

“LITEL KANSTOW DEVYNE THE CURIOUS BISYNESSE THAT WE HAVE”:  
CONFLICTING TERMS OF MARRIAGE IN CHAUCER’S SHIPMAN’S TALE

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## ABSTRACT

“LITEL KANSTOW DEVYNE THE CURIOUS BISYNESSE THAT WE HAVE”:  
CONFLICTING TERMS OF MARRIAGE IN CHAUCER’S SHIPMAN’S TALE

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Chaucer bases the marriage in the Shipman’s Tale on the ethical and social systems of the medieval merchant class, yet criticism of the marriage and the wife’s extra-marital transaction especially, often falls squarely in the realm of ecclesiastical, moral ideology. A moral reading of the mercantile-based Shipman’s Tale presupposes that an accommodation can be negotiated between the mercantile and the ecclesiastical. I argue that Chaucer’s construction of marriage in the Shipman’s Tale allows for no accommodation. Chaucer creates a purely mercantile marriage that relies upon the ethical standards of business to determine its strength. This thesis examines the intersecting ecclesiastical and mercantile terms within the Shipman’s Tale. Chapter one examines the assertion that money perverts the marriage of the wife and the merchant. To refute these claims I examine the medieval church’s views on marriage, the Pauline “marriage debt,” adultery, and the conflicts within this ideal as they relate to and inform the marriage of the wife and merchant. The marriage between the merchant husband and his wife in the Shipman’s Tale is strengthened by its adherence to mercantile ethics, and stands as a legitimate partnership, not as a perversion. In Chapter two I focus on the determination that the wife in the Shipman’s Tale is “unfaithful, aggressively self-centered, and mercenary.” The particular assertion of “mercenary” interests me, since it is based on attempts to calculate a financial exchange rate in order to accuse

the wife of over-selling herself to the monk. If the wife over-sells her body then she reaps a usurious profit, a practice condemned by both ecclesiastical and secular fourteenth-century courts. I analyze terms and financial transactions specific to usury and find that the wife conducts an ethical trade based on fourteenth-century mercantile law. She trades her body for the amount of currency the market will bear, therefore she is free from the charges of mercenary over-selling and moves out of the shadow of her merchant husband and into the role of independent merchant. In Chapter three I confront the “redemptive innocence” extended to the merchant husband and the refusal to extend such redemption to the wife. I investigate the specific mercantile terms related to the bill of exchange model used by both the husband and wife in the Shipman’s Tale, in order to show that the wife in the Shipman’s Tale is an ethical merchant in her own right and therefore worthy of the same “redemptive innocence” offered to her husband. I conclude that the merchant’s marriage typifies the medieval mercantile business model, that ecclesiastical marriage ideology is incongruent to this business model, and that the wife’s movements must be evaluated under the terms of mercantile ethics. I find the wife in the Shipman’s Tale to be an ethical merchant and an exemplary participant in the mercantile marriage provided by the text.

## INTRODUCTION

Fashion in the fourteenth century represented power, class status, piety, and wealth. Because clothing became such a critical marker of social status, the fourteenth-century church worried that the fashion-forward citizen perpetuated the sins of pride and avarice. In Chaucer's Shipman's Tale the eradication of a clothing debt becomes the basis for centuries of moralizing, effectively demonstrating the difficulty scholars experience separating the ecclesiastical from a text that is purely mercantile. Falling into the trap of contextualizing and qualifying the mercantile with the ecclesiastical plagues more than just Chaucer scholars. John of Reading writes in his *Chronica Johannis de Reading et Anonymi Cantuariensis* that "the sin of pride" demonstrated through elaborate fashion worn by women especially, "must surely bring down misfortune in the future."<sup>1</sup> In fact, Reading goes so far as to link fashion with the outbreak of the plague on a "people who wantonly squander the gifts of God on rage, pride, lechery and greed—and all the rest of the deadly sins—it is only to be expected that the Lord's vengeance will follow."<sup>2</sup> This particularly impassioned diatribe follows his criticism of the current fashion in fourteenth-century footwear: the *crakowes*, shoes with pointed toes "like devil's talons."

The social and moral significance of clothing reflected in sumptuary legislation spread from Italian communes in the mid thirteenth century and soon moved to England and France. By the first half of the fourteenth century, sumptuary law became increasingly focused on women's clothing, linking the excessive costs and vanity "to a host of ills, from a weak economy to

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<sup>1</sup> Rosemary Horrox, ed., *The Black Death*, trans. Rosemary Horrox (Manchester, Manchester University Press, 1994), 131.

<sup>2</sup> Horrox, *Black Death*, 133.

declining birthrates.”<sup>3</sup> While the Italian origins of sumptuary legislation assert that “dress and bodily adornment represented a means through which reward and punishment after death could be earned,”<sup>4</sup> the laws in England grew increasingly secular while keeping an undercurrent of moral significance.<sup>5</sup> By 1363, secular courts realized the class benefits of an outward marker of wealth and power and sumptuary regulations became, according to Jennifer Ward, “concerned with maintaining the hierarchical ordering of society, ensuring that each social order wore appropriate clothes.”<sup>6</sup> The nameless wife in Chaucer’s Shipman’s Tale typifies the class division of sumptuary law. Her clothing represents the wealth, success and wisdom of her merchant husband and places her in the difficult position of spending household funds on her wardrobe while at the same time justifying the expense to her merchant husband. Alan Hunt explains that sumptuary legislation took on two distinct forms when dealing with clothing: “the first being the imposition of expenditure limits. The second...to reserve particularly significant types of cloth or style of dress for designated categories.”<sup>7</sup> Therefore the visible signs of wealth, prosperity, and trustworthy business ethics became situated in the stitching, fabric, and cut of the clothing.

Margery Kempe illuminates the social significance of the fashion-forward woman in her autobiography and describes her difficulty with giving up her stylish wardrobe even though she is prompted to do so by God:

And yet sche wust ful wel that men seyden hir ful mech velany, for sche weryd  
gold pypys on hir hevud and hir hodys wyth the typettys were daggyd. Hir klokys

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<sup>3</sup> Katherine L. French, “Genders and Material Culture,” in *The Oxford Handbook of Women and Gender in Medieval Europe*, eds. Judith M. Bennett, Ruth Mazo Karras (Oxford: Oxford University Press, 2013), 202.

<sup>4</sup> Cordelia Warr, *Dressing for Heaven* (Manchester: Manchester University Press, 2010), i.

<sup>5</sup> Alan Hunt, “Governing the City: Liberalism and Early Modern Modes of Governance” in *Foucault and Political Reason: Liberalism, Neo-Liberalism, and Rationalities*, ed. Andrew Barry (Chicago: University of Chicago Press, 1996), 168.

<sup>6</sup> Jennifer Ward, *Women in Medieval Europe: 1200-1500* (London: Hambledon Press, 2006), 9.

<sup>7</sup> Hunt, *Foucault*, 169.

also wer daggyd and leyd wyth dyvers colowrs between the daggys that it schuld be the mor staryng to mennys sygth and hirsself the mor ben worshepd.<sup>8</sup>

Kempe reveals her reluctance to give up the bespoke marker of her social significance, even at the very command of God. The ecclesiastical voice of the Almighty pales in comparison to the secular satisfaction of fine clothing. Chaucer underscores Kempe's confession of her love for a detailed and envy-provoking wardrobe with his inclusion of several descriptions of socially significant dress in the "General Prologue" of the *Canterbury Tales*. He also provides the intersecting perspective of the church in the Parson's Tale. Within the performance of the Parson's sermon Chaucer links the sin of pride directly to clothing and uses as his evidence "For certes, if ther ne hadde be no synne in clothing, Crist wolde nat so soone have noted and spoken of the clothing of thilke riche man in the gospel."<sup>9</sup> To demonstrate how sumptuary law dictates social significance Craig Bertolet looks at the Miller's Tale, specifically, Alisoun's wardrobe. He links the law with Alisoun's accessories: "Esquires with incomes of 200 marks [around 133 £ sterling] and above could wear silk belts; merchants, burgesses, and traders meeting the same criteria could do so as well," as Alisoun's wardrobe consists of "a ceynt...barred al of silk [and a] coler aboute/ Of col-blak silk."<sup>10</sup> These sartorial details make Alisoun a moveable display of

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<sup>8</sup> Lynn Staley ed., "The Book of Margery Kempe: Book I, Part I," in *Teams Middle English Text Series* (1996), 192-196. <http://d.lib.rochester.edu/teams/text/staley-book-of-margery-kempe-book-i-part-i>.

<sup>9</sup> Chaucer's poetry is quoted from *The Riverside Chaucer*, ed. Larry D. Benson, 3<sup>rd</sup> ed. (Geneva, Illinois: Houghton, 1987). Fragment and line numbers are cited in footnotes rather than internally. X.413. Biblical quotes are from the Latin of the Clementine Vulgate and the close translation of the Vulgate in the Douay-Reims version. Translation software through VulSearch at <http://vulsearch.sourceforge.net/gettext.html> (accessed on 10 October 2015).

One assumes that the Parson refers to the story of the rich young ruler found in the Gospels of Matthew, Mark, and Luke; however, none of the Gospel versions include a description of his clothes as claimed by the Parson.

(Matthew 19:22) *abiit tristis: erat enim habens multas possessiones* (he went away sad: for he had great possessions). (Mark 10:22) *Qui contristatus in verbo, abiit mærens : erat enim habens multas possessiones*, (Who being struck sad at that saying, went away sorrowful: for he had great possessions). Luke 18:22, 23 repeats the same narrative. The story of the rich man/young ruler is not included in the Gospel of John.

<sup>10</sup> I. 3235, 39-40.



her husband's wealth and consequential status within society.<sup>11</sup> Clothing in the fourteenth century bridges the ecclesiastical and the secular, at once "the synne of aornement,"<sup>12</sup> and a secular display of power and wealth. Situated in the center of this bridge between the ecclesiastical and secular, and also participating in the cultural significance of clothing and vestment, is another of Chaucer's *Canterbury Tales*: the aforementioned Shipman's Tale.

The Shipman's Tale has as its linchpin a dress, or perhaps several dresses, all purchased on credit by the wife of a merchant in fourteenth-century Saint-Denis, France. Like the multivalent representations of sumptuary legislation, this dress debt represents the role of the wife within her marriage, her husband's business reputation as a medieval merchant, and her own evolution from a merchant modeled after her husband to a merchant in her own right. Chaucer constructs a tale whose narrative circles around this sartorial debt. The Shipman's Tale includes medieval mercantile ethics, proto-capitalist values, and commodification of the body. All of these components in the tale conflict with ecclesiastical morals and ideology due to the transactions of the wife. Because of her debt to the dressmaker, the wife faces the dilemma of payment; as she searches for a solution to relieve her financial deficit and continue in her role as representation of her husband's success, she models her transactions after the business dealings and ethics of her husband. After the denial of financial capital from one lender—her husband—she seeks out another lender to cover the balance of her debt. Her husband's friend, the monk Daun John, becomes her erstwhile venture capitalist.

The role of women in medieval society complicates the acquisition of funds meant to repay her debt. Regardless of social class, women were generally regarded as weaker physically,

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<sup>11</sup> Craig E. Bertolet, *Chaucer, Gower, Hoccleve and the Commercial Practices of the Late Fourteenth-Century London* (Burlington: Ashgate, 2013).

<sup>12</sup> X.431.

rationally and morally, and according to Mavis Mate, “Wives were...subjected to the power and authority of their husbands.”<sup>13</sup> Marjorie McIntosh, however, discusses the option of *femme sole* available in London and other urban centers: “There, a married woman who traded independently, separate from her husband, might...make agreements and sign contracts in her own right, without her husband’s approval.”<sup>14</sup> One troubling aspect of *femme sole* status stemmed from the confusion created when wives and husbands worked separately from one another but in the same business. Payments from debtors to creditors were often confused and complex. Generally, however, fourteenth-century husbands controlled the material resources of the family “including any goods that a wife may have brought to the marriage and any money that she earned through her labour or from the sale of goods that she produced.”<sup>15</sup> C. L. Brooke describes the plight of wealthier wives as “slaves of the marriage market, of the marriage bed and of the ludicrous dynastic ambitions of their menfolk.”<sup>16</sup> If the merchant husband in the Shipman’s Tale restricts the wife’s access to the household funds, she has little recourse.

Denied the capital to repay her debt, the wife in the Shipman’s Tale decides to seek an alternative investor. She models her negotiations after the practices of her merchant husband who exchanges currencies, trading on the strength of the one commodity within her control: her body. She offers the monk “what pleasance and service / That I may doon, right as yow list devise.”<sup>17</sup> The wife becomes a possession of her husband and a commodity that inflates his mercantile reputation. At the same time she also exists as a merchant commodifier in her own right, exchanging goods for capital. Ethically, she conducts her contractual negotiations flawlessly;

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<sup>13</sup> Mavis Mate, *Women in Medieval English Society* (Cambridge, UK: Press Syndicate of the University of Cambridge, 1999), 2.

<sup>14</sup> Marjorie K. McIntosh, “The Benefits and Drawbacks of *Femme Sole* Status in England, 1300-1630,” *Journal of British Studies* 44, no. 3 (2005): np, DOI: 10.1086/429708.

<sup>15</sup> Mate, *Women in Medieval English Society*, 34.

<sup>16</sup> C.N.L. Brooke, *Churches and Churchmen in Medieval Europe* (London: The Hambledon Press, 1999), 71.

<sup>17</sup> VII, 192-93.

morally, she defies the sacrament of marriage. Chaucer, however, chooses to construct a tale devoid of ecclesiastical interpretations of morality. All the players within the tale move about in a purely mercantile environment. The monk represents the only model of ecclesiastical authority in the Shipman's Tale, and ironically, he acts duplicitously, fraudulently and opportunistically, all typical criticisms leveled by the medieval church at medieval merchants.<sup>18</sup>

The shipman narrator refers to the nameless wife of the merchant of Saint-Denis as "a thyng."<sup>19</sup> In having him do so, Chaucer solidifies the mercantile foundation of the tale. This "thyng" turned "Wyf" is immediately placed into a narrative that is strictly mercantile and distinctly proto-Marxist. Marx asserts "Value does not have its description branded on its forehead; it rather transforms every product of labor into a social hieroglyphic."<sup>20</sup> Capitalism relies on the interchangeability of person and thing, often termed "thingified" person and personified thing. This interchangeability implies that "all human relationships are likely to be mobilized as sites of capital flow."<sup>21</sup> Abstracting, quantifying and then commodifying people becomes easier when those people are denied a name and "thingified" within the first four stanzas of the Shipman's Tale. Nameless throughout the tale, the wife lacks individuality; she is a social hieroglyphic. Titled "wife," she becomes the objectified possession of her husband, who is also nameless. Described as a merchant's wife, she becomes part of the medieval problem of ecclesiastical condemnation of an increasingly amoral mercantile environment. Before Chaucer reveals the moral dilemma of the tale and its interplay between gender, sexuality, and economy,

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<sup>18</sup> Roger Ladd, *Antimerchantism in Late Medieval English Literature* (London: Palgrave Macmillan, 2010), 17, 4.

Ladd reveals that merchants were associated with fraud and dishonesty, shady and illegal dealings and that "the church's historical resistance to the money economy encouraged a construction of the Seven Deadly Sins that stressed avarice's danger, associated merchant's with sin, and opposed the growth of the profit economy."

<sup>19</sup> VII.4.

<sup>20</sup> Gillian Howie, *Between Feminism and Materialism: A Question of Method* (London: Palgrave Macmillan, 2010), 46.

<sup>21</sup> Martha Ertman and Joan C. Williams, *Rethinking Commodification: Cases and Readings in Law and Culture* (New York: New York University Press, 2005), 392.

he provides his reader, through the image of the nameless wife, a representation of the incompatibility of ecclesiastical ideology and mercantile ethics. Even though Chaucer bases the mercantile marriage of the Shipman's Tale on the ethical and social systems of the medieval merchant class, criticism of their marriage and the wife's extra-marital transaction especially, falls squarely in the realm of the ecclesiastical, moral ideology of marriage. A reading of the mercantile-based Shipman's Tale situated in the tenets of moral ideology presupposes that an accommodation can be negotiated between the mercantile and the ecclesiastical.

I argue that Chaucer's construction of marriage in the Shipman's Tale allows for no accommodation between the two views. Chaucer creates a purely mercantile marriage that relies upon the ethical standards of business to determine its strength. This thesis reassesses the moral judgments of Paul Schneider, Peter Biedler, and Lee Patterson and acquits the wife in the Shipman's Tale of their charges through an examination of the intersecting ecclesiastical and mercantile terms within the marriage. Chapter one examines Paul Schneider's assertion that money perverts the marriage of the wife and the merchant.<sup>22</sup> The purported perversion is the treatment of the ecclesiastical model of marriage within the Shipman's Tale. To refute Schneider's claims I examine the medieval church's views on marriage and adultery and the conflicts within this ideal as they relate to and inform the marriage of the wife and merchant. The marriage between the merchant husband and his wife in the Shipman's Tale strengthens through its adherence to mercantile ethics. Their marriage stands as a legitimate partnership and not as a perversion. In Chapter two I focus on Peter Beidler's determination that the wife in the

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<sup>22</sup> Paul Stephen Schneider, " 'Taillynge Ynough': The Function of Money in the 'Shipman's Tale,' " *The Chaucer Review* 11, no. 3 (1977): 201-209, <http://0-www.jstor.org.wncln.wncln.org/stable/25093385>.

