THE MERCHANT AND THE SACRED: ARTIFICE AND REALISM IN *DECAMERON* I.1

SUSANNA BARSELLA

Abstract: By investigating the first novella of the *Decameron* from the perspective of the sacred this article questions the notion of realism as privileged key to the interpretation of Boccaccio's style, poetics, and even philosophy in his major work. Although with different nuances of definition, realism remains by and large the trait scholarship emblematically associate with the *Decameron* as testifying to the emergence of mercantile culture and bourgeois mentality. Realism as verisimilar representation of historical reality tends to be associated with the character of modernity of Boccaccio's masterpiece. In this paper I propose a different approach and suggest an alternative notion of realism in terms of the effects on reality of the literary artifice. This notion encompasses the *verisimile* as well as the marvelous and identifies a mode of realism coherent to the moral instances of the *Decameron*.

The opening story of the *Decameron* is marked by the striking contrast between the religious content—the impossibility of knowing the divine mind—and Boccaccio's narrative choice of a parodic representation of the conflicting religious and mercantile values within the context of the medieval cult of saints. What is at stake in that contrast is the nature and role of the sacred and its relationship with contemporary reality. Adding valuable insight to the complexity of the *Decameron* aesthetics, Paolo Valesio analyzes this category in the *Decameron* within two main perspectives: the sacred connected to the act of narration, and the sacred associated with eroticism and sexuality.¹ A third perspective may be introduced to further expand and complement the analysis of the dimension of the sacred in the *Decameron*. This perspective considers the religious sacred as a space where human and divine come into contact, a distinct space from that represented by the holy, which is made a specific object of narration. Although these three perspectives may intersect, this article focuses on the last one.

¹ See Valesio 372–418.

In the play of inversions in which the novella unfolds, reality and the sacred are distinct spheres that occupy different rhetorical and metaphorical spaces. The first is extra-diegetic (in the rubric, in Panfilo's speeches, and in the lapidary "authorial" conclusion); the second is auto- and infra-diegetic (Cepparello's confession and the consequences it provokes in the friar, the usurers, and the Burgundian people's reactions).² Yet these two spaces are placed in dialogue by Boccaccio's paradoxical story of the sanctification of a most evil usurer. Looking at the novella of Ser Cepparello—or Ciappelletto as the Burgundians wrongly call him—from the perspective of the sacred (without forgetting its dialectic relationship with the holy) thus leads us to reconsider the notion of realism at work in the novella. Often taken as a privileged key to the interpretation of Boccaccio's style, poetics, and even philosophy, realism emerges, rather, as a problematic notion from the very beginning of the narrative cycle of the *Decameron*.

1. Ethics and rhetoric in Boccaccio's "effectual" realism

Although with different nuances of definition, realism remains by and large the trait that scholarship associates with the *Decameron* as testifying emblematically to the mercantile culture and "bourgeois" mentality permeating Boccaccio's world. The verisimilar representation of historical reality, in other words, tends to be associated with the character of "modernity" in Boccaccio's masterpiece. In what follows, I would like to propose an alternative approach by suggesting a notion of realism that might be called "effectual realism," defined in terms of the effects

² Luigi Russo was the first to indicate the presence of the topos of "inversion" in the novella. For Giovanni Getto, this is a key interpretative element for the entire novella, and Giorgio Padoan extends this observation to the entirety of Day I. See Russo; Getto 34–77; Padoan 1–91. For Getto, the inversion between Saint Ciappelletto and Ser Cepparello makes more evident Boccaccio's condemnation of the "ragion di mercatura," which, Getto says, "domina l'agire e il sentire dei personaggi della novella" (Getto 50). However, Boccaccio does not seem to condemn the "ragion di mercatura" in absolute terms, but only its degenerated form, which does not depend on the profession in and of itself, but on the lack of virtue in the agent. For the various elements of continuity in Day I, see also Kircher. For the developments on the topos of inversion in the *Decameron*, see Alfonso D'Agostino's review of the major interpretations of novella I.1, in D'Agostino 11–39. Although slightly different, my distinctions are based on Valesio's analysis of the novella's diegetical layers (401): auto-diegesis (Cepparello's confession); intra-diegesis (the usurers' and the holy friar's reactions); infra-diegesis (Panfilo's introduction and conclusion); meta-diegesis (the "authorial" rubric and concluding remark, "E qui si taque"); meta-meta-diegesis (the reader's interpretation).

on reality that the literary artifice produces.³ This notion stresses the final cause of what Pier Massimo Forni has called Boccaccio's "rhetoric of the real," namely the impact that the representation of reality has on the reader's moral awareness. It encompasses the *verisimile* (verisimilar) as well as the religious and profane marvellous, and therefore embraces the entire narrative universe of the "novelle, o favole o parabole o istorie che dire le vogliamo" (Proem.13; "stories or fables or parables or histories or whatever you choose to call them," 3).⁴ Such a mode of understanding realism seems coherent with the moral instances of the *Decameron*, aiming at offering useful advice through a pleasurable *factio* and more interested in producing a moral impact on reality than reaching transcendental truths.

