complex mixture of a variety of attitudes in Florence toward avarice and usury in the first quarter of the fifteenth century, it is possible to perceive lingering traditional values, especially in the mendicant preachers and in the merchants' use of restituto, while simultaneously discerning a new, more capitalistic attitude toward wealth and the extension of credit on the part of the

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176. There are indications that the city took a less kindly attitude toward usury in the fourteenth century in at least two kinds of situations. Marvin Becker has noted the efforts of the city to seize control over the jurisdiction of usurers from the ecclesiastical courts in periods when relations with the Church were strained. In at least one of these periods, the control of Monte officials over the restitution of usurious gains resulted in the cancellation of the deceased's extensive Monte shares. (Becker, "Three Cases Concerning Restitution", pp. 448-449.) Moreover, prior to the fifteenth century the city frequently exacted large fines from manifest usurers and pawnbrokers, a way of avoiding the Church prohibition of licensing usurers. See R. de Roover, Medici Bank, p. 14.

dominant social class -- the wealthy businessmen -- whose members sat on the decision-making councils and made public policy.

It has been indicated above that the most severe criticism of the deadly sin of pride in the earlier medieval period came from the nobility, the class most guilty of that vice. By the fifteenth century avarice-usury had replaced pride as the deadliest sin, and the most paralyzing strictures against it came from the Church and its representatives. Yet as an institution the Church had much to gain from usurious contracts, and its high ecclesiastics, to a very considerable degree, practiced privately what they denounced publicly. Especially this is true of the Papacy. Little, in his examination of avarice, regretfully comes to the conclusion that "The attacks on avarice cannot be attributed simply to the merchant class in the way that those against pride can be attributed almost exclusively to the (knightly) monks."<sup>177</sup> Indeed, quite the opposite is true; the spokesmen of the merchants, of whom Poggio was one, praised wealth and its acquisition. The sharpest attacks on usury and avarice came from the mendicant preachers who, seemingly articulating Church doctrine, were in reality closer to the feelings and opinions of the city's poor.

Avarice in fifteenth century Florence does not function as a social regulatory device as had pride in the feudal period. Rather, society is increasingly regulated by legal enactments through the agency of bureaucratic institutions controlled by a dominant social

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177. Little, "Pride Goes before Avarice," p. 38.

group whose position rested primarily on wealth. The denunciation of avarice in Florence is only part of a complex historical contest marked by tension between persisting feudal ideology and emerging capitalistic social relations and ideology. Poggio Bracciolini's defense of the utility of wealth, his view of avarice as a social virtue and usury as a necessity, can only be fully understood in terms of this context and its social and ideological dynamics as articulated by the civic humanist tradition of which he was a part.

Chapter IV

De Avaritia



## 1.

## The Content on the Treatise

De Avaritia is Poggio's first important work, written, as we have seen, in an historical context where avarice/usury has replaced pride as the dominant sin. On a local level the 1427 catasto had been recently enacted and an enthusiastic belief that more equal citizen participation in the affairs of the city would come from this was still vigorous.

Finished on November 13, 1428 when he was forty-eight, after a quarter of a century as a papal secretary, it was the work of a mature and increasingly wealthy man who had successfully pursued his career through the tangled intrigues of life at the Papal Court.<sup>178</sup> In his years of service to a variety of Pontiffs, Poggio had developed a sensitive feel for human situations and a shrewdness in assessing the vagaries of the human condition. This acute perception of the reality of social situations, coupled with Poggio's historical sense, gives the treatise De Avaritia, as well as other of Poggio's writings, a tone which can be described as mordant, cynical and waspish. But --

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178. Walser, Poggius, p. 126. "Bereits am 13. November 1428 verkündet er die Vollendung und zugleich die Widmung der Arbeit an Francesco Barbaro." Poggio was not a young man when he wrote De Avaritia. Because it was his first major writing, there is a misplaced tendency to think of him as "young Poggio". This period of his life, the "more mature years" from the mid-20's through the 30's was, according to Hans Baron, the time of Poggio's greatest civic zeal, a zeal which Baron sees at other times in Poggio's life as luke-warm. This one-sided view of Poggio is being slowly balanced by newer studies which see Poggio as consistently involved in civic humanism throughout his life. Eugenio Garin, Frederick Krantz and Christian Bec have added greater perspective to the civic portrait of Poggio.

as is often the case with Machiavelli -- what is frequently taken for spleen or cynicism in Poggio is usually an unvarnished awareness of reality, a cold appreciation of the weaknesses, as well as the strengths, of men.

De Avaritia was probably written as a literary exercise, intended to circulate among the small group of humanists and papal secretaries who interested themselves in the avant garde literature of the day. However, the treatise had certain pedagogic values, and may have been intended for greater circulation. <sup>179</sup> Despite Poggio's eagerness to circulate the text, he wrote a letter in 1429 to Niccolò Niccoli stating that he could not publish the "little book" as long as Martin V was alive, since it dealt with a certain subject, avarice, which many people condemned as one of Martin V's outstanding negative personal characteristics and about which the Pope was rather touchy. <sup>180</sup>

The Reverend William Shepherd erroneously asserts that Martin V (1417-1431) was impeached for avarice, and that Poggio suppressed De Avaritia out of regard for the Pope and his personal future <sup>181</sup> until after the death of the Pontiff. Peter Partner, however,

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179. Christian Bec, Les Marchands Écrivains à Florence 1375-1434 (Paris, 1967), p. 381: "Cependant nous croyons que l'aspect le plus original du De avaricia et son véritable enseignement résident dans l'édification d'une morale du réel, de l'existence, non pas utopique, mais fondée au contraire sur une conscience aiguë des forces vives de l'économie et de la société contemporaines".

180. Poggio Bracciolini, Epistolae, Liber III, Opera Omnia, vol. III, letter XXXV, pp. 277-82; p. 277, "Verum ut rescribam ad ea quae dicis tibi non probari, non quidem quo illa defendam aut opinioni tuae adverser, sed colloquendi gratia, primum scias hunc libellum me non editurum fuisse vivente hoc Pontifice Maximo: cum enim multi illum culpent esse in eum, qui posset proscribere."

181. Rev. William Shepherd, The Life of Poggio Bracciolini (Liverpool, 1837), pp. 155-156.

stresses Martin V's close-handedness and parsimony, which is perhaps  
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 the more generous definition of avarice. The charge of avarice,  
 which Shepherd, the zealous Protestant, is anxious to point out,  
 rises from a notation in the Liber Pontificalis that "truly he was  
 most avaricious: he lived a miser in the papal palace among the Holy  
 Apostles", and later, that "he was parsimonious, and abhorred unnec-  
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 essary expenses."