Shipman's Tale is "unfaithful, aggressively self-centered, and mercenary."<sup>23</sup> His charge of "mercenary" interests me particularly because it is based on his attempts to calculate an exchange rate in order to accuse the wife of over-selling herself. If the wife is guilty of over-selling her body to the monk and the merchant husband then she reaps a usurious profit, a practice condemned by both ecclesiastical and secular fourteenth-century courts. I analyze terms and financial transactions specific to usury and find that the wife conducts an ethical trade based on fourteenth-century mercantile law. She trades her commodity for the amount of currency that the market will bear, therefore she is free from the charges of mercenary over-selling and moves out of the shadow of her merchant husband and into the role of independent merchant. In Chapter three I confront the "redemptive innocence" extended to the merchant husband by Lee Patterson and Patterson's refusal to extend such redemption to the wife. I investigate the specific mercantile terms related to the bill of exchange model, used by both the husband and wife in the Shipman's Tale, and my analysis of these terms shows that the wife in the Shipman's Tale is an ethical merchant in her own right and therefore worthy of the same "redemptive innocence"<sup>24</sup> offered to her husband. I conclude that the merchant's marriage typifies the medieval mercantile business model, that ecclesiastical marriage ideology is not congruent to this business model, and that the wife's movements must be evaluated under the terms of mercantile ethics. I find the wife in the Shipman's Tale to be an ethical merchant and an exemplary participant in the mercantile marriage provided by the text.<sup>25</sup>

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<sup>23</sup> Peter Beidler, "Contrasting Masculinities in the Shipman's Tale: Monk, Merchant, and Wife," in *Masculinities in Chaucer: Approaches to Maleness in The Canterbury Tales*, ed. Peter Beidler (Cambridge, UK: D. S. Brewer, 1998), 141.

<sup>24</sup> Lee Patterson, *Chaucer and the Subject of History* (Madison: University of Wisconsin Press, 1991), 352.

<sup>25</sup> For variations on the moral aspersions directed at the wife see also W. V. J. Scattergood, "The Originality of the Shipman's Tale," *The Chaucer Review* 11, no. 3 (1977): 220, <http://www.jstor.org/wncn.wncn.org/stable/25093386>. "William F. Woods. "A Professional Thyng: The Wife as Merchant's Apprentice in the 'Shipman's Tale,'" *The Chaucer Review* 24, no. 2 (1989):148,

Chaucer's Merchant's Tale provides additional support for the conflicting viewpoints of marriage present in both the Shipman's Tale and the fourteenth-century church. I focus on Januarie's ecclesiastically idealized treatise on marriage at the beginning of the Merchant's Tale and the mercantile realities of Januarie and May's union. Also, where pertinent, I apply the framework of Marxist theory to the action of the Shipman's Tale, using Marx himself along with the post-Marxist theories of Slavoj Zizek. Finally, a study of the potential analogue sources of the Shipman's Tale are integral to an understanding of how the changes Chaucer made to the original fabliau narrative affect the opinions of Schneider, Beidler, and Patterson.

#### Sources of the Shipman's Tale

The Shipman's Tale, like most of the stories in *The Canterbury Tales*, derives from at least one other text. All of the potential sources end in the traditional fabliaux form thus differing greatly from the partnership created by the mercantile maneuverings and clever linguistic extrications constructed by the shipman narrator. The debate over the sources of the Shipman's Tale most often focuses on Boccaccio's *Decameron*, VIII.1 or VIII.2. In VIII.1 a German soldier expresses an interest in an affair with the wife of a wealthy merchant from Milan. However, when her positive response to his overtures requires a payment, the soldier takes offense. In order to punish the wife for her request the soldier borrows the money from her merchant husband, pays the wife with a witness present, has sex with the wife, and then forces her to repay her husband or the affair will become public. The wife suffers betrayal and humiliation due to

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<http://www.jstor.org.wncln.wncln.org/stable/25094112>. Michael W. McClintock, "Games and the Players of Games: Old French Fabliaux and the 'Shipman's Tale.'" *The Chaucer Review* 5, no.2 (1970): 119, <http://www.jstor.org.wncln.wncln.org/stable/25093149>.

avarice.<sup>26</sup> In VIII.2 the plot turns on a member of the clergy, like the Shipman's Tale, but the object traded is a cloak and not currency.<sup>27</sup> Additionally, in Chaucer's Shipman's Tale the wife asks for a loan stating "Daun John, I seye, lene me thise hundred frankes,"<sup>28</sup> whereas in the *Decameron* analogues the transactions are gifts. In VIII.1 Madam Ambruogia decides that "since he [the German soldier of fortune Gulfardo] was well off and she wanted to buy something for herself, he was to give her two hundred gold florins, and then she would always be at his service."<sup>29</sup> In VIII. 2 the cloak is security for a loan that is never paid, but "the priest put a new skin on her [Belacore's] tambourine and tricked it out with a pretty little bell which made her very happy."<sup>30</sup> Another possible source is Sercambi's *Novelle*, story 32.<sup>31</sup> Story 32 mimics the plot structure of the *Decameron*, however V. J. Scattergood asserts that it would, of course do so, as "Sercambi's entire collection is an imitation of Boccaccio's."<sup>32</sup> Robert Pratt describes Chaucer's revision of certain details or plot points as exercising "skillful economy"<sup>33</sup> thus putting even the revisions squarely in the realm of the mercantile. Additionally, J. W. Spargo theorizes that the proper analogue to the Shipman's Tale is an old French fabliau that has been lost.<sup>34</sup> He bases his evidence for this missing fabliau on the marketplaces of the Shipman's Tale,

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<sup>26</sup> Giovanni Boccaccio, *The Decameron*, trans. G. H. McWilliam (London: Penguin Books Ltd., 1995), 554.

<sup>27</sup> Boccaccio, VIII.2, 558.

<sup>28</sup> VII. 187, 88.

<sup>29</sup> Boccaccio, VIII.1, 552-53. See also Giovanni Boccaccio, *Decameron*, ed. Giulio Einaudi (Nuova Universale Einaudi, 1987), 891-92. "L'una, che questo non dovesse mai per lui esser manifestato a alcuna persona; l'altra, che con cio fosse cos ache ella avesse per alcuna sua cosa bisogno di fiorini dugento d'oro, voleva che egli, che ricco uomo era, gliele donasse, e appresso sempre sarebbe al suo servizio."

<sup>30</sup> Boccaccio, VIII.2, 560. See also Boccaccio, ed. Giulio Einaudi, 904. "E in iscambio delle cinque lire le fece il prete rincartare il cembal suo e appiccovi un sonagliuzzo, e ella fu contenta."

<sup>31</sup> Robert Pratt, "Chaucer's Shipman's Tale and Sercambi," *Modern Language Notes* 55, no. 2 (1940): 142-145, <http://0-www.jstor.org.wncln.wncln.org/stable/2910148>. Pratt focuses on all of the likely analogue similarities between Sercambi 32 and the Shipman's Tale. He provides parallel textual analysis of Sercambi 32, the Shipman's Tale, and *Decameron* 8.1, see 143-44. While multiple critics have looked at prevailing analogues of the Shipman's Tale, most cite Pratt's article as evidence of the link between the tale and Sercambi's 32<sup>nd</sup> tale in *Novelle*.

<sup>32</sup> V. J. Scattergood, "The Shipman's Tale," in *Sources and Analogues of the Canterbury Tales*, Volume 2, ed. Robert M. Correale and Mary Hamel (Suffolk: D.S. Brewer, 2005), 568-69.

<sup>33</sup> Robert Pratt, *MLN*, 144.

<sup>34</sup> J. W. Spargo, "Chaucer's Shipman's Tale: the Lover's Gift Regained," *Folklore Fellows Communications* 51 (1930): 56.

the use of the French language throughout, for example the idiom “Quy la?” for “Who’s there?” and the setting of Saint-Denis, France.<sup>35</sup>

All of these potential sources are based on the fabliau narrative of “The Lover’s Gift Regained,” in which money circulates from hand to hand but ultimately returns to the giver. The havoc wreaked by its exchange traditionally drives the participants apart and succeeds in ruining reputations and marriages. In Chaucer’s version of the “Lover’s Gift Regained” the reader sees a distinct foreshadowing of the Foucauldian notion that “Coinage can always bring back into the hands of its owners that which has just been exchanged for it.”<sup>36</sup> Chaucer allows the wife a deft rhetorical extrication from any negative consequences of her extra-marital partnership, and the money stays squarely in the hands of the dress merchant to whom she owes the original debt. The circulation of the money brings the merchant husband and his wife back into their marriage bed with a renewed sense of vigor.

Humiliation, ruin, and embarrassment are not present in the Shipman’s Tale. At the dénouement of the story, where she should crumble in the face of the monk’s trickery, the wife exhibits anger, not humiliation. The shipman narrator describes her reaction: “This wyf was nat afered nor affrayed, / But boldly she seyed.”<sup>37</sup> Her oath to “Marie” and her defiant calling down “Yvel” on his “snowte” reveals only ire stemming from his duplicitous business transaction. She

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<sup>35</sup> Peter Beidler, “Just Say Yes, Chaucer Knew the *Decameron*: Or, Bringing the Shipman’s Tale Out of Limbo,” in *The Decameron and the Canterbury Tales: New Essays on an Old Question*, ed. Leonard Michael Koff and Brenda Deen Schildgen (Cranbury: Associated University Press, 2000), 28. Beidler explores the reason scholars continue to discuss the analogous sources of the Shipman’s Tale by examining the reluctance of scholars to accept the idea that Chaucer knew Boccaccio and used the *Decameron* as a source. Beidler suggests three reasons, nationalism, or the distaste present in thinking of Chaucer merely as “the English Boccaccio”; imitation, or the perception of diminished greatness if Chaucer is viewed as an imitator or pupil of Boccaccio, and immorality, or the danger to Chaucer’s reputation posed by using the *Decameron* as a source. Beidler concludes that critics remain uncomfortable with work labeled as immoral influencing Chaucer.

<sup>36</sup> Michel Foucault, *The Order of Things: An Archaeology of Human Sciences* (New York: Knopf Doubleday Publishing, 1994), 181.

<sup>37</sup> VII. 400, 01.



escapes the ruin of her marriage by revealing the truth about the expenditure and devising a method of payment acceptable to both she and her husband:

For by my trouthe, I have on myn arraye,  
And nat on wast, bestowed every deel;  
And for I have bistowed it so weel  
For your honour, for Goddes sake, I seye,  
As be not wroothe, but lat us laughe and pleye.  
Ye shal my joly body have to wedde;  
By God, I will not paye yow but abedde!<sup>38</sup>

The playful tone present at the end of the tale indicates that the prescribed embarrassment of the cuckolded husband and the reputational ruin of a wanton wife is completely absent. Helen Cooper describes the moment as passing “without causing a ripple on the surface.”<sup>39</sup>

The merchant husband’s good natured resignation at the end of the Shipman’s Tale, exemplified by his figurative head shaking over the lost money: “This marchant saw ther was no remedie, / And for to chide it nere but folie,” causes debate among critics as to the extent to which Chaucer succeeds in maintaining the spirit of the fabliaux sources while adding his own derivations. William W. Lawrence calls the Shipman’s Tale “the closest to the French type” of fabliaux<sup>40</sup> while John Finlayson describes Chaucer’s handling of the traditional elements of sex, cuckoldry, and “tricky intrigue” as bland, absent of dramatic action and characterization, “which distinguish it sharply from the other fabliaux.”<sup>41</sup> If the wife is not punished for breaking the

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<sup>38</sup> VII. 418-23.

<sup>39</sup> Helen Cooper, *The Structure of the Canterbury Tales* (London: Duckworth, 1983), 163.

<sup>40</sup> William W. Lawrence, “Chaucer’s Shipman’s Tale,” *Speculum* 33, no. 1 (1958): 56, DOI: 10.2307/2848879

<sup>41</sup> John Finlayson. “Chaucer’s *Shipman’s Tale*, Boccaccio, and the ‘Civilizing’ of Fabliau.” *The Chaucer Review* 36, no.4 (2002): 336-351, <http://0-www.jstor.org.wncln.wncln.org/stable/25096178>.

sacrament of marriage, the tale reads as an apologia for adultery to some scholars. Theresa Coletti describes Chaucer's "sympathetic portrayal of the wife" as "a topsy turvy dislocation" of Proverbs 31:10-31, the *mulier fortis*.<sup>42</sup> Chaucer uses the framework of the "Lover's Gift Regained" fabliau motif but places the merchant, the wife, and the monk in a space devoid of ecclesiastical morality and ideology and filled with examples of mercantile business ethics. The merchant husband finds that the "thyng may nat amended be," referring at once to the debt, the loan, and the wife; no one is punished.

Much of the purported fun of a fabliaux comes from the moment of truth, or the uncomfortable instance where the wrongdoers are exposed and often punished overtly using moral judgements associated with sin, guilt and punishment narratives. The reader's obligation then is to condemn the players and take their place in support of the ecclesiastically sanctioned consequences. In fact, lest the reader of the *Decameron* versions of the tale be tempted to let the wayward wives slide, the author prods strongly: "nevertheless I declare that any woman who strays from the path of virtue for monetary gain deserves to be burnt alive."<sup>43</sup> Chaucer follows the traditional fabliau narrative of biblical consequences in the Miller's Tale and the Reeve's Tale. Yet in the Shipman's Tale the wife is not damned, as suggested by Boccaccio, nor is she considered "swyved" and "carpenteris" like Alisoun in the Miller's Tale or robbed and swyved like the wife in the Reeve's Tale.<sup>44</sup> Instead, Chaucer gives marital sex the same treatment he applies to extra-marital sex: he commercializes it. He eradicates the perception that marital sex is somehow worth more because of the ecclesiastical ideology behind the sanctity of marriage. In

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<sup>42</sup> Theresa Coletti, "The *Mulier Fortis* and Chaucer's *Shipman's Tale*," *The Chaucer Review* 15, no.3 (1981): 236, <http://0-www.jstor.org.wncln.wncln.org/stable/25093758>.

<sup>43</sup> Boccaccio, VIII. 1, 552. See also Boccaccio, Giulio Einaudi, 890-91. "(E questo non possendosi, cosi appieno tuttavia come si converrebbe, per la fragilita nostra), affermo colei essr degna del fuoco la quale a cio per prezzo si conduce."

<sup>44</sup> I. 3850, 4311-12, 4317.

this marriage, sex is worth exactly 100 francs, either in cash or credit. By promising credit based on payment “but abedde,” the merchant and his wife’s marriage becomes profitable, something it was lacking prior to her partnership with the monk.<sup>45</sup> For at least the foreseeable future the husband and wife will operate on a strictly mercantile basis, but it is a basis that profits both.

The fabliaux and potential sources of the Shipman’s Tale turn on the moral judgments and implications of sin and guilt. These ecclesiastical ideologies are in stark contrast to the ethical and social standards informing the relationships and dealings in the Shipman’s Tale. This places the tale into an abstracted world of contractual and consumer rhetoric. The merchant’s marriage typifies the medieval mercantile model and in doing so it is incongruous with the Pauline model of marriage. In order to reach the conclusion that the wife is an exemplary model of mercantile marriage it is helpful, if not necessary, to understand the opposing model of marriage. Analyzing the ecclesiastical model and ideologies associated with marriage illuminates the conflicts within the ecclesiastical model and how this conflict negates Schneider’s accusations of perversion. The marriage model of Januarie and May in the Merchant’s Tale provides critical intertextual context between two tales. While the story of Januarie and May follows a different arc than the one Chaucer constructs in Shipman’s Tale, it similarly demonstrates the conflict between the ecclesiastical and the mercantile visions of marriage.

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<sup>45</sup> VII. 424.

## CHAPTER ONE:

“FOR WEDLOCK IS SO ESY AND SO CLENE”:

### ECCLESIASTICAL MARRIAGE AND MERCANTILE MARRIAGE

Paul Schneider finds little value in the Shipman’s Tale, calling it “the least admired...most infrequently studied,” and deficient in “broad humor . . . and . . . richness in detail.”<sup>1</sup> He discusses the transactions between the merchant, monk, and wife and accuses the wife of extortion. Schneider also claims that the focus on money in the tale creates a pattern of “perversion and corruption of ideal forms of human relationships.”<sup>2</sup> Schneider uses the marriage in the Franklin’s Tale as an example of the ideal form of marriage finding “that lawe of love” creates the right kind of “prosperitee” in marriage.<sup>3</sup> Schneider argues that because this ecclesiastical “lawe of love” is not present in the marriage found in the Shipman’s Tale, all of the players are subject to perversion. However, as Schneider examines the perverting of relationships, he exonerates the merchant for rearranging his priorities at the end of the tale with an assertion that the merchant is bullied into the “taillynge” suggested as repayment by his wife. Schneider describes the wife as “manipulative,” exploitative, and he accuses her of giving her husband “a veiled ultimatum” from which he has “no alternative but to agree.”<sup>4</sup> In this chapter I inspect the ecclesiastical Pauline model of marriage, focusing especially upon conflicts within the church’s position on adultery, the role of women within marriage, and the “marriage debt.” This inspection is necessary as it both 1) reveals the conflicts within the very model used to condemn the actions of the wife of Chaucer’s Shipman’s Tale in her mercantile marriage, and 2)

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<sup>1</sup> Schneider, “Taillynge,” 201.