As Boccaccio scholarship has illustrated, the attested influence of the medieval *exemplum* on Boccaccio's *novelle* is a vehicle of realism in terms of attention to the ordinary dimension of life, "expressiveness" of language, adherence to the concrete details of historical contextualization, and the inclusion of many possible varieties of human nature and perturbations of the human soul.⁵ A notion focusing on the verisimilar representation of the variety of life, however, encompasses so many aspects of the text that it eventually blurs the boundaries of any effective

³ Along similar lines, Marcello Ciccuto observes that, through the contraposition of Calandrino's passive and superficial representation of reality and Bruno and Buffalmacco's art "asserting a supremacy of the *inventio* in building a different kind of reality, made of mental images and *historiae* [...] stages a refusal of illusionism in order to strengthen a condition of 'nouveau réalisme' for artists who feel at their ease with all liberal expression, obtained through 'stylus, brush and pen' once applied to the deepest cognition of the world" (Ciccuto, "Wording Images"). See also Ciccuto, "Un'antica canzone" 125–140 (a revised version of the article was published with the same title in *Intersezioni* 16 [1996]: 403–416).

⁴ Forni, "Retorica"; and Forni, *Parole come fatti*. Quotations from *Decameron* I.1 are from Alfonso D'Agostino's edition; English translations are from G. H. McWilliam.

⁵ This line of interpretation insists on variety/totality as the distinguishing trait of the *Decameron*. It has a long tradition, starting from Lorenzo de' Medici. See Forni, "Realtà/Verità" 311 for a critical history of this tradition. I use "expressiveness of language" to translate Vittore Branca's formulation of "espressivismo linguistico," a concept related to Boccaccio's use of different styles, registers, and languages as a means not only to effectively represent reality but also to convey to his readers an effect of realism. As Branca notes, "Alla contemporaneizzazione, ad ogni livello, delle azioni, dei temi e dei personaggi corrisponde una contemporaneizzazione narrativa altrettanto risoluta sul piano linguistico." The "strutture dialogiche," the "lessico parlato," the "sintassi colloquiale spesso affidata a relazioni di fantasia e di senso e non di ragione e di grammatica," and, particularly, the use of plurilinguism, are instrumental in inducing in the reader a perception of "contemporaneità" and realism (Branca 358).

definition, for it tends to coincide with the description of the text itself. But there is more: as Vittore Branca has shown, there is no novella in the *Decameron* that—although punctuated by historical references—can be considered other than only allusively historical (165–188).

From a different perspective, realism can be considered in terms of the construction of a rhetorical artifice whereby the aesthetic veil of fiction has an intimate relationship with the moral truths it hides. In *Genealogie* XIV.9, Boccaccio formulates his distinction of narrative into four types in terms of their relation to truth:

Prima omnino veritate caret in cortice [...] secunda autem species in superficie non nunquam veritati fabulosa commiscet [...] species vero tertia potius hystorie quam fabule similis est [...] quarta quidem species nil penitus in superficie nec in abscondito veritatis habet, cum sit delirantium vetularum inventio.

The first kind lacks any truth on the outer bark [...] the second kind at times mixes truth with fable-like material [...] the third kind is more akin to history than to fable [...] finally, the fourth kind has no truth inside—none on the surface, none in its recesses—since it is the product of delirious old women [old hags].

All four kinds of narrative display a relationship with truth, for truth is considered not in metaphysical terms but in moral terms, relative to the message it intends to convey. Such a relationship can be seen in allegorical terms, or in terms of “fulfillment or prefiguration of a piece of historical reality,” to quote an extended version of Erich Auerbach’s notion of figuralism, proposed by Hayden White and recently further explored by Kristina Olson. Yet the *Decameron* cannot be contained even within this framework, for not only do the fantastic, the marvellous, and the magical emerge in many *novelle*, as Elisabetta Menetti has shown, but they co-exist with allusive realism in the same novella, as for example in the stories of Torello in *Decameron* X.9, Madonna Dianora in X.5, or Nastagio degli Onesti in V.8.⁶ An important aspect of Boccaccio’s poetics of realism is that his text gives to the fantastic, the magical, and the marvellous the same statute of reality as to the

⁶ Torello can be seen as Cepparello’s negative type in the last fable narrated by Panfilo, which closes the *Decameron* before the novella on Gualtieri’s *matta bestialità* (mad folly). If Cepparello

verisimilar and the historical. Why is that so? Perhaps it is a mark of Boccaccio's rhetorical strategy, which, aiming at moral education, intends to produce a real impact on the readers' understanding of moral truth: the experiential *metanoia* created by the *novum* Boccaccio creates in his *novelle*.⁷ All stories, we must be reminded, are in some way exemplary.

There is little doubt that the *Decameron* does represent the emergence of something new, and that the notion of realism, useful for its interpretation, should take into account the philosophical referent of this term for a fourteenth-century author. The interpretative category of realism as applied to the *Decameron* should reflect the changed perception of reality that emerged as the inevitable result of the epistemological change that occurred in the passage from a medieval to a humanist vision of reality, where signs no longer necessarily lead to invisible truths but are perceived as essentially opaque and ambiguous. This ambiguity makes of the dialectics between appearance and reality a constituent part of the rhetoric and poetics of the *Decameron*. The crisis of the fourteenth century, reflected in the crisis of the late Scholastics, had produced a loss of faith in the possibility of a rational access to the divine based on the traditional belief of an essential analogical link between the material and the spiritual worlds.⁸ This crisis divides the worlds of Dante and Boccaccio. If the *Commedia* represents the infinite variety of human experience in space and time (history and the universe), it does so by casting it within an extra-experiential reality. In Dante's world, it is the weakness of human nature to bear the burden and the responsibility of misreading the signs and the epiphanies of the divine. Inference, guidance, and enlightenment are still possible instruments to unlock the mystery of signs inviting interpretation.

opens the *Decameron* as an exemplary figure of the evil man and mischievous merchant, Torello represents his opposite as an exemplary virtuous *cittadino* (citizen). See Menetti.

