Condemnations of avarice appear with mesmerizing regularity in twelfth century literature: not only in theological treatises, sermons and homilies, but in secular drama and poetry as well. A vivid and permanent reflection of this moral preoccupation remains in the architectural sculpture of twelfth century churches throughout Western Europe, particularly in France.

Warnings against the sin of avarice are found in eleven regions of the country, both on the exterior façades of churches, as well as on the interior capitals of the naves and side aisles. In Burgundy, on the tympanum at Autun, for example, we find a miser despondently awaiting the "stranglehold of Hell", as Grivot and Zarnecki aptly describe the scene. The tympanum at Conques, in central Rouergue, includes an enframed space reserved specifically for the deadly sins. Appropriate punishment is meted out, with the miser strung up for eternity. In Bordeaux, on the north archivolt of the façade of Sainte-Croix, six misers suffer the torture of the wheel, each threatened by a gloating demon about to pierce the prisoner’s chest with his carpenter’s awl. On the archivolts of the church of Saint-Pierre at Aulnay in southwest France, Largitas has convincingly conquered the vice Avarice, shown as a miniature and deformed beast-like creature. Images of the miser appear on capitals in every region of the country, with at least one example found in all major pilgrimage churches, and in numerous smaller churches as well.

From this prolific and extremely graphic sculpture of the eleventh and twelfth centuries, three major iconographic miser types emerge:

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* First, that of the Rich Man and Lazarus (Luke 16:19-31), found mainly in southern France and Spain, probably inspired by the capitals framing the Porte des Comtes at Saint-Sernin in Toulouse. One example is lodged on the left wall of the enclosed porch at Moissac; another is found on the facade of the church of Argentine-Château. Both scenes emphasize the size and grandeur of the Rich Man's table, in contrast to the stark poverty and illness of Lazarus, with the dogs licking his sores.

* The second major iconographical type consists of battle scenes, where the virtues, dressed in armor, crush the vices underfoot. These examples follow the visual tradition of the late antique manuscript illustrations of the Psychomachia of Prudentius, and they are found primarily in Poitu and Saintonge, in southwestern France.² We find the virtues, protected by their shields, arranged circumferentially on the archivolts of various churches, such as those at Argenton-Château, Civray, Aulnay and Fenioux.

* The third and most popular iconography presents the miser gripping his full purse with both hands, while one or more demons attack his head or torso and prepare to lead him to Hell. This image is common throughout the country, and universally recognized.

In Auvergne, however, images of the miser are invested with unusual and strikingly dramatic iconography, a syncretistic vocabulary derived from the region's Celtic and Gallo-Roman heritage. In the province of Auvergne, we find over twenty examples of eleventh and twelfth century sculptural condemnations of the miser, not only in major churches such as Notre-Dame du Port at Clermont and Saint-Julien at Brioude, but in many modest chapels as well, such as Chassignolles.³ Moreover, we must keep in mind that only one third of the original Romanesque churches in


³ The most complete photographic documentation of these capitals is found in Z. Swiechowski, Sculpture romane d'Auvergne (Clermont-Ferrand: G. De Boussac, 1973).
this region still stand, so many other examples of miser sculpture existed originally.

In contrast to other regions of France, Auvergne harbors only one example of the Dives-Lazarus motif. Found in the church of Besse-en-Chandesse, the four sides of the capital display in a dramatic frieze the Rich Man’s table, Lazarus begging at the door, Lazarus’ soul carefully carried to heaven by angels, and the Rich Man’s deathbed, with demons grabbing his soul (shown upside down) and snakes slithering over his money chest hidden under the bed.

Another unusual aspect of miser iconography in the province of Auvergne is that the Psychomachian battle tradition is reflected in only two churches: at Clermont and at Volvic. Anger is the subject on one capital in both churches, while Avarice and Charity appear at Clermont, along with a generic scene of two virtues standing on the heads of two vices, shown with their tongues sticking out. These two compositions are carved on opposite faces of the same block, with the image of Anger placed between them.