<sup>2</sup> Schneider, “Taillynge,” 203.

<sup>3</sup> V. 798, 99.

<sup>4</sup> Schneider, “Taillynge,” 205, 207.

illuminates how Pauline marriage ideology operates as a foil for the mercantile marriage found in the Shipman's Tale and, to a lesser extent, the Merchant's Tale. I conclude that the mercantile model of marriage described in the Shipman's Tale is far from a perversion of the Pauline model. Rather, Chaucer constructs a legitimate model of marriage, one in which the wife and merchant husband create a mutually productive partnership.

The medieval ideology of marriage stems from the Judeo-Christian scripture's description of sacramental marriage. These Old Testament descriptions cover the creation of Adam and Eve and the delineation of gender roles, after the fall of human-kind and the resultant effect on hierarchies within marriage. The coming of Christ in the New Testament brings redemptive measures through death and subsequent resurrection, and these acts, according to Christian ideology, provide new possibilities within marriage. These possibilities and structures are revealed through the direct words of Christ, but are explicitly a Pauline model of marital hierarchies and systems. Among these Pauline mandates on marriage is 1 Corinthians 7, which delineates the hierarchy of marital states, with celibacy holding preeminence and marriage reserved for those who cannot control their lust. For those who choose to marry, Paul institutes the "marriage debt," which instructs husbands and wives not to withhold their bodies from one another. Finally, Paul outlines the recourse wives and husbands have for divorce or separation: if separated they must not remarry; if married to an unbeliever, they should not separate. Salvation for unbelieving spouses can be obtained through the belief of the other spouse, and subsequent children will be considered "holy."<sup>5</sup> Ecclesiastical law, by the fourteenth century, increased the

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<sup>5</sup> (1 Corinthians. 7:2-3) *propter fornicationem autem unusquisque suam uxorem habeat, et unaquodque suum virum habeat. Uxori vir debitum reddat : similiter autem et uxor viro.* (But for fear of fornication, let every man have his own wife, and let every woman have her own husband. Let the husband render the debt to his wife, and the wife also in like manner to the husband).

(1 Corinthians 7:10) *Iis autem qui matrimonio juncti sunt, praecipio non ego, sed Dominus, uxorem a viro non discedere* (But to them that are married, not I but the Lord commandeth, that the wife depart not from her husband).

specificity of the legislation and strictures accompanying a marriage that fell within the ideological constructs of the church. As the law was applied, tension is created between the ecclesiastical courts and the secular courts and also within ecclesiastical ideology.

The mercantile model of marriage in the Shipman's Tale and Merchant's Tale is strikingly different from the ideology of marriage described by Paul and promoted by the church, medieval or modern. While the express purpose of the ecclesiastical model of marriage is to save souls and produce "clean children," the mercantile model present in the Shipman's Tale stresses the saving of reputations and the production of a clean balance sheet, "a thousand frankes aboven al his costage."<sup>6</sup> The narrator of the Shipman's Tale notes this dissimilarity when he alludes to Matthew 6:19, 21 and references the outward "array"<sup>7</sup> and accumulation of wealth and reputation by the merchant and his wife as "passen as dooth a shadwe upon the wal."<sup>8</sup> He warns that these pursuits are often expensive in manners other than mercantile and indicates that the trappings of reputation and business acumen are both temporal and corruptible, in ecclesiastical terms: the stuff "rust, and moth consume and...thieves break through, and steal."<sup>9</sup> The Gospel of Matthew issues a final warning on the subject of accumulating earthly possessions, finding "*ubi enim est thesaurus tuus ibi est et cor tuum*" ["For why thy treasure is, thy heart is also"] (6:21). The tale itself negates the erroneous warning by Matthew. The merchant husband's income is increased through his obsessive focus on exchange rates, the wife lends herself to the monk but she is not "stolen" as Matthew 6:21 foreshadows, and the exchange between the monk and the wife costs

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(1 Corinthians 7:14) *sanctificátus est enim vir infidélis per mulierem fidélem, et sanctificáta est múlier infidélis per virum fidélem : alióquin filii vestri immúndi essent, nunc autem sancti sunt.* (For the unbelieving husband is sanctified by the believing wife; and the unbelieving wife is sanctified by the believing husband: otherwise your children should be unclean; but now they are holy.)

<sup>6</sup> VII. 372.

<sup>7</sup> VII. 418.

<sup>8</sup> VII, 9.

<sup>9</sup> (Matthew 6:19) *Nolíte thesaurizáre vobis thesáuros in terra : ubi ærúgo, et tinea demolítur : et ubi fures effódiunt, et furántur..*

only one-tenth of the merchant husband's one thousand franc profit. Chaucer cleverly has the husband tithe his ten percent to the church of the marketplace, solidifying the market as the most holy place within the tale.

The fourteenth-century medieval marriage manual *Le Menagier de Paris* offers a contemporary mirror to the mercantile marriage in the Shipman's Tale. The idealization of the Pauline model of an ecclesiastical marriage within the pages of the *Le Menagier de Paris* functions as a foil of the realities of a mercantile marriage. The husband-narrator of *Le Menagier de Paris* insists that the purpose of the marriage manual is to save his young wife's soul and to help her run his household smoothly.<sup>10</sup> Disobedience by the wife is compared in *Le Menagier de Paris* to the disobedience and subsequent fall from heaven by Lucifer.<sup>11</sup> Just as the adultery laws of the fourteenth century are complicated by combining the secular and the spiritual, so too the purpose of a practical manual for homemaking is complicated by the implication that the salvation of a woman's soul hinges on her success or failure as an obedient housekeeper. The exegetical overtones of the encomium indicate that just as Lucifer committed the ultimate betrayal by challenging the supremacy of God the Father, a wife will suffer a microcosm of his fate if she challenges the supremacy of her husband: "Thus see you, as well by the judgements of God Himself as by the ensamples above written [the story of Lucifer], that if you be not obedient in all things great and small to your husband that shall be, you shall be more to be blamed and punished by your said husband than any other that shall disobey him."<sup>12</sup> The overwhelming emphasis of ecclesiastical exempla is the husband's supremacy in the marriage as a model of

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<sup>10</sup> *The Good Wife's Guide (Le Menagier de Paris): A Medieval Household Book*, trans. Gina L. Greco and Christine M. Rose (New York: Cornell University Press, 2009), 2.

<sup>11</sup> Eileen Power, ed., *The Goodman of Paris (Le Menagier de Paris): A Treatise on Moral and Domestic Economy by a Citizen of Paris, c. 1393*, trans. Eileen Power (Suffolk: Boydell, 1992), 94.

<sup>12</sup> Power, *Goodman of Paris*, 94, 95.

Christ's supremacy in the church. This ecclesiastical focus mirrors the domestic sphere where the wife's salvation hinges on her satisfactory domestic performance. Chaucer offers a different exegesis: the mercantile exemplum offered by the husband is the supremacy of profit. Both his and his wife's performances, are judged by the market, not a heavenly exchequer. The husband's mercantile focus carries over to the domestic sphere where his wife's success or failure is predicated on her satisfactory "chiere and reverence."<sup>13</sup> The husband's supremacy in marriage does not reflect the model of reciprocity found in the ecclesiastical term "marriage debt," which implies mutuality.

The wife in the Shipman's Tale alludes to reciprocity within marriage, indicating that her husband does not respond to her sexual needs as is required by the ecclesiastically supported "marriage debt." By commenting on his stinginess: "me greveth moost his nygardye" followed by a description of what she does expect: "buxom unto his wyf and fresshe abedde"<sup>14</sup> Chaucer emphasizes the affiliations between sex, gender, and money in both a mercantile marriage and an ecclesiastical model. The term "marriage debt" itself, outside of the context of the Shipman's Tale, combines the ecclesiastical with the mercantile. James Brundage explains the medieval legislative view of the "marriage debt" and its modern equivalent: "The traditional doctrine that marriage entails virtually unlimited rights to the sexual services of the spouse and that those rights cannot be revoked so long as the marriage endures underlies and justifies what we now call spousal rape."<sup>15</sup> However, this explanation of the "marriage debt" as power display does not honor the mutuality demanded by Paul. John Baldwin provides a more Pauline approach, highlighting the reciprocity insisted upon in 1 Corinthians 7:3-4 and points out that marital

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<sup>13</sup> VII. 6.

<sup>14</sup> VII. 171, 177.

<sup>15</sup> James A. Brundage, "Implied Consent to Intercourse," in *Consent and Coercion to Sex and Marriage in Ancient and Medieval Societies*, ed., Angeliki E. Laiou, (Washington D.C: Dumbarton Oaks, 1993), 255.



“obligations could be abrogated only by mutual agreement.”<sup>16</sup> Despite the extremes of interpretation, the term “marriage debt” creates a complicating intersection as sex between spouses becomes a revolving account. Further entangling the terms of the “marriage debt” is the church’s inability to decide when husband and wife are equal within marriage and when the purported model of husband as head of the household and representative of Christ should be maintained. Gratian expresses this puzzle in the *Decretum*, which was highly influential on medieval ecclesiastical law: “in fulfilling the sexual obligation of marriage, the woman holds power equally with the man.” Yet, as Gratian continues, he wrestles with this egalitarian view of marriage, negating the former statement: “But since in other respects the man is the head of the woman and the woman is the body of the man . . . she ought to be subject to the man in all things.”<sup>17</sup> This mimics the message of *Le Menagier*: “in all matters, in all terms, in all places and in all seasons, you shall do and accomplish without argument all commandments [of your husband] whatsoever.”<sup>18</sup> The overarching purpose of the manual is to dissect the ways in which the young bride is expected to demonstrate “absolute obedience . . . in all her actions.”<sup>19</sup> By doing so the narrator projects “a prosperous, bountiful, and peaceful residence with an obedient spouse attending his needs, overseeing the management of his home, and guaranteeing his good name.”<sup>20</sup> *Le Menagier de Paris* suggests that the ideal marriage includes a wife whose

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<sup>16</sup> John W. Baldwin, “Consent and the Marital Debt: Five Discourses in Northern France around 1200,” in *Consent and Coercion to Sex and Marriage in Ancient and Medieval Societies*, ed., Angeliki E. Laiou (Washington D. C.: Dumbarton Oaks, 1993), 259.

<sup>17</sup> Conor McCarthy, *Marriage in Medieval England: Law, Literature, and Practice* (Woodbridge, UK: Boydell Press, 2004), 116, 17. McCarthy finds that “it is not possible to draw hard and fast distinctions between theological and legal traditions in Christian thinking about marriage.” He adds that the canon law texts are influenced by St. Augustine who influence Gratian’s *Decretum*, which in turn is challenged by Peter Lombard and eventually all three influence medieval canon law (2).

<sup>18</sup> Power, *Goodman of Paris*, 95.

<sup>19</sup> Greco and Rose, *Goodwife*, 2.

<sup>20</sup> Greco and Rose, *Goodwife*, 2.

performance increases the reputation of the husband; the “chiere and visage” referred to by the merchant’s wife in the Shipman’s Tale.

Medieval marriage manuals instruct obedience in marriage, but none seem concerned with the motivations behind the act of obeying. In the manual the wife brings honor to her husband and has the potential of a heavenly reward. In the sermons and the law, the prevailing notion is to love and obey as Christ loves the church, in order to reach the potential of a heavenly reward. The wife in the Shipman’s Tale is not concerned with a heavenly reward, nor it seems is her husband. Their focus is on the earthly reward: reproduction of wealth. So what would be the wife’s motivation for obeying the commandment against adultery, especially if an extramarital partnership brought her earthly reward and perpetuated the honor of her husband in the process? Zizek, relying heavily on Pascal and Lacan, provides a potential answer. He formulates the thesis that law is often obeyed “not because it is just, good or even beneficial, but simply because it is the law.”<sup>21</sup> He postulates that obedience because of actual conviction is not really obedience; it is following good judgment. For him, judgment mistaken for obedience comes from the understanding that “the authority deserves to be obeyed in so far as it is good, wise, beneficent.”<sup>22</sup> Twenty-first-century readers cannot know whether the silent bride of *Le Menagier de Paris*, or contemporaries who read the manual, actually believed in the sovereignty of their husbands, or if they believed obedience would save their souls. What is evident, however, is the wife in the Shipman’s Tale is not lured into obedience to her husband either by salvation or by the sense of false choice. There is no indication of her belief in the ideology that her performance as a wife somehow leads to eternal life; she respects the mercantile ethics of her husband

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<sup>21</sup> Slavoj Zizek, *The Sublime Object of Ideology* (New York: Verso, 1989), 37.

<sup>22</sup> Zizek, *Sublime Object*, 37.

inasmuch as he remains willing to pay for her performance. This is their mercantile “marriage debt.”

The Shipman’s Tale does not support the idea of marriage as a “ful greet sacrament,” as dictated by Paul. Instead, the marriage the shipman narrator gives the pilgrims journeying to Canterbury is one based on mercantile ethics. Diana Wood explains: “The ethical ideal of medieval economic thought was the imposition of a mean in the sense of the balance of justice . . ., [including] the use of money as an impartial mean against which all things could be measured.”<sup>23</sup> The movement of money throughout the Shipman’s Tale demonstrates the balance referred to by Woods with all players receiving monetary satisfaction. However, the value of the currency fluctuates as it passes from player to player, and along with it the balance of the husband and wife’s marriage fluctuates along with it. Kathryn Jacobs expands on the shifting nature of business-based marriages: “Adultery follows naturally from marriages between people who regard each other as bearers of so many worldly goods.” When spouses regard each other as goods and/or services there is no “companionship, and adultery is the inevitable result.”<sup>24</sup> This lack of companionship felt by the wife in the counting house scene juxtaposed neatly against the narrator’s description at the tale’s opening, where one of the qualities of a good merchant’s wife is to be “compaignable and revelous.”<sup>25</sup> In the Shipman’s Tale this lack of companionship causes the wife to complain, frankly, to the monk in the garden: “In al the reawme of France is ther no wyf / That lasse lust hath to that sory pley.”<sup>26</sup> However, her complaint about the lack of companionship in her marriage only functions as a preamble to the business deal struck between

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<sup>23</sup> Diana Wood, *Medieval Economic Thought* (Cambridge, UK: Cambridge University Press, 2002), 208.

<sup>24</sup> Kathryn Jacobs “Rewriting the Marital Contract: Adultery in the ‘Canterbury Tales,’” *The Chaucer Review* 29, no. 4 (1995): 337, <http://0-www.jstor.org.wncln.wncln.org/stable/25095900>.

<sup>25</sup> VII. 4.

<sup>26</sup> VII. 116, 17.

the wife and the monk. The payment in sex comes after her tightly scripted negotiation of tradeable goods and the taking of an oath, not as an immediate result of her lack of companionship: “Daun John, I seye, lene me thise hundred frankes. / Pardee, I wol nat faille yow my thanks.”<sup>27</sup> She does not have sex with the monk to spite a husband more focused on his money than on her needs, an accusation leveled by Schneider, nor does she have sex because of her lack of companionship.<sup>28</sup> She has sex with the monk in the most balanced of terms: she offers an impartial mean against which her request can be measured, her body. If the monk finds her exchange to be balanced, according to mercantile ethics, he is free to contract with her. According to medieval mercantile standards, the negotiation is ethical. According to the ecclesiastical ideology of marriage however, the exchange is immoral, because the debt of sex can only be balanced when it is between husband and wife.

As the Shipman’s Tale progresses, the narrator clearly shows that the merchant’s heart lies with the returns generated by his skill and reputation as a businessman. His need to maintain his reputation drives the merchant to work obsessively in his “countour-hous.”<sup>29</sup> As the husband whiles away the hours in his counting house ruminating over the surplus and deficits in his ledger books, his wife grows critical of the passing shadows. She tries to coax him out, chiding “How longe tyme wil ye rekene and caste / Youre sommes and youre books and youre thynges?”<sup>30</sup> She is frustrated with his absence; he is frustrated with her lack of understanding about his job. After his time in the counting house he cuts off her allowance and also his communication: “Thou hast ynough, in every maner wise, / That to a thrifty household may

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<sup>27</sup> VII. 187, 88.

<sup>28</sup> Schneider, “Taillynge,” 206. “The merchant has neglected his wife and jeopardized his marriage by coveting gold and seeking to increase his already sizeable wealth.”

<sup>29</sup> VII. 77.