⁷ This rhetoric of the real, visible in many beginnings of the *novelle*, serves as a sort of *captatio benevolentiae* of the audience: "si assiste qui a un cerimoniale retorico di eliminazione o almeno di sfumatura dei confini tra vita reale-quotidiana e vita raccontata, e questo, anche questo, è concepibile come realismo" ("one witnesses here a rhetorical ritual aimed at effacing or at least blurring the boundaries between real and daily life and narrated life, and this too can be conceived as realism"). The purpose of this incipitarian rhetoric of the real is, according to Forni, to prepare a backdrop of common and ordinary things, against which the *novum*—which includes, but does not coincide with, the marvellous and the extraordinary—emerges (Forni "Realtà/Verità" 316; my translation).

⁸ On the *Decameron* as innovative literature reflecting the epistemological crisis of the mid-fourteenth century, see Kurt Flash.

Conversely, Boccaccio places the representation of the totality of human passions within an identifiable and circumscribed historical and geographical context—the Florentine *pistilenzia*—which describes a world where signs are no longer decipherable: we do not know whether the plague is a divine punishment, the effect of the influence of the stars, or the effect of some other cause. Signs are problematic and ambiguous, and an incommensurable distance separates human and divine judgments. In this context, the sacred—the space where the human and the divine come into contact, the space of rituals and signs—becomes a space where contradictions and tensions emerge.

Within this changed epistemological context, realism ceases to connote just adherence to historical facts, a coherent psychological representation of the characters at play, or a poetics of the verisimilar. Realism is forced to come to terms with the ambiguity of the signs in connecting reality with the space of meanings. It seems that a fruitful approach for investigating the *Decameron*'s dialectics between truth and appearance is that of thinking of realism in terms of an internal coherence of the fictional illusion created by the literary artifice, in terms of the effect of reality it produces, and in terms of its effects on the extra-textual reality (i.e., the educational goal of the ludic narrative). Given these premises, we may think of Boccaccio's "effectual realism" as a conscious rhetorical strategy that always—and particularly in the space of the sacred—sets at play history and literary discourse, a strategy that relies on what Roland Barthes has defined as referential illusion or "effect of reality," and which coincides with the rhetorical figure of "oggettività."⁹ When considered in this perspective, the real and the fantastic—be it pertinent to the sphere of the religious sacred or to that of the marvellous—can be reconciled as different but equivalent functions pertaining to the author's moral goal in creating an effective, real impact on the reader's mind. Thus, Boccaccio's rhetoric of realism, synthesized in Panfilo's "solo di ciò che appare ragiono" (I.1.89; "I speak only with regard to the outward appearance," 36), allows the reader to observe a coherence in the not-so-marginal elements of the extraordinary, marvellous, fantastic, magical, and even oneiric in the *Decameron*.¹⁰

This premise devoted to the notion of realism has been necessary to set the discourse on the sacred within an essential perspective for reading the first *novella*

⁹ Here, I adapt Barthes's notion of "effet de réel," from Barthes, "The Reality Effect" 141–148; and Barthes, *Camera Lucida*.

¹⁰ The oneiric is not explored in this article, but see, for example, Simone Marchesi, "Dire la verità," and Valerio Capozzo.

of the *Decameron*. The sacred as well as the fantastic cannot be marginalized or read almost in opposition to the realistic, verisimilar fabric of the *Decameron*'s discourse.¹¹ The historical, or what pertains to the sphere of the human, and the supernatural are two interwoven threads, distinguishable but not separable in the substantial exemplarity of Boccaccio's narrative.¹² Moreover, when the sacred enters the scene, the rhetoric of the real enhances the perception of the artifice and, paradoxically, contributes to re-sacralizing the sacred that the parody desecrates.¹³

Distinct from the fantastic, but pertaining to the same category of the marvellous, the Christian supernatural holds a special place in the *Decameron*. Often dismissed as non-existent in the *Decameron* for lack of miracles, demons, and angels, the Christian sacred emerges powerfully against the parodic mode of several *novelle*. Within this corpus, most of the stories stage religious themes in an overt comic and parodic key: the relics in *Decameron* VI.10; the Purgatory of Ferondo in III.8; the cross of Puccio in III.4; the wings of the angel Gabriel in V.2; and most interestingly the rituals of IX.10, where in Donno Gianni's enchantment of the mare, religion and magic overlap. Only three tales, however, take miraculous events seriously as "facts": the tale of Tingoccio and Meuccio in VII.10 (narrated by Dioneo), which deals with ghosts returning to the living to tell the truth of the

¹¹ As Forni observes, "È in pratica impossibile tenere chiaramente separati nel *Decameron* gli ambiti d'influenza di realismo e retorica" (Forni, "Realtà/Verità" 316; "In the *Decameron*, it is practically impossible to keep clearly separate the spheres of influence of realism and rhetoric," my translation). The supposed *laicità* of Boccaccio and his presumed indifference to the supernatural—and particularly the Christian supernatural—seem to be a corollary of the topos of realism as totality. See Auerbach; and Forni, "Realtà/Verità" 312.

