

## Various Meanings of Debt and Indebtedness in *Dives and Pauper*

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### Summary

As Pauper spells out to his disciple in the anonymous early-fifteenth-century prose disputation *Dives and Pauper*, man has the duty to observe God's Commandments. We cannot but notice the semantic and phonologic kinship between the words *duty* and *debt*. In the online Middle English Dictionary the *dette* entry confirms the close connection in definition 3b, which translates *ben in dette* into modern English *be obliged to, be in duty bound*. Pauper points out that social intercourse between a preacher and his audience, but also a buyer and a seller, a man and his wife, or a master and his servant, and a sovereign and his subjects is indeed to be appraised in accordance with the norms of men's justice and codes of conduct. Yet, unlike God's law, these are subjected to change and mutability because social life inevitably requires give-and-take, arrangements, and compromises. Therefore Pauper advocates greater reverence to God's Law above man's (*Dives & Pauper*, Vol. I, Part 1, Cap. xxxv, p.160, l.12-14). Man owes God faithful and obedient worship, in other words he is bound to Him by a moral debt. This Dives does not deny but, as he rightly remarks, the opposite is equally true in that God's servants, from the lowest-ranking cleric to the archbishop, should honour the moral covenant that commits them to the lay souls under their pastoral guidance.

Examining the various aspects of the idea of indebtedness and what it implies brings us to wonder how to reconcile the profane and sacred connotations of *indebtedness*. At first sight, the theological and the economic may strike as irretrievably antagonistic concerns in a Christian perspective. However, a careful examination of *Dives and Pauper* may reveal that incurring, paying or defaulting a debt takes on more than one single meaning. The discussion between the rich and the poor illustrates an acute awareness of what it takes to owe another, be indebted to them in the diverse aspects of daily life in late medieval England, whether the ecclesial institution, a lender, or a spouse.

### Résumé

Ainsi que Pauper l'explique à son disciple dans la longue *disputatio* en prose du début du XV<sup>e</sup> siècle, *Dives and Pauper*, l'homme a le devoir d'observer les commandements divins. La parenté sémantique et phonologique des termes *devoir* et *dette* ne peut manquer d'être soulignée. Dans le *Middle English Dictionary* en ligne, l'entrée *dette* confirme ce lien étroit dans la définition 3b qui traduit *ben in dette* par *be obliged, be in duty bound* en anglais moderne. Pauper fait remarquer que tout rapport social entre un frère prêcheur et son auditoire, un vendeur et son client, un mari et sa femme, un maître et son serviteur, ou encore un souverain et ses sujets doit s'appréhender conformément aux normes établies par la justice des hommes et leurs codes de conduite lesquels, contrairement à la loi divine, ne sont pas

soumises aux variations et évolutions. La vie en société, en effet, entraîne inmanquablement des compromis, concessions, et arrangements. C'est pourquoi Pauper recommande une plus grande déférence aux lois du Très-Haut, qui sont immuables et priment sur celles d'ici-bas. (*Dives & Pauper*, Vol. I, Part 1, Cap. xxxv, p.160, l.12-14). L'homme doit à Dieu révérence, foi, et obéissance. En d'autres termes, il est lié à Lui par une dette d'ordre moral, ce que Dives ne conteste pas. Or, comme il le précise à juste titre, le contraire est tout aussi vrai car les serviteurs de Dieu, les gens d'église, du plus humble au plus élevé, l'archevêque en l'occurrence, sont sensés honorer le contrat moral qui les engage auprès des laïcs placés sous leur gouvernance pastorale.

L'examen des différents aspects que revêtent l'idée de la dette, le fait d'être redevable, et ce que cela implique nous amène à nous interroger sur la façon de concilier les connotations profanes et sacrées de la notion d'endettement. À première vue, le théologique et l'économique peuvent paraître absolument incompatibles dans la perspective chrétienne. Toutefois, une lecture attentive de *Dives and Pauper* révélera probablement que contracter, payer, ou à l'inverse, ne pas honorer une dette renvoie à plus d'une seule signification. Le débat entre le riche et le pauvre rend compte d'une conscience aiguë de ce que veut dire être redevable, devoir à quelqu'un à tous égards dans le quotidien des Anglais du début du XV<sup>e</sup> siècle, qu'il s'agisse de l'institution ecclésiale, d'un prêteur d'argent, ou d'une épouse.

**Keywords:** beholden ; bond ; borrower ; christian ; church ; clergy ; contract ; covenant ; credit ; creditor ; debt ; debtor ; devotion ; Dives ; duty ; faith ; indebtedness ; obligation ; Pauper ; pledge ; poor ; priest ; rich ; service ; usury

**Mots-clés :** chrétien ; clergé ; contrat ; crédit ; créancier ; dette ; devoir ; dévotion ; Dives ; Église ; emprunteur ; endettement ; engagement ; foi ; lien, obligation ; Pauper ; pauvre ; prêteur ; prêtre ; redevable ; riche ; service ; usure

## Introduction

This article will consider indebtedness as a concept through the filter of one single text, *Dives and Pauper*, because of the vast thematic scope that it covers and the variety of references to debt found in a number of chapters. Other medieval texts like John Mirk's *Festial*<sup>1</sup> or *A Late Fifteenth-Century Dominical Sermon Cycle*<sup>2</sup> could certainly be quoted to shed additional light on the subject, but these broach the theme of debt more indirectly, as they do so mainly in terms of a spiritual obligation that binds humankind to Christ. *Dives and Pauper* offers a much broader range of occurrences of the term debt and its diverse meanings. Let us start with the following quote that gives a fairly accurate idea of the tone and main theme of the work under scrutiny:

Diues. Resoun yeuith that men schuldyn techin her childryn Godis lawe & goode thewys & for to takyn hed to God that made us of nout & *boughte us so dere*. But now men seyn that ther schulde no lewyd folc entrymettyn hem of Godis lawe ne of the gospel ne of holy writ, neyther to connyn it ne to techyn it. Pauper. That is a foul errour & wol perlyous to mannys soule, for iche man & woman is *boundyn* afir his degre to don his besynesse to knowyn Godis lawe that he is *bondyn*<sup>3</sup> to kepyn<sup>4</sup>.

This quote reads like a reminder of man's duty to worship God and abide by His law. The two occurrences of the past participle *boundyn* point to the moral debt that binds man to the Lord and commits him to obey the divine precepts through a spiritual contract. It is precisely the notion of indebtedness that will be explored in this paper. Before launching into a reading of *Dives and Pauper* through the prism of debt, whether in the religious or economic sense of the word, it is necessary to introduce this prose exposition of the Ten Commandments. *Dives and Pauper* was presumably written between 1405 and 1410 by a Franciscan well-versed in scholastic rhetorics and theology, biblical and patristic material, as well as the classical and medieval *auctores*. Edited by Priscilla Barnum in two volumes with an additional one containing a detailed introduction, a helpful glossary, and a great amount of explanatory notes<sup>5</sup>, the work pertains to the *pastoralia* vein of catechetical texts designed to care for and cure the Christian souls led astray or simply in need of spiritual strengthening on the path to perfection<sup>6</sup>.

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<sup>1</sup> S. POWELL, ed., *John Mirk's Festial*, 2 vol., Oxford, Oxford University Press, 2009.

<sup>2</sup> S. MORRISON, ed., *A Late Fifteenth-Century Dominical Sermon Cycle*, 2 vol. EETS, Oxford, Oxford University Press, 2012.

<sup>3</sup> My italics. All the italics found in the quotations throughout the article are mine.

<sup>4</sup> *Dives and Pauper*, Vol.1, Part 1, Commandment IV, Cap.xi, p. 327, l.1-10, ed. P. H. Barnum, Early English Text Society, London, New York, Toronto: Oxford University Press, 1976. "Dives. La raison veut que l'homme se doit d'enseigner à ses enfants la loi de Dieu ainsi que les bonnes coutumes, et par ailleurs de prêter attention à Celui qui nous a créés à partir de rien et nous a rachetés au prix le plus élevé (de sa vie). Or voilà que d'aucuns prétendent que les laïcs ne sauraient s'occuper de la loi divine, ni des Évangiles, ni des Saintes Écritures, pas plus qu'ils ne sont autorisés à les connaître et à les inculquer. Pauper. C'est une erreur fort regrettable, préjudiciable à bien des égards à l'âme humaine, car chaque homme et chaque femme a l'obligation envers Dieu, selon son rang, de s'évertuer de connaître les contenus de cette loi qu'il ou elle a pour devoir d'observer scrupuleusement." (Trans. A. Blandeau).

<sup>5</sup> P.H. BARNUM, ed., *Dives and Pauper*, Vol.1, Part 1, Early English Text Society, London, New York, Toronto: Oxford University Press, 1976, Vol.I, Part 2, EETS, 1980, Vol.2, EETS, 2004.

<sup>6</sup> As Pauper explains drawing upon Matthew: "Yif thu wylt been perfyght, goo and selle al that thu hast and yeue it to the pore folk and come and folwe me." (*Dives and Pauper*, Vol.I, Part 1, Holy Poverty A, Cap. ix, p.66, l.11-14). ("Si tu aspirés à la perfection, va vendre tout ce que tu possèdes, fais-en don aux pauvres, et suis-moi." Trans. A. Blandeau).