<sup>30</sup> VII. 216, 17.

suffise.”<sup>31</sup> The merchant husband feels he provides his wife with ample cash to run their household. The wife’s debt to the dressmaker poses a conundrum: to the wife the expense falls under the “household” line in the budget; to the husband, who doesn’t even know that the debt exists, the wife needs nothing else from him. The husband dictates that the wife has enough “in every maner wise,” both materially and, it can be read, sexually. His wisdom stems from his reputation as a keen businessman, but he does not have all of the data needed to determine if her allowance is enough, because he does not know about her outstanding debt. At this point, his wife’s sole worth is predicated on evaluations performed in his private counting house. The wife’s value to her husband is as concrete as the day to day fluctuations of the exchange market—a “shadwe upon a wal.” These shadows fall onto a proto-Marxist landscape where people become exchangeable for capital. These shadows also mark the first intertextual conversation between the Shipman’s Tale and the Merchant’s Tale.

In the Merchant’s Tale the narrator uses a similar phrase with greater specificity:

A wyf is Goddes yifte verrailly;  
Alle othere manere yiftes hardily,  
As londes, rentes, pasture, or commune,  
Or moebles-alle been yiftes of Fortune  
That passen as a shadwe upon a wal.<sup>32</sup>

Here Chaucer’s aging Lothario, Januarie, works to convince other men (and the reader) that “a wyf wol laste, and in thyn hous endure . . . Mariage is a ful greet sacrament”<sup>33</sup> by creating the binary of material versus spiritual. Januarie’s treatise uses a similar argument as the shipman

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<sup>31</sup> VII. 245, 46.

<sup>32</sup> IV, 1311-15.

<sup>33</sup> IV, 1317, 1319.

narrator: earthly possessions are temporary. However, Januarie equates their lesser value to the fact that these earthly goods are derived from fortune; marriage is a divine gift from God. It is “a ful greet sacrament,” the most holy sacrament of which Januarie can conceive for “folk in seculer estaat.”<sup>34</sup> Januarie echoes the Pauline hierarchy of marital states with marriage for those who cannot commit to the priesthood, an opinion that causes some scholars to believe that the Merchant’s Tale directly quotes the Shipman’s Tale and originally was meant for “a clerical narrator, probably the Monk or the Friar.”<sup>35</sup>

In stark contrast to Januarie’s opening treatise on ecclesiastical marriage is the way he actually secures his wife. Januarie’s insistence upon the acquisition of an idealized sacramental bride is quickly replaced with physical specificity: “I wol noon oold wyf han in no manere. She shal nat passe twenty yeer, certain.”<sup>36</sup> He continues his litany, describing his bridal “gift from God” in the mercantile terminology usually associated with livestock ownership and land purchase:

Oold fish and yong flesh wolde I have fayn.

Bet is, quod he, “a pyk than a pykerel,

And bet than old boef is the tender veel.

I wol no woman thritty yeer of age;

It is but bene-straw and greet forage.<sup>37</sup>

Januarie rejects the idea of a wife as a sacrament and returns to the mercantile language with which he is familiar. He describes his ideal wife just as he would an ideal purchase: young,

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<sup>34</sup> IV. 1319,22

<sup>35</sup> *Riverside*, 885. See also Garbaty, “The Monk and the *Merchant’s Tale*: An Aspect of Chaucer’s Building Process in the *Canterbury Tales*.” *Modern Philology* 67, no. 1 (1969): 18, <http://0-www.jstor.org.wncln.wncln.org/stable/436620>.

<sup>36</sup> IV. 1416, 17.

<sup>37</sup> IV. 1418-1421.

healthy, and tender. He atomizes May, the young wife, as if she is a potential investment; he describes the parts of her most pleasing “Hir fresshe beautee and hir age tendre,/ Hir myddel small, hire arnes longe and sklendre.”<sup>38</sup> And, like any good merchant, he expects a return on his investment. He needs his wife to be young and healthy lest “Ne children sholde I none upon hire geten.”<sup>39</sup> In order to accumulate the largest return, Januarie negotiates to secure May’s position in their marriage, the narrator demurely refuses to go into all of the details, but piques the reader’s interest with the apostrophe “I trow it were to longe yow to tarie,/ If I yow tolde of every scrit and bond/ By which that she was feffed in his lond.”<sup>40</sup> Januarie’s actions do not reflect the sacrament of marriage; instead they reflect a man who understands only the purchase of goods that multiply and serve as investments. Januarie offers May “londes, rentes, pasture, or commune,” and deludes himself into thinking that he also offers her the “marriage debt” of sexual pleasure.<sup>41</sup> He gives lip service to gifts from God, but May is clearly bought with commodities and represents marriage based on astute business valuation. May’s silent evaluation of Januarie’s sexual performance on their wedding night underscores the mercantile connections to marriage and sex; the narrator uses mercantile terms to describe their sacramental union: “She preyseth nat his pleyng worth a bene.”<sup>42</sup> In the Merchant’s Tale the conflict between the ecclesiastical and mercantile views of marriage leads Januarie to have an inflated estimation of his ability to satisfy the “marriage debt” and creates a conflict between confusing the ecclesiastical “gift” of a wife and the mercantile “purchase” of an investment.

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<sup>38</sup> IV. 1601-04.

<sup>39</sup> IV. 1437.

<sup>40</sup> IV. 1697-99.

<sup>41</sup> IV. 1461-65, 1821-1855.

<sup>42</sup> IV. 1854.

In both the Merchant's Tale and the Shipman's Tale there is a constant conflict between ecclesiastical ideology and mercantile ethics. Januarie preaches a rousing sermon on marriage but secures his bride through "londes and rentes;" the narrator in the Shipman's Tale admonishes the readers to be aware of the love of possessions, including wives, but offers a narrative where the results of this proto-capitalism garner a strengthened union. Ecclesiastical and secular laws regarding adultery mirror the conflict present in the tales. The foundation of medieval marriage law is the intertwining of the ecclesiastical and the secular, especially when adultery is involved. James Brundage explains the consequential combination of the two. For him, adulterers often were forced to make restitution in the form of dowry repayment or restoration of properties "as a condition for reconciliation with the Church."<sup>43</sup> Brundage adds that the rules of restitution regarding adultery were often so complex and financially punitive that "some couples were willing to overlook or to bear with their marital discords in order to conserve their financial interests by avoiding the economic penalties."<sup>44</sup> Elsewhere Brundage explains that the "boundaries between canon law and civil law remained highly permeable throughout the Middle Ages and well into modern times."<sup>45</sup> Medieval marriage law in the fourteenth century considered the adultery of a woman a sexual sin and a secular crime.<sup>46</sup> For example, Chaucer's Parson compares an affair by a wife to theft stating "a woman steleth hir body from hir husbonde . . . and steleth hir soule fro Christ."<sup>47</sup> Similarly, Thomas Aquinas argues that the adultery of a wife is worse than the adultery of a husband because the wife's adultery calls into question the legitimacy of heirs, while Pope Innocent IV justifies the disparity of punishment between the

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<sup>43</sup> James A. Brundage, *Law, Sex, and Christian Society in Medieval Europe* (Chicago: University of Chicago Press, 1987), 542.

<sup>44</sup> Brundage, *Law, Sex*, 547.

<sup>45</sup> James A. Brundage, *Medieval Canon Law* (New York: Routledge, 2013), 176.

<sup>46</sup> Caroline Dunn, *Stolen Women in Medieval England: Rape, Abduction, and Adultery, 1100-1500* (Cambridge: Cambridge University Press, 2013), 120.

<sup>47</sup> X. 877.



sexes by comparing the woman to the church and the husband to Christ. In his opinion the church can have only one spouse: Christ, but Christ, representing the husband, marries both the Old Testament and the New Testament church. Because of this oddly polygamous relationship between Christ and the two churches the husband's act of infidelity is understandable.<sup>48</sup>

Adultery also affects the reputation of the husband, as "Transgressing in the context of the household was a great affront to the honor of whatever man stood at its head, since his authority partly depended on his ability to control the sexual behavior of his women."<sup>49</sup> The permeability between ecclesiastical law and secular law, and the idea that material restitution must be made for spiritual restoration to occur, creates conflict within the ideology of marriage as a sacrament. If adultery is a mortal sin, the church is bound to excommunicate the offender. F. Donald Logan notes that ecclesiastics within the fourteenth-century church insisted that the offender's "expulsion from the Christian community resulted from placing themselves in obstinate disobedience to the church in her courts."<sup>50</sup> Yet within both ecclesiastical and secular law there are mercantile adjudications.

Schneider's critical descriptions of the wife in the Shipman's Tale stem from his belief that her sexual exchange dishonors, or perverts, the ecclesiastical ideology of marriage. This action by the wife makes her worthy of condemnation for Schneider, even though her contemporaries in both the church and the secular court offer her redemptive payment options. A Marxist perspective on this ideology and its foundational deceptions offers some insight into the conflict. Marx does not explicitly define individual doctrines as ideology, but he summarizes, "a

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<sup>48</sup> Sara McDougal, "Women and Gender in Canon Law," in *The Oxford Handbook of Women and Gender in Medieval Europe*, eds. Judith Bennett and Ruth Mazzo Karras (Oxford: Oxford University Press, 2013), 172.

<sup>49</sup> Janet L. Nelson and Alice Rio. "Women and Laws in Early Medieval Europe" in *The Oxford Handbook of Women and Gender in Medieval Europe*, eds. Judith Bennett and Ruth Mazzo Karras (Oxford: Oxford University Press, 2013), 109.

<sup>50</sup> F. Donald Logan, *Excommunication and the Secular Arm in Medieval England* (Toronto: Pontifical Institute of Mediaeval Studies, 1968), 53.

coherent system of ideas . . . purported to explain and justify the social position of class,” is satisfactory.<sup>51</sup> Althusser expands on this general definition, adding “an ideology is a system (possessing its own logic and rigor) of representations (images, myths, ideas or concepts according to the case) endowed with a historical existence and role within society.”<sup>52</sup> When applied to the church, Marx’s critique of religious ideology as giving “priority to the imaginary over the material” encourages scholars to read the actions of the wife in the Shipman’s Tale in their material reality, not through imagined morality.<sup>53</sup> Defining Christo-normative ideals as “the ideology of marriage” causes a collision of the ecclesiastical and the mercantile and perpetuates Marx’s explanation of the false consciousness, or basic naivete, associated with ideology: “*Sie wissen das nicht, aber sie tun es*” or, as interpreted by Slavoj Žižek: “They do not know it, but they are doing it.”<sup>54</sup> In the case of the ecclesiastical stance that marriage is a sacrament, these ideologies are believed wholeheartedly and are continually reproduced as truth.

According to Althusser, the role of false consciousness in ideology is to reproduce the means of production.<sup>55</sup> In the case of Schneider’s opinions of the wife in the Shipman’s Tale, this false consciousness appears as the reproduction of the language of medieval ecclesiastical law. Medieval ecclesiastical law was a means of production in and of itself, as the consequences of adultery were often financial. Žižek calls this the paradox in which a “being can reproduce itself only in so far as it is misrecognized and overlooked.”<sup>56</sup> Often mercantile ethics of the tale are

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<sup>51</sup> Michael Evans, *Karl Marx* (New York: Routledge, 2004), 82.

<sup>52</sup> Warren Montag, *Althusser and His Contemporaries: Philosophy’s Perpetual War* (Durham: Duke University Press, 2013), 107.

<sup>53</sup> Daniel Guérin, *Phenomenology of the Truth Proper to Religion*, ed. Daniel Guérin (Albany: State University of New York Press, 1990), 133.

<sup>54</sup> Žižek, *Sublime Object*, 28.

<sup>55</sup> Louis Althusser, “Ideology and Ideological State Apparatuses (Note towards an Investigation)” in *Cultural Theory: An Anthology*, eds. Imre Szeman and Timothy Kaposy (Malden: Wiley-Blackwell, 2011), 204.

<sup>56</sup> Žižek, *Sublime Object*, 28.

misrecognized as perversions or are completely overlooked, especially when it comes to the decisions of the wife.

Reproduction as the means of production presents within both the Shipman's Tale and the Merchant's Tale. Each husband, the merchant and Januarie, seeks to reproduce by commodifying their means of production, i. e., their wives. Januarie wants to reproduce in the most literal sense of the word; he wishes to have an heir. He appears to willingly overlook his wife's tree-top affairs with the much younger Damyan, changing his rhetoric from "He swyved thee; I saugh it with myne yen, / And ells I hanged by the hals!" to the action of "He kisseth hire and clippeth hire ful ofte, / And on hire wombe he strokethe hire ful softe."<sup>57</sup> This change is due to the promise of reproduction. He pits "ful grete sacrament" and ecclesiastical fidelity against "Beth to me trewe, and I wol telle yow why . . . / Al myn heritage, toun and tour; / I yeve it yow."<sup>58</sup> As a result he finds that the mercantile model of marriage does more to secure his wife and an heir than the sacrament of the ecclesiastical. The merchant husband in the Shipman's Tale wishes to reproduce his wealth and build upon his reputation as a savvy businessman. He is blind to the fact that he reproduces his wealth in part, through his wife: "He moot us clothe, and he moote us arraye, / Al for his owene worshipe richely."<sup>59</sup> Januarie's wife May joins in the criticism of her husband's blending of marriage ideology and mercantile ethics: "He that mysconceyveth, he mysdemeth."<sup>60</sup> False consciousness pervades the player's actions in both tales. Both husbands' marriage model serves "economic and social as well as personal needs," according to Lee Patterson, who also finds that "[y]oung men used marriage in order to acquire

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<sup>57</sup> IV. 2378, 79; IV. 2413,14.

<sup>58</sup> IV. 2172, 73.

<sup>59</sup> VII. 12, 13.

<sup>60</sup> IV. 2410.

the capital to set themselves up in business.”<sup>61</sup> Again, the ecclesiastical ideology of marriage is complicated by the intersection of the mercantile, with wives acting as both mercantile capital and representatives of a reproduced ideology based on false consciousness.

Another complication of ideology is that the conditions of the ideology are reproduced with such frequency that the commodification of people becomes unconscious. In fact, neither the person exchanging nor the person exchanged realize the extent to which they are perpetuating the false ideology. Ideology relies on this “complementary blindness.”<sup>62</sup> For ideology to work, all participants must be blind to its corruptibility. Taken in this light, it stands to reason that vows spoken in an ecclesiastical setting could easily be superseded by the demands of property law and secular legal maneuverings. Both the merchant husband in the Shipman’s Tale and Januarie in the Merchant’s Tale demonstrate this “complementary blindness” by participating in the commodification of their wives under the pseudonym of ecclesiastical marriage. Their wives perpetuate mercantile ideology by allowing themselves to be conditionally valued, commodified, and traded for reproduction, creating a doubled “ideological fantasy,” according to Zizek.<sup>63</sup> All the major players produce and reproduce, commodify and become commodified under the guise of marriage.

The wife is caught between the ecclesiastical and mercantile in her negotiations with the monk. According to the church, she is damned if she commits adultery. According to her husband’s mercantile ethics, she will bring disgrace and potential poverty upon their house if her debt is discovered. She chooses to honor the mercantile model of marriage displayed by her

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<sup>61</sup> Lee Patterson, *Chaucer and the Subject of History* (Madison: University of Wisconsin Press, 1991), 346.

<sup>62</sup> Zizek, *Sublime Object*, 20.

<sup>63</sup> Zizek, *Sublime Object*, 33.

husband, negotiating the payment of her debt based on an offer to “doon, right as yow liste devise” to the monk.

This negotiation between the wife and the monk demonstrates Schneider’s accusation of perversion. With her offer to the monk the commodified wife becomes the commodifier, offering her property, not to be wasted and lost, but instead to act as proper currency in the place of the cash she cannot collect from her husband. Within the strictures of sacramental marriage this transaction is damnable, a mortal sin. In the purest sacramental sense, her actions separate her from God through a spiritual death. As a woman, it is more likely that her punishment will be severe if her actions are discovered: spiritual castigation, public humiliation, separation, beating, loss of dowry property and financial compensation.<sup>64</sup> Even in the case of Schneider, his opinion of the wife is far worse than his opinion of the merchant husband. However, the outcome of her transaction with the monk includes none of the potential ecclesiastical ramifications. Further, the wife’s additional transaction with her husband to cover the discovery of the monk’s duplicitous use of the 100 francs strengthens her marriage, inverts the Pauline hierarchy, and without consequence, creates an agreeable partnership between herself and her husband.

All of these conclusions lack the moral repercussions present in the potential analogues of the Shipman’s Tale. The marriage of the merchant and his wife in the Shipman’s Tale and January and May in the Merchant’s Tale are glaringly different from the ecclesiastical ideal of marriage typified by the Epistle of St. Paul to the Hebrews: “Marriage honourable in all, and the bed undefiled. For fornicators and adulterers God will judge.”<sup>65</sup> In these two Chaucerian marriages mercantile values are honored by all, and the marriage bed leaves the realm of the

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<sup>64</sup> See Conor McCarthy, “Sex, Marriage, and the Anglo-Saxons,” in *Marriage in Medieval England: Law, Literature, and Practice* (Woodbridge: Boydell, 2004), 110-12.