But by the time the close-fisted Pope finally died of apo-  
 plexy in 1431, De Avaritia had already been in circulation among  
 Poggio's friends for two years. It was dedicated to Francesco Bar-  
 baro (1390-1454), the patrician Venetian humanist who had written a  
 little treatise defending marriage, De Re Uxoriam, for Lorenzo de'  
 Medici in 1415. Most of Poggio's humanist intimates, with the ex-  
 ception of Bruni and Niccolò Niccoli, had nothing but praise for his  
 "little book"; Bruni and Niccoli objected to Poggio's use of "bar-  
 barous" modern names and real people in the work. Niccoli especially  
 disliked Poggio's discussion of Fra Bernardino in conjunction with a  
 vitriolic denunciation of ignorant, parasitic street-preachers. In  
 a letter to Niccoli dated June, 1429, Poggio defended his work against

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182. Martin V was born Oddo Colonna. Peter Partner, The Papal State under Martin V (London, 1958), p. 196, says: "Martin V was parsimonious in the extreme; in no other way could he have paid his mercenaries. He was warlike, under an affable exterior, tenacious, cunning, and possessed of a profound knowledge of all the arts and deceits of the Italian signori." His attitude toward usury (see above, p.80) is more understandable in the light of his pressing need for money.

183. Lib. Pont., ed. Duchesne, ii, (Paris, 1886-92), 545, 555, cited by Partner, Martin V, p. 196: ". . . vero avarissimus fuit: miser in palatio apud Sanctos Apostolos vixit", and "Parcus fuit, et qui a supervacuis expensis abhorreret."

Niccoli's criticisms, arguing cogently that he had deliberately assigned the role of defending avarice to Antonio Loschi because Antonio was usually extravagant; the primary role of attacking avarice had been given to Cincio da Rusticci, who was personally something of a tightwad. In reality, having Cincio speak against avarice is ridiculous, and "not to be believed".<sup>184</sup> As for bringing Fra Bernardino into the dialogue, says Poggio, the attack is not directed against Bernardino himself, for whom he has the highest praise, but against those troublesome bandits, the Franciscan pettifoggers, whom<sup>185</sup> he wanted to harass a little.

The treatise itself is essentially a conversation among a number of papal secretaries, Antonio Loschi, Cincio da Rusticci and Bartolomeo da Montepulciano. Andrew of Constantinople, a "distinguished, literary 'religious'", comes in later and takes the part of the moderate, conservative spokesman.<sup>186</sup> The first three men are talking after dinner in Bartolomeo's garden, where they have dined al fresco. After dinner the talk turned to preachers and the question of whether they do good or ill, a question which Poggio, who had a deep aversion for the mendicant orders, touched upon in many other

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184. Poggio Bracciolini, letter XXXV, p. 278. "Tribueram primas partes culpandi avaritiam Cincio, qui habetur avarus; defendendi vero Antonio, qui est fere prodigus: id consulto feceram, ut et avarus impugnaret avaritiam, et prodigus tueretur. . . . Cincium vero contra avaritiam dicere ridiculum est, et non ferendum".

185. Poggio, letter XXXV, p. 279, ". . . id ego non feci ad eum laudandum, sed ad exagitandum paulisper hos molestos latratores, ac rabulas francos."

186. De Avaritia, p. 5. ". . . vir insignis et literis, et religione. . . ."

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writings. Talk quickly narrowed to San Bernardino of Siena (1380-1444), the Franciscan Observant preacher who at that time was making a triumphal preaching tour of Rome in celebration of having been cleared of charges of heresy for which he previously

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had been hailed before the Pope. The conversation among the

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187. Charles Trinkaus, In Our Image and Likeness, 2 vols., (London, 1970), vol. I, p. 266, in a discussion of Poggio's De miseria humanae conditionis (1455), remarks: "He came now to a repetition of his denunciation of the Mendicant orders and particularly the Observant Franciscans. His attack on them seems to spring, curiously, from social contempt, and a feeling that these orders were simply providing a refuge from the hard work of daily existence for numerous members of the lower classes." Poggio may very well, by 1455, have viewed his own struggle from poverty and obscurity to wealth, fame and power as triumphant proof of the validity of the vita activa, and in De avaritia his contempt for the mendicants seems clearly based on the fact that they contribute nothing to the social utility. A. G. Ferrers Howell, S. Bernardino of Siena, (London, 1913), p. 235, n. 3, "The notorious hostility of Poggio toward the Observants in general, (tempered as to Bernardino by a half-contemptuous admiration) was stimulated by personal spite, in consequence of Carlo de' Ricasoli having bestowed a villa near Florence coveted by Poggio, on Bernardino, to be converted into an Observant convent. In 1430 Albert of Sarteano addressed on this occasion a dignified apology for the Observants to Poggio, who, in his rage and disappointment, had not hesitated to accuse 'almost all of them except Bernardino and Albert himself' of horrible crimes." Iris Origo, The World of San Bernardino, (New York, 1962), pp. 220-221, perpetuates this story. However, Walser, Poggius, pp. 116-117, gives a somewhat different interpretation which casts Poggio in the role of selfless diplomat and staunch defender of decretal law who tried to calm internal dissension among the Franciscans and to maintain a temporary Papal injunction against the Franciscans building more monasteries, a ruling the Order ignored on the Ricasoli property. Walser dates the argument between Poggio and the Franciscans as beginning in 1429 and continuing into 1430. Ricasoli's gift of land to the Franciscans occurred "circa hoc tempore" according to the Annales minorum Romae, (1734), X, 74, ed. Wadding, cited by Walser, p. 116, no. 3. If Walser's rather hazy dating of the sequence of events in this dispute is correct, the friction between Poggio and the Franciscans and even the Ricasoli's donation of the land, occurred after De avaritia was written in 1428. This would make it rather unlikely that Poggio's dislike of the mendicant orders as expressed in De avaritia is directly related to the dispute.

188. San Bernardino's crime was the invention and propagation of a monogram, "YHS" (Christ) on a blue background ". . . in the midst of

Papal secretaries in the treatise, having shifted to San Bernardino, now narrows in on an examination of such preachers' treatment of avarice and luxuria in their sermons. The discussion of avarice is thus situated in the context of a fierce attack on monks, an important contextual focus which runs through the whole treatise as the dark and negative obverse of Loschi's argument in favor of avarice.