¹² Boccaccio's exemplarity maintains the fundamental realistic inclination of the medieval *exemplum*. Carlo Delcorno suggestively recalls Jacques de Vitry's definition of the purpose of the *exemplum*, which testifies to a line of continuity between Boccaccio's rhetorical use of realism and the medieval tradition: "ad edificacionem rudium et agrestium erudicionem, quibus quasi corporalia et palpabilia, et talia que per experienciam norunt, frequencius sunt proponenda" ("to the edification of the uncouth and the education of the rustic, to whom material and tangible facts must be offered more often, and such that they may know through their own experience," my translation). See Forni, "Realtà/Verità" 305; and Delcorno, *Exemplum e letteratura*, 265–294.

¹³ Parody seems to emerge as a typical mark of Boccaccian realism, probably conditioning choices of stylistic and literary models. The presence of satire, for example, can be seen in this perspective. See Marchesi, *Stratigrafie decameroniane* and, by the same author, "Dire la verità"; Delcorno, *Exemplum e letteratura*; and Rossi.

afterlife; the tale of Nastagio degli Onesti in V.8 (narrated by Filomena), where we are witnesses to an infernal punishment; and the tale of the deceitful notary of Prato, ser Cepparello, in I.1 (narrated by Panfilo), whose sanctity produces miracles in a little community in Burgundy, and which Panfilo introduces as exemplary of God's marvels: "una delle sue maravigliose cose" (I.1.1).¹⁴ I will concentrate on the last novella for its relevant position as the opening tale of the *Decameron*.

2. The sacred and the real: mercantile practices and religious regulation

The story of Ser Cepparello or San Ciappelletto is a story centred on the violation of a sacrament—the notary's disquieting confession—and brings to the fore, questioning it, emblematic aspects of the sacred: the mediation between divine and human spheres, between the historical and the supernatural, and the limits of human judgment in understanding it. The rubric anticipates the theme: "Ser Cepparello con una falsa confessione inganna un santo frate e muorsi; e, essendo stato un pessimo uomo in vita, è morto reputato per santo e chiamato san Ciappelletto" ("Ser Cepparello deceives a holy friar with a false confession, then he dies; and although in life he was a most wicked man, in death he is reputed to be a Saint, and is called Saint Ciappelletto," 24). The story can be divided into three main parts: Panfilo's introduction with a description of the characters and the circumstances of the events; the dialogic exchange between the dying notary and the holy friar; and the epilogue with the holy friar's sanctification of Ser Cepparello da Prato.¹⁵ The tale stages an ideal confrontation between these two figures in opposition who represent, in different ways, two kinds of excess: the absolutely bad Cepparello, who is bad to the point of *matta bestialitate*, and the exceedingly virtuous holy friar, who is good to the point of being incapable of seeing evil. Both these portraits define a type. Cepparello is a caricature of the bad merchant, embodying the moral failures typically associated with the mercantile world. The holy friar, probably belonging to a mendicant order (due to the implicit references

¹⁴ The other Catholic *novelle* would be, according to Franco Fido, *Dec.* I.2; I.3; II.1; II.2; III.1 ("The Tale of Ser Ciappelletto [I.1]" 59–76). In these *novelle*, either there is no marvellous or, when there is, it is not treated as real.

¹⁵ For a detailed articulation of the structure of novella I.1, see Mauro Canova. See also D'Agostino's edition.

to Scholastic, and particularly Dominican, economic thought), is the exemplary product of naïve spiritual religiosity.

The mercantile values, and the Church's criticism of them, constitute not only the background against which the story unfolds, but also a determining element of the novella. These values seem to represent a new dimension of the sacred as something that can be either holy or demonic, which the novella associates with economic relationships. The conflict with the religious moral code that Boccaccio stages in the novella brings to the fore how problematic these values can be and how ineffective penitential moral theology is in curbing the vices associated with them. Boccaccio's design of the main characters of the story, and the accuracy of the technical details relative to mercantile practices and canon law implicit in Cepparello's confession, testify to the importance of this aspect in the novella. Cepparello embodies all the common prejudices against the mercantile profession. In Panfilo's description he emerges as the exemplary bad merchant, as depicted in the preaching manuals:

Era questo Ciappelletto di questa vita: egli, essendo notaio, avea grandissima vergogna quando uno de' suoi strumenti, come che pochi ne facesse, fosse altro che falso trovato [...]. Testimonianze false con sommo diletto diceva, richesto e non richesto; e dandosi a quei tempi in Francia a' saramenti grandissima fede, non curandosi fargli falsi, tante quistioni malvagiamente vincea a quante a giurare di dire il vero sopra la sua fede era chiamato. Aveva oltre modo piacere, e forte vi studiava, in commettere tra amici e parenti e qualunque altra persona mali e inimicizie e scandali, de' quali quanto maggiori mali vedeva seguire tanto più d'allegrezza prendea. Invitato a uno omicidio o a qualunque altra rea cosa, senza negarlo mai, volenterosamente v'andava, e più volte a fedire e a uccidere uomini con le proprie mani si ritrovò volentieri. Bestemmiatore di Dio e de' Santi era grandissimo, e per ogni piccola cosa, sí come colui che più che alcuno altro era iracundo. A chiesa non usava giammai, e i sacramenti di quella tutti come vil cosa con abominevoli parole scherniva; e così in contrario le taverne e gli altri disonesti luoghi visitava volentieri e usavagli. Delle femine era così vago come sono i cani de' bastoni; del contrario più che alcuno altro tristo uomo si diletta. Imbolato avrebbe e rubato con quella coscienza che un santo uomo offerrebbe. Gulosissimo e

bevitor grande, tanto che alcuna volta sconciamente gli faceva noia. Giucatore e mettitore di malvagi dadi era solenne. (I.1.10–14)