<sup>65</sup> (Hebrews 13:4) *Honorabile connubium in ómnibus, et thorus immaculátus. Fornicatóres enim, et adúlteros judicábit Deus.*

sacred to become merely another platform upon which to conduct business. Chaucer composes the Shipman's Tale to stand in stark contrast with its possible analogues, all of which include repercussions for those who choose to deviate from the Pauline model of marriage. Still, the wife admits to the danger presented by her quest for capital to pay her cost. Finding another partner is quite a perilous undertaking, yet it is one she watches her husband enter into on a daily basis as a foreign exchange trader, as monetary gain through the manipulation of currency values can be considered usurious. Equally as complicated as the fourteenth-century ecclesiastical ideology of marriage, is the concept of usury in the proto-capitalist medieval marketplace.

## CHAPTER TWO:

“AND THIS KNOT PERPLEX’D UNRAVEL”:

### TERMS OF USURY IN THE SHIPMAN’S TALE

The exchange of sex for 100 francs by a married woman marks the moment in the Shipman’s Tale that causes the most moralizing. Individual scholars approach the transaction from differing angles but often with similar outcomes: the wife is found to be corrupt and immoral. Taking a purely financial approach to the Shipman’s Tale, Peter Beidler evaluates the rates of monetary exchange in order to determine how much the 100 fourteenth-century francs transferred between the monk and the wife are worth in modern terms. This evaluation of currency exchange leads Beidler to determine that the wife’s night of sex is exchanged for between \$4,000 and \$80,000 dollars. Beidler settles on the amount of \$5,000 dollars as the equivalency of 100 *franc a cheval*.<sup>1</sup> Even within the strictly amoral exchange marketplace Beidler manages to parlay his findings into a verdict against the wife. His computations lead him to believe that the wife has “an exalted opinion of her own worth,” and to pronounce that she is “guilty not only of avarice and lechery, but of pride, as well.”<sup>2</sup> The wife’s trade with the monk leads Beidler to a moral conclusion so ecclesiastically scripted that it begs the question would any amount of money secured through sexual exchange lead to a conclusion other than the wife as “unfaithful, aggressively self-centered, and mercenary”?<sup>3</sup> Furthermore, Beidler’s assertion of

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<sup>1</sup> Currency issued by the French crown (1360-1380).

<sup>2</sup> Peter Beidler, *Chaucer’s Canterbury Comedies: Origins and Originality* (Seattle: Coffeetown Press, 2011), 132. Al Hartung finds that 100 francs equals 12 ounces of 24 karat gold; J. Logie Robertson in 1902 estimated that Chaucer’s annual pay was 400 pounds sterling, with Johnson Howard and Gordon Donley adding to the estimation finding that in 1947 10 pounds was worth about \$1500, and by 1975 Shelia Delany calculates the 100 francs converted to pounds equals about 25,000. Adjusting for inflation the 100 francs is estimated to equal \$3,000, \$2250, and \$37,500 (118, 19).

<sup>3</sup>See also Schneider, “Taillynge,” 205.

the wife's exalted opinion of her own worth is a charge of usury, since the act of "over-selling," according to fourteenth-century ecclesiastical and canon law, is considered to be a usurious practice. In this chapter I examine the mercantile terms associated with usury in the fourteenth century. I find that instead of being guilty of the crime of usury, the wife deftly operates within a proto-capitalist marketplace where everything, and assumedly everyone, has a price. Her outstanding debt to the dressmaker leaves the wife with few options. She chooses to commodify her body for ready cash from the monk in order to extricate herself from the debt and save the business reputation of her husband since an unpaid debt negatively affects his reputation as a successful businessman. Later she repeats the exchange of her body for a line of credit from her husband and secures the dividend of a reinvigorated marriage. With every exchange she carefully adheres to fourteenth-century mercantile law and avoids the punishable offence of usury in the forms of *mutuum*, and forestalling. Instead of demonstrating Beidler's damning implication that the wife is devoid of morals, and guilty of mercenary usury, the wife's transaction is both legal and conducted ethically.

Among the most well-known literary representations of usury is Canto XI in the *Inferno*. Dante's graphic descriptions of sodomites and usurers suffering in hell lend context to the vehement reaction by medieval ecclesiastics. Dante foreshadows the medieval church's opinion that usury (and sodomy) is an affront to the goodness of God: "where thou saidst that usury offends against the Divine Goodness."<sup>4</sup> Virgil replies to Dante that Art and Nature, since the beginning of creation "behoves mankind to gain their livelihood and their advancement, and because the usurer takes another way he despises nature both in herself and in her follower,

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<sup>4</sup> Dante Alighieri, *The Divine Comedy of Dante Alighieri: Inferno*, trans. John D. Sinclair (New York: Oxford University Press, 1971) 149. "*la dove di' ch'usura offende / la divina bontade, e 'l groppo solvi.*" (148)



setting his hope elsewhere.”<sup>5</sup> Virgil’s invocation of Nature and Art refers to Aristotle’s *Ethics* “where Nature is defined as the art of God, and man’s industry as the offspring of Nature.”<sup>6</sup> According to Aristotle and later medieval ecclesiastical and secular courts, any abuse then of resources or industry, including the use of money to create money, is an offence against God who is the original Creator. In Canto XI, Dante places sodomites and usurers in the same level of hell and equates them as the beneficiaries of unnatural reproduction: the sodomites for enjoying the benefits of sexual intercourse without the reproduction or labor of children and the usurer for enjoying the benefits of wealth reproduction without the labor to create the wealth. Those who reproduce in any manner other than that deemed “natural” defy God’s law. Canon law provides four punishments for usury: “automatic excommunication; withholding of communion, even at death; exclusion from the oblations; and exclusion from burial in hallowed ground.”<sup>7</sup> The merchant husband’s monetary exchange transactions come close to the terms of usury, but manage to stay both legal and ethical. As her husband’s mercantile doppelganger, the wife similarly conducts ethical mercantile trade that pushes propriety to the very limit.

The merchant husband in the Shipman’s Tale operates his financial business based on the concept of the bill of exchange, which functions much like the twenty-first century commodity futures markets. Helen Fulton explains the exchange as “One party receives a loan in one currency and offers a bill of exchange agreeing to repay the loan somewhere else in another currency.”<sup>8</sup> In the Shipman’s Tale the merchant uses a bill of exchange as credit as well as a

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<sup>5</sup> *Inferno*, XI. 150-51. “*convene prender sua vita ed avanzar la gente; / e perche l’usuriere altra via tene, / per se natura e per la sua seguace / dispregia, poi ch’ in altro pon la spene.*” (148,150)

<sup>6</sup> Barbara Reynolds, *Dante: The Poet, the Political Thinker, the Man* (New York, NY: I. B. Tauris and Company, 2007), 146.

<sup>7</sup> Ian D. K. Siggins, *A Harvest of Medieval Preaching: The Sermon Book of Johann Herolt* (Bloomington, IN: Xlibris, 2009), 259.

<sup>8</sup> Helen Fulton, “Mercantile Ideology in Chaucer’s Shipman’s Tale,” *The Chaucer Review* 36, no. 4 (2002): 318 <http://0-www.jstor.org.wncln.wncln.org/stable/25096176>.

means to finance his trade.<sup>9</sup> The end result of these transactions is a profit made from the difference in exchange rates. He gets another to pay his cost and reaps a material and social profit, just as his wife proposes to find another to pay her cost in order to reap the profit of a debt cleared and her husband's intact business reputation.

Paralleling the "peril" spoken of by the wife at the beginning of the tale when she broaches the subject of finding another to pay her outstanding bills is how "perilously close,"<sup>10</sup> the bill of exchange mechanism comes to usury.<sup>11</sup> The peril the wife faces is the repercussions leveled at adulterous wives by the medieval ecclesiastical courts. The husband also faces the peril of a charge from ecclesiastical court of usurious practices, the repercussion of which would be devastating to the financial and social capital he garners from his business reputation. From at least the twelfth century, usurers were prosecuted according to canon law. Even if secular courts were involved in any way with an accusation of usury the determination of usurious behavior belonged exclusively to the ecclesiastical courts (canonist and Romanist). Medieval canon law defines usury as "whatsoever is taken for a loan beyond the principal."<sup>12</sup> Any profit earned beyond this principle is unlawful. The penalty for usury is the sentence of excommunication, which includes denial of the sacraments and fellowship with other Christians. However, like punishment for adultery, the church often defers the punishment of usury to secular courts and accepts remunerations in the form of fines.<sup>13</sup> Canon law regarding usury is complex and only contracts the courts found to be *mutuum* were considered usurious. Therefore "annuities, shared

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<sup>9</sup> For a detailed explication of the merchant's exchange in the Shipman's Tale see: Joseph "Chaucer's Coinage: Foreign Exchange and the Puns of the Shipman's Tale," *The Chaucer Review* 17, no. 4 (1983): 347, 48.

<sup>10</sup> Fulton, "Mercantile Ideology," 321, <http://0-www.jstor.org.wncln.wncln.org/stable/25093851>.

<sup>11</sup> The *MED* defines usury as 1. The practice of lending money for interest or gain. 2. Interest on money or goods given or received in a loan. 3. A loan. 4. An act of oppression or exploitation.

<sup>12</sup> R. H. Helmolz, "Usury and the Medieval Church," *Speculum* 61, no. 2 (1986): 365, DOI: 10.2307/2854044. *Ecce evidenter ostenditur, quod quicquid ultra sortem exigitur usura est (Decretum Gratiani)*.

<sup>13</sup> Helmolz, "Usury and the Medieval Church," 365.

risks or penal bonds to guarantee payment of a debt” do not fit the description as usurious. *Mutuum* refers to a “loan for consumption,”<sup>14</sup> or a loan where a contract is established where “ownership of the objects lent passed to the borrower;” once this contract is effected, “the borrower became obligated to the lender not to return the very thing things that he had received, but (in the case of the money) an equal sum or (as far as other fungibles were concerned) objects of the same kind, quantity and quality.”<sup>15</sup> The courts, both ecclesiastical and secular struggled the most with transactions that obfuscated the movement of money and goods in order to avoid a charge of usury. The monk relies heavily on obfuscation techniques to lend money to the wife, borrow money from the husband, and exchange money for a return payment of sex with the wife. The monk’s skill-game of money, credit, and sex is criminalized by both the ecclesiastical and secular courts. Adding to the gravity of the monk and wife’s transaction is the caveat that even if two parties agree on an exchange of currency for an object the courts can nullify this agreement if they think the exchange results in unearned profit. The case of Thomas Fowler and Richard Sawton demonstrates the potential pit-falls of an exchange of currency and commodity faced by the monk and the wife in the Shipman’s Tale. Thomas Fowler received a silver spoon in exchange for a loan of 8 s. made to Richard Sawton. Fowler evaluates the commodity of silver and finds that it meets or supersedes the debt of 8s. Each man agrees on the satisfactory evaluation and exchange. Even though they agree on the exchange Fowler is brought to court on the charges that the spoon is worth more than 8s. and found guilty of usury.<sup>16</sup>

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<sup>14</sup> Reinhard Zimmermann, *The Law of Obligations: Roman Foundations of the Civilian Tradition* (Oxford, UK: Oxford University Press, 1996), 153.

<sup>15</sup> Gaius *Institutes* in Zimmermann, *Law of Obligations*, 153.

<sup>16</sup> Helmolz, “Usury and the Medieval Church,” 373.

Chichester Act Book (East Sussex Record Office, Chichester) Ep I/10/1, fol. 106v: “*Et actor allegavit viva voce quod pars rea receipt et adhuc habet de actore unum cocliarium argenteum pro modo usure pro mutuo viii s.*”

In the case of Fowler and Sawton the legal obligation of *mutuum* is present: the exchange of spoon and currency is a loan for consumption, as the silver will be consumed by Fowler in order to recoup his earlier cash expenditure. The terms of *mutuum* as usurious are also present because the spoon's value is higher than 8s. The law voids the agreement between the two men. In the Shipman's Tale the agreed upon exchange by the monk and the wife is: "That for this hundred frankes he sholde al nyght / Have hire in his armes bolt upright."<sup>17</sup> Because this transaction constitutes a loan of consumption with the monk consummating his partnership with the wife, it can be examined as an act of usury. The specifics of a *mutuum* transaction dictate that the borrower is obligated to the lender to return an equal sum of money or an object of the same kind, quantity, and quality in order to repay the loan. Like Fowler and Sawton, the wife and the monk agree that their terms of exchange are mutually agreeable: the monk acts as the lender; the wife becomes the borrower; the exchange is currency for the commodity of her body. Yet much like the courts who found that Fowler and Sawton's transaction was usurious regardless of the two men's personal agreement of *mutuum*, scholars, such as Beidler, find the wife to be guilty of usurious conduct even though her agreement with the monk pleases them both. Whether a silver spoon or a session of sex, exchanging an object for currency leaves the lender and the borrower at the mercy of outside evaluation. In the wife's situation this outside evaluation comes as a litany of moral accusations based on ecclesiastical mores and not ethical mercantile evaluation.

The wife takes great care to negotiate an ethical business contract with the monk. For a transaction resulting in profit to be considered valid the exchange must take place in different locations. All three players in the Shipman's Tale negotiate their exchanges in locations removed from their place of payment. The merchant travels from Saint-Denis to "Flaundes . . . Brugges .

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<sup>17</sup> VII. 315, 16.

. . [and] Parys.”<sup>18</sup> Daun John negotiates in the garden of the merchant and again “after-dyner . . . prively.”<sup>19</sup> The wife negotiates in “the gardyn” and fulfills the specifics of her agreement, one can assume in her bed.<sup>20</sup> Chaucer describes this transaction as “And this acord parfourned was in dede,” punning on the meaning of the words “accord” and “in dede.” The *Middle English Dictionary* lists several meanings of the word “accord,” among these: “Friendly sentiment, attitude, or disposition; goodwill,” “consent, permission,” and “a specific contractual agreement.” For the term “in dede,” the *MED* lists, among many, “an expenditure,” “An act of copulation, sexual intercourse,” “a fact” and “a story.” Chaucer, by choosing the word “accord,” creates an ethical mercantile exchange between the wife and the monk. He does this by creating a contractually legal transaction between the wife and the monk, given with consent, goodwill and without coercion. In addition, by punning on the term “in dede,” Chaucer textually winks at the audience who can read the deed as, at once, the tale itself (“a story”), the truth (“a fact”), the sexual exchange between the wife and monk (“an act of copulation, sexual intercourse”), and a legitimate payment method because it is an expenditure of effort on the part of both. Chaucer’s inclusion of the differing locations for payment versus negotiation of the terms of exchange is important as well in legitimizing the contract between the monk and the wife. One of the ecclesiastical interpretations of usury includes the caveat “no usury occurred if repayment was made either in a different location or a different currency.” The wife’s exchange with the monk, as well as the exchanges between merchant and wife and merchant and monk are repaid in

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<sup>18</sup> VII.300, 01, 32.

<sup>19</sup> VII. 255, 56.

<sup>20</sup> VII. 93, 314.

material and physical currencies, and also in different locations.<sup>21</sup> Because of this adherence to usury law the wife's transaction is legal and conducted ethically, making it far from mercenary.

The ecclesiastical view of usury focuses mainly on monetary profit as an affront to nature and therefore an affront to God. The secular view of usury often includes charges of "overselling," or charging an unwarranted premium on goods, the same crime Beidler associates with the wife's exchange of 100 francs for her body. While an ecclesiastical crime, the ramifications for over-selling were often mercantile, Beidler demonstrates this by calling the wife "mercenary" in conjunction with the damning accusation of "lecherous." Lechery, also referred to as *luxia*, is a venial sin in the eyes of the church. The act of overselling requires one participant to have a criminally inflated the value of their commodity. In 1337 brewers in London were accused of premeditated overselling of beer. The result of this court case demonstrates the intertwining of the mercantile and the ecclesiastical in the Shipman's Tale.

On 11 November 1337 punishments for overselling beer were levied by Henry Darcy, the *facta die Lune* Mayor, and his Aldermen. The Mayor and Aldermen forbade all brewers and *braciatrices*, "to sell by any other measure than the gallon, the pottle, and quart, or by any measure not sealed with the seal of the Alderman of the Ward: they were further forbidden to sell a gallon of the best ale for more than  $\frac{1}{2} d.$ , a gallon of medium ale for more than  $1 d.$ , and of the cheaper ale for more than  $\frac{3}{4} d.$ " The court records state that "the penalty for the first conviction being imprisonment for three days and a fine of  $4 d.$ ; for the second offence, imprisonment for six days and a fine of half a mark; and for the third, abjuration of the City."<sup>22</sup> Here, the crime of

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<sup>21</sup> Wight Martindale Jr., "Chaucer's Merchants: A Trade-Based Speculation on Their Activities," *The Chaucer Review* 26, no. 3 (1992): 311, <http://0-www.jstor.org.wncln.wncln.org/stable/25094203>.