Antonio Loschi defends avarice as natural to men, and as useful and even necessary to the republic. The city's existence is built on the avarice of Florentine citizens of the past, and all that is worthy and good in the city, monuments, buildings, charities, are directly related to the avarice of the citizens. It is through this novel view of avarice as the solid foundation of the city that the reason for Poggio's hatred of the mendicant orders and the poor becomes strikingly clear. For these men, in contrast to the hard-working, avaricious citizens, contribute nothing to the republic. Rather, vain and empty windbags and hypocrites, they preach nonsense through the city, bilking the ignorant and the naïve. Antonio bitterly and scornfully contrasts with the hard-working citizens

. . . those hypocrites and parasites, perambulating from market-place to market-place who make their livings without sweat or labor under the cover of religion, preaching poverty and contempt of possessions to others, which [makes] a most abundant profit for them.<sup>189</sup>

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a sun made up of twelve large rays and numerous smaller ones, arranged like organ pipes, and surrounded by an outer circle bearing the inscription: In nomine Jesu omne genu flectatur coelestium, terrestrium et infernorum." Iris Origo, The World of San Bernardino, p. 118. This emblem, feared by the authorities to be an ikon, and Bernardino's exclusive emphasis on Jesus (to the neglect of God and the Holy Spirit), brought upon him charges of superstition and Arianism.

189. De avaritia, p. 13. ". . . hypocritis scurrisque circumforaneis,

Loschi pursues this line of reasoning further as he points out that it is "by our labors that we are constituted citizens", and that on these labors depends the conservation of mankind. In one of the important passages of the treatise Loschi articulates a rejection of the agricultural economy of the feudal world through his ideological defense of the emerging urban capitalistic business practices. For, he says, if everyone worked only for his own needs, neglecting surpluses and profits, (a favorite piece of advice from the street preachers), then every man would be forced to till the fields. <sup>190</sup> Moreover, without a surplus of money, the most beneficial virtues, mercy, charity, generosity and liberality, would cease to be available to the people, for everyone would be subsisting on the soil. The splendor of the cities would fade, the fine churches and colonnades and all the arts would disappear: "If everyone acquiesced in providing only for his own needs, our lives and the workings of public institutions would be thrown into utter confusion." <sup>191</sup>

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qui sub religionis specie aucupantur victum sine labore et sudore, paupertatem rerumque contemptum aliis praedicantes, qui est eius quaestus uberrimus."

190. *De avaritia*, p. 13. "Non enim ex istis inertibus et larvatis hominibus, qui summa cum quiete feruntur, nostris laboribus sunt nobis civitates constituendae, sed ex his qui sint accommodati ad conservationem generis humani, quorum si unus quisque neglexerit operari quicquid excedat usum suum, necesse erit ut omittam reliqua, nos omnes agrum colere."

191. *De avaritia*, p. 13. "Tolletur usus gratissimarum virtutum populo, misericordiae videlicet, et charitatis, nullus erit neque beneficus, neque liberalis. . . . Auferetur magnificentia omnis civitatem, tolletur cultus atque ornatus, nulla aedificabuntur templa, nulli porticus, artes omnes cessabunt, perturbatio vitae nostrae et rerum publicarum sequetur, si quilibet eo quod sibi satis erit acquiescet."

Thus Poggio's well-known loathing for the mendicant orders, a theme which runs through nearly all his works, would seem to be motivated by his perception of them as parasites on society, "larvae" living on the labors of others. They are in direct contrast to Poggio's ideal citizen, who involves himself in the affairs of the city, turns his hand vigorously to the making of money and the storing up of surplus, and who, in his wealth and generosity, gives the city not only monuments, fine buildings, and institutions which care for the poor, ill and orphaned, but its very  
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 life-blood.

After some discussion of the general faults of the street preachers, Bartolomeo points out that the two most bitter plagues of mankind are the deadly sins luxuria and avaritia, and that the preachers rarely deal with these pernicious afflictions except in a superficial way. Moreover, when they do discuss these vices, it  
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 is in a dry, jejune manner. Eagerly, Bartolomeo plunges into his denunciation of avarice, but after a few minutes suggests to the company that they should, among themselves, discuss the nature of these two vices, avarice and luxuria, since at that moment they have no pressing obligations of the sort demanded of them by the Ponti-

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192. De avaritia, pp. 15-16.

193. De avaritia, pp. 3-4. ". . . veluti luxuriam atque avaritiam quarum tanta est labes ut difficile sit immaculatum se ab eis servare. Hae sunt tanquam duae humani generis pestes acerimae, quae nullum vere intentatum reliquunt, et cum gravioribus indigent remediis tamen perleviter curantur. Nulla de his vitiis sit ab illis nisi cursim mentio. Si quando vero illa reprehenderit, ita jejune, aride, insulse id agunt, nulla cum dignitate, neque verborum, neque sententiarum, ut satis fuerit silvisse."



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ficate.

Antonio Loschi agrees that they have time enough for such a disputation, but suggests that they confine their discussion to avarice. They decide on what order they will make their statements, just as Andreas of Constantinople enters. After Andreas has had the plan explained to him, Bartolomeo returns to his attack on avarice. <sup>195</sup>

Earlier, Bartolomeo had opened the argument by stating flatly, "I believe that avarice and luxuria are the very seat and foundation of all evil." <sup>196</sup> He continues in the same vein: so profoundly vicious is avarice to Bartolomeo that it ". . . strips everything of virtue, destroys friendship, benevolence and charity." <sup>197</sup> He appeals frequently to ". . . the opinions of the most wise men. . .", and, in a formal, rather stuffy manner pursues fine scholarly points with the single-mindedness of a hen whose eye is fixed upon the ground. <sup>198</sup>

Also like the hen, Bartolomeo does not seem aware that there is a larger world outside his scholastic barnyard in the early part of this argument. He points out to Antonio, rather smugly, that the Bernardino of whom they have been speaking does not really preach on avarice at all, but on usury. This is an interesting etymological point, for Bernardino does indeed announce the topic of his sermons

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194. De Avaritia, pp. 4-5.

195. De Avaritia, p. 6.

196. De Avaritia, p. 4. "Ita enim sentio avaritiam, luxuriamque tamquam sedem esse ac fundamentum malorum omnium. . ."

197. De Avaritia, p. 4. "Denudat illum virtute omni, spoliat amicitia, benivolentia, charitate."

198. De Avaritia, p. 4. "Sapientissimi viri sententia. . ."

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as avarice and then goes on to discuss usury. But the confusion was a common one in the period, as we have seen, and usury and avarice were nearly synonymous to Bernardino and most men of the time. Generally the word usury was cloaked in the guise of avarice, just as the deed of making usurious interest payments was frequently cloaked in the guise of a gift, or "dono".