This Ciappelletto was a man of the following sort: a notary by profession, he would have taken it as a slight upon his honour if one of his legal deeds (and he drew up very few of them) were discovered to be other than false [...]. He would take great delight in giving false testimony, whether asked for it or not. In those days, great reliance was placed in France upon sworn declaration, and since he had no scruples about swearing falsely, he used to win, by these nefarious means, every case in which he was required to swear upon his faith to tell the truth. He would take particular pleasure, and a great amount of trouble, in stirring up enmity, discord and bad blood between friends, relatives and anybody else; and the more calamities that ensued, the greater would be his rapture. If he were invited to witness a murder or any other criminal act, he would never refuse, but willingly go along; and he often found himself cheerfully assaulting or killing people with his own hands. He was a mighty blasphemer of God and His Saints, losing his temper on the tiniest pretext, as if he were the most hot-blooded man alive. He never went to church, and he would use foul language to pour scorn on all of her sacraments, declaring them repugnant. On the other hand, he would make a point of visiting taverns and other places of ill repute, and supplying them with his custom. Of women he was as fond as dogs are of a good stout stick; in their opposite, he took greater pleasure than the most depraved man on earth. He would rob and pilfer as conscientiously as if he were a saintly man making an offering. He was such a prize glutton and heavy drinker, that he would occasionally suffer for his over-indulgence in a manner that was most unseemly. He was a gambler and a card-sharp of the first order. (25–26)

The portrait hinges on Cepparello's moral vices, resulting in a mirror-image of the *vir bonus* (good man).¹⁶ Untruthful, deceptive, fraudulent, and wrathful; an evil counsellor, murderer, blasphemer, and sodomite, Cepparello seems a character risen from the Dantean *bolge* to symbolize malice. It is because of Cepparello's

¹⁶ For the presence and tradition of the topos of the *vir bonus* in the *Decameron* as a foil to illustrate the negative qualities of the merchant as *vir malus*, see Susanna Barsella.

qualities that messer Franzesi, a rich merchant-banker operating in France, asks Cepparello to take care of his business in Burgundy while he is away accompanying Charles of Valois to Tuscany (1301).¹⁷ In Burgundy, where the inhabitants call him Ciappelletto (and we may note that Ciappelletto and not Cepparello will be worshipped by the Burgundians as a saint), the notary fraternizes with two brothers, usurers like Cepparello, in whose house he falls fatally ill. The two usurers worry that the notary might die in their house and thus cause them to attract nasty criticisms—and, worse, attacks to their life and property—because of Cepparello's bad reputation as a usurer and atheist (I.1.26).¹⁸ While the two brothers discuss how to avoid these inconvenient consequences, Cepparello overhears their conversation and decides to help them. He asks that they summon the most reputable friar in town and then delivers to the holy man the confession of an exemplary good merchant that perfectly mirrors the moral precepts about merchants that can be found in the manuals for confessors. These manuals contained instructions to friars on how to interrogate penitents on the sins typically associated with their financial activity and indicated the penances specific to the various cases.¹⁹ The friar blindly believes Cepparello's false confession, gives him absolution and, after his death, exhorts the people of the town to worship him. In due course of time, Ciappelletto produces miracles.

¹⁷ The Franzesi were historical figures with very bad reputations as dishonest and greedy businessmen, according to the chronicles of Villani and Compagni. See Branca's note in the *Decameron* (51n5).

¹⁸ Canon 25 of the Third Lateran Council (1179) denied a Christian burial to notorious usurers. The disposition was restated in Constitution 26 of the fourteenth General Council of Lyon (1274), which also established the prohibition for usurers to rent offices or use their own estates for their activity. It also imposed that communities of citizens expel the usurers operating in their territory within three months.

¹⁹ With the development of an urban mercantile civilization and the increasing centrality of trade in the medieval economy, the Church, and particularly the preaching orders, elaborated a vast corpus of literature directed toward the moral education of merchants and those in professions related to trading activities. This religious literature reflected the Scholastic teaching in the economic field relative to the definitions of profit, money lending, and usury such as those treated in questions 77 and 78 of Aquinas' *Summa theologiae* II^a–II^{ae}. The most important sources testifying to the Church's attempt to correct the vices connected with mercantile activities are the *Summae confessorum*, the Canonica collections, and the sermons addressed to specific types of professions, the *Sermones ad status*. (See note 25 below).