<sup>22</sup> Reginald R. Sharpe, ed., *Calendar of Letter-Books Preserved Among the Archives of the Corporation of the City of London at the Guildhall, Book F Circa AD 1337-1352* (Burlington: TannerRitchie, 2008): 189.  
See also 26 May 1352, 245-6.

over-selling relates to the increase of the price of beer by zealous publicans and brewers. Those convicted of inflating the worth of their commodities were subject to a sliding scale of fines. Punishment included abjuration or excommunication from the city. The courts determined what the market would bear regarding the sale of beer within city limits. In the Shipman's Tale the wife trades her commodity, her body, for 100 francs. These 100 francs are a sizeable increase in revenue from what ecclesiastical law mandates she receive: reciprocity from her spouse in the form of the "marriage debt." According to Beidler, the wife's profit of currency is a gross overselling of a commodity regulated by the ecclesiastical model of marriage, much like the court's opinion that the brewers were overselling a commodity regulated by the secular legal system.

Beidler's implication that wife oversells herself to the monk, however, does not take into consideration the ethics of the trade model upon which the wife bases her transactions. The merchant husband is a foreign exchange trader and as such conducts his trade based on a belief of worth. His trade is based purely on a mercantile model separate from ecclesiastical constructs. If the market will bear the trade, the merchant is free to conduct his exchange. Modeling her transactions after those of her husband, the wife is free to ask for what she feels the market will bear based on her perceived value. If, in the monk and wife's case, the market will bear 100 francs for the exchange of "my joly body" then in fact she is not a usurious mercenary overselling the value of a night of sex.<sup>23</sup> She is, in fact, functioning as an ethical merchant operating on the perceived worth of her corporeal commodity.

Perhaps the argument could be constructed that the accord between the wife and the monk is a flawed mercantile model, since he exchanges not his own francs but francs borrowed

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<sup>23</sup> VII. 423.

from the merchant husband. The merchant husband leaves for his business trip with an admonition, “Thee laketh noon array ne no vitaille,”<sup>24</sup> and thereby commits to a financial evaluation of his wife’s circumstances and finds her need invalid. This statement could lead to a conclusion of usury in the form of overselling by the wife, since her own husband finds her to be worth less than 100 francs, except for the purely Chaucerian addition at the end of the “*Lover’s Gift Regained*” motif. Faced with the knowledge of the duplicitous dealings of her monk partner, the wife offers her husband another exchange of currency to remove her debt to him. Again, she offers her body, the sanctioned “marriage debt” payment codified and approved by the medieval church. By accepting her offer of payment based on the credit of her “*taille*”<sup>25</sup> her husband re-evaluates her worth and accepts the exchange. This reassessment effectively legitimizes her market value of 100 francs. In the eyes of both the church and the state she avoids the usurious terms found in “overselling” and produces a balanced ledger both literally and figuratively.

The final variation of usury I would like to discuss is forestalling. *Forestall* is defined by the *Oxford English Dictionary* as stemming from the Old English “for(e)steal(l)” meaning: “an ambush, plot; an intercepting, waylaying, rescue.”<sup>26</sup> The Old English definition of forestalling implies direct and individualized violence; by the fourteenth century, however, forestalling takes on a strictly economic meaning. *The Middle English Dictionary* describes a forestaller: “One who intercepts provisions on their way to market and buys them in order to re-sell at a higher price; also, one who buys in a public market before the legal hour of opening.” The intercepted goods create false demand and higher market prices. The act of violence moves from a crime inflicted by one individual on to another, to an act of financial violence against all the citizens of

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<sup>24</sup> VII. 247.

<sup>25</sup> VII. 416.

<sup>26</sup> Additional *OED* definition: Something situated or placed in front; a (horse’s) frontlet.



the market town. Forestalling also becomes a representative act of violence against the crown and its mandates. A literal example of forestalling in the late fourteenth century comes from the case of William Tychynglombe and his usurious poultry sales.

On 24 April 1350 William Tychynglombe, twice convicted of forestalling, was sentenced to the pillory, while the other 22 male and female first time offending “poulterers” were “committed to prison.”<sup>27</sup> Tychynglombe waylaid merchants on their way to market and coerced them into selling their poultry to him early and at a reduced cost. His sales technique resulted in a shortage of poultry at the market and drove the prices per bird higher. In the case of Tychynglombe’s poultry forestalling, he circumvents the natural order of exchange between vendor and vendee. In doing so he steals, in advance, the potential profit. While Tychynglombe’s crime of forestalling is considered to be a dire sin in the eyes of the ecclesiastical courts, his punishment is secular and mercantile. The case of Tychynglombe and the hijacked poultry is a literal interpretation of forestalling; its simplicity offers an easy point of entry into the figurative forestalling happening in the Shipman’s Tale.

At first glance the garden scene in the Shipman’s Tale appears to demonstrate the wife as a forestaller and, therefore, guilty of usury in both ecclesiastical and secular terminology. She rises early and walks about the garden until the monk joins her. During their conversation she broaches the subject of both her need for money and her vendible goods. By trading her body for the promise of 100 francs rather than as her marital debt to her husband, the wife robs the merchant of goods that are rightfully his to do with as he pleases. Thus she commits a spiritual act of violence against the sacrament of their marriage. This analysis tidies up the question of the wife as aggressively mercenary, however guilt regarding forestalling rests on the buyer and not

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<sup>27</sup> Sharpe, *Calendar of Letter-books*, 208.

the seller or trader. With both the monk and the merchant husband, the wife conducts the trade and therefore remains innocent of usury in the form of forestalling. Beidler's assertion that the wife over-values herself which results in the act of forestalling with the monk, and later to her husband, becomes invalid as the wife, legally, cannot be accused of forestalling because she is the tradesperson and not the buyer.

In the Shipman's Tale, the monk actually embodies the act of forestalling. The wife and monk meet within the household space of the garden which is the wife's particular marketplace. In the scope of mercantile ethics, the home is where the wife keeps her "worthy hous" necessary to promote her husband's business reputation.<sup>28</sup> In this garden the ideologies of the mercantile and the ecclesiastical intersect as the monk intercepts the wife's, in market terminology, "goods" and purchases them with an empty vow "I yow swere, and plight yow my trouthe . . . I wol delyvere yow out of this care."<sup>29</sup> He represents the Old English usurious forestaller by aggressively catching her "by the flankes, / And hir embraceth harde,"<sup>30</sup> and he represents the Middle English definitions by taking goods meant for another merchant and also by striking his deal with the wife in the early morning hours.

As the morning commences, the monk negotiates with the wife "so rathe for to ryse."<sup>31</sup> Again lending context to Chaucer the poet's diction, the *MED* defines "rathe" as "early," but also "too early," "aroused," and related to something of "the best quality." When the wife asks the monk "What eyleth yow so rathe for to ryse?" she acknowledges the early hour and also the fact that it is questionably and uncomfortably early. The underlying definitions of "rathe" imply that the monk is prowling about the garden in search of the best goods to satisfy his sexual arousal,

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<sup>28</sup> VII. 20-22.

<sup>29</sup> VII. 198, 200.

<sup>30</sup> VII. 202, 03.

<sup>31</sup> VII. 97.

much like Tychynglombe who lies in wait on the road waiting for the vendors as they make their way to the market. Chaucer also provides evidential proof of the monk's aroused state of "rathe." Knowing that the merchant has been up all night laboring in his counting house and neglecting the appetites of his wife, the monk refers to the hard work the merchant must [not] have been performing on his wife to make her look so worn out: "I trowe certes, that oure goode man/ Hath yow labored sith the nyght bigan."<sup>32</sup> The unspoken conversation being the opposite. If the wife is fretful and pensive as she paces in her garden, then it stems from anything other than a vigorous night of sex with her merchant husband because the husband remains in his counting house until "it was passed pryme."<sup>33</sup> All at once in his forestalling measures the monk invokes the marriage debt, implies that the wife deserves far more from her husband than she is receiving, and positions himself as the alternative. After striking the accord, true to the letter of the forestalling law he then exchanges the wife's vendible goods under another description: "certein beestes that I moste beye" to her husband for actual cash. The price to the merchant husband is much higher than the monk's empty promise to the wife. The monk's empty promise turns to physical francs borrowed from the merchant husband which then concurrently lead to an exchange of borrowed francs for a night of pleasure with the wife. The monk spends nothing but influence on his friend the merchant and the merchant's wife and then reaps the profit of a night of pleasure. His forestalling techniques, while never fully discovered, remain a symbolically violent act against the church, which he represents, and they hearken back to the older physical definition of forestalling as the monk callously cuckold's his "cosyn," the merchant husband.

While the monk is guilty of forestalling tactics, the unearned income gained by the merchant husband's exploitation of foreign exchange markets remains suspect in the eyes of the

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<sup>32</sup> VII. 107, 08.

<sup>33</sup> VII. 88.

church. As a model of her husband then, the wife's income must be examined under the auspices of the word "unearned." If she is determined to have earned the 100 francs two times over (first through the botched deal with the monk, and again through the "taillynge" with her husband) her method of negotiation becomes a legitimate business platform—the bill of exchange. Medieval bills of exchange revolutionized international trade in the Middle Ages. They allowed "one party to receive a sum of money in one currency in one place on one date and repay it in another currency at another place at a later date."<sup>34</sup> The church found bills of exchange suspect because the interest made hides in the maneuverings of the exchanges. Historically usurers were condemned by the church,<sup>35</sup> and the punishment for the crime stretched beyond the temporal and into the afterlife. A carving at Reims depicts a cloth merchant begging the Virgin Mary for forgiveness of his dishonesty; in Piacenza usury and avarice squat for eternity holding up the lintel over the central doorway.<sup>36</sup> Reminiscent of Dante's depiction of usurers in the *Inferno*, a monk from Evesham relays a cautionary tale stemming from a dream-vision of his goldsmith friend stuck in purgatory. Upon seeing his friend amongst the thousands experiencing "cruel torments," the monk from Evesham describes the violent punishment of the goldsmith:

In gold working, in which art I, in my life-time, committed many frauds, I now make most severe atonement, since I am frequently thrown into a heap of burning money, and most intolerably scorched; being often compelled to swallow with gaping mouth those very coins...am obliged to count these coins, and feel my

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<sup>34</sup> Edwin S. Hunt and James Murray, *A History of Business in Medieval Europe, 1200-1550* (Cambridge: Cambridge University Press, 1999): 65.

<sup>35</sup> *ne accipias usúras ab eo, nec ámplius quam dedísti : time Deum tuum, ut vívere possit frater tuus apud te.* (Take not usury of him nor more than thou gavest: fear thy God, that thy brother may live with thee.) Leviticus 25:36 See also: Leviticus 25:37; Deuteronomy 23:19-20; Psalms 14:5; Proverbs 28:8; Matthew 25:27; Luke 19:23.

<sup>36</sup> Lester K. Little, *Religious Poverty and the Profit Economy in Medieval Europe* (New York: Cornell, 1983), 40.

hands and fingers consumed by them.” The remedy for this fate is to write “Jesus of Nazareth, king of the Jews,” on the head and the heart.<sup>37</sup>

According to Dante, the monk from Evesham and the ecclesiastical courts of the fourteenth-century, One’s mind should be on the Maker, not on the money. As such, the mercantile movements of the husband are traditionally suspect in the eyes of the church, yet he avoids the pitfalls of *mutuum* and forestalling deftly. The wife models her transactions after those of her husband and is equally skilled at avoiding a charge of usury in the form of *mutuum* or forestalling. The third and final chapter of this thesis moves from the realm of the ecclesiastical to examine the mercantile terms present in the marriage of the merchant and his wife, particularly those associated with these bills of exchange. This final chapter moves the wife from apprentice or model of her merchant husband and establishes her as an ethical and profitable merchant in her own right. Furthermore, chapter three highlights Chaucer the poet’s carefully constructed mercantile marriage that stands in stark contrast to the Pauline framework discussed in chapter one and devoid of the ecclesiastical remunerations related to profitable transactions discussed in chapter two.

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<sup>37</sup> Roger of Wendover, *Roger of Wendover’s Flowers of History 2: Comprising the History of England*, trans. J. A. Giles, (London: Bohn, 1849), 157.

CHAPTER THREE:  
“THE WATER UPON WHICH THE VESSEL OF COMMERCE FLOATS”: REDEMPTIVE  
INNOCENCE THROUGH THE TERMS OF THE BILL OF EXCHANGE IN THE  
SHIPMAN’S TALE

The wife in the Shipman’s Tale models her movements after her merchant husband. Carefully, she constructs an identity as an ethical and successful merchant in her own right. Through the application of the bill of exchange model she repays her debt to the dress merchant, develops agency as a merchant, and reinvigorates her marriage. All of these benefits to her marriage follow her exchange with the monk and demonstrate the carefully created mercantile marriage ethic created by Chaucer. Mercantile marriage, according to the narrative of the Shipman’s Tale, must be scrutinized under the lens of mercantile ethics. Herein lies the disconnection between the marriage model the text supplies and the Pauline ideology of marriage often brought to the text by critics. This disconnection appears as Lee Patterson discusses the mercantile ideology present in the Shipman’s Tale. He reveals that “the central ideological problem that the market posed for the Middle Ages . . . was that it derived value not from a transcendental and immutable standard that stood outside the exchange system but solely from the circulation of goods within the system itself.”<sup>1</sup> Patterson finds an ideology of “universal” commercialism “understood not as the effect of social and economic forces, nor as generated by class interest.” Because commodification informs the entirety of the Shipman’s Tale, Patterson argues that the merchant cannot be held responsible for any of the outcomes of the tale and that in fact the ubiquitous mercantile ideology permeating the tale gives it a “redemptive innocence.”

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<sup>1</sup> Lee Patterson, *Chaucer and the Subject of History* (Madison: University of Wisconsin Press, 1991), 352.

Patterson extends this redemptive innocence to the merchant calling him a representative of “mercantile values at their most beneficent” and “an ideal image.” To the wife however, Patterson extends no superlatives or redemption, choosing to refer to her transactions and decisions in patent ecclesiastically moral terms: “faithless;” ethically inferior; and manipulative.<sup>2</sup> The disparity between Patterson’s treatment of the merchant and his treatment of the wife demonstrates the difficulty scholars face as they confront Chaucer’s strictly mercantile model of marriage. In this final section I examine the wife’s mastery of the bill of exchange and use two terms associated with it: *cambio reale* and tri-cornered sale to show the manner in which she conducts ethical trade. This final analysis finds the wife in the Shipman’s Tale to be a merchant in her own right, an exemplary participant in mercantile marriage, and therefore worthy of the “redemptive innocence” Patterson extends to the merchant husband.

The merchant husband is, at the most basic level, a broker of promises. His promises are informed and as fiscally sound as he can manage, but they are based on projection and conjecture all the same. As a foreign exchange trader, he relies heavily on the perception of worth in order to create exchange value and also to establish his reputation as a successful businessman. In his proto-capitalist society, as in the twenty first century, “the mark of power and commercial influence is not only having money, but having the ability to borrow huge amounts of it.”<sup>3</sup> Thus commercial power derives from the promise of one’s ability to pay, and the history of the bill of exchange is one based on promises as well.<sup>4</sup>

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<sup>2</sup> Patterson, *Chaucer and the Subject*, 357.

“Moreover, not only is the merchant himself ethically superior to his faithless wife and hypocritical friend, but the mercantile ethos with which he is invested is shown to have a pragmatic force that renders him oddly invulnerable to their manipulations.”

<sup>3</sup> Wight Martindale Jr., “Chaucer’s Merchants,” 314.

<sup>4</sup> Contemporary authors do not tend to capitalize “bill of exchange,” however earlier twentieth century authors did. I retain their capitalization in direct quotes, but otherwise I use the lower-case.

In 1181 Phillip II of France gave the Jews three months to settle their affairs and vacate France, but at the time it was illegal to take or send money out of the kingdom. Before leaving France the French Jews sold their property and left the proceeds with their friends. Once they were established in their new homes, usually in Lombard towns, they “sold to Lombard traders, dealing in France, drafts on the French depositories of their funds.” These *Lettres de Change* were the earliest bills of exchange; the promises of wealth left behind by exiles.<sup>5</sup> By 1462 an ordinance by Louis XI states: “Since at fairs, merchants are accustomed to deal in exchange and charge rebates and interest, all persons of whatsoever state, nation or condition are authorized to receive and remit money by means of Bills of Exchange in respect of their commercial transactions, *in any country except England.*”<sup>6</sup> The bill of exchange became the business model upon which trade was conducted, except in England. The merchant in the Shipman’s Tale avoids England altogether as he conducts his financial trade. He travels from Saint-Denis to Flanders, Bruges, back to Saint-Denis and then to Paris to meet with “certeyn Lumbardes” to exchange “the somme of gold, and gat of hem his bond.”<sup>7</sup> In Bruges the merchandise proves to be more “deere” than expected. The merchant spends 20,000 shields on credit and enters in to a formal pledge or “reconyssaunce” for early repayment.<sup>8</sup> He then returns to Saint-Denis and collects the francs he holds and heads to Paris to borrow from “certeine freendes”<sup>9</sup> the rest of the money he has promised. After he is finished converting his shields and francs, and has repaid his friends, he reaps a profit of one thousand francs “aboven al his costage.”<sup>10</sup>

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<sup>5</sup> A. M. Keiley, “Bills of Exchange,” in *The Virginia Law Register* 6, no. 2 (1900): 74, DOI: 10.2307/1098920

<sup>6</sup> *Italics Keiley.*

<sup>7</sup> VII. 367, 68.