By avoiding the loaded meaning of "avarice/usury", Bartolomeo can devote himself completely to that scholarly pleasure so dear to Renaissance humanists, ferreting out the linguistic roots of words. He launches into a pedantic and lengthy examination of the etymology of the word avarus as having its source in the word aes (copper money). He is interrupted by a chuckle from Antonio, who makes a bad pun on aereis and breaks the force of Bartolomeo's argument. Antonio's interruption in this section momentarily casts Bartolomeo in the role of the scholarly buffoon, the scholar so deeply sunk in his study of letters that he has become unaware of the real world.

Nevertheless, Bartolomeo's condemnation of avarice is not entirely that of the medieval scholar remote from worldly affairs.

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199. De avaritia, p. 4. "Hanc Bernardinus Antoni, quem adeo laudas, nunquam tetigit, semel dixit in usurarios, magis movens populum ad risum, quam ad horrorem tanti criminis. Avaritiam vero quae foenus persuadet, intactum reliquet."

200. De avaritia, p. 6. The words aereis (something of value, copper coins) and aeris (air, mists, clouds) sound alike in conversation. Bartolomeo is attempting to draw avari out of aereis when Antonio makes the bad pun that "gold and silver led men to cupidity, not copper coins/air." "Si hoc verum est," inquit Antonius subridens, "nulli modo existunt avari. Auri enim argentique nostri homines cupiditate ducuntur, non aeris."

For further on in his argument he condemns avarice on the same grounds that Antonio will use later to defend it. Bartolomeo, as Bec has noted, after calling upon Cato, Cicero and St. Ambrose, finds avarice an unnatural desire which, when practiced, diverts gold and goods from the common good, and so is the enemy of public utility.<sup>201</sup> Avarice serves private ends and defames the public profit.<sup>202</sup> As the old proverb has it, "Avarus in nullum bonus est, in se pessimus."<sup>203</sup> In short, Bartolomeo finds avarice inimical to the Christian brotherhood of man, that peculiar and convenient late medieval bond still perceived by most men in the fifteenth century as the theoretical basis of society. It is the argument of San Bernardino himself.

Bartolomeo ends his argument with a blistering invective against the detestable vice of avarice, likening it to Vergil's passage on the harpies, who come to ". . . plunder the feast, and defile everything with unclean touch, spreading a foul smell, and uttering dreadful cries."<sup>204</sup> So pleased is Bartolomeo with the comparison that

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201. De avaritia, p. 7. "Cum ergo avarus sibi soli deditus, sibi consulens, non solum desertor, sed oppugnator sit communis utilitatis, atque hostis, sui commodi causa, neque prosit multis, sed noceat omnibus, certum est ipsum veluti proditorem desistere ab ipsius lege naturae, contraque eam esse avaritiam remotam atque adversam ab utilitate publica. Ad quam conservandum, tuendamque editi sumus." See C. Bec, Les marchands écrivains, p. 379.

202. De avaritia, p. 7. ". . . inserviet privatae utilitati. . . oblitus publici commodi. . . ."

203. De avaritia, p. 8. "Verissimum vetus proverbium est: Avarus in nullum bonus est, in se pessimus."

204. Vergil, Aeneid, III, trans. W.J. Mackail, (N.Y., 1950), p. 50. Bartolomeo refers to the passage as "Verum ut tanquam faciem et picturam quandam avarorum conspiciatis, referam illos Vergilii versus formamque avaritiae, tenes memoria ut opinor: Verginei volucrum vultus, foedissima ventris Proluvies, uncae que manus, et pallida semper Ora fame." De avaritia, p. 8.

later he harks back to it several times.

Antonio Loschi begins his argument for avarice in a low key which contrasts considerably with the ranting tone of Bartolomeo's closing speech. He leads into the theme by saying that luxuria seems to him to be a much more loathsome crime than avarice. It is luxuria, not avarice, which enervates the body and  
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perturbs the spirit. Avarice, on the other hand, sharpens the senses and fosters prudence, strength and industry. In all kinds of teachings we learn of most excellent men, outstanding in the  
206  
republic, who were avaricious. Loschi points out that a distinction must be made between avarice and that sheer lust for money which is an end in itself, because everything worthwhile has been brought about and sustained by a love of money, so much so that if the desire to accumulate wealth were removed, all businesses  
207  
and works would completely stop.

Money brings about advantageous things for communal use and civic life, and Aristotle depicted it as an invention for human intercourse, and the mutual drawing together of things.<sup>208</sup>

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205. De avaritia, p. 10. ". . . dicam cur luxuria videatur esse mihi foedissimum crimen, avaritia non. . . . At certum est luxuriam magis quam avaritiam enervare corpus et animum perturbare."

206. De avaritia, p. 11. "Nam et in omni genere doctrinae excellentissimos viros, et in republica praestantes, scimus avaros fuisse."

207. De avaritia, p. 11. "Putasti primum ideo avaros dictos, quod essent aeris, auri, argenti nimium cupidi, quod si ita est ut omnes cupidores pecuniae appellentur avari, censebuntur rei hoc nomine fere omnes. Omnia enim ab omnibus agenda suscipiuntur pecuniae gratia, ducimurque omnes lucri cupiditate, neque eius parvi, quod si sustuleris, negocia operaque omnia penitus cessabunt."

208. De avaritia, p. 12. "Est enim per oppotuna ad usum communem, et

Poggio's stress here on the public utility of wealth is evidence of his deep commitment to civic humanism and to the values of the wealthy men of Florence which underlay that humanism.

From this point on, Loschi proceeds to build his central arguments: that avarice is natural, that it is useful and even necessary to society and, finally, that in fact avarice has never been judged illegal by the law. <sup>209</sup> Loschi uses St. Paul and St. Au-

gustine, rather than pagan authors, to support his statements that avarice is natural. <sup>210</sup> Then he returns to the running theme of the denunciation of the hypocritical monks.

Avarice is examined on the public level. Poggio has Loschi point out that from the days of the Roman Republic cities have demanded taxes from their citizens, and this is an instance of public avariciousness.