Cepparello's confession exploits all the commonplaces of the economic doctrine of the Church concerning merchants and, in particular, the provisions against the practice of usury. Boccaccio's rhetorical strategy operates on the contraposition and inversion of the ideal generous, pious merchant and the demonized figure of the usurer preached about in the Church. The bad reputation of usurers, in particular, was derived from the widely diffused but poorly regulated economic practices of merchant-bankers and from the Church's formal condemnation of any form of interest-bearing money lending. While the Church tolerated trade and profit with the provision that it be beneficial to the common good and that part of it be devolved in alms, it traditionally and fiercely opposed usury.²⁰

In the high Middle Ages, the Church had been the greatest financial resource of the feudal, agriculture-based economy. Subject to the caprices of weather, lords would borrow the money necessary for themselves and their peasants from the nearby parishes. These loans were consumer loans at no interest and allowed people to recover from temporary weather-related losses. The Church prohibited interest on this kind of money-lending because, given the weakness of the borrowers and the high risk of capital loss, interest rates would be (and actually were) very high. With the development of a market economy, the Church condemned usury as standard practice of charging interest in commercial and financial transactions but also because it was a means that Jews and other non-Christians would use to

²⁰ The history of dispositions, decrees, and canons against usury started very early, with the Nicene Council of 325. The prohibition of usury has its roots in Ex 22:24 ("Si pecuniam mutuam dederis populo meo pauperi qui habitat tecum, non urgebis eum quasi exactor, nec usuris opprimes." "If you lend money to any of my people, to anyone poor among you, you will not play the usurer with him: you will not demand interest from him."), and explicitly reaffirmed in Deut. 23:19–20; Lev. 25:35–37; and Luke 6:34–35). The prohibition of usury was first applied to clerics in AD 325 in Canon 17, Council of Nicea. After the year 800, it was extended to the laity and, in 806, it was first defined as "where more is asked than is given" by Gratian. The Second Lateran Council (1139) extended the prohibition to the whole Church. The first theologian to explicitly admit interest was Astesanus (1312). On Church legislation against usury and its historical and theological contexts, see Gilchrist 48–82 and 104–118; De Roover 306–345; Nelson 3–28; Le Goff, *Your Money or Your Life*. See also Gamba and Todeschini, "La riflessione" and *I Mercanti*. Citations from the Bible are from *The New Jerusalem Bible* (<https://www.catholic.org/bible/> accessed 9.19.2018). The Latin text is from the *Biblia sacra vulgata (Clementine)* <http://www.drbo.org/lvbl/>, accessed 9.19.2018.

illegally acquire Church and Christians' properties.²¹ The prohibition of interest on commercial borrowing has a different history. Financial transactions linked to trade developed in parallel with urban activities, which involved financial investments. Trade implied risks inherent to transportation, market conditions, and other jeopardizing factors. Loans financed costs of production and risk, and were offered at interest. Very often, contracts established the distribution of interest under the form of a share in investment profit.²² Such contracts, although formally under the general prohibition of usury, were implicitly recognized as necessary for the economic activity of merchants and practically tolerated, provided they were beneficial to the common good (through alms, bequests, and other forms of economic benefits) and the interest was not excessive.²³

Cepparello's confession to the holy friar is a *summa* of the Church regulation of trading activities and usury contained in the Collections of Canon and in the vast corpus of religious literature that since the twelfth century had been devoted to the correction of the vices associated with mercantile professions, particularly the *sermones ad status* and the *summae* or *libri confessorum* (manuals for confessors). The *sermones ad status* were addressed to specific professional categories such as the peasants, artisans, and merchants and contained examples illustrating

²¹ The provision is in Canon 67 of the Fourth Lateran Council held in 1215. See the The Canons of the Fourth Lateran Council, 1215, Medieval Sourcebook (<https://sourcebooks.fordham.edu/basis/lateran4.asp>, accessed 9.19.2018).

²² Gilchrist illustrates thirteen types of contracts, listed by Cardinal Hostiensis, devised to escape the ban on usury. Eventually, Canon Law explicitly recognized three types of conditions necessary to legally justify interest: a) *lucrum cessans* (loss of gain); b) *damnum emergens* (realization of damage); c) *periculum sortis* (danger). The last condition was the most important as it acknowledged that profit also went to remunerate risk. On the Canonical Collections and the Church's regulation of economic activity, see also Todeschini 2005. On the treatment of risk, its remuneration, and early insurance practices see Ceccarelli.

²³ "Indeed, usury does not seem to have been routinely censured when it stayed within the interest rate observed for contracts in which interest was tolerated [...]. In fact, even official texts explicitly condemn only those usurers who were charging excessive interest. In 1179, the Third Lateran Council singled out only those usurers who were 'manifest' (*manifesti*), who were 'common' (*communes*) or 'public' (*publici*). I believe that it was a question here of usurers whose *fama*, whose 'renew' or public reputation, considered them not as amateur usurers, but as 'professionals,' and above all as carrying on excessive usury" (Le Goff, *Your Money or Your Life* 71–72).

punishments for economic misconduct.²⁴ They represented important means for communicating to the urban audience the Church's denunciation of the moral dangers of mercantile activities. The *summae confessorum* contained instructions for confessors and also were important guides for the Church's legal doctrine as they applied general theological and juridical principles to particular cases. Starting from the thirteenth century, especially under the impulse of the mendicant orders operating in the urban environment, the old *summae poenitenciales* (lists of sins and associated penances originally directed to regulate penitential practices in monasteries) had evolved into the more complex form of the manuals for confessors. By incorporating theological and juridical speculation on moral issues related to economic activities, the manuals for confessors provided the basis for the practical intervention of the religious in the active life of the city.²⁵ Especially after the Fourth Lateran Council established the obligation of annual confession, the sacrament of confession became the interior *forum*—parallel to the exterior *forum* of Canon law—in which the Church exercised its moral jurisdiction. The *summae confessorum* provided a list of questions that the confessor might pose to the penitent. These questions usually followed the order of the capital sins and, for each type of professional category, they aimed at individuating their specific iniquities. In dealing with merchants (often identified with the usurers), the confessor would carefully inquire about their business practices by asking questions about just price in trading, usury, and fraud, for example, as we read in one of the most