The key issue of the transgression of, or mere disregard for, the Commandments out of ignorance or indifference is abundantly discussed by a layman with some insight into the Bible, Aristotle and Augustine on the one hand, and his respondent, a *clericus* probably trained at Oxford on the other hand. Pauper indeed possesses the sound knowledge expected of a *litteratus* invested with the mission to enlighten his flock. Man has the duty to observe God's Precepts. We cannot but notice the semantic and phonologic closeness between the words *duty* and *debt*. In the online *Middle English Dictionary*<sup>7</sup> the *dette* entry confirms such kinship as *ben in dette* is translated into modern English as *be obliged to*. The definition also comprises the compound *det-bunden* meaning *in duty bound*. Pauper undertakes to remind laymen like Dives that the poor will eventually be the first in God's kingdom, while sanctioning a reasonable use of riches within the limits of human justice and rules. He points out that social intercourse between a preacher and his audience, a buyer and a seller, a man and his wife, a master and his servant, a sovereign and his subjects<sup>8</sup> is indeed to be appraised in accordance with the norms of men's justice and codes of conduct. Yet, unlike divine law, these norms are subject to change and mutability because social life inevitably requires give-and-take, arrangements, and compromises. Pauper therefore advocates greater reverence to God's Law above man's<sup>9</sup>. Man owes God faithful worship, in other words he is in debt morally speaking. This Dives does not deny but, as he rightly remarks, the opposite is equally true in that God's servants, from the lowest-ranking cleric to the archbishop, should honour the moral covenant that binds them to the lay souls under their pastoral guidance. Examining the various aspects of the idea of indebtedness and what it entails brings us to wonder how to reconcile the profane and sacred implications of debt and its payment. At first sight, the economic and the theological may strike as irretrievably antagonistic concerns in a Christian perspective. However, a careful examination of the anonymous work under scrutiny may reveal that incurring, paying or defaulting a debt takes on several meanings. The disputation between the rich and the poor in *Dives and Pauper* reveals an acute awareness of what it takes to owe another, may it be the ecclesial institution, a lender, or a spouse.

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<sup>7</sup> *The Middle English Dictionary* online, <http://quod.lib.umich.edu/cgi/m/mec/med-idx?type=id&id=MED11437> (accessed 28 April 2016).

<sup>8</sup> *DP*, Vol.I, Part 1, Commandment IV, Cap.xv, p.332-333, l.2-6: "Pauper. Also be this precept we ben *boundyn to* worchepyn our kyng, our lyche, our souereynys alle. For alle that han gouernance of us or of the comounte owyn be her offys & her dignete to ben fadris of the comounte & of the sogetis & ben besy to sauyn her sogetis, as the fadir his childryn." ("Pauper. De plus, ce précepte nous engage à vénérer notre roi, notre seigneur, tous nos souverains. Car tous ceux qui nous gouvernent, nous individus et la communauté religieuse, devraient, de par leur fonction et la dignité de leur position, exercer une autorité paternelle sur cette communauté ainsi que sur les sujets du royaume. Ils devraient aussi oeuvrer pour le salut de leurs sujets, tout comme un père le fait pour ses enfants." Trans. A. Blandeau).

<sup>9</sup> *DP*, Vol.I, Part 1, Commandment I, Cap. xxxv, p.160, l.12-14: "mychil mor reuerence schuldyn they don to Goddis lawe and holy chyrche lawe and ben achu to forfetyng theraghenys". ("ils devraient révéler bien davantage la loi de Dieu ainsi que celle de la Sainte Église, et devraient craindre de la transgresser". Trans. A. Blandeau).

## Man's debt to God: "he knyttith hym to Crist & makyth comenent with hym to ben his trewe seruaunt"<sup>10</sup>.

Indebtedness is intrinsically rooted in the biblical text where man is often depicted as God's debtor, first of all because life is presented as a gift from the Creator. The very fact of our existence is something that we owe Him from the Judeo-Christian point of view. One well-known embodiment of obligation to God is Noah, whose Ark has been read as a symbol of the covenant that makes man beholden to God. Reduced to Noah and his kin, mankind is given a second chance in being spared by the destructive Flood. What confers to God's forgiveness some ultimately suprahuman depth is His merciful annihilation of man's debt. In the New Testament, the cathartic and salutary quality of our debt to the Almighty takes the form of the Savior who remits our debt, wipes it clean. Let us note that the terms "remission" and "forgiveness" pertain to both semantic fields of finance and religion which, among other common denominators, share the word "reckoning": "he [the ryche man] schal yeuyn wol harde *rekenyng*<sup>11</sup> therof at the dom, whan God schal seyn to hym [...] yelde acountis of thin balye<sup>12</sup>." Debt remission means debt forgiveness. It amounts to freeing someone of debt bondage. The lesson that can be drawn from Christ's selfless sacrifice, a metaphorical buyout through His redemptive blood shed on the cross, is that man is expected in his turn to let go of another man's debt.

Central to the religious instruction of the *laici* since Lateran IV in 1215 has been the recognition of sin through confession elicited by the priest. But when the author of *Dives and Pauper* writes his tract on God's precepts, stress is put on the sincerity of contrition in the avowal of sin, without which no absolution can be granted. The threat is maintained, even worsened, by the dread of dying unconfessed, irreparably doomed. That Christian dread haunts the late-medieval imagination. The other contemporary preoccupation reflected in the dispute between the teacher<sup>13</sup> and his pupil is the drop in regular church attendance which, alongside the annual reception of the Eucharist at Easter, is an obligation for the laity. Laypeople, Pauper deplores, are in debt in that they failed to do what they ought to have done. They prefer worldly pleasures to the divine Word<sup>14</sup>. The reasons for declining attendance at church or disruptive behaviour during service as well as ignorance of Sundays and feast-days are clearly identified in our text, ranging from the dreadful attraction of taverns, fairs, markets to the appeal of all forms of merry-making or unorthodox pursuits.

<sup>10</sup> *DP*, Vol.I, Part 1, Commandment II, Cap.i, p.221, l.10-11: "il s'unit au Christ et conclut un pacte, en s'engageant à le servir avec loyauté". (Trans. A. Blandeau).

<sup>11</sup> The word *reckoning* is recurrent in the play *Everyman*, in which the anonymous author plays on the double meaning, profane and sacred, of *reckoning*. See A. C. CAWLEY, ed., *Everyman and Medieval Miracle Plays*, London, J.M. Dent, [1974] 1993. As early as the introduction by the Messenger of the play, we read: "For ye shall hear how our Heaven King / Calleth Everyman to a general reckoning: / Give audience, and hear what he doth say.", p.199, l.18-20.

<sup>12</sup> *DP*, Commandment VII, Cap.iv, p.137, l.66-68: "il (le riche) devra rendre compte, en payant le prix fort, de ses actes le jour du jugement dernier, lorsque Dieu lui dira [...] montre-moi le bilan de la tenue de tes comptes" (Trans. A. Blandeau).

<sup>13</sup> *DP*, Vol. I, Part 1, Table (A), p.1, l.7: "the pore man is principal techere in this booc". ("Le pauvre est celui qui, par excellence, instruit, dans ce livre". Trans. A. Blandeau).

<sup>14</sup> *DP*, Vol. I, Part 1, Commandment I, Cap. lvi, p. 199, l.4-7): "Pauper. It is a comoun prouerbe of truantys that some ben wery of preyere and han mor haste to the tauerne than to holy chyrche & han mor lykyn in the world than in God." ("Pauper. D'après un proverbe bien connu, ceux qui manquent d'assister à l'office religieux se lassent vite des prières, car ils sont bien plus empressés de se rendre à la taverne qu'à l'église, et préfèrent le monde terrestre au Seigneur". Trans. A. Blandeau).

Dives. What fantasye hast thou that men don it nought for *deuocioun*? Pauper. For the peple these dayys is wol *indeuout to God* and to holy chirche and they louyn but wol lytil men of holy cherche and han gret ioye for dishesyn and dispisin men of holy chyrche, and they ben loth to comyn in holy chyrche whan they arn *boundyn to comyn thedyr* and wol loth to heryn Godys seruyse. Late they comyn and sone gon ayen away. Yif they ben ther a lytil while, hem thynkyth wol longe. They han leuer gon to the tauerne than to holy chirche, leuer to heryn a tale or a song of Robyn Hood or of som rybaudyte than to heryn messe or matynys or onything of Goddis seruise or ony word of God<sup>15</sup>.

Reading these lines, apart from the societal allusions to early fifteenth-century reality, our attention is caught by the use of a term akin to *debt* and *duty*, which is *devotion*. The tribute owed to the Lord, who created the world for mankind so that its every need may be provided for<sup>16</sup>, should be paid earnestly and steadily. Man ought to be serviceable to the Lord. The verb *seruyn* is fairly recurrent throughout the long-running debate too<sup>17</sup>, but the difference is that Pauper is referring to the Creator as the debtee whom man should revere and serve devoutly. Serving God, supposedly the churchman's natural call, may be interpreted and felt as a bond of sorts—unless it is a form of bondage—for such service to be paid or moral payment to be made requires unrelenting faith and dedication from laymen and women, yet to a lesser extent than clerics. The latter are indeed guilty of *raueyn*, *theft* & *sacrilege* when they fail to pay their pastoral debt to their flocks, when out of love of pomp and pride they ignore their duty to the poor to whom they show themselves reluctant to give financial assistance and spiritual cure<sup>18</sup>.

To go back to the layman's religious duty to care for the poorest, in the explication of Commandment VII Dives asks Pauper why Christ according to the Gospel forgave the 'false' bailiff for freeing of their debts some people in need on the grounds that in so doing he deceived his lord. Pauper sets out to demonstrate that the parable of the reeve who cancels debts payable to his master that cannot be repaid by the destitute borrowers aims to prove that acting out of earnest mercy is no fraud, although the lord is not aware of his bailiff's dealings. Actually, the latter's generous gesture can be construed as an indirect form of almsgiving. The message of the parable mediated by the preacher to his rich pupil is designed "to techyn men to makyn hem frendys be dedys of mercy & of elmesse & foryeuyn othir men her *dettys*<sup>19</sup>". Despite the insignificant change in the spelling, the word *debts* occurs twice within hardly three lines at page 157, which confirms that the issue of whatever is owed, whether a material

<sup>15</sup> *DP*, Commandment I, Cap.li, p.189, l.31-41: "Dives. Quel caprice de l'imagination te laisse penser que les hommes manquent de dévotion en toute circonstance? Pauper. Car les gens de nos jours n'ont de foi ni en Dieu ni en la Sainte Église, et n'ont point de goût pour les serviteurs de Dieu qu'ils se plaisent à malmener et à vilipender. Ils détestent mettre les pieds dans une église alors que c'est de leur devoir de le faire; ils rechignent à entendre la messe, arrivent en retard et repartent avant la fin de l'office. À peine ont-ils pénétré dans l'église que le temps leur semble long. Ils préféreraient de loin se rendre à la taverne, et prêter l'oreille à une fable ou un refrain au sujet de Robin des Bois ou autre gaillardise plutôt que d'écouter la messe, les matines, ou tout service en l'honneur du Très-Haut, ou même Sa parole." (Trans. A. Blandeau).