The Roman Republic and those states which have followed it have all imposed taxes and financial burdens on their peoples, devising exquisite means of extracting wealth for their depleted treasuries from them: what else is this than public avariciousness?<sup>211</sup>

The demand for taxes which Florence was levying on her citizens in this period is the real example Poggio is citing here. Loschi has

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civilem vitam pecunia, quam necessario Aristoteles inventam tradit ad commercia hominum, resque mutuo contrahendas."

209. This is in contrast to Bartolomeo's statement that avarice is contrary to the laws of nature. De avaritia, p. 7.

210. De avaritia, pp. 12-13. In his letter XXXV, III, p. 279, to Niccoli, Poggio says he has used these authorities to bolster his argument thinking that Niccoli would not tear them apart. ". . . nam Pauli Apostoli, aut Augustini, aut Chrysostomi sententias non puto a te sperni, quorum trium auctoritatibus utor."

211. De avaritia, p. 14. Translated by F. Krantz, Legal Thought, p. 227.

asked, "What are cities, republics, provinces, kingdoms, if one<sup>212</sup> truly considers them, except public offices of avarice?"

Indeed, wherever one looks, there are proofs of both private and public greed. Even the laws show greed to be natural, for while all kinds of criminals are severely punished, avarice remains unpunished.<sup>213</sup>

Loschi now reaches the central point of his defense of avarice, and states boldly that "Money is necessary, constituting as it were the nerves which sustain the body politic, of which the covetous, when they are numerous, are the very base and foundation."<sup>214</sup> His argument ends on a calm but powerful note as he restates his views of utility and necessity as the motivating sources of avarice in men.<sup>215</sup>

Andreas now speaks, and attempts to refute Loschi's defense of avarice, not with direct counter-arguments, but by the skilful use of rational and logical discussion. Invective and denunciation are not characteristic techniques of argumentation for Andreas. A certain amount of cupidity is natural to men, he argues, but cupidity is different from avarice, which he describes as an insatiable, enor-

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212. De avaritia, p. 13. "Civitates, respublicae, provinciae, regna, quid aliud sunt, si recte animadvertus praeter publicam avaritiae officinam?"

213. De avaritia, p. 14. Translated by F. Krantz, Legal Thought, p. 227. "Proof of the naturalness of covetousness is precisely the fact that the 'prisci legum conditores', the founders of Roman law, nowhere in their compilations make the desire for wealth a crime." p.270.

214. De avaritia, p. 15. "Necessaria est enim pecunia veluti nervi quidam quibus sustinetur res publica, cuius cum copiosi existant avari, tanquam basis et fundamentum iuducandi sunt."

215. De avaritia, p. 17. "Quo sit ut non tantum naturalem, sed utilem et necessariam rem quandam constet esse in nomine avaritiam . . . ."

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mous lust for possessions. His careful point is that avarice is a question of degree, and must be carefully analyzed and not used as a general term.

He examines avarice and covetousness in philosophers, kings and princes. In the case of philosophers, a truly wise man cannot be avaricious, because virtue and avarice are never found together. An avaricious person may be acute, perspicacious, erudite, ingenious, learned and eloquent, but none of these qualities indicate that he is a good man. <sup>217</sup> In princes, the mad desire for gold is especially monstrous, since they rule in an exemplary capacity, and have many imitators. <sup>218</sup> The way Antonio has applied the word avarice indiscriminantly to kings and princes is an exaggeration. For although princes often seem to have a tendency to avariciousness, here again the moderate, careful view must be taken, and the princes themselves examined. Perses of Macedonia, for example, "homo sordidae avaritiae", was loathed by his whole people. King Robert of Sicily was not really a king, but a tyrant. To discern whether or not a king is avaricious or only covetous, one must see if he is really a king or a tyrant. <sup>219</sup>

This careful, moderate examination of each individual sit-

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216. De avaritia, p. 18.

217. De avaritia, p. 20. "Itaque acutum, perspicacem, eruditum, ingeniosum, doctum, eloquentem eum est qui sit avarus esse concedam, amatorem vero sapientiae, hoc est virum bonum, aequum, iustum nequam fatebor."

218. De avaritia, p. 20.

219. De avaritia, p. 21.

uation, citing both Cicero and St. Paul as support, characterizes Andreas' rebuttal as he proceeds, one by one, to rationally deflate the elements of Loschi's unorthodox defense. At this point, Cincio, picking up the thread of disputation and examining the avaricious disposition of the clergy, brings the dialogue back full circle to its beginning theme. But just as Cincio has linked avaricious behavior in the clergy to Judas and begun to outline a vivid picture of the moral quagmire of the day, Andreas, a trifle tartly, interrupts him. "Let us omit this [line of conversation]" said Andreas, "for this is not the place to deplore our mores, which I know could be better in many ways. Let us revert to Antonius' speech . . . [in which he concluded] avarice to be useful and necessary."<sup>220</sup>

That Andreas finds Antonius' ideas rather ridiculous is soon made clear, as he describes the lot of the avaricious citizen, lonely, friendless, an enemy to all, who profits no one except his heirs at his death. The avaricious man is painted as the traditional miser, complete with uncaring, squandering sons. After solidly establishing avarice as evil (again bringing in Seneca's proverb "In nullam avaros bonus est, in se pessimus"), and firmly linking the avaricious man with evil, Andreas caps his argument by dealing his trump card to Antonius' point that the wealthy citizen is the foundation of the city: "It is not by the bad citizens that cities are replenished, but by the good."<sup>221</sup> The moral contrast between Andreas'

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220. De avaritia, p. 22. "Omittamus haec," Andreas inquit, "neque enim locus est nunc neque institutum deplorandi mores nostros, quos in multos scio posse fieri meliores, atque ad Antonii dicta revertamur . . . concludens avaritiam et utilem esse at necessariam . . . ."

221. De avaritia, p. 25. "Non enim malis civibus, sed bonis sunt urbes replendae."



argument and Antonius' defense of avarice is complete.

Antonius, despite his many references to republican Rome, has described the realities of life in fifteenth century Florence, and in his description he has articulated the values of the wealthy and influential Florentine citizens who dominated that life economically, socially, and institutionally. Loschi's argument has centered around the concept of the citizen in relation to the city. Not only was the present thriving condition of Florence due to the development of the city by its citizens over the centuries, but in times of crisis when public needs were of great intensity, the wealth of its citizens was virtually the life-blood of the city. In contrast to Loschi, Andreas has given a rational lecture about good and evil, the moral dualism characteristic of the late Medieval Christian world.