²⁴ See, for example, de Vitry's sermons 58 and 59 dedicated to *mercatores et campores* (merchants and money-lenders), in *The "Exempla."* These sermons will be published in *Iacobi de Vitriaco sermones vulgares vel ad status*, edited by Jean Longère (forthcoming). For excerpts from de Vitry's *exempla*, see Le Goff, *Your Money or Your Life* 47–64.

²⁵ Among the most important *summae* are Raymond of Peñafort's *Summa de casibus conscientiae*, c. 1225, important for its legalistic approach to confession as *foro poenitentiali*; John of Freiburg's *Summa confessorum*, c. 1297/1298; Astesanus' *Summa de casibus conscientiae* (*Summa Astesana*), c. 1317; and Bartholomew of San Concordio's *Summa de casibus conscientiae* (known as *Pisanella*), c. 1338. The *summae* often circulated in abbreviated and simplified forms, or in extracts destined to specific audiences. The 47 penitential canons of the *Summa Astesana* (title 32 of book V, dedicated to "De penitentia et unctione extrema") had an autonomous and wide circulation. Widely circulating was also Guy d'Evreux's *Regula mercatorum* (c. 1320), a tract on usury and just price extracted from John of Freiburg's *Summa confessorum*. On the importance of the penitential books and manuals for confessors, see Le Goff, "Trade and Professions"; and Rusconi. See also McNeill and Gamer's *Medieval Handbooks of Penance*; Vogel; and Lavenia. For the Dominican *summae* and relative bibliography, see Mulchahey, 527–552.

influential *summae confessorum*, the *Summa Astesana*, which invites the confessor to question the “merchants, officials, craftsmen, and workers about perjury, fraud, lying, theft, etc.”²⁶

The holy friar of *Decameron* I.1 follows the standard model of questioning provided by these *summae*, which recommended interrogating the penitent by “carefully inquiring into the circumstances of the sinner and the sin,” as established by Canon 21 of the Fourth Lateran Council.²⁷ He questions Cepparello by concentrating on the deadly sins of lust, gluttony, avarice, wrath, and the related concrete instances of injury deriving from these sins. He questions the dying notary more specifically about avarice and fraud (as part of *ingiuria* caused by avarice), the typical sins of merchants, asking whether he ever cheated as merchants typically do (“così come fanno i mercatanti?” [I.1.54]). The novella stages the notary’s trial in the moral forum of confession. With a theatrical twist, Cepparello chooses to interpret the role of the good merchant complying with the Church’s teaching in economic matters such as profit, usury, trade, and just price. His answers reflect onto the friar, like in a mirror, the image of the good merchant in sheer opposition with the fictionally real Cepparello. Point by point, the confession inverts all the commonplaces of the penitential moral doctrine illustrated in the *summae confessorum* and the homiletic repertoire of the preachers. By playing around with the friar’s naïveté, the notary makes evident the abstractness of religious precepts

²⁶ Quoted from Le Goff, “Trade and Professions” 119. Canon 21 reflects the change that occurred in the penitential tradition from the end of the twelfth century to the fourteenth century under the impulse of the new theology and pastoral practices brought about by the mendicant orders. The manuals evolved in the direction of a deeper inquiry into the particular circumstances of individual sinners in order to adapt penances to specific cases. A major impulse for the production of the manuals for confession came from the mendicant orders. Pope Honorius III’s encyclical letter “*Cum qui recipit prophetam*” (“Anyone who welcomes a prophet” Matt. 10:41) granted the Dominicans the right to hear confessions in 1221; the Franciscans received the same privilege in 1237.

²⁷ The full text of the passage from Canon 21 is the following: “Sacerdos autem sit discretus et cautus ut more periti medici superinfundat vinum et oleum vulneribus sauciati diligenter inquirens et peccatoris circumstantias et peccati per quas prudenter intelligat quale illi consilium debeat exhibere et cuiusmodi remedium adhibere diversis experimentis utendo ad sanandum aegrotum” (Alberigo 230–271; “Let the priest be discreet and cautious that he may pour wine and oil into the wounds of the one injured after the manner of a skilful physician, carefully inquiring into the circumstances of the sinner and the sin, from the nature of which he may understand what kind of advice to give and what remedy to apply, making use of different experiments to heal the sick one,” Medieval Sourcebook).

for mercantile professions in the very moment he states them. The staging of the *vir bonus* rhetoric on the part of the quintessentially bad Cepparello produces a paradox that induces in the reader the perception of both the merchant and the friar as problematic figures.²⁸

One of the economic principles Cepparello parodies concerns the Church's doctrine of the just price, which obliged merchants and retailers to return the difference when the selling price was 50 percent greater than the price paid in a previous purchase.²⁹ The text of the novella insists on the issue:

Disse allora il frate: "Or bene, tu mi di' che se' stato mercatante: ingannasti tu mai persona cosí come fanno i mercatanti?"