Every other example in Auvergne follows the more common miser-demon iconography. Within this canonical convention, however, various subtle and intriguing details enliven and emphasize each scene. The miser is occasionally shown seated on a throne-like chair, a sign of his relative wealth, as at Maringues and also at Orcival. The capital at Chanteuges presents the miser as a well dressed merchant, not yet in the grip of the devil. At Chasignolles a weathered capital still bears witness to the demons at work who seem to pull the miser’s hair. Snakes appear frequently, as much a brilliant compositional device as a warning of damnation: at Sainges the miser is totally enveloped by the snakes, and at Mauriac the entire scene is electrified with the twisting power of reptilian contortion. At Blesle and Lavaudieu, both monasteries for women, snakes combine with Lust to link Avarice in an inseparable bond. At Blesle, the miser spews a snakelike form from his mouth, which then moves on to bite the breast of Lust; at Lavaudieu, on a predominant pier of the cloister, the miser capital includes the figure of Lust on the opposite face of the block, with slithering beasts joining the two sins in a horrible embrace.
One of the more unusual and provocative motifs shows the miser vested as a monk. This surprising variation appears on the portals at Mailhat and Nonette, small monastic dependencies south of Issoire. Moreover, several other miser capitals in Auvergne bear a message that seems to have been intended primarily for monks.

Three of the miser capitals in Auvergne incorporate a complex inscription in their composition denouncing in unambiguous terms the practice of usury. The specificity of the message and the predominant location of these capitals, both geographically as well as within the church, are notable factors. Significantly, these capitals were not placed in remote village churches, but rather, in three of the most important ecclesiastical centers: Clermont, Brioude, and Ennezat.

Clermont, a thriving commercial and cultural center, was the most important city in Auvergne, and it served as episcopal seat for the diocese. Brioude was one of the most prestigious religious establishments in Auvergne, and the most popular pilgrimage center of the region. As early as the sixth century, for example, Gregory of Tours recounts that St. Gall (d. 551) had instituted Rogations for which penitents journeyed on foot in mid-Lent to the church of Saint-Julien (a distance of about forty miles). In the twelfth century, pilgrims on their way to and from Santiago stopped at Brioude for the same reason.

Ennezat was likewise a thriving clerical establishment of regular canons, dating from about 1061. With its church probably constructed in the 1070s, it is thus the oldest surviving testimony to the remarkable architecture which flourished in the Clermont diocese in the eleventh and twelfth centuries.

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4 Gregory of Tours, History of the Franks IV:5; Liber de passione et virtutibus sancti Juliani 24, 24, 28.

The engraved messages on the miser capitals in these three locations were intended for the eyes of many passers-by: pilgrims, parishioners, and canons alike. Their inscriptions mirror the very real distress occasioned by the revival of a money economy, and they denounce the sin of usury in unequivocal terms. Their appearance in such prestigious locations, as well as their astute placement within each church, attests to the importance of the message.

At Brioude, the miser capital surmounts an engaged column on the east side of the southwest pier in the narthex, thus clearly visible from the nave. The captive miser-demon holds a stiff V-shaped book, inscribed with the words: MILE ARTIFEX SRISPSI TU P(e)RI(isti) USURA (I, the demon of a thousand ruses has written: you have perished because of usury). At Clermont, where the capital surmounts the first engaged column on the south wall of the ambulatory, we find an almost identical warning. This inscription, spread across the entire length of a banderole, reads: MILE ARTIFEX SCRIPSIT PRISISTI (periisti) USURA (The demon of a thousand ruses has written: you have perished by usury).

The most complex composition appears at Ennezat, where the capital surmounts the west side of the northwest pier of the crossing, only about ten feet above the ground, and impossible to ignore by anyone facing the altar or standing in the nave. Five figures crowd the surface of the block. A naked man with a thick purse tied around his neck occupies the center of the front face of the capital (Fig 1). Two winged demons, clothed only in split-skirts, stand at the corners of the block and firmly grip the man's wrists and ankles. A single-handled urn rests on the astragal under the miser figure, inscribed with the words MUNERA DIVES (Riches, the Rich Man). The urn was a traditional symbol of prosperity, evolving from Gallo-Roman iconography, but common in Celtic art as well. A figure who stands on the left face of the capital holds the

beginning of a long scroll which spans all three surfaces of the block, and crosses in front of the two demons and miser (Fig 2). The end of the scroll is held by another figure, on the right (Fig 3), who sits like a scribe at a desk and points to the explicit inscription, which he has just completed: CANDO USURAM ACEPTISTI OPERA MEA FECISTI. (When you practiced usury, you accomplished my work). In each of the three examples, the word for usury is clearly inscribed and very visible.