<sup>8</sup> VII. 328, 30.

<sup>9</sup> VII. 333.

<sup>10</sup> VII. 342.



The structure of the wife's negotiations with the monk and her merchant husband mimics the structure of the bill of exchange. Her negotiation with the monk is based on promises both personally and legally binding: "I wol nat faille," and "at certeyn day I wol yow paye." Her personal promise, "I wol nat faille," relates to the more innocuous portion of her (re)payment of the monk, the actual "thankes," she owes him for giving her 100 francs. A personal promise of thankfulness is fitting because she has not yet built up as much reputational credit as her husband, therefore guaranteeing anything of substance with only her reputation would be poor business practices for both she and the monk. Chaucer communicates clearly that the merchant's wealth causes others to find him wise. With wisdom comes social credit, which cyclically reifies itself into capital. To add value to her exchange the wife also enters into a formal pledge or "reconyssaunce," with the monk. To her promise to exchange "pleasance and service . . . as yow list devise" for "thise hundred frankes," she adds the legally binding guarantee of "day certain" to her exchange negotiation. "Day certain" refers to the formalizing of contracts by one party calling down an act of God on her own head if she defaults on the loan.<sup>11</sup> The wife calls down "vengeance / As foul as evere hadde Genylon of France."<sup>12</sup> The wife's choice of Ganelon as an oath is a telling addition by Chaucer. Described by Richard Lansing as "the most infamous traitor in medieval literature," Ganelon, according to *Song of Roland*, betrays Charlemagne's army to the Saracens and causes the death of Roland and 12 others. Ganelon is found guilty and sentenced to be drawn and quartered by four horses.<sup>13</sup> By calling down consequences as foul as Ganelon's, the wife creates the strongest promissory terms possible.<sup>14</sup> If she reneges on her

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<sup>11</sup> Mary Flowers Braswell, "Chaucer's 'Queinte Termes of Lawe': A Legal View of the 'Shipman's Tale,'" *The Chaucer Review* 22, no. 4 (1988): 297, <http://0-www.jstor.org.wncln.wncln.org/stable/25094061>.

<sup>12</sup> VII. 193, 94.

<sup>13</sup> Richard Lansing, ed., *The Dante Encyclopedia* (New York, NY: Routledge, 2010), 848.

<sup>14</sup> See also Paul Strohm, *Social Chaucer* (Cambridge, MA: Harvard University Press, 1989), 101. Strohm contends that Ganelon's presence in the tale is triggered by nostalgia for "a previous era in which the sacred bonds

promise to the monk she implies that he can destroy her in the most violent manner possible; one can imagine that the most effective form of destruction for the wife would be reputational. If she does not live up to the terms of exchange she promises the monk, the outcome for the wife will likely be like the results in the *Decameron* analogues. The monk would be free to broadcast her willingness to exchange her body for currency and therefore tear her reputation to shreds.

The wife employs the same combination of personal and legal promises when she negotiates the repayment of the 100 francs to her husband. First she offers a personal promise based on a market evaluation: “Ye han mo slakkere detours than am I! / For I wol paye yow wel and redily.”<sup>15</sup> By comparing herself to other debtors with whom her husband deals, she emphasizes her ability to pay right away. Her husband will not have to wait for an undisclosed amount of time. Still devoid of reputational capital—after all her husband has just finished scolding her as if she is a child caught stealing from the cookie jar, hardly considering her as a seasoned merchant of equal skill: “I am a litel wrooth / With yow . . . And woot ye why?”<sup>16</sup> The wife specifies her terms of exchange in legal terminology. She again employs the “day certain” oath and promises to pay “fro day to day, and if so be I faille / I am youre wyf; score it upon my taille.”<sup>17</sup> Here, the “day certain” changes from one determined by the monk, to a schedule dictated by the wife. She displays a sense of agency absent in her other negotiations. Prior contracts were predicated on what the husband expected in return for his allowance (“chiere and reverence”), or what the monk wanted as satisfaction for his loan of 100 francs. In the transaction with the monk he also determines when he expects satisfaction of the terms of their exchange.

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of vassalage were secure enough to permit spectacular and damnable transgression, and not simply cynical refashioning of the sort we encounter” (101) in the Shipman’s Tale.

<sup>15</sup> VII. 413, 14.

<sup>16</sup> VII. 383, 34.

<sup>17</sup> VII. 415, 16.

Finally with the negotiation of repayment of the 100 francs to her husband, the wife creates a bill of exchange as a merchant in her own right. She determines the payment schedule, the method of payment and the location of the payment: “I wol nat paye yow but abedde!”<sup>18</sup>

As a merchant in her own right the wife must become proficient in the mastery of the differing styles of the bill of exchange. Philosophical schools of thought regarding currency exchange varied in the fourteenth century. The point of contention is Aristotle: “Retail trade . . . is justly censured; for it is unnatural, and a mode by which men gain from one another.” But the “most hated sort,” of economic profit for Aristotle is that “which makes a gain out of money itself . . . [F]or money was intended to be used in exchange, but not to increase in interest . . . Wherefore of all modes of making money this is the most unnatural.”<sup>19</sup> Conversely Gilles de Lessines, a disciple of Aquinas in the fourteenth century, postulated that the only aspect of the bill of exchange saving it from blatant usury was the caveat that a financier or trader could not predict how much money would be made at the end of each exchange. One such transaction is the *cambio reale* or “a service of transfer . . . which involved a certain financial risk to both parties.”<sup>20</sup> This service of transfer creates risk and the reward for this risk is the profit after the sale.<sup>21</sup> Risk then, while immaterial, is exchanged for currency. The wife and the merchant husband master the *cambio reale*, found within the bill of exchange.

The *cambio reale* translates into the “the real bill” and is called “the water upon which the vessel of commerce floats,” pointing sharply to the relevance of a shipman narrator in a tale often attributed to the Wife of Bath.<sup>22</sup> The context of *cambio reale* refers specifically, however,

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<sup>18</sup> VII. 424.

<sup>19</sup> Aristotle, *Politics*, ed., John Berseth (Dover Publications, 2000), 46.

<sup>20</sup> Joseph, “Chaucer’s Coinage,” 348.

<sup>21</sup> Giles de Lessines in Odd Inge Langholm, *Economics in the Medieval Schools: Wealth, Exchange, Value, Money, and Usury According to Paris Theological Tradition, 1200-1350* (New York: Brill, 1992), 300.

<sup>22</sup> See also: Dane, “The Wife of Bath’s Shipman’s Tale and the Invention of the Chaucerian Fabliaux,” *The Modern Language Review* 99, no. 2 (2004): 288, DOI: 10.2307/3738746. Chapman, “The Shipman’s Tale Was

to the risk taken by foreign exchange traders due to “ingenious speculation and great foresight, for there are experienced business men who see ahead with their spiritual eye coming events, calculate beforehand that the rate of gold will rise, and buy up all the money that is on the market.”<sup>23</sup> The only aspect of this methodology that satisfies the ecclesiastical courts is that “those who sell the mark sometimes lose a little.”<sup>24</sup> The merchant represents the literal transfer service of the foreign exchange market. Martha Howell explains “such men turned money into more money not only by arbitrage . . . but also by controlling information, credit, and the flow of goods.”<sup>25</sup> The machinations of the bill of exchange and the risk involved combine to create legally valid profit, in the merchant husband’s case a thousand francs. The wife’s experience with *cambio reale* is less straightforward.

Although tempting to consider the risk associated with the wife’s bill of exchange as coming primarily in the form of her extramarital dealings with the monk. This adulterous risk aligns itself with an ecclesiastical reading of the Shipman’s Tale. However, the wife considers her biggest risk to be her debt of 100 francs. She reveals this in her open-air confessional to the monk. In terms that, at first, ring sophomoric the wife states “So ful am I of drede and eek of care.”<sup>26</sup> In tandem with her lament she threatens to “make an ende” of herself.<sup>27</sup> If the dread and care she speaks of points to the amount of sexual pleasure she receives from her husband, then her claim to “end” her life rings quite shallow and as a transparent ploy to seduce the monk.

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Meant for the Shipman,” *Modern Language Notes* 71, no. 1 (1956): 4. DOI: 10.2307/3043706. Biedler, “Medieval Children Witness Their Mother’s Indiscretions: the Maid Child in Chaucer’s the *Shipman’s Tale*,” *The Chaucer Review* 44, no. 2 (2009): 199-200, <http://0-www.jstor.org.wncln.wncln.org/stable/25642139>.

<sup>23</sup>Davis R. Dewey ed., *The American Economic Review* vol. 4 (Ithaca, N.Y.: American Economic Association, 1916), 612.

<sup>24</sup>Dewey, *American Economic Review*, 612.

<sup>25</sup>Martha C. Howell. “The Late Medieval Market Economy and Merchant Capitalism,” in *The Oxford Handbook of Women and Gender in Medieval Europe*, ed. Judith M. Bennett and Ruth Mazzo Karras (Oxford, UK: Oxford University Press, 2013), 563.

<sup>26</sup>VII. 123.

<sup>27</sup>VII. 122.

Also, if the reading of “ende” comes from an imbalance of the marriage debt and because of this imbalance she worries she will make an “end” of herself, as in become someone’s mistress, there would be no need to negotiate for an exchange of cash. The “making of herself an end,” is the desire of the monk in the first place; he makes this clear by ridiculing the merchant husband’s disinterest in sex with his wife.<sup>28</sup> If the wife only wanted a lover the garden negotiation would cease at the point of confession and the “flanke grabbing”<sup>29</sup> would commence. The risk causing the dread and care that bothers the wife so much that she fantasizes about “this lande to wende”<sup>30</sup> or selling her body is the same risk she speaks of before requesting the transfer of cash:

A Sonday next I moste nedes paye  
An hundred frankes, or ellis I am lorn.  
Yet were me levere that I were unborn  
Than me were doon a sclaundre or vileynye;  
And if myn housbonde eek it myghte espye,  
I nere but lost; and therefore I yow preye,  
Lene me this somme, or ellis moot I deye.<sup>31</sup>

The wife’s lament clearly indicates that she faces the greatest risk by leaving a debt unpaid. She evaluates the market and suggests an exchange based on the only currency she possesses, her body (she has already spent her allowance). If the monk agrees to the rates of exchange, her risk of debt, *cambio reale*, is alleviated. Her negotiations with the monk in the garden function as the “ingenious speculation and great foresight” necessary for *cambio reale* to be present. The monk speculates on the veracity of his “cosyn’s” sex life; the wife speculates on her ability to convince

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<sup>28</sup> VII. 100-105.

<sup>29</sup> VII. 102.

<sup>30</sup> VII. 121.

<sup>31</sup> VII. 180-86.

the monk that the exchange value of her body will fully cover the 100 francs she requires. Her evaluation also includes an assessment of the risk associated with her partnership with the monk. This partnership demonstrates the final term associated with the bill of exchange present in the Shipman's tale, the tri-cornered sale.

The tri-cornered sale deals with the use of multiple business partners to obscure illicit profit garnered from currency exchange. While its application uses individuals the tri-cornered sale is successful due to the multiple uses, values, and forms of currency. Alexander Lombard,<sup>32</sup> a Franciscan and academic at the University of Paris, refuted the Aristotelian arguments regarding the unnatural uses of money. He points out that money has more uses than those outlined by Aristotle. There are many uses for money like there are many coins and each of these coins should be exchangeable, even though their values are not equal. Lombard feels the value of the coin comes from the weight and composition. These variables inherent to currency allow for the success of the bill of exchange model. The value of the bill of exchange comes from the convenience provided to the participating merchants,<sup>33</sup> and its ability to create new currency out of promises, oaths and multiple types of currency. A method of trade so reliant on multiplicity, however, is easily manipulated. Within the framework of the bill of exchange lurks the potential of confusion created by a tri-cornered sale. A tri-cornered sale involves currency and goods transferring multiple times at multiple exchange rates with multiple individuals to obscure the true nature and profit of the sale.

The tri-cornered deal struck by the monk, the wife, and the merchant, while satisfying the parameters of the fabliau "Lover's Gift Regained" motif, also mirrors the movements of

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<sup>32</sup> Also Alexander Bonini, also Alexander of Alexandria.

<sup>33</sup> *Tractatus de usuris* in Diana Wood, *Medieval Economic Thought* (New York: Cambridge University Press, 2002), 200.

merchants and creditors who needed or extended short-term loans during fourteenth century. A short-term loan, at its most basic, satisfies the need for cash to cover an expense that cannot be paid through the regular income stream. Often, however, these loans were not recorded or “appeared in such forms as would leave no traces, or else very misleading ones, in the records of debts.” The purpose behind the obfuscation of records is to avoid “false chevisance,” or interest that falls outside acceptable aspects of a bill of exchange. To avoid this accusation, loans and fictitious sales were often routed through three individuals rather than two, with one individual making a purchase of goods on credit and then selling the goods to another for cash and profit. M. M. Postan in *Medieval Trade and Finance* explains “The raising of funds by means of a three cornered sale was common both in this country [England] and abroad.”<sup>34</sup> As the credit, cash, and sexual repayment circles dizzyingly around the Shipman’s Tale the profits become obscured under a layers of tripled rhetoric, just as the tri-cornered short-term loan dictates.

The tri-cornered loan relies heavily on *societas*, or partnership. The point of a partnership is to carry out tasks that cannot be financed by a single person. According to Poston, often disparities between capital assets versus liquid assets or liquid assets versus abilities necessitates a partnership: “A person possessing the capital, but unable to conduct the trade or do it alone, could associate with a partner who would contribute his services. A person able to do the work, but not to contribute the capital, or at least the whole of it, could associate with others ready to make the required investment.”<sup>35</sup> The wife in the Shipman’s Tale possesses the capital: which is to say her willingness to “doon, right as yow list devise” in exchange for money to pay off her debt. She cannot trade with her current partner, her merchant husband. Physically, he locks

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<sup>34</sup>M. M. Postan, *Medieval Trade and Finance* (Cambridge, UK: The Press Syndicate of the University of Cambridge, 1973), 11.

<sup>35</sup> Postan, *Medieval Trade*, 11.

himself away in his counting house or travels abroad to conduct his own trade. Figuratively, he claims she has “ynough” of everything to satisfy her needs. The monk communicates clearly that he will eagerly contribute his services; he will do the work but, secretly, cannot contribute the capital. The monk then combines the methods of *societas* and tri-cornered trade by making his own partnership with the husband who can offer cash but not services. The true nature of the transactions are obscured in the tale through the use of a tri-cornered sale; however, the monk drives the negotiations. He moves between partners, each of whom assume they are the only ones with whom he contracts. In this obscuring of the terms of the contracts, the doubled and tripled discourse present in the Shipman’s Tale informs the tri-cornered sale. Far from a sterile exercise in punning and word-play, Chaucer’s use of multiple meaning, as it applies to the trade negotiations of the wife, functions as the final example of the wife as an exemplary model of a mercantile marriage.

The Shipman’s Tale is rife with puns, *doubles-entendres*, euphemisms, and trebled-discourse. While myriad examples are present in the Shipman’s Tale, the multivalent terms “sely,” “wery,” and “certeyn beestes” demonstrate how Chaucer’s use of multiple meanings inform the tri-cornered sale and the wife as an exemplary participant in mercantile marriage.<sup>36</sup> The merchant husband’s conflicting definitions of his wife, as possession and commodity skew the wife’s opinion of her husband. She refers to him as “the sely housbonde,” when she discusses his obligation to pay for her “array,” since it is actually for “his owene worshipe.”<sup>37</sup> The *MED* lists several definitions for “sely.” The most common interpretation: “(a) Spiritually favored, blessed; holy, virtuous; also, bringing God's favor, bringing blessing; (b) worthy, noble; fine, excellent; the goodman, husband; (c) fortunate, lucky, prosperous; (d) happy.” All of these

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<sup>36</sup> VII. 11, 104, 272.

<sup>37</sup> VII. 11-13.



definitions support the societal evaluation of the merchant husband as “wys” due to his wealth. As Carolyn Dinshaw writes “wealth apparently guarantees wisdom; property guarantees propriety.”<sup>38</sup> His demonstrations of wealth at “festes and daunces”<sup>39</sup> equate, culturally, to “noble, worthy,” largesse. The second most common interpretation of “sely” is “simple, guileless; foolish, gullible; doting; also, ignorant; (c) weak, helpless, defenseless, hapless.” This definition informs the monk’s opinion of his merchant “cosyn,” whom he dupes out of 100 francs without a second thought. The third interpretation of the word “sely” includes “humble, lowly; poor.” This definition creates the most trouble of all in mercantile terms. The inference of “poor” cuts two ways when used by the merchant’s wife. The meaning can be patronizing, a foreshadowing of the wife’s accusation of “nygarddye,” in all areas of “dispenche.” Or, “poor” can be literal and devastating to the merchant husband, after all his reputation and future negotiations of trade and exchange are based on his wealth. If his money ends up “wasted and ylost,” so is the credit upon which the bill of exchange revolves. The tri-cornered exchange of discourse obscures the nature of the term “sely” and creates an excess profit of meaning.