These two arguments are entirely disjointed; their proponents are not even talking about the same thing. One man, Loschi, is concerned with praxis, and the other, Andreas, with medieval moral values. In this disjunction within De avaritia, the central value-shift of the period is echoed. The ideals of the feudal world placed emphasis on poverty and charity; the salvation of man's soul was believed to be the primary motivation of his life. Ancient blood and the virtus associated with noble deeds were the secular criteria for a man's worth. Good and bad were polar opposites which were nevertheless inextricably linked, and gradations between this moral white and black were not often perceived. These pre-capitalist feudal values continued to persist in Poggio's Florence, although they were becoming meaningless.

A more worldly vision, where the city of one's residence, rather than the City of God, is taken as being of more immediate importance has emerged in Florence. For some men, good and evil are being colored, if not entirely transformed by utility and necessity. A man's status in this Florentine society has become largely determined by his wealth and his position on the powerful councils of the city. A more thoroughly secular self-image is developing. Such dissimilar values are ideological reflections of the tensions existing between the declining feudal world and the emerging world of early modern capitalism in fifteenth century Florence.

The treatise ends on a rather pious note with all the men agreeing that avarice is hateful and abominable. A strong plea to the avaricious to mend their ways and leave their heirs a moral legacy of good deeds and an unsullied name instead of money is put forth. The threat of the Day of Judgement is alluded to, for one departs from life naked and helpless, descending into the inferno without an advocate to plead one's cause, with nothing except one's virtues and past conduct of life to defend one. Cicero has the last word in the treatise:

. . . nothing so truly characterizes a narrow, grovelling disposition as to love riches; and nothing is more noble and more exalted than to despise riches if you have them not, and if you have them, to employ them in beneficence and liberality.<sup>223</sup>

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222. De avaritia, p. 31.

223. De avaritia, p. 31. "Nihil esse tam angusti, tamque parvi animi, quam amare divitias, nihil honestius magnificentiusque quam pecuniam contemnere, si non habeas, si habeas, ad beneficentiam, liberalitatemque conferre." Cicero, De Officiis, trans. Cyrus R. Edmonds, (London, 1890), Book I, Chapter XX, p. 36.

## 2.

## The Interpretations

The treatise lends itself to a number of interpretations, which fall roughly into three groups. Walser, like Shepherd and many of the older scholars of a part generation, sees it primarily as an attack on avarice, continuing a theme already stated in several of Poggio's letters in 1424. Walser links these three letters in which Poggio renounces gold and passion, praises the vita solitaria, and attacks avarice with three more important and larger works. These tracts, for Walser, are expanded and amplified versions of the themes already brought out in the 1424 letters.<sup>224</sup>

Nor does Walser see Loschi's defense of avarice as simply a rhetorical counter-argument to the denunciation of avarice given by the other papal secretaries. Rather, he portrays it as a device by which Poggio, through Loschi, declares that not avarice, but luxuria is the root of all evil: in comparison with this odious vice avarice is described in the glowing language of civic humanism. Walser feels that the rational, conservative argument in the mouth of Andreas of Constantinople, that distinguished, literate and religious man, represents Poggio's true viewpoint in this dialogue.<sup>225</sup>

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224. Walser, Poggius, p. 126. "Die unmittelbarste Fortsetzung der drei Briefe findet sich besonders in drei grösseren Schriften: der Gedanke an die Vergänglichkeit wird im Traktat De varietate fortunae breiter ausgeführt, die Invektive gegen die Juristen inspiriert das dritte Tischgespräch, der Darstellung der Habsucht als der Wurzel alles Bösen im Menschen ist die erste grössere literarische Arbeit: das Gespräch De Avaritia gewidmet."

225. Walser, Poggius, p. 129. "Die Meinung Poggios vertritt der Predigermönch Andreas von Konstantinopel, der sich inzwischen als

For Walser then, Poggio's De avaritia was a vehicle wherein he displayed as so many had done before him and were to do after him, that avarice was a most gross and deadly evil.

In startling contrast to Walser's interpretation of De avaritia, is that of Christian Bec, who describes the dialogue as ". . . a lampoon in favor of the spirit of profit, which he wrote in the humanist vein of the exaltation of action and the condemnation of the solitary life."<sup>226</sup> Bec notes that the bulk of the treatise was "perfectly orthodox", condemning avarice, praising God, but he agrees with Giovanni Saitta,

that "the more lively part and the more convincing part of the dialogue is constituted by the exposition of the doctrine of Loschi. The rest is nothing but the padding which the humanists used and abused for concealing their true ideas [when] faced with a suspicious orthodoxy."<sup>227</sup>

According to Bec, Antonio Loschi, deliberately using the same arguments as Bartolomeo da Montepulciano had in his attack on

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neuer Gast bei der Gessellschaft eingefunded hat. Er wird, wie Bracciolini erklärt, eingeführt um als Professor der Theologie durch seine Gegenwart die Rechtgläubigkeit des Vorgebrachten zu bekräftigen." The sentence from the letter to Niccoli which Walser cites says: (Andreas Constantinopol.) qui cum sit religiosus, apta persona visa est . . . et auctoritatibus scripturae sacrae uteretur. . .", p. 129.

226. Christian Bec, Les marchands écrivains, p. 379, ". . . libelle en faveur de l'esprit de lucre, qui s'inscrit dans le courant humaniste d'exaltation de l'action et de condamnation de la vie solitaire."

227. Giovanni Saitta, Il pensiero italiano nell'Umanesimo e nel Rinascimento, (Firenze, 1961), 2, p. 224, cited in Bec, Les marchands écrivains, p. 380. "Mais, comme le dit G. Saitta, la 'partie la plus vivante et la plus convaincante de ce dialogue est constituée par l'exposition de la doctrine de Loschi: le rest n'est que remplissage dont usent et abusent les humanistes pour dissimuler leurs véritables idées face à une orthodoxie soupçonneuse.'"

avarice, coolly and sometimes facetiously, argues the other side of the coin.

Refuting the arguments of his predecessor, he attempts to demonstrate that avarice is not a social vice. Never have the laws -- which Salutati shows ordering the activity of men toward the common good -- condemned nor do they condemn the avaricious. And Loschi adds that cupidity, which motivates economic progress, has the effect of conserving the cities, whereas ambition tends to ruin them. Moreover, he shows that the spirit of profit is a product of the society from which it has drawn its basic institutions: family, city, state. "Civitates, res publicae, provinciae, regna, quid aliud sunt, si recte animadvertas, praeter publicam avariciae officinam?"<sup>228</sup>

Here Poggio, by way of Antonio Loschi, appeals to public authority, to the law, as the judge of whether or not being avaricious is right or wrong. The law, of course, is concerned with usury as an act, not with the name behind which it hides. This very important concept of the abstract law as the prime authority controlling the lives and values of men is directly related to Poggio's keen perception of the distinction between public and private affairs. It is part of his appreciation of the practical realities of city life, and rejection of the philosophical, moral thickets in which the preachers of the day hid.