<sup>16</sup> *DP*, Vol. I, Part 1, Commandment I, Cap. xxviii, p.145-146, l.44-57. The passage contains several occurrences of the verb *yeven* (*yaf*) that pinpoint God's generosity toward man.

<sup>17</sup> As in *DP*, Vol.I, Part 1, Commandment I, Cap.lii, p.190, l.7-10: "for euery man, riche and pore, is boundyn afir his powyr to worchepyn Godys hous so that God, lord of al, be onestly and worchepfully *seruyd*." ("car chaque homme, riche ou pauvre, se trouve dans l'obligation, dans les limites de ses capacités, de vénérer la maison de Dieu, de manière à ce que Dieu, le Seigneur de toute chose, soit servi avec foi et probité." Trans. A. Blandeau).

<sup>18</sup> *DP*, Vol. I, Part 2, Commandment VII, Cap. Xii, p. 161-162, l.47-48, l.88.

<sup>19</sup> *DP*, Commandment VII, Cap.xi, p.157, l.51-52. ("pour enseigner aux hommes l'amitié en faisant acte de miséricorde, en faisant l'aumône, et en remettant leurs dettes à leur prochain". Trans. A. Blandeau).

payment due or a moral obligation to fulfill, raises the very possibility to cancel it, thus releasing the debtor from a stringent and compelling repayment vow. Pauper closes his disquisition with a potent association of paronomasic terms *yeuynge & foryeuynge* to drive his point home; debts should be charitably condoned when incurred by the lords' poorest subjects, who should "not ben to hard to her sogetis but ben merciabile & foryevyn hem her *dettis*"<sup>20</sup>. The rich are equated to God's own bailiffs and stewards ("balyys & (his) reuys")<sup>21</sup>, and are supposed to show clemency. Besides, they should not fear to be fraudulent in being merciful because God, the greatest lord of all, cannot be outwitted. Pauper is implying that the rich are duty bound in owing the poor mercy. If they refuse to help the have-nots, they are guilty of robbing them<sup>22</sup>. God's devoted servants are first and foremost the clerics whose debt to the laity is "to traуaylyn & seruyn holy chirche in techinge, [prechyng] & sacramentis-yeuynge & in besy gouernance, & but thei don so they ben nout worthi to han benefycis of holy chirche ne to lyuyn be holy chirche goodis"<sup>23</sup>. Pauper explains that the tonsure they wear signifies their giving up of material possessions for wilful poverty and true yearning to serve the Lord.

The parishioners who withhold their tithes from the church behave like thieves, theft being the subject matter of the Seventh Precept, which is phrased as a prohibition, an injunction in the negative form: "thu schal don no thefte, neyther in wille ne in dede"<sup>24</sup>. One form of the Christian's debt to God, the ultimate giver of goods, and the Holy Church that represents Him here below indeed concerns the payment of tithes: "the lawe seith that *tythis ben dette to God*, & alle that withholdyn is falslyche thei don sacrilege & robbyn the pore folc of her goodis"<sup>25</sup>. Such taxation is part and parcel of the medieval reality indirectly mirrored in the discussion, as mentioned in Commandment VII, Cap.xiii, p.165, l.13 ff. Largely secured for the parish church in England, tithes amount to one tenth of income or produce<sup>26</sup>, a demanding non-

<sup>20</sup> *DP*, (Commandment VII, Cap.xi, p.159, l.98-99): "ils devraient se garder d'être intraitables envers leurs sujets et leur remettre leurs dettes." (Trans. A. Blandeau).

<sup>21</sup> *Ibid.*, l.96.

<sup>22</sup> *DP*, Vol.I, Part 2, Commandment VII, Cap.xii, p. 160, l.11-13: "[...] it is non lesse synne to the ryche man for [to] denyyn the pore man helpe at nede whan he may helpyn hym of hys habundance than it is to robbyn a man of hys good." ("[...] il n'en reste pas moins que le refus de la part du riche de secourir un pauvre dans le besoin est un péché, aussi grave que celui du voleur qui dépouille un homme de ses biens." Trans. A. Blandeau).

<sup>23</sup> *DP*, Commandment VII, Cap.xii, p.166-163, l.97-101: "d'œuvrer et servir la Sainte Église en instruisant, [prêchant], en administrant les sacrements, et en s'employant sans relâche à faire régner l'autorité divine, et s'ils faillent à leur devoir ils ne sont pas dignes de recevoir les bénéfices de la Sainte Église ni de jouir de ses possessions." (Trans. A. Blandeau).

<sup>24</sup> *DP*, Commandment VII, Cap.i, p.130, l.4: "tu ne commettras aucun larcin, ni en pensée ni en acte." (Trans. A. Blandeau).

<sup>25</sup> *DP*, Commandment VII, Cap.xiii, p.166, l.19-20: "d'après la loi, les dîmes sont des dettes envers le Seigneur, et toute personne qui s'y soustrait commet une faute méprisable, et se livre à un sacrilège en dérobant leurs biens aux pauvres gens". (Trans. A. Blandeau).

<sup>26</sup> To know more about the various aspects the tithe system covered, it is useful to read the following lines in *Dives and Pauper*, Vol.I, Part 2, Commandment VII, Cap.xiii, p. 166, l.36-46: "Diues. Of what thingis is a man boundyn to tythin? Pauper. Of corn in heruest & of wyn in vyndeche, of frut of bestayle, of gardyn, of yerd, of medue, of venerye, of huys, of fyschyng, of wyndmelle and of watyrmelle, xvi, q. vii, Quicumque et c. sequenti; Extra, lib. iii, ti. xxx, Pastoralis. And, as Reymund seith, tythis owyn to ben yeuyn of alle frutys of the erde, of appelys, of trees, of herbys, of pasturys, of bestis, of wulle, of mylk, of hey, of fychyngis, of fermys, of myllis, of bathis, of fullynge placis, of mynys of syluyr & of othir metal & of quarreyrys of ston, of merchandy, of craft and of othir goodis & also of tyme, lib. i, ti. xii. And, as seith Hostiense, lib. Iii, eodem ti., of euerything ryghtfullyche getyn a man schulde tythin & of hys seruyce & of his knyghtchepe." ("Dives. Quelles formes la dîme peut-elle prendre? Pauper. Celles de la récolte de blé et des vendanges, du rendement du bétail, des produits du jardinage, des granges à foin, des prés, de la chasse, de l'apiculture, de la pêche, des moulins à vent

sacramental obligation enforced on the parishioners. God “askyth of us the tente part of our profyth nout for hys profit. It is *a synne to payyn late*, but mychil mor synne it is *neuere to payyn*”<sup>27</sup>. Interestingly enough, the reader of *Dives and Pauper* is reminded that Jews are not indebted to God the way Christians are. Consequently they are under no obligation to pay tithes<sup>28</sup>. Their specific situation is but sketchily mentioned in the first three lines of chapter xiv of the Seventh Commandment. It is revealing of the contemporary position of England’s Jews, who long after their expulsion in 1290, were still believed to be involved in unlawful financial transactions more often than not, whereas Schofield reminds us in the introduction to a collection of articles on credit and debt in medieval England that the Jews were far from being the only creditors. Loans could equally issue from Christian merchants and wealthy owners, who appropriated the Jews’ lending techniques, but also from “minor clerics, prosperous peasants, local officers, petty administrators, and smaller landlords”. Even servants might bring “pleas against their masters for arrears”<sup>29</sup>. At line 4 of chapter xiv, Pauper abruptly moves on to the subject matter of dishonest commercial deals, like buying and selling corn before it has been tithed. One cannot miss the anti-judaism that underlies the close association of the Jews with shameful money dealings that functions as a transition to the next point made by Pauper on sinful defaulting tithe-payers.

Worse is the practice of usury. “Social and religious obloquy was directed at usurious contracts and those who created them”<sup>30</sup>. Throughout *Dives and Pauper* we find allusions to the obligation to restitute a good or amount of money acquired dishonestly. In chapter viii of Commandment VII we read: “Yif a man haue stol a thing & vsyd it he is *boundyn* nout only to restitucion of the thing but also for the restitucion of the value of the uhs”<sup>31</sup>. Usury is regarded by Pauper as a serious theft that consists of “a wynnyng askyd be comenant of lendyng & for lendyng”<sup>32</sup>. It is blameworthy because it sells the use of the thing lent, which is charged excessively: “& therfor it suffycyth that the lendere take ayen the euene value, & yif he take mor ouyr for the vhs he does vsure & he is *boundyn to restitucion*”<sup>33</sup>. A virtuous Christian must keep away from material usury, which Pauper contrasts with “spiritual” or theological usury that multiplies God’s graces to everyone’s profit: “with the grace & the yifte

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et à eau [...]. Et, ainsi que le disait Raymond, la dîme doit être versée pour tout ce que donne le sol, pour les pommes, les arbres, les herbes, des pâtures, les bêtes, la laine, le lait, le foin, les poissons pêchés, les fermes, les moulins, les bains, les foulons, les mines d’argent et autres métaux, et les carrières de pierres, le commerce des marchandises, l’artisanat, et la fabrication d’autres biens matériels, et même le temps [...]. Et comme le déclarait Hostiens (Henry of Seguiso), [...] tout ce qui est gagné comme il se doit est soumis à la dîme, au même titre que le service envers Dieu et la chevalerie.” Trans. A. Blandeau).