The term “wery” appears in the monk’s nascent signifying of the merchant:

Nece, quod he, it oghte ynough suffise  
 Fyve houres for to slepe uon a nyght,  
 But it were for an old appalled wight.  
 As been thise wedded men, that lye and dare  
 As in a fourme sit a wery hare.  
 Were al forstraught with houndes grete and smale.<sup>40</sup>

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<sup>38</sup> Carolyn Dinshaw, *Chaucer’s Sexual Poetics* (Madison: The University of Wisconsin Press, 1989), 93.

<sup>39</sup> VII. 7.

<sup>40</sup> VII. 100-05.

The hare and the hound have been frequent subjects of textual deconstruction and serve to demonstrate the importance of pun and trebled-discourse in the dissecting of the Shipman's Tale, but the term "wery" specifically informs the bill of exchange and the tri-cornered sale. "Wery," according to the *MED* includes the primary meaning "Afflicted by a sensation of physical fatigue, spent, weary; exhausted." According to the monk, this condition describes the merchant husband and because of his weariness he cannot perform sexually. A derivative of the first meaning is "having been rendered weary by hard or sustained use," which reinforces the ending of the tale. Flush with cash and back home, the merchant and his wife spend a night in "myrthe."<sup>41</sup> He is so "fresshe abedde" that she has to say "Namooore . . . by God ye have ynough!"<sup>42</sup> The merchant husband's increased libido indicates that the potency of the merchant's bank account causes an increased potency in bed. This new relationship creates the profit generated by the bill of exchange. To read the word "wery" only as the monk intends it, as "impotent," perpetuates a reading of the tale as a story of adultery, with the monk trading on the perception of his reputation as an energetic lover to reap the benefits of the wife's favor. This reading disregards the actual stated need of the wife: money not sex. Although financial potency should not equate to sexual potency, understandably the stress of debt causes the wife to think in sexualized terms. As she fretted over her impending debt in the garden scene with the monk she mentions the option of "making an end of herself," referring to either suicide or solicitation. Business in the bedroom, for the merchant and his wife, is both figurative and literal, but the exchange is good business.

Tri-cornered sales rely on the confusion of monetary movements to mask the truth of the interest gained on the exchange. The monk for example, masters the confusion generated by the

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<sup>41</sup> VII. 375.

<sup>42</sup> VII. 177, 379, 80.

movement of the 100 francs in order to gain the sexual favors of the wife without any expense except risk. He walks a razor thin line of *cambio reale* that relies on the power of rhetoric to create *societas* and confusion. After “plighting his trouthe” and promising 100 francs to the wife, he asks the merchant for the loan of 100 francs to purchase “certeyen beestes.” Similar to the merchant’s literal use of the bill of exchange model of foreign currency trade, the monk also relies on his reputational credit to secure a cash loan. The monk invokes the “cosyn” or kinship connection and also his connection to God as a member of the clergy six times. In doing so he craftily intertwines the secular with the ecclesiastical and further contextualizes the request by wishing that the “certeyen beestes” he must buy already belonged to the merchant. In effect the monk confesses his impending exchange with the merchant’s wife, thus clearing his clerical conscience. He also flatters the merchant into thinking that he, the monk, is so loyal that he wishes all the profits gained by the purchase of this beast would go into his (the merchant’s) ledger books: The third layer of discourse present in this exchange represents Chaucer’s nod to the arc of the “Lover’s Gift Regained.” The statement “God helpe me so, I wolde it were yours”<sup>43</sup> semantically equivocates the movement of coinage throughout the tale. The monk “wishes” the beast, the loan, and the profit were all the merchants; and so they are. The wife (“beeste”) already belongs to the husband; the loan is cash extracted from the merchant’s coffers and the sexual profit is the merchant’s debt to fulfill according to the strictures of “the marriage debt.” Despite the monk’s slippery confession, his rhetorical obfuscation allows him to escape consequence and obscures the profits of bill of exchange. The monk’s ill-gotten profits place him outside the bounds of an ethical merchant.

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<sup>43</sup> VII. 274.

What of the wife, the “beeste” to be purchased with the 100 francs? To be included in what Patterson calls “redemptive innocence” she needs to be as free from disparaging mercantile tactics as her husband. Ironically, the sexual exchange between the monk and the wife provides the redemption. The wife and Daun John spend “al nyght” with her in “his armes bolt upright . . . In myrthe al nyght a bisy lyf they lede.”<sup>44</sup> In the morning Daun John leaves and no one in the town is the wiser.<sup>45</sup> After the fulfillment of the specifics of her bill of exchange no one mentions the encounter. There is no buyer’s remorse, no attempt to extend the contract, and no unanticipated returns in the form of pregnancy (unlike, perhaps, May’s encounter with Damyan). The narrator treats the night as an obligation fulfilled: “namoore of hym I seye.”<sup>46</sup> This firm statement reads as the closing of an account. The debt between the wife and the monk has been settled along with the debt between the wife and the dress merchant. So far, as a literal mercantile bill of exchange, the wife operates ethically. The only outstanding debt is the return of the 100 francs to her merchant husband.

True to the spirit of the “*Lover’s Gift Regained*,” Chaucer has the merchant stop at Daun John’s abbey on his way back from Paris. As he broaches the subject of the loan of 100 francs the monk informs the merchant that not only was his purchase of the beast a smart and successful acquisition, but that he has already repaid the loan to the wife:

And he hym tolde agayn, ful specially,  
How he hadde wel yboght and graciously,  
Thanked be God, al hool his merchandise,  
Save that he moste, in alle maner wise,

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<sup>44</sup> VII. 315-18.

<sup>45</sup> VII. 319-22.

<sup>46</sup> VII. 324.

Maken a chevysaunce, as for his beste<sup>47</sup>

The monk toys with the hapless merchant bragging cryptically about his success as a lover: “she woot it wel, certeyn, / by certeyn tokens that I can hir telle.”<sup>48</sup> At the same time, referring to the legitimate practice of leaving proof of payment at a creditors home or place of business, Mary Flowers Brasewell refers to the Old English definition of “token” as “evidence or proof” in the form of stamped metal associated with delivery of repayment.<sup>49</sup> Medieval law advised the leaving of tokens to “prove the delivery by lawful and sufficient suit of one accord.”<sup>50</sup> The merchant hears the monk say that the wife knew what the money was for by evidence or token and subsequently she makes an accounting of the monk’s debt repayment. The monk dances around the cuckolding of his friend by describing how good his wife was in bed and that he could tell she enjoyed it by her “certeyn tokens” in strictly mercantile terms. They both leave satisfied by their own driving forces. Sexual pleasure satisfies the monk, and the repaid debt of 100 francs satisfies the merchant.

After their reunion the merchant husband asks the wife about the monk’s payment. Unknowingly the merchant husband illuminates the truth about the source of her 100 francs: “Ye sholde han warned me, er I had gon, / That he yow hadde an hundred frankes payed.”<sup>51</sup> The merchant attributes the discomfort between himself and the monk to the fact that he asked for a loan repayment when the monk had already done so. For the wife though, this exchange breaks the last of any contractual bond she may have had with the monk. The monk’s trickery and her

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<sup>47</sup> VII. 343-47. See Brasewell, *Chaucer’s Legal Fiction: Reading the Records* (Cranbury, New Jersey: Associated University Press, 2001), 84, 85, for legal precedence regarding the wife’s receiving of the loan repayment in her husband’s absence.

<sup>48</sup> VII. 358, 59.

<sup>49</sup> Brasewell, “Quiete Termes,” 300.

<sup>50</sup> *Borough Customs I* in Brasewell, “Quiete Termes,” 301.

<sup>51</sup> VII. 388, 89.

husband's choice to believe that the "manere straugenesse"<sup>52</sup> between the himself and his "cosyn" derives from finances allow the wife to nullify any alliance she might have felt to the monk.

When the wife faces her husband's question about the 100 francs she remains calm. At the moment of confrontation about the location of the repaid loan the wife makes the decision that will determine her future, her financial security, and secure her the redemptive innocence reserved for proper merchants. She can blunder her way through an answer, exposing to her husband yet again "how litel kanstow devyne"<sup>53</sup> about their relationship and marriage. In doing so she will cuckold him and bring dishonor to herself, her household and her husband's business. Or, she can draft a verbal bill of exchange that will provide the truth, negotiate change and thereby place herself in a position of increased power in their relationship. She chooses to negotiate change, and does so with aplomb.

The wife gives her husband the truth, but in a manner that will not upset the changing balance in their relationship. She calls Daun John "false,"<sup>54</sup> and so he is. False in the priesthood; false in business, and false as a friend and "cosyn." But she does not deny that he brought her the money. Instead, she asserts that the 100 francs was paid to her in exchange for "cosynage, and eek for bele cheere / That he hath had ful ofte tymes here,"<sup>55</sup> which according to the terms of their bill of exchange, it was. The wife then employs another of her newly honed negotiating skills, she offers an asset which only she can control in exchange for the missing money: "I wol paye yow wel and redily / Fro day to day, and if so be I faille, / I am youre wyf; score it upon my

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<sup>52</sup> VII. 386.

<sup>53</sup> VII. 224.

<sup>54</sup> VII. 402.

<sup>55</sup> VII. 409, 10.

taille.”<sup>56</sup> Peter Nicholson finds that this self-satisfied ending is indicative of Chaucer’s ambiguous commentary on the mercantile marriage: “the ‘Shipman’s Tale’ ends in harmony as the merchant and his wife agree to their new terms, not at the cost of their better judgment but because of the way of thinking that has been established in the poem.”<sup>57</sup> This contract radically alters the working conditions in her mercantile marriage. Her currency is her body and she is married to man who cannot abide debt, also she wants sex frequently. To settle the (marriage) debt she again uses her only commodity, her “joly body”<sup>58</sup> to settle the accounts. Incidentally, the wife also reveals her nature of her exchange with the monk and the reason behind it to her husband, although it appears he does not comprehend her meaning:

For by my trouthe, I have on myn array,  
And not on wast, bestowed every deel;  
And for I have bestowed it so weel  
For youre honour, for Goddes sake, I seye”<sup>59</sup>

She admits to exchanging her body for 100 francs (“every deel bestowed so weel”); she then reveals that the francs were spent on her array. Knowing her husband’s opinion of wasted and lost money, she assures him that the entire deal will further the perception of his honorable reputation. The “sely” husband is restored from “poor” to “honorable.” The wife brings the tale full circle. She inverts the model of medieval marriage and dictates the terms of their union, terms that benefit both the husband and the wife. She becomes an ethical merchant in her own

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<sup>56</sup> VI. 414-16. Chaucer’s use of “taille” and “tailing” is the cause of myriad scholarship. See Davis’s *Medieval Market Morality: Life, Law and Ethics in the English Marketplace* (Cambridge, UK: Cambridge University Press, 2012), 89 where he finds that “taille or tally (is) related to the rendering of accounts, but it also had an explicit meaning” this explicit meaning reduces marital sexuality “to a commercial contract.”

<sup>57</sup> Peter Nicholson, “The ‘Shipman’s Tale’ and the Fabliaux.” *English Literary History* 45, no.4 (1978): 593, DOI: 10.2307/2872578.

<sup>58</sup> VII. 423.

<sup>59</sup> VII. 418-21.

right and worthy of the redemptive innocence extended to all merchants in a fabliaux world inextricably intertwined with “human and monetary values, of the commodification of exchange relations in both the human and material spheres, of the extension of a mercantile ethos to all spheres of activity.”<sup>60</sup> For the wife in the Shipman’s Tale, her status as merchant should be extended the same “redemptive innocence” as her merchant husband receives. She ethically and skillfully avoids any illegalities dealing with the bill of exchange. Also, she manages to renegotiate the terms of her marriage and create a reinvigorated relationship fixedly based on the mercantile foundations Chaucer provides throughout the Shipman’s Tale.

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<sup>60</sup> Strohm, *Social Chaucer*, 100.



## CONCLUSION

At the conclusion of the Shipman's Tale Chaucer ties up all of the plot lines neatly. Instead of the traditional fabliaux endings found in the *Decameron* and other potential sources all of the characters experience improved circumstances. The merchant husband retains his financial and social capital upon which his reputation rests. The wife repays her debt to the dressmaker and improves her marriage through daily "taillynge." The monk remains firmly entrenched in his professional role as outrider and his personal role as "cosyn." Spoken through the shipman narrator, Chaucer provides a tale that erases the ecclesiastical morality found in either the Pauline model of marriage or the damning effects of usury. He tells and transcribes a tale of purely mercantile models of marriage and business. In doing so Chaucer invites the reader, both medieval or modern, to assess the efficacy and ethics of the terms and transactions exacted in this marriage. What Chaucer does not do through the information provided in the text, is create a space where the reader will find any indications that he denigrates, damns, or disenfranchises the wife for her transaction with the monk. Instead Chaucer asks the reader to follow the movements and transactions of the wife as she applies the specifics of the bill of exchange to her outstanding sartorial debt. The wife moves from "thyng," to apprentice, to independent merchant. Each transaction she conducts carefully follows ethical guidelines that satisfy the mandates of fourteenth-century secular law.

The mercantile detachment Chaucer accomplishes in the narrative of the Shipman's Tale is difficult to replicate in scholarly criticism. Ecclesiastical models of marriage and marketplace economics tend to influence analysis and opinion regardless of the textual evidence left by the author. For the wife in the Shipman's Tale, scholars frequently apply the ideology of

ecclesiastical marriage to the mercantile model provided by Chaucer. Often too the ecclesiastical understanding that currency exchange merchants, at their core, were usurers colors the reader's response to the Shipman's Tale. By responding to the text ecclesiastically readers are able to make moral judgments about the character of the wife that would not be possible if the text were taken at face value.

The ecclesiastical and the secular collide and produce two views of the wife in the Shipman's Tale. Chaucer reveals an ethical and astute merchant, but scholars see a perverse and mercenary degenerate. However, the perversion the wife is accused of finds its basis in the Pauline model of marriage. This model of marriage seems pure and strictly sacramental, but the Pauline model still experiences difficulty separating the ecclesiastical and secular either through the "marriage debt," or the financial adjudication options open to adulterers. Marriage manuals and the Pauline scriptures purport that marriages which fall outside of ecclesiastical models are doomed, but the marriage of the merchant and the wife is renegotiated and reinvigorated due to her adherence to mercantile values and ethics.

The possibility of usury in the Shipman's Tale bridges the gap between the ecclesiastical and the secular. In the fourteenth-century the act of usury condemned the accused to charges from both courts. Usurers face denigration from the church, the courts, and influential philosophers and authors. The wife in the Shipman's Tale faces charges of an inflated sense of her own worth and mercenary tactics, effectively labeling her as a usurer. An evaluation of exchange rates and extensive computations yields a sum that supplants a monetary equivalency and produces a moral castigation. The text of the Shipman's Tale depicts the transactions of the wife as carefully conducted in order to avoid any usurious practice. She fastidiously follows the

business model of her husband and practices ethical mercantile exchange with both the monk and the merchant. Chaucer gives the reader ethics, not usury.

Even when a critic acknowledges the mercantile environment that permeates the Shipman's Tale and finds the amoral mercantile environment to be so pervasive that the merchant husband is completely exonerated of any wrongdoing or mistakes in his marriage or business practices, this understanding does not extend to the wife. The husband receives "redemptive innocence," but not the wife, as if her status as woman or wife precludes her from any sort of forgiveness. To remedy this disparity the wife must become a merchant in her own right, not an apprentice or a representation of the merchant husband. By the end of the Shipman's tale the wife masters the bill of exchange model and stands firmly as a merchant worthy of whatever "redemptive innocence" critics wish to extend.

Marriage models, usury, mercantile ethics, exchange models, finance, the church, the body—each of these aspects of the Shipman's Tale are stitched together by Chaucer. Together they form the proverbial wardrobe of the wife, or the visible characteristics and descriptions that influence scholarly opinion of her moral turpitude. At the tale's commencement the narrator reveals that the array, or dress, of the wife is directly linked to her husband's reputation as "wys." The community translates his reputation as an indication of his success as a merchant, and this social capital provides him with the opportunity to acquire more credit and currency. The wife is in debt to a dressmaker and finds herself in a classic double-bind caused in part by fourteenth-century sumptuary law. Clothing represents social status and the merchant husband requires his wife to dress according to the standards dictated by law. Absorbed as he is with profit and loss, he also cannot abide the thought of an outstanding debt. The wife's dilemma becomes to either disappoint the husband through improper attire or an unpaid debt. She finds

neither of these options acceptable and thus she sheds her wardrobe of possession or apprentice and embraces the identity of merchant. The dresses once reserved for her husband's benefit serve as a mercantile marker of her new status as ethical merchant and exemplary participant in her particularly Chaucerian mercantile marriage.

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