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228. Bec, Les marchands écrivains, p. 380. "Refutant les arguments de son prédécesseur, il s'efforce de démontrer que l'avarice n'est pas un vice social. Jamais les lois -- dont Salutati montre qu'elles orientent l'activité des hommes vers le bien commun -- jamais les lois n'ont condamné ni ne condamnent les avares. Et Loschi ajoute que la cupidité, qui motive l'essor économique, a pour effet de conserver les cités, alors que l'ambition tend à les ruiner. Mieux: il montre que l'esprit de lucre est un produit de la société depuis ses formes élémentaires jusqu'aux plus achevées: famille, cité, État. 'Civitates, res publicae, provinciae, regna, quid aliud sunt, si recte animadvertas, praeter publicam avariciae officinam?'"

229. Poggio had studied law and matriculated among the judge advocates

Loschi's argument that avarice not only conserves the city, but actually springs out of the society itself articulates a perception of the social utility of money as the basis of the urban economy. The wealthy are the contributing members of that society, not the poor who are ". . . veritable dead weight retarding the development of the city."<sup>230</sup> And, as we have seen, it was not only the poor whom Poggio regarded as a drain on the city, but the mendicant orders, who contributed nothing -- social parasites who preached a useless doctrine of poverty.

Bec notes that people usually read this dialogue as "un

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of the guild by 1438. According to L. Martines, Lawyers and Statecraft, (Princeton, 1968), p. 503, he practiced ". . . little if at all." Despite his involvement in and knowledge of the law, and ability to grasp the idea of law as an abstract controller of men's lives, at least one scholar sees Poggio as despising the law. Eugenio Garin translates a portion of the 1450 dialogue the Secunda Convivialis Disceptatio, an excerpt illustrating the older, personal medieval world where oaths and honor between men made abstract law meaningless. "Only the mob and the common people are bound by your laws. The ties of legality exist only for them. Serious, intelligent and modest men need no laws. Their lives have their own laws, for their education and the formation of their character leads them automatically to the exercise of virtue . . . . It is a fact that all great deeds worthy of being remembered have their origin in injustice and violence, in short, in the breaking of the law." E. Garin, Ital. Humanism, p. 34, citing Poggio, Opera, Argenterati, 1513, fol. 19, r V. Walser also notes Poggio's lack of enthusiasm for the law, contrasting it with Salutati's earlier championship of the supremacy of the law, Poggius, pp. 218 ff. F. Krantz, Legal Thought, has, in his examination of the Secunda, traced a connecting line in terms of themes and techniques, from Poggio's early work to the late Secunda. He says, p. 288: "Law here, to borrow a term from Biblical criticism, is effectively 'de-mythologized': it is no longer a God-given rule, but is rather a manipulative instrumentality given a divine aura by shrewd rulers; . . . a utilitarian set of 'natural' and changing norms, relevant to particular peoples and places. . . ."

230. Bec, Les marchands écrivains, pp. 380-1. "De façon polémique, l'interprète de Bracciolini affirme l'utilité sociale du riche et la radicale inutilité du pauvre, véritable poids mort retardant le développement de la cité."

éloge indirect du mécénat" showing, as did Filelfo's De paupertate,  
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 the good uses to which wealth can be put. But Poggio is far more  
 perceptive than Filelfo, aware of the exigencies of the real world  
 and of the social forces behind events and values. Bec remarks

Nevertheless we believe that the most original  
 aspect of De avaritia and its genuine lesson  
 resides in its teaching of a morality of the  
 real, of existence, which is not utopian, but,  
 on the contrary, is founded on an intense  
 awareness of the vital forces of the economy  
 and of contemporary society.<sup>232</sup>

That De avaritia was at least in part intended as an in-  
 structional book should not be entirely dismissed. The emphasis on  
 practicality, on reality, on practice removes this dialogue from the  
 preserve of the philosophers to that of the civic humanist and the  
 literate man of affairs who is interested in getting on in the world.  
 The exhortation to men of wealth at the end of the treatise, im-  
 ploring them to invest their money in good works, is applicable to  
 the avaricious and the pious alike. Because of its pedagogical tone,  
De avaritia may have been intended for a wider circulation than it  
 perhaps received.

Finally, Marvin Becker holds that Poggio's motivation in  
 writing this treatise lies in his social-financial identification as  
 one of the novi cives, the aggressive 'new citizens' who, through

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231. Bec, Les marchands écrivains, p. 381. Francesco Filelfo (1398-1481), a member of Ficino's Neo-Platonic Academy, made Poggio one of the speakers in his De paupertate, giving him a role praising wealth.

232. Bec, Les marchands écrivains, p. 381. "Cependant nous croyons que l'aspect le plus original du De avaricia et son véritable enseignement résident dans l'édification d'une morale du réel, de l'existence, non pas utopique, mais fondée au contraire sur une conscience aiguë des forces vives de l'économie et de la société contemporaines."

wealth, forced their way into dominant bureaucratic and social positions in Florence.

Poggio Bracciolini, leading exponent of the classics and a successor of Brunni in the Florentine chancellery, exalted trade and commerce because it was only through these activities that cities gained the wealth that made possible their splendor, beauty and art. He canonized bourgeois virtue by arguing that the desire for riches was good since it was natural to all men and he condemned those who preached disrespect for material possessions as hypocrites. Finally, it should be noted that Coluccio, Brunni and Poggio, along with their fellow humanists Carlo Marsuppini and Benedetto Accolti, were all novi cives, and each in turn was elevated to the exalted office of Chancellor of the Republic.<sup>233</sup>

These several views of Poggio's De avaritia replicate the very different interpretations of Poggio's humanism generally with which this study opened. The older historians tend to see Poggio as something of a humanist hack, unoriginal, waspish to a singular degree, following where Brunni led.<sup>234</sup> Generally these same scholars interpret De avaritia simply as the usual denunciation of avarice. The approach of the younger historians, especially those interested in the economic problems of Trecento and Quattrocento Italy, is to read De avaritia as a remarkably precocious statement articulating

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233. Becker, Florence, II, pp. 148-149.