<sup>27</sup> *DP*, Commandment VII, Cap.xiii, p.166, l.32-34: “Si Dieu nous demande le dixième de nos profits, ce n’est pas pour qu’il se les approprie. C’est *pécher que de tarder à payer, mais ne jamais payer* est chose bien pire.” (Trans. A. Blandeau).

<sup>28</sup> *DP*, Commandment VII, Cap.xiv, p.171, l.1-3.

<sup>29</sup> P.R. SCHOFIELD and N.J. MAYHEW, eds., *Credit and Debt in Medieval England c.1180-c.1350*, Oxford: Oxbow Books, 2002, p.10.

<sup>30</sup> *Ibid.*

<sup>31</sup> *DP*, Commandment VII, Cap.viii, p.149, l.68-70: “Lorsqu’un homme a volé quelque chose et en a fait usage, il est dans l’obligation non seulement de le restituer mais aussi d’en restituer la valeur qu’il a tirée de cet usage.” (Trans. A. Blandeau).

<sup>32</sup> *DP*, Commandment VII, Cap.xxiv, p.195, l.3-4: “des gains réclamés dans le cadre d’un contrat de prêt et pour un prêt”. (Trans. A. Blandeau).

<sup>33</sup> *Ibid.*, p.197, l.62-64: “et donc le prêteur doit se contenter de ne prendre que la valeur en soi, et s’il prend des intérêts, il pratique l’usure, et est contraint de restituer ce qu’il a prélevé en plus”. (Trans. A. Blandeau).



that God hath youyn to man, for a lytyl trauayl wynnyn an hondryd fold mede in heuene<sup>34</sup>.” The only debt, Pauper asserts, the lender should expect of the borrower is love, charity, good will, and friendship which cannot be measured with money. In other words, he insists that the usurer beg the debtor for forgiveness if he hopes to pay his debt to nature, namely die, with a clear conscience. Just as a lender sometimes refuses to postpone the deadline for the debtor’s obligation to repay, so some borrowers may fail to refund the lender who subsequently finds himself reduced to take out a loan. The *false dettour* ought to give back the money lent<sup>35</sup>. As for usurers, not only are they under the moral constraint of restitution but if they remain impenitent the Church denies them communion, offerings, and a Christian burial unless they amend before breathing their last. Even though “a ryche nygard” or “a goweler, an vserer” (note the derogatory terms in Commandment VII, Cap.viii, p.150, l.93-94) gives alms, because he has come into possession of goods and money unduly he is still a thief in the eyes of God to whom he is “debttable”<sup>36</sup>.

Commenting upon The Second Commandment, Pauper relates the anecdote in the ninth chapter of the Jew who lent money to a dishonest Christian, whom he sues for defaulting payment. At court, the Christian feigns to be ill and appears with a walking stick in which he has hidden the gold he owes. As he has to swear on the bible, he asks the Jew to hold the staff. He swears by God and Saint Nicholas, whom he unscrupulously uses as loanholders or surety for his debt, that he has come before the judge with all the money he borrowed. The Jew sees no money whatsoever and in anger wishes for revenge from God and the saint. The Christian leaves the town and on the way falls asleep on the path. As he is lying down with his staff by his side, a cart comes up and runs over him, breaking both the thief’s back and the staff. Scattered on the path, the gold is found by some town-dwellers, among whom is the Jewish lender. The truth has eventually come out along with the gold now greeting his owner’s eyes. This brings evidence that the deceitful Christian did swear the truth but did so only with the intention to beguile his creditor. The dead Christian was guilty of a double sin, lying and taking God’s name in vain (which basically the Second Precept forbids). The lesson that this story teaches, Dives sums up, is that “gylous othis arn wol perlyous<sup>37</sup>.” As a result of the unmasking of the fraudulent debtor and the miraculous recovery of the money due, the Jew gives all his money to the poor and converts to christianism. In the following chapter, drawing upon Saint Augustine, one of his most frequent sources, Pauper provides another exemplum of the seriousness of perjury as a sin. Again he serves the story of a debt. Some money is owed to a good simple lender by a false borrower who withholds repayment. The honest creditor forces the debtor to swear, knowing perfectly that the man is then driven to perjury. The debtor, who is not given the choice, commits this offence to God. During the night, the

<sup>34</sup> *Ibid.*, p.196, l.16-17: “avec la grâce et le don que Dieu a fait à l’homme, un effort, même modeste, est récompensé au centuple au ciel”. (Trans. A. Blandeau).

<sup>35</sup> *DP*, Commandment VII, Cap. xxv, p.199, l.45-50: “Yif a man be compellyd to browyn monye with usure for falshed of his dettour that wil nout payyn hym at his terme that false dettour is bondyn to payn hym restitucioun, nout only of his dette but also of the usure that he was compellyd to payn for his falshed, or ellys delyueryn hym out of danger yif it be yit to payn”. (“Si un homme est obligé d’emprunter de l’argent en recourant à un usurier, parce que la personne à qui il a prêté une somme refuse traitreusement de la lui rembourser à terme, cette dernière doit faire acte de restitution, non seulement de sa dette mais aussi des intérêts dus à l’usurier, ou sinon sortir son prêteur de la situation critique dans laquelle il l’a plongé, s’il reste encore de l’argent à verser”. Trans. A. Blandeau).

<sup>36</sup> *The Oxford English Dictionary*, Second ed. J.A. Simpson & E.S.C. Weiner, Vol. IV, Oxford, Clarendon Press, [1989] 1991, *debt* entry, p.315.

<sup>37</sup> *DP*, Commandment II, Cap.ix, p.237, l.44: “les promesses trompeuses représentent un grand danger”. (Trans. A. Blandeau).

lender has a vision of himself before a judge who asks him what made him cause the borrower to forswear himself. The creditor answers that the dishonest man would not reimburse him. The judge states that it would have been better for him to lose his money than push another to perjury, which amounts to the loss of his soul that Christ “boughte so dere with his precious blood<sup>38</sup>”. Let us note in passing the use of the verb *buy* in the sense of *redeem*, akin to the French *rédimier* which has an unambiguous financial connotation. Sentenced to be beaten, the lender repents and is forgiven.

### Of the obligation to honour one’s debt: “And therfor loke that thu paye wel thin dettis<sup>39</sup>”.

Both stories associate deceitfulness with a money transaction that binds a debtor to his creditor in a more often tacit than written contract implying oath-taking. Failing to pay a debt amounts to failing to honour a pledge, which is equally morally outrageous. Falling into arrears first then into the credit trap when in need of a loan causes discomfort and shame to the borrower, who finds himself in an inferior position because he falls prey to some unsettling feeling of the doubt of debt, to use a meaningful paronomasis. The notion of debt is closely related to that of guilt and sin. In a figurative sense, *debt* is “used in the biblical language as the type of an offence requiring expiation, a sin<sup>40</sup>.” In ancient Greek ὀφείλημα, ατος, τό means financial debt, spiritual obligation, as well as offense or sin too. In Galilean Aramaic the transliterated word *haib*, the inflected and declined form of *hob*, has the sense of debt as well as the one who is in debt, the one who sins. To discharge or settle one’s debt is the same as to pay it off. Now paying etymologically derives from *pacare* a medieval Latin word that denotes the idea of compensation designed to satisfy, appease and pacify. Money in the here below is the worldly material measurement of indebtedness but, as Pauper attempts to teach Dives, debt also implies moral reparation, which is not so easily quantifiable. The defaulting vow-maker becomes a dishonest debtor. On Judgment Day, Christ will sit and separate the good from the vicious, whose ungratefulness he reproaches because he died on the cross to redeem their sins. Man has a debt of gratitude to the Creator<sup>41</sup>. On this particular point, at chapter lxiii of Commandment I<sup>42</sup>, Dives is reminded that any dead Christian should be mourned in memory of Christ’s sacrifice for mankind, which accounts for the assumption that the “*dew dette to manys body & womanys*” ought to be honoured. In his explication of the Eighth Precept at chapter xiv, Pauper puts in God’s mouth the words of a creditor requesting

<sup>38</sup> *DP*, Commandment II, Cap.x, p.238, l.26: “le Christ nous a rachetés au prix de son sang précieux”. (Trans. A. Blandeau).

<sup>39</sup> *DP*, Commandment IX, Cap.vii, p.269, l.30. “et par conséquent, assure-toi de bien t’acquitter de tes dettes”. (Trans. A. Blandeau).

<sup>40</sup> *The Oxford English Dictionary*, the *debt* entry, p.315. We find a quote from a 1400 text entitled *Prymer* that reads as follows: “Foryive us oure dettes as we foryeue to oure detoures”. In *Dives and Pauper*, Vol.I, Part 2, Commandment VII, Cap.xi, p.157, l.52-53, Pauper urges the Christians to “foryeuyn othir men her *dettys* as thei wiln that God foryeve hem her *dettis*”. (“de remettre ses dettes à son prochain tout comme ils voudraient que Dieu leur pardonne leurs dettes”. Trans. A. Blandeau). The modern English rendering of the Prayer to the Lord/Lord’s Prayer is “Forgive us our sins/offenses as we forgive to those who have sinned against us/offended us”.

<sup>41</sup> *DP*, Comandment III, Cap.ix, p.281, l.12-18. At lines 14-16, we read: “to thankyn hym for his endeles godnesse that he scheyd to mankende in his creacion”. (“pour Le remercier de l’infinie bonté dont Il a fait preuve envers l’homme en créant le monde”. Trans. A. Blandeau)

<sup>42</sup> *DP*, Commandment I, Cap.lxiii, p.215, l.44-46.

his due from an unthankful debtor: “Wher is the *raunsom* of myn blood? Wher ben tho soulys that *Y boughte so dere*? Wher is the seruyce that ye schuldyn a don to me<sup>43</sup>?” The borrower is expected to give a reckoning.