Fig. 1

One must ask, however, who would have been able to read these messages? During the eleventh and twelfth centuries literacy was almost exclusively reserved for the clergy, and even they did not always read with ease. The language employed on these capitals is Latin, the language of the church, not that of the common people. We know, for example, that sermons in twelfth century Auvergne were almost always given in langue d'oc for the benefit of the populace.\(^7\) Hence, we must conclude that the written messages condemning usury on the capitals at Clermont, Brioude and Ennezat were intended for the clergy. (The miser/purse iconography, of course, would have been universally comprehended).

Michel Zink has drawn attention to the urgency and frequency of condemnations of usury found in the sermons from this region in the twelfth century.\(^8\) One example, a manuscript now in Paris, BN lat 3548b, written in langue d'oc, and probably composed in Auvergne, reiterates the common understanding that the practice of usury constitutes nothing less than an act of robbery. Among those actions considered sinful in and by themselves, usury heads the list, and takes precedence over sorcery, fortune telling, and prostitution.

Usury, as understood by the medieval person, entailed more than lending money at interest. It included a variety of mercantile dealings such as hoarding wheat and then selling it later for a higher price. Mortgages also fell into the category of usury. It is probable that the canons at Clermont, Brioude and Ennezat engaged in such questionable activities, as for example, permitting lay usurers to operate in the neighborhoods under their jurisdiction, or lending money at a profit to departing crusaders. (Even before the crusade effort of 1095, nobles from Auvergne were among the Christian warriors participating in the Spanish Reconquista during the 1060's,

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\(^7\) C. Chabaneau, "Sermons and préceptes religieux en langue d'oc du XIIe siècle," *Revue des langues romanes* 18 (1880), 105.

\(^8\) M. Zink, La prédication en langue romane avant 1300 (Paris: Editions Honoré Champion, 1976) especially Ch.2, and 416-418.
1070's, and 1080's). In any case, the specificity of the message on these three capitals leaves no doubt as to the seriousness of the message, or to its intended audience.

The word "audience," in its truest sense, refers to the act of hearing — the attention to sounds. The words engraved on the capitals in Auvergne, understandable but silent warnings to the modern viewer, were addressed not only to the twelfth century eye but also to the ear. One must remember that the medieval reader mouthed the words of a text or whispered them softly to himself. These visual messages thus existed in an acoustical realm as well; they animated the acoustical space. These written warnings are a voice. The image, then as now, speaks to the viewer by means of the inscription. The engraved condemnations of usury on the three capitals in Auvergne provide a lithic analog to verbal denunciations of the period, and they capture the words of transitory sermons in somber permanence, to be seen (and heard) forever.

Significantly, the message on the capital at Ennerzat is arranged in a metrical cadence, where the rhythm of the words reflects the moral rise and fall of the sinner. The slow, ponderous CANDO USURAM builds up to the decisive ACEPISTI, then in a dramatic quickening of pace, OPERA MEA FECISTI mirrors the fall from grace. Fittingly, the words USURAM AND OPERA MEA appear on the banderole directly in front of the two demons; the active verb ACEPTISTI forms the high point, and is positioned in the center of the miser's body, a reflection of his free will. This action is his chosen sin. The undulation of the phylactery implies an infinite continuum, an analogy to eternal punishment. The inscribed scroll effectively imprisons the usurer in his own sin, both physically and symbolically. Its rise and fall accentuates the miser's guilt. The text commands the viewer's attention: it stabilizes the central horizontal axis of the block, while at the same time it imprisons the usurer in the accusation of his sin. The text itself becomes the image in the

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mind, when read by the eye, spoken by the ear, and understood by the heart.

The miser iconography found in the province of Auvergne is both varied and strikingly dramatic. The preferred motif is that of the miser clutching his pouch, threatened or guarded by demons. Numerous creative details enliven and emphasize these compositions.

The three usury capitals at Brioude, Clermont and Ennezat are highly unusual because of their specificity, as well as remarkable for their multi-layered creativity. Their prominent positioning within such prestigious ecclesiastical centers attests to the importance of their message. The Ennezat capital, with the utterly calm, almost placid countenances of the two guards, the two scribes, and the miser himself, reflects medieval acceptance of damnation as the inevitable punishment for the sin of usury. There is no surprise here, no horror, but rather a prosaic, leaden response to a judgement already ordained by divine law and contemporary belief. This capital remains a permanent witness to the theological premise and to medieval moral conviction that if avarice was the root of all evil, as Peter Damian believed, then usury was the most abhorrent subtext of that vice.

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10 Ed. I:15 (PL 144:234): "Quia radix omnium malorum avarita est."