234. Baron, Crisis, p. 409, sees Poggio as ". . . the herald of ideas originally coined by Brunni." See also Baron's article, "Franciscan Poverty", pp. 31 ff., where Poggio's "middleman role between the humanists and humanism" is emphasized. Leonardo Brunni (1369-1444) had been aware of the social and public utility of wealth in his introduction to the translation of the pseudo-Aristotelian Oeconomicus, but Poggio's bold celebration of the deadliest of the seven deadly sins was more extreme and more carefully thought out.



the rationale of early modern capitalism, or at least of its Florentine antecedent. In this sense the treatise can be read as the voice of a new age, speaking the new language of economic domination. Concomitantly, culture becomes linked to wealth, personal worth to monumental, conspicuous expenditure, and social status to ownership of worldly goods. Implied is a shift in the concept of time in relation to the medieval period. The present world becomes more important to men than a distant heaven, at least until they hear the first notes of the final trumpet. The individual and the city are integrated into a new, secularized vision of Christian brotherhood, on a local rather than a universal scale.

Which of these interpretations reflects the essential thrust of the text, and, as importantly, the relation of the text to its historical and socio-political context? Poggio himself claims that he was denouncing avarice, and he puts several far-fetched, even facetious arguments into Loschi's mouth. The disclaimer and the occasional hyperbolic flourishes undoubtedly served as a smoke-screen. Papal secretaries who dashed off tracts embracing one of the seven deadly sins were more exposed to physical or professional disaster than those who mulled over the advantages of the vita solitaria versus the vita activa. Clearly Loschi's argument embodies what is new in the discussion, and probably the "message" of the treatise; this would have been noted by contemporary readers. Poggio, ever careful, was covering his near-heretical footsteps with the concealing verbiage of orthodoxy. Yet at least one other interpretation of the treatise is possible.

Poggio's importance lies in the fact that he was able to

partially break through the ideological web of medieval values surrounding wealth, avarice and usury to articulate a new view of the social utility of wealth. What Poggio put into words in De Avaritia for the first time was what men practiced and lived daily in early fifteenth century Florence while, sustained by the semi-fiction of medieval values, they interpreted and justified their lives in traditional terms. Thus it was that usury was cloaked as avarice, and that interest was disguised as a gift, that loans were masked in international exchange rates, and that while men practiced usury all their adult lives, many of them voluntarily proclaimed restitution on their deathbeds.

In part Poggio's civic humanism was colored by his involvement in Florentine financial affairs, by his friendship with important Florentines, from Coluccio Salutati to Cosimo de' Medici, by the personal fortune he accumulated and his marriage into a noble family, and by his commitment to republican values. Poggio can be identified, as can most of the civic humanists, with the dominant ruling merchant class of Florence, and the De Avaritia with the practices and behavior of these same men. Poggio, by depicting the desire for wealth -- avarice -- as natural and as an ideal, began the work of transforming their tedious daily ledger notations into an ideological system and of erasing the sense of guilt that often accompanied the acquisition of wealth in this period.

The powerful men in Florence in the late Trecento and early Quattrocento were increasingly individual investors and large-scale employers, novi cives and their descendants who had emerged as the old clans dissolved and earlier family businesses broke into private

ventures or small, impermanent partnerships. In the course of this process of social disintegration there developed a growing tendency for the individual to identify himself not by clan or guild membership but by his "success", the size of his pocketbook and the nature of his participation in the affairs of the city.

Part of this identification is linked with the city's growing bureaucracy, and its necessity to defend and extend its territorial borders with hired mercenaries. The increases in taxes and prestanzi, the creation of the Monte, and the innovative catasto of 1427, were all efforts Florence made to solve its increasingly crucial financial problems. The source of the money was the contado and the citizens of Florence who literally kept the city vigorous by their transfusions of money and active participation in the decisive councils. The social necessity for wealth, the response to the increasingly coercive civic demands for money, led not only to new business practices but to new evaluations of the nature of men and their relations to the world, evaluations predicated on individual will and hard work. "Universal Christian brotherhood" gave way to a concept of the secular community within the earthly city. Nevertheless, the old cultural values, images and metaphors, although faded, still possessed vitality.

In the late medieval period avarice replaced pride as the dominant vice in the seven deadly sins, and, identified with the possession of money in the eleventh century, eventually became synonymous with usury. As such, this new "deadly" sin still functioned in society in a regulatory capacity, as had superbia in the early medieval period. But by the fifteenth century avarice had lost most of its vital regulatory power and functioned instead as the acceptable language for new

and disturbing behavior involving money or the acquisition of property for which no traditional arguments or condemnations existed. While theologians, functioning in a sophisticated institutional structure, smoothly condoned certain kinds of usury as "necessary", the mendicant orders, especially the Franciscan Observants, more responsive to "popular" needs and views, saw damnable usury in nearly every business transaction. It is these men who condemn wealth and who denounce usury in terms of avarice.

While it would seem that these mendicant preachers were more firmly tied to the ideological past than other groups, it must be remembered that they were urban orders whose members spent much of their time among the poor. There are strong indications that, just as Poggio and the other civic humanists had absorbed elements of the emerging capitalist values of the dominant merchant group in Florence, so San Bernardino and the street preachers reflected some of the feelings of the urban poor, just now beginning to emerge as a propertyless labor force. The appeal land had for these landless men was echoed in the mendicant preachers' insistence that agriculture was the natural pursuit of Christians. The wickedness of the usurers they so vividly excoriated was in part a reflection of the hatred the poor held for the money-lender in whom they recognized their immediate enemy.

In this light, the ideological divisions within Florentine society in the early fifteenth century illustrate embryonic class distinctions predicated on wealth and relation to state power. These distinctions are to become more vivid as the century advances. As Poggio's De Avaritia in some measure expresses the idealized values

of the merchants and bankers, San Bernardino's condemnation of avarice and the compilation of wealth through usurious dealings is in part an articulation of the growing alienation of the new, rootless, urban -- and for that matter, disenfranchised contado -- poor.

Poggio's expression of an emerging new ideology evidences his awareness, still in part itself mediated by traditional restraints, of the tensions and disjunctions between values and reality. That the De Avaritia was largely ignored by Poggio's contemporaries and by later historians is evidence both of the lingering, still-potent force of an older value system, one never completely overthrown in the northern Italian city-states, let alone in Northern Europe, until a relatively recent period, and of the ideological presuppositions of many contemporary and near-contemporary historians in our own time.

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