At chapter xviii, the semantic field that underpins Pauper’s speech echoes that of the contemporary business dealers engaged in money lending and borrowing, as illustrated by words like “receuyd...spent...dyspensyd” (3-4), “the mor that the yiftis of God comyn to a man the mor waxsyn rekenyngis and answerys of the yiftis and for the yiftis<sup>44</sup>”. Earlier in chapter xvii, one reads that “men schul ther rekenyn and yeldyn to the laste farthing withoutyn foryeueness<sup>45</sup>”. At the beginning of the commentary of Commandment IX that forbids man to covet his neighbour’s belongings is a possible hint at the predicament of a debtor unable to reimburse his creditor then entitled to take possession of the borrower’s land and inheritance: “for oftyn they chalangyn men for *bonde* and so entryn into her hous and lond and han alle her heritage with Goddys curs<sup>46</sup>”. The word *bonde* designates a pledge made by a debtor to honour his debt. Significantly the term “pledge” also refers to the possession or landed asset (when wealthier) that a borrower might have to surrender to his lender as a pledge (in the sense of collateral or gage). The repayment can indeed be made by using land as security for the creditor. Buyers and sellers of land are frequently involved in lending and borrowing money. The parish clergy, better-off neighbours, and urban traders provide credit to peasants in need of money, but the former are tempted to lend for an advantage and sue those who owe them money in court. “In some cases, a land transfer resulted from failure to pay which forced the debtor to sell his or her holding<sup>47</sup>.” Such unscrupulous creditors are unambiguously described as “false purchasouris, whyche for false couetyse ben besy be gyle & with falshed to robbyn men of hous & of lond and to puttyn hem out of her heritage<sup>48</sup>”. The peasants are not the only ones to be pulled into debt under various circumstances. The gentry under pressure of keeping a social status which makes it difficult at times to match income and expenditure tend to live on credit owing to the high level at which they consume or because of crops yielding poorly or disease spreading among the cattle. Christopher Dryer writes that small landowners “turned to a wealthy monastery or layman, and this ‘friend’ paid off their debts, but in exchange would take over the land<sup>49</sup>.” Buyers were increasingly allowed to pay late at the end of the Middle Ages thanks to more flexible credit arrangements, but the result was that “everyone involved in business was bound into an endless chain of informal debt<sup>50</sup>.” Should it be inferred that debt was common practice, or shall I say “monnaie courante”, at the time?

<sup>43</sup> *DP*, Commandment VIII, Cap. xiv, p.243, l.68-70: “Où est la rançon de mon sang? Où sont les âmes que j’ai rachetées? Où est le service que vous auriez dû me rendre?”. (Trans. A. Blandeau).

<sup>44</sup> *DP*, Commandment I, Cap.xviii, p.251, l.5-7: “plus Dieu fait de dons à l’homme, plus ce dernier doit rendre des comptes et répondre de ces dons ainsi qu’à ces dons”. (Trans. A. Blandeau).

<sup>45</sup> *DP*, Commandment I, Cap.xvii, p.249, l.42-43: “les hommes doivent rendre des comptes et donner jusqu’au dernier centime sans que leur soit accordée la moindre indulgence”. (Trans. A. Blandeau).

<sup>46</sup> *DP*, Commandment IX, Cap.i, p.254, l.50-52: “car souvent ils contraignent les débiteurs à régler leurs dettes en s’appropriant leurs terres en gage de paiement, entrent en possession de leur maison et de leurs terres, et s’accaparent de tous les biens des débiteurs frappés de l’anathème divin”. (Trans. A. Blandeau).

<sup>47</sup> C. DRYER, *Making a Living in the Middle Ages. The People of Britain (850-1520)*, London : Penguin Books, 2003, p.178.

<sup>48</sup> *DP*, Commandment IX, Cap.i, p.254, l.40-42: “des acheteurs malhonnêtes, qui par cupidité s’emploient avec traîtrise et duplicité à voler aux autres leur maison et leur terre, et à les déposséder de ce qui leur revient légalement”. (Trans. A. Blandeau).

<sup>49</sup> C. DRYER, *op. cit.*, p.148.

<sup>50</sup> *Ibid*, p.327.

Pauper points to the irony of greedy people falling into debt which they never repay at that: “and thus they snarlyn hemself *so in dette* and in fals richesse to ben heldyn grete in this world that they mon *nout payyn her dettis*<sup>51</sup>.” The preacher draws upon the forceful imagery of hell to make his point, contending that the punishment they get is acted out by the devil who takes the right eye away from them. The right eye symbolises reason, because once deprived of it the debtful<sup>52</sup> sinners relentlessly sink into greater debts and shady dealings until they lose both their soul and life: “they cesyn nout to borwyn ne to getyn falslyche othir mennys good and *so fallyn deppere & deppere in dette* til at the laste the fend sleth hem body and soule<sup>53</sup>”. Pauper concludes in an admonitory tone: “And therfor loke that thu paye wel thin *dettis*<sup>54</sup>”, otherwise you are bound to end up fleeced like the greedy sheep hungry for berries in thorny bushes that does not content itself with the common pasture. Dives does not object to being God’s reeve or bailiff in providing for those who have chosen poverty for the love of God, but deplores that there are too few reliable and trustworthy debtors, which is why he is reluctant to lend money<sup>55</sup>. The author also borrows from the vocabulary of service and economic dependence when referring to God’s mercy in the ideal heavenly city, as found in Commandment X: “He askyth non rente, no trybuht, no seruyce, non homage [...] othir prys askith he non<sup>56</sup>”. The repeated negative form underscores the notion that He is first and foremost a giver: “he yeuyth it to hem onon<sup>57</sup>”. It is significant that *Dives and Pauper* virtually closes on a homage paid to the most generous of all, who expects in return for his gifts to mankind nothing but “loue and charite<sup>58</sup>”. In the celestial Jerusalem there shall be “no pletynge (*litigating*) for no lordchepe, for non lond<sup>59</sup>”. The semantic field of loan-taking, mortgaging, and litigation merges with that of the Christian creed and doctrine.

As previously observed, the metaphor of the servant obliged to his lord is recurrent in this explication of the decalogue. One of the reasons why it is employed by the presumably Franciscan commentator is that he is willing to show that just as a servant is “boundyn be his oth & be his feyth to ben trewe to his lord<sup>60</sup>”, so the sinful Christian through the mediation of the priest owes God contrition, a form of moral compensation or debt in the hope of obtaining forgiveness. At this point Pauper clarifies the distinction between a vow and an oath. “The vouh bynt hardere than the oth, for our vow bynt us be the feyth and the trewth that we owyn to God for to payn to hym our behestis<sup>61</sup>.” Likewise, a husband is indebted to his wife: “He

<sup>51</sup> *DP*, Commandment IX, Cap.vii, p.269, 1.21-23: “et ainsi, ils tombent dans le piège de l’endetté, désireux d’accumuler de vaines et fausses richesses pour parvenir à la renommée ici-bas, qu’ils ne sont pas en mesure de payer leurs dettes”. (Trans. A. Blandeau).

<sup>52</sup> *The Oxford English Dictionary*, *op. cit.*, the *debt* entry, p.316.

<sup>53</sup> *DP*, Commandment IX, Cap.vii, p.269, 1.27-29: “ils ne cessent d’emprunter et de s’approprié malhonnêtement les biens d’autrui, et se trouvent donc entraînés dans la spirale infernale de la dette, jusqu’à ce que le diable les anéantisse, corps et âme”. (Trans. A. Blandeau).

<sup>54</sup> *Ibid.*, 1.30: “Et, par conséquent, assure-toi de bien t’acquitter de tes dettes”. (Trans. A. Blandeau).

<sup>55</sup> *Ibid.*, 1.44-48.

<sup>56</sup> *DP*, Commandment X, Cap.x, p.320, 1.42-47: “Il ne demande ni loyer, ni tribut, ni service, ni hommage [], pas plus qu’il ne demande quelque autre prix”. (Trans. A. Blandeau).

<sup>57</sup> *Ibid.*, 1.42: “Il le leur donne immédiatement, sur le champ”. (Trans. A. Blandeau).

<sup>58</sup> *Ibid.*, 1.47.

<sup>59</sup> *Ibid.*, 1.51: “pas de litige pour réclamer l’autorité seigneuriale ou la propriété d’une terre”. (Trans. A. Blandeau).

<sup>60</sup> *DP*, Commandment II, Cap.xiii, p.245, 1.46: “lié, par le serment qu’il a prêté et par sa foi, à l’obligation de loyauté envers son seigneur”. (Trans. A. Blandeau).

<sup>61</sup> *DP*, Commandment II, Cap.xiv, p.246, 1.22-24: “Le voeu est un lien plus contraignant que le serment car il nous lie par notre foi et notre loyauté envers Dieu afin que nous nous acquitions envers Lui des promesses faites.” (Trans. A. Blandeau).

must yeldyn *the dette of his body* to his wif, but he may nout askyn it of hyr<sup>62</sup>.” When Pauper and Dives discuss the Fourth Precept that commands us to “louyn our euene cristene as ourself<sup>63</sup>”, they go over various types of subjection. Among the various master-servant relations, the marital debt comes under scrutiny. Emphasis is laid on the necessity for the debt to remain balanced; if the husband’s demand is excessive, the wife’s compliance becomes all the more commendable. “For this skyl also housebonde & wyf as anemyst the vsyng of her body they ben efne, & iche of [hem] hat powyr ouyr otheris body<sup>64</sup>.” The wife is her husband’s equal in the matrimonial contract. Yet it should be borne in mind that it is only with a view to procreating that sexual intercourse is allowed. As Pauper insists, in the payment of the matrimonial debt the spouses should scrupulously keep clear of the temptation of lust<sup>65</sup>. In the second chapter of the Sixth Precept, Pauper resorts to the image of the wedding ring as a token of conjugal love reminiscent of the holy match between Christ and the Christian soul. As a powerful symbol, the *tokene* is a constraining bond in that it makes husband and wife debtors to each other: they owe each other faithfulness and true affection. This precious bond is unbreachable, which is why the ring is either gold or silver<sup>66</sup>: “And as gold & syluyr pasyn alle metalys in clenness & nout comunyn togedere but for bryngyng forth of childryn or to flen fornicacion or to *yeldyn the dette of her bodys*<sup>67</sup>.” The righteous debtor and honest creditor preserve themselves from sin in honouring their agreement based on mutual trust, which is what matrimony among other covenants is about. The *mede* or reward that the layman and laywoman will receive from God for serving Him truthfully can be interpreted as the exact opposite of a debt. The dutiful debtor is indeed rewarded for paying his obligation. Pauper refers to Saint Paul bidding the people to worship their sovereigns, like servants obeying their “fleschly lordys” unconditionally<sup>68</sup>, and carries on advocating service to a lord “as Cristis seruans<sup>69</sup>”: “the seruyse that ye don to hem [the lords] ye don it to God, & he principaly schal yeldyn you your mede<sup>70</sup>.” Recompense or gratification is a substitute for debt when the latter is paid wholeheartedly in compliance with the requirements of the vow. “Vouh is hotyng of sum good thing mad to God with avyement, as seyth Reymond<sup>71</sup>.” The debtor who makes a vow is “boundyn to fulfellyn that vouh<sup>72</sup>” in paying his creditor back.

<sup>62</sup> *DP*, Commandment II, Cap.xvi, p.250, 1.88-89: “il doit payer de son corps pour s’acquitter de sa dette conjugale, mais ceci il ne doit pas le demander à son épouse”. (Trans. A. Blandeau).

<sup>63</sup> *DP*, Commandment IV, Cap.i, p.304, 1.9: “d’aimer notre frère chrétien comme nous-mêmes”. (Trans. A. Blandeau).

<sup>64</sup> *DP*, Commandment IV, Cap.xviii, p.340, 1.62-63: “c’est pour cette raison aussi que le mari et la femme, concernant l’usage de leurs corps, doivent être sur un pied d’égalité, de manière à ce que chacun ait la jouissance du corps de l’autre”. (Trans. A. Blandeau).

<sup>65</sup> *DP*, Commandment VI, Cap.i, p.59, 1.46-53.

<sup>66</sup> *DP*, Commandment VI, Cap.ii, p.61, 1.27-54.

<sup>67</sup> *Ibid.*, 1.33-36: “Et tout comme l’or et l’argent surpassent tous les métaux en pureté, et ne sauraient s’accoupler que pour donner naissance à une progéniture ou pour fuir la fornication ou payer leur dette corporelle.” (Trans. A. Blandeau).

<sup>68</sup> *DP*, Commandment IV, Cap.xv, p.333, 1.13.

<sup>69</sup> *Ibid.*, 1.15.

<sup>70</sup> *Ibid.*, 1.18-19: “le service que tu leur dois (aux seigneurs) tu le dois aussi à Dieu, et c’est Lui avant tout qui te gratifiera d’une récompense.” (Trans. A. Blandeau).

<sup>71</sup> *DP*, Commandment II, Cap.xv, p.247, 1.1-2: “Prononcer un voeu, c’est promettre de faire le bien pour Dieu après mûre réflexion, en son âme et conscience, comme le souligne Saint Raymond”. (Trans. A. Blandeau).

<sup>72</sup> *Ibid.*, 1.4: “est obligé de se tenir au voeu qu’il a prononcé” (Trans. A. Blandeau).

## The priest's debt to the parishioners

The author's aim is not so much a will to impose doctrinal norms as a sensibilisation to scriptural hermeneutics through dialogue between tradition and the contemporary reality. Pauper's spirituality, as he embodies it in what may be Franciscan humility, is not completely cut off from the sublunar, the earthly, simply because he is not speaking from a pulpit but outside of the church instead. The spiritual coexists with the temporal referred to in the allusions to everyday life in late-medieval England, like tithe-payment for instance. As reminded in the first part of the article, tithes account for a major financial imposition resented by the laity required to support a parish priest. Nevertheless, the latter's morals sometimes leave much to be desired, whereas laypeople expect an exemplary conduct of the cleric who has them under his oversight<sup>73</sup>. Therefore they feel increasingly emboldened to pinpoint a blameworthy prelate's shortcomings. Dives seems to be one of these parishioners who dare speak their mind and have their own idea of what a good pastor is, even though it may clash with the ecclesiastical view. Ample space in the lengthy discussion is given to the religious standards the members of the clergy ought to live up to, and conversely to their failings in their pastoral debt and duty. No wonder in Commandment VII, Dives, the instructed subject, grows increasingly vocal in exposing simony: "Ben nout swyche men of holy chirche so mispendynge the pore mennys good *boundyn to restitucion?*" [...] "What seist thu of hem that spendyn the goodis of holy chirche in her owyn nedful vhs & *don nout her duyte* ne seruyn nout therfor<sup>74</sup>?" What is being indirectly exposed may well be the discrepancy between the contemporary reality of simony and the religious justification of tithes, presented as man's legitimate debt to the Lord taking the form of reverence to prelates, often called *fathers* because their duty is to feed their flocks with the scriptural meanings. Such rationalisation accounts for the payment of tithes to priests who "owyn to han tythis & offeryngis of her chyldryn that arn vundir her cure<sup>75</sup>". However, paradoxically enough, the Christian's moral debt takes on a downright prosaic connotation in that it becomes a financial debt to the father of his soul entrusted with its preservation from damnation. The Fourth Precept commands us to honour our parents: "hem that we owyn be weye of charite mest to worchepyn aftir God & mest to helpyn, that is fadir & moodir<sup>76</sup>". We owe them respect, affection, and protection, as well as gratitude for having fulfilled their duty in teaching us the principles of the Faith. Even the cleric, although he is primarily bound to God, must provide for his parents: "he owith nout to gon out of relygion but dwellyn stille vundir obedience of his prelate. Netheles he owyth to don his *deuer* to helpen hem, sauynge his obedience &

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<sup>73</sup> As Pauper puts it in Commandment V, Cap.viii, p.17, l.33-36: "And so Crist in his wordys bad that prelatys & curatis of holy chirche schuldyn han duple cure of the pore peple to fedyn hem gostlyche & also bodylyche, with bodyly helpe at nede." ("Et le Christ en prononçant ces mots demanda que les prélats et curés de la Sainte Église redoublent d'efforts pour prendre soin des pauvres, en leur administrant les nourritures de l'esprit et du corps, et en leur prêtant assistance sur le plan physique lorsqu'ils en auraient besoin." Trans. A. Blandeau).

<sup>74</sup> *DP*, Commandment VII, Cap.xii, p.162, l.72-73, 93-95: "Ces hommes d'église qui utilisent pour leur propre compte le bien des pauvres ne devraient-ils pas en faire restitution?" [...] "Quelle est ton opinion à propos de ceux qui dépensent les biens de la Sainte Église à titre personnel, et faillent à leur devoir ainsi qu'au service qu'ils doivent accomplir?" (Trans. A. Blandeau).

<sup>75</sup> *DP*, Commandment IV, Cap.xiii, p.330, l.16-17: "qui sont en droit d'exiger que les 'enfants' dont ils ont la charge leur versent des dîmes et meurent fassent des offrandes". (Trans. A. Blandeau).

<sup>76</sup> *DP*, Commandment IV, Cap. i, p.304, l.23-25: "ceux que nous devons vénérer, après le Seigneur, au nom de la charité, et que nous devons aider, à savoir pères et mères". (Trans. A. Blandeau).

honeste of his religion<sup>77</sup>". The word *deuer*, a synonym for duty, precisely echoes the notion of indebtedness under examination.

It is only natural that a man of the cloth with a reprehensible conduct should arouse lay discontent. In the early fifteenth century, the mendicant orders in England largely benefit from lay support. The Franciscans' artificial destitution sometimes turns out to be detrimental to the situation of the real poor, the secular ones, from whom the resources for charity are channeled away to the mendicant friars, whose poverty is claimed to be a token of their spiritual election. One may wonder whether the exaltation by the medieval Church of simplicity and humility of body, mind, and soul is not after all employed to justify the social and political preeminence of those who own, know, and govern, as *Dives* puts it accusingly.

[...] as the lawe seith, the *tythis of holy chirche* arn tributis of hem that ben in nede to releuyn hem in her nede. And al that men of holy chirche han it is the pore menys goodis, & her housis schuldyn ben comoun to alle men at nede. They schuldyn ben besy to receyuyn pylgrymys & kepyn hospitalite aftir her power, xvi, q. i, Decime, et Quoniam quicquid. Wherfor, me thinkith, yif ony pore folc perche be her defaute & for that thei wiln nout helpyn hem thei ben gylty of manslaute<sup>78</sup>.

To ward off any risk of lay outcry against abusive ecclesiastical power, the clergy feels the necessity to reach the right balance between instructional and exhortatory speech, pastoral theology and lay practice along with observance of the faith, between doctrinal ideals and the practicalities of secular daily life. The Church is indeed faced with a contradiction that calls for resolution, namely how to reconcile antithetic aims and find the right balance between the ideal and the possible. The context in which *Dives and Pauper* appears has been the result of a general development in the Christian western world toward a flourishing economic system which is the forerunner of the market economy. The spectacular urban growth in the 13<sup>th</sup> century entailed by the economic expansion is concurrent with the rise of the mendicant orders appealing to apostolic deprivation in an increasingly commercial and financial landscape. The phenomenon has a decisive impact on the Christian outlook on money and business transactions, and how they influence human relationships and social practices. Friars feel it their duty to warn rich laymen about the vulnerability of the human heart to the lure of riches and possessions and how these jeopardize the chances of redemption. Almsgiving to the have-nots is therefore strongly recommended. The radical castigation of money voiced by Francis of Assisi, former son to a wealthy merchant, somewhat softened when the urban gentry of thriving traders and craftsmen needed the preachers' (and confessors') spiritual guidance in the face of the moral dilemmas arising from their conspicuous affluence. Similarly, Chaucer's merchant in *The Shipman's tale* "shows hints of the desire to be 'in religion' that was circulating so widely in the late fourteenth century", Nicole Rice remarks. She even concludes that it points to the "beginnings of his spiritual aspirations at odds with

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<sup>77</sup> *DP*, Commandment IV, Cap. vi, p.316, 1.37-40: "l'homme d'église ne saurait quitter son ordre religieux, et se doit de demeurer sous l'autorité du prélat, à qui il doit obéir. Cependant, il doit accomplir son devoir en leur [ses parents] prêtant assistance, en préservant l'obéissance et la respectabilité que lui impose son ordre religieux." (Trans. A. Blandeau).

<sup>78</sup> *DP*, Commandment V, Cap.viii, p.16, 1.16-24. "[...] selon la loi, *les dîmes de la Sainte Église* constituent les tributs payés aux nécessiteux afin de les tirer du besoin. Et tous les biens que possèdent les homems d'église appartiennent aux pauvres, et leur demeure est commune à tous les démunis. Ils devraient s'employer à héberger les pèlerins et leur donner l'hospitalité, dans la mesure de leur capacité [...] C'est pourquoi, me semble-il, si un pauvre vient à périr par leur faute et parce qu'ils ne lui ont pas porté secours, ils sont coupables de sa mort." (Trans. A. Blandeau).

his social situation<sup>79</sup>”. Dives may be interpreted as a member of the educated urban elite, “anxious for religious reform but not for social revolution<sup>80</sup>”, and, although he is not naturally prone to giving, he shows himself attentive to the necessity to reconcile material ease and comfort with an earnest desire to stay on the path to salvation. At one point in the dialogue, Pauper spells out the distinction between a lucrative contract and an act of utterly disinterested charity, which ranks at the top of the scale of spiritual perfection. In the “Prologue on Holy Poverty”, Dives declares, quoting Christ: “It is, seyght he, more blisful to yeuyn than to takyn<sup>81</sup>.” He uses this point made in Scripture<sup>82</sup>, or so he claims, in support of his economically comfortable status as a rich man enjoying the privilege of having enough to provide for the poor.

Before the writer of *Dives and Pauper*, a French Franciscan argued that between giving and taking, credit and debt lies a whole range of decently fair contractual practices not subject to withering moral condemnation. In a late 13th-century treatise entitled *Tractatus de Contractibus*, Pierre de Jean Olivi<sup>83</sup> from Narbonne, Languedoc, suggested that it was possible for a trader, dealer, or entrepreneur to go about his business legitimately without antagonizing the evangelical precept of fairness and temperance. Spiritual salvation remains possible as long as the price of a material good is agreed upon by both seller and buyer, and allows for the former to make reasonable profit out of the deal—meaning that the good should not be sold at an exaggeratedly higher price than the “just price”. The very word *contract* or *covenant* involves two parties that reach an agreement after exchanging arguments. Echoes to this concern for fair trade, if I may say so, can be traced in *Dives and Pauper*: “Dives: It is hard to knowyn what is the ryghte value of a thing. Pauper: The ryghte value & the *iust prys* of a thing [is] aftir that the comoun merket goth that tyme, & so a thing is as mychil worth it as it may ben sold to be comoun merket<sup>84</sup>”. In the later Middle Ages, the ethical issue of the rightfulness of commercial transaction is not so problematic as it used to be in Saint Francis’ days. What is being probed into and judged is the intention behind the deal. If it conceals a usurious fraud, the contract is deemed sinful. We may wonder if Dives is a member of the prosperous gentry of a market town or an aristocrat. It has been contended<sup>85</sup> that he embodies aristocratic laity exclusively, which would imply that lay access to theological education, or at least theological discussion, is restricted to the upper part of the non clerical hierarchy. Still,

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<sup>79</sup> N. RICE, *Lay Piety and Religious Discipline in Middle English Literature*, Cambridge: Cambridge University Press, 2008, p.45.

<sup>80</sup> Anne HUDSON and Helen Leith SPENCER, “Old Author, New Work: The Sermons of MS Longleat 4”, *Medium Aevum*, Vol. 53, 1932, p.233.

<sup>81</sup> *DP*, Vol.I, Part 1, “Prologue on Holy Poverty”, Cap.viii, l.2-3, p. 63: “C’est un plus grand bonheur de donner que de recevoir.”

<sup>82</sup> *DP*, Vol.II, Explanatory notes, p.15. The quote, which Dives says is drawn from Actus Apostolorum xx (35), is not found in the gospels, but as Priscilla Heath Barnum remarks, “Paul could have heard these words spoken by the Apostles.”

<sup>83</sup> P.J. DE OLIVI, *Le Traité des contrats*, trad. et introduction de Sylvain Piron, Paris : Les Belles Lettres (Bibliothèque scolastique), 2012.

<sup>84</sup> *DP*, Commandment VII, Cap.x, p.154, l.32-34: “Dives: Il est difficile d’estimer la valeur exacte d’une chose. Pauper. La véritable valeur et le *juste prix* d’une chose dépend du marché à un moment donné, et donc une chose vaut le prix auquel elle peut être monnayée sur le marché courant”. (Trans. A. Blandeau).

<sup>85</sup> N. WATSON, “Censorship and Cultural Change in Late-Medieval England: Vernacular Theology, the Oxford Translation Debate, and Arundel’s Constitutions of 1409”, *Speculum*, Vol. 70, N° 4 (Oct., 1995) p.850. About Dives here is what the author of the article writes: “[...] the rich man—as the voice of the book’s imagined aristocratic reader—has much to say, too.” At p.851, Watson speaks of the Dives writer’s “explicit appeal to an aristocratic readership”.



he could also be perceived as a representative of the newly literate well-off class of tradesmen and artisans<sup>86</sup>. Whatever his social status may be, Dives seems willing to use his money and possessions honorably, respectful of the divine precepts. His certainties are rectified in the light of Pauper's familiarity with the Precepts. Dives in the role of the recipient in need of a spiritual gift becomes involved in his turn because he has the moral duty to hand over his own wealth, the material property that he embodies. The gift incumbent on the well-off, a debt of sorts paradoxically, should take the form of almsgiving which heals greed and excessive attachment to good—as opposed to the one and true Good. Pauper advises: “Do elmesse of thin good and of thin catel and nyl thu nout turnyn away thin face from ony pore man, & as thu myght so be thu merciable<sup>87</sup>.”

The recommendation for unselfish largess blatantly clashes with the widespread practice on the market place in towns and villages of loans of cash in a world where money was not so much a physical commodity as a credit arrangement that took a material form. One concrete instrument of credit was the tally, both the proof of a debt owed and the receipt of a debt repaid. Taking the shape of a stick often made of hazelwood, it was notched to indicate the amount (to be) paid. It was split lengthways so that the debtor and creditor would keep half of the stick as a receipt for an amount of money advanced, a loan granted. It also served as evidence of a debt incurred. In Commandment VIII, Cap. xvi, p.249, l.18-43, Pauper resorts to Saint John the Baptist's reminder of the ineluctability of man's debt to the Lord on the day of Doom. Then the rich man shall have to account for the use of his material possessions and valuables in his lifetime. The worldly image of the tally<sup>88</sup> is designed to confer greater forcefulness to the obligation to provide a reckoning of the “benefycis” that we have taken from God, who “schal askyn of us how oftyen we han receyuyd of his giftis, how mychil we han receyuyd & how we han spente it<sup>89</sup>”. Dives is undoubtedly acquainted with the vocabulary of the practice of indebtedness and the law and codes of credit. As a result, Pauper is sure to convince his pupil through the metaphor of “the lytteris and the talyys of our conscience” that “schul answern & seyn that we han receyuyd goodis of kende<sup>90</sup>”, which means gratifications of body and soul. “Also goodis of fortune that ben temporel goodis and temporel richesse”, he adds, as well as “goodis of grace that ben vertu and connyng. Than the souereyn iuge schal askyn us answer of his benefycis in the plurer nombre<sup>91</sup>”. Both religious and lay people in late medieval England are torn between “moral stricture and everyday living”, as Schofield put it<sup>92</sup>. This social and ethical concern finds its illustration in

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<sup>86</sup> Nicholas Watson's view diverges from Priscilla Heath Barnum's, as she defines the author's intended audience in terms of “the growing number of newly literate, worldly, somewhat credulous yet pious laymen whose importance in the late medieval ecclesiastical history it is, according to W.A. Pantin, ‘impossible to exaggerate’”, in Priscilla Heath Barnum, ed., *Dives & Pauper*, Vol.I, Part 1, Introduction, London, New York, Toronto: Oxford University Press (for the Early English Text Society), 1976, p.x.

<sup>87</sup> *DP*, Commandment IX, Cap.xii, p.281, l.68-70: “Fais l'aumône de tes biens et de tes possessions, ne te détourne pas du nécessaire, et sois reconnaissant de ton état.” (Trans. A. Blandeau).

<sup>88</sup> The tally can be likened to the formal written recognizance, a legal assurance that a debt will be paid, which was also used as a guarantee by medieval creditors.

<sup>89</sup> *DP*, Commandment VIII, Cap. xvi, p.249, l.19-22: “Dieu qui nous demandera à quelle fréquence nous avons reçu ses dons, la quantité que nous avons reçue, et la façon dont nous les avons dépensés”. (Trans. A. Blandeau).

<sup>90</sup> *Ibid.*, l.23: “les attestations et les comptes de notre conscience” qui “garantissent la réception desdits biens en nature”. (Trans. A. Blandeau).

<sup>91</sup> *Ibid.*, l.25-28: “Ainsi que les biens matériels qui constituent la fortune d'une personne, fortune d'ordre temporel”, tout comme “les biens de la grâce que sont la vertu et la connaissance. Alors le Seigneur-juge nous demandera de répondre des multiples bienfaits qu'il nous a accordés”. (Trans. A. Blandeau).

<sup>92</sup> P.R. SCHOFIELD and N.J. MAYHEW, eds, *op. cit.*, Oxford : Oxbow Books, 2002, Introduction, p.10.

attempts by canonists “to rationalize the need for interests-bearing contracts and to accommodate that need within the appropriate norms of secular and religious life<sup>93</sup>”.

The reader of *Dives and Pauper* therefore should not be surprised at the lexical contamination of spiritual matters by the language of business, and more particularly of bonds recording an enforceable obligation for the debtor to pay off a loan. Now loans can seldom be interest-free, which means that it is next to impossible for a borrower fearing destitution to avoid dealing with a usurer, especially after the passing of the Statute of Merchants in 1285 that strengthened the measures for forcing debtors to pay. Even the Synagogue, Robert Mundill writes, decries usury, practised at all levels by Jews and Christians alike. Many Christians “did not heed the Church’s view of usury<sup>94</sup>”. We must bear in mind that prior to the new climate of Protestant thought in the early years of the 16<sup>th</sup> century which confirmed the veer towards capitalism in England, theologians in the days of *Dives and Pauper* held economic behaviour to be subordinated to the control of the Church so that credit and investment were contained within moral boundaries. Yet, an increasing section of the beneficed clergy who profited from the tithes system acted as money-lenders, which encouraged the laity down that path<sup>95</sup>. The ups and downs of the local economy influenced creditors, whether clerical or lay, in their decisions to lend or invest money. But it was first and foremost concern for the health of one’s soul that enforced on their conscience the idea of the restitution of money as well as contributions to the Church and friars through charitable works. At the end of a chapter on piety and morality in two Suffolk small town markets, James Davis concludes that “the image of repaying debts suggests that commercial language was readily combined with religious ideas of restitution<sup>96</sup>.”

### **Shedding different light on *Dives and Pauper* through the thematic prism of debt and indebtedness**

A great deal of examples borrowed from the Old Testament, the Gospels, the Fathers of the Church, and Aristotle among other classic *auctores* add a temporal depth of field to *Dives and Pauper*. They create a *mise en abyme* in combining scriptural narrative material with a critical examination of current issues, among which is credit and debt. Despite the sharp divide between the clerics on the one hand and the laity long held unable to grasp elaborate theological demonstrations on the other hand, the profane and sacred subject matters coalesce. Through the thematic filter of indebtedness, the rich man in the text under study may be construed as the personification of a vertical tie of dependence in that his poor interlocutor, who urges him to give money to the have-nots, himself needs alms because he lives in accordance with the clerical rule of holy poverty. But this vertical borrowing pattern in which *Dives* seems to have the advantage on account of his financial ease could be

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<sup>93</sup> *Ibid*, p.10.

<sup>94</sup> R.R. MUNDILL, “Christian and Jewish lending patterns and financial dealings during the 12<sup>th</sup> and 13<sup>th</sup> centuries”, *Credit and Debt in Medieval England c.1180-c.1350*, Oxford: Oxbow Books, 2002, Introduction, p.49.

<sup>95</sup> P. NIGHTINGALE, “The English parochial clergy as investors and creditors in the first half of the fourteenth century”, *Ibid*, 2002, p.93. Pamela Nightingale draws our attention to the fact that what brought the clergy into close contact with the commercial economy was precisely the tithes system, which made clerics “the creditors of the merchants who bought their tithes-produce”.

<sup>96</sup> J. DAVIS, *Medieval Market Morality. Life, Law and Ethics in the English Marketplace, 1200-1500*, Cambridge : Cambridge University Press, 2012, p.379.

reversed on Pauper's behalf. Pauper possesses another wealth, his knowledge of the Christian principles of humility, charity, and obedience which he acts out in his daily life as a preacher bent on enlightening his lay audience indebted to him for spelling out what God's gift is about. Dives is an owner that owes Pauper. It can be inferred that the rich and the poor of this disputation are bound to each other in "reciprocal indebtedness"<sup>97</sup>. The relationship between the two disputants pertains to horizontal indebtedness, a phrase employed by James Davis to signify that "the welfare of creditors and debtors was interlinked"<sup>98</sup>. The notion of indebtedness implies that of mutuality. In spite of their diverging views, without which there would be no fruitful debate, Dives and Pauper agree that a Christian anxious to reform his sinful soul is creditworthy in the sense that his debt to Him who redeemed mankind deserves to be condoned, not to say cancelled.

The author is a sharp observer of his time. The idea of indebtedness finds numerous illustrations throughout the long disputation that covers almost all aspects of the contemporary English life, including the clinching of a financial deal between a lender and a borrower, and more importantly the making of social and political covenants. I have attempted to show that the debt takes on moral and religious overtones. *Dives and Pauper* is indeed a text embedded in a theological and legal framework that presses for adherence to the Faith in binding the Christian to a number of requirements like baptism as well as knowledge and practice of the Creed<sup>99</sup>. However, when *Dives and Pauper* was written, it turned out that the understanding of their religion by the people was in fact "surprisingly minimal"<sup>100</sup>. Although Robert Grosseteste in the first half of the 13<sup>th</sup> century had set rudimentary familiarity with the ten commandments as an unconditional requirement, not all Christian laypeople had an acute sense of indebtedness to God. The failure to repay a debt equally applied to the everyday experience of economic, social, and matrimonial bonds. A question implicitly raised by the consideration of indebtedness throughout the discussion between the rich layman and the poor preacher in this work is that of the perfect debt conveyed in the justification of the tithe as one tenth of a layman's income to the benefit of the Church<sup>101</sup>. Ten is defined as a perfect number reflecting God's own faultless superiority. Is debt compatible with fairness and flawlessness? At first sight this may sound a contradiction in terms, except when you examine it from a theological point of view. A debt, Pauper tries to demonstrate, can and should be whole-heartedly paid and dutifully honoured for the love of God. In this case it could be described as just. Quoting Augustine's homily, he claims that God mercifully remits our debt on condition that we repent earnestly, but warns that we should not wait until it is too late: "Bretheryn, takyth hed to the mercy of God and to the harde dom of God. Now is tyme of mercy; aftir it schal ben tyme of dom"<sup>102</sup>. The inhabitants of the heavenly city are free from the hold of debt; they are no longer beholden: "The kyng of this cite askyth non yiftis ne

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<sup>97</sup> C. BRIGGS, "Creditors and debtors and their relationships at Oakington, Cottenham and Dry Dayton (Cambridgeshire), 1291-1350", *op. cit.*, 2002, p.130.

<sup>98</sup> J. DAVIS, *op. cit.*, 2012, p.355.

<sup>99</sup> Norman TANNER and Selina WATSON, "Least of the Laity: the Minimum Requirements for a Medieval Christian". *Journal of Medieval History* 32 (2006), p.399.

<sup>100</sup> *Ibid*, p.400.

<sup>101</sup> *DP*, Commandment VII, Cap.xv, p.172, 1.33 and p.173, 1.47.

<sup>102</sup> *DP*, Commandment VIII, Cap.xiv, p.244, 1.98-100: "Mes frères, soyez soucieux de la miséricorde de Dieu et craignez son sévère jugement. Maintenant est venu le moment de la miséricorde; puis suivra celui du jugement." (Trans. A. Blandeau).

presens of man ne woman but her hertis & her loue & that they faryn wel<sup>103</sup>.” The open-hearted and forgiving Creditor and Creator cleanses the debtor of any trace of shame. The negative connotation of indebtedness is henceforth rid of economic and monetary implications and takes on the far more noble attire of a transcendent connection to the supreme Lord, judge, master, father, husband, and guide in the pastoral sense of the word.

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<sup>103</sup> DP, Commandment X, Cap.x, p.319, l.38-40: “Le roi de cette cité n’attend pas des dons ni des présents des hommes et des femmes mais plutôt leur coeur, leur amour, et leur bien-être.” (Trans. A. Blandeau).

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## Biographical information

Agnès Blandeau is a senior lecturer in English at Nantes University. She researches Middle English verse and prose texts, like *A Late Fifteenth-Century Dominical Sermon Cycle*, *Dives and Pauper*, *Winnere and Wastoure*, *The Land of Cokaygne*, ou encore the *Middle English Breton Lays*. She has recently published "'How the peple schulde don worchepe afor the ymage & nout to the ymage.' Views exchanged on the seduction of devotional images in *Dives and Pauper*" in the online Journal L'Atelier, Vol.8, n°2, 2016, 20-37, as well as "De Chaucer à Cranach : vers une nouvelle image poétique et picturale de Lucrèce ?" in Karine Martin-Cardini (dir.), *Le Néo : sources, héritages et réécritures dans les cultures européennes*, Rennes, Presses Universitaires de Rennes, 2016, 169-180. In 2006, her PhD thesis was published under the title of *Pasolini, Chaucer and Boccaccio: Two Medieval Texts and their Translation to Film* (MacFarland).

## Notice biographique

Agnès Blandeau est Maître de conférences en anglais à l'Université de Nantes. Sa recherche porte sur des textes moyen-anglais en prose et en vers, tels que *A Late Fifteenth-Century Dominical Sermon Cycle*, *Dives and Pauper*, *Winnere and Wastoure*, *The Land of Cokaygne*, or the *Middle English Breton Lays*. Elle a récemment publié un article intitulé "'How the peple schulde don worchepe afor the ymage & nout to the ymage.' Views exchanged on the seduction of devotional images in *Dives and Pauper*" dans la revue en ligne L'Atelier, Vol.8, n°2, 2016, 20-37, ainsi que "De Chaucer à Cranach : vers une nouvelle image poétique et picturale de Lucrèce ?" in Karine Martin-Cardini (dir.), *Le Néo : sources, héritages et réécritures dans les cultures européennes*, Rennes, Presses Universitaires de Rennes, 2016, 169-180. En 2006, sa thèse de doctorat est sortie chez MacFarland sous le titre de *Pasolini, Chaucer and Boccaccio: Two Medieval Texts and their Translation to Film*.