"Gnaffé," disse ser Ciappelletto "messer sí, ma io non so chi egli si fu: se non che, uno avendomi recati denari che egli mi doveva dare di panno che io gli avea venduto e io messigli in una mia cassa senza annoverare, ivi bene a un mese trovai ch'egli erano quattro piccioli piú che esser non doveano; per che, non rivedendo colui e avendogli serbati bene uno anno per renderglielo, io gli diedi per l'amor di Dio." (I.1.54–55)

Then the friar said: "Let me see now, you tell me you were a merchant. Did you ever deceive anyone, as merchants do?" "Faith, sir, I did," said Ser Ciappelletto. "But all I know about him is that he was a man who brought me some money that he owed me for a length of cloth I had sold him. I put the money away in a box without counting it, and a whole month passed before I discovered there were four pennies more than there should have been. I kept them for a year with the intention of giving them back, but I never saw him again, so I gave them away to a beggar." (32)

In the saintly man's prejudice, all ordinary merchants are dishonest and cheaters, so that Cepparello defends his counter-figure (the invented saint Ciappelletto of his confession) by presenting the idealized version of the merchant the Church

²⁸ The theme of the "good merchant" as reflected in the religious tradition surfaces in other *novelle* of the *Decameron*. On this theme in *Decameron* II.4, see Barsella.

²⁹ On interest rates, regulations, and related contracts, see De Roover; Gilchrist; Langholm; and Armstrong.

itself proposed. In this ideal and unrealistic vision, the good businessman takes money without even counting it (a sign of contempt) and, finding out that he has received by mistake a few cents more than the price asked, he gives them to the poor (“per l’amor di Dio”). Interestingly, this passage of Cepparello’s confession contains an implicit denial of accountancy, the double-entry bookkeeping at the very core of the mercantile profession that represents, metaphorically, the ideology of “dare e avere” (assets and liabilities), which is at the heart of the “ragion di mercatura.”³⁰ The portrait of the ideal merchant that emerges in Cepparello’s passionate words once again illustrates the Church’s teaching in matters of trade:

Al quale ser Ciappelletto disse: “Padre mio, io non vorrei che voi guardasti perché io sia in casa di questi usurieri: io non ci ho a far nulla, anzi ci era venuto per dovergli ammonire e gastigare e togli da questo abominevole guadagno; e credo mi sarebbe venuto fatto, se Idio non m’avesse così visitato. Ma voi dovete sapere che mio padre mi lasciò ricco uomo, del cui avere, come egli fu morto, diedi la maggior parte per Dio; e poi, per sostentar la vita mia e per potere aiutare i poveri di Cristo, ho fatte mie piccole mercatantie e in quelle ho disiderato di guadagnare. E sempre co’ poveri di Dio, quello che guadagnato ho, ho partito per mezzo, la mia metà convertendo ne’ miei bisogni, l’altra metà dando loro: e di ciò m’ha sí bene il mio Creatore aiutato, che io ho sempre di bene in meglio fatti i fatti miei.” (I.1.45–46)

To which Ser Ciappelletto replied: “Father, I would not wish you to judge me ill because I am in the house of these money-lenders. I have nothing to do with their business; indeed I had come here with the express intention of warning and reproaching them, and dissuading them from this abominable form of money-making; and I think I would have succeeded, if God had not stricken me in this manner.

³⁰ Accountancy developed in the eleventh and twelfth centuries in Italy, in particular with Genoese, Florentine, and Sienese merchant-bankers. For the debate among historians on where accountancy was first born among the Italian cities, see Melis. For the existence and quality of schools teaching accountancy and other technical disciplines (together with law, since its knowledge was essential to carry out mercantile business, which was partly based on the research of legal loopholes), see Le Goff, *Marchands et banquiers* 99–124.

However, I would have you know that my father left me a wealthy man, and when he was dead, I gave the greater part of his fortune to charity. Since then, in order to support myself and enable me to assist the Christian poor, I have done a small amount of trading, in the course of which I have desired to gain, and I have always shared what I have gained with the poor, allocating one half to my own needs and giving the other half to them. And in this way, I have had so much help from my Creator that I have continually gone from strength to strength in the management of my affairs.” (30–31)

This passage touches upon other main commonplaces associated with the ideal merchant. According to the notary’s false self-portrait, Cepparello says that he shared his profits with the indigent, gave a major part of the fortune inherited by his father in almsgiving, and intends to bequest large amounts of money in almsgiving upon his death, as was common among merchants in Boccaccio’s times.³¹ He speaks of “abominable gains,” using moral terminology that recalls the Church’s condemnation of profit for profit’s sake.³² Finally, he proclaims his refusal to gain beyond what is necessary to make an honourable living, in perfect

³¹ For merchants’ attitude on the afterlife, the various arguments to justify their activity theologically, and the Church’s elaboration on the means that merchants could use to atone for the “sin” of usury, including donations and “restitutions” of interest profits to the poor in their goodwill, see Le Goff, *Marchands et banquiers* 50–68; and Le Goff, *La borsa e la vita*, 65–84. For general treatments of usury and the Church’s economic policy concerning medieval financial activities, see also De Roover; Gilchrist; and Langholm.

³² The Church considered legitimate any profit from trading and other working activities provided that its end was virtuous: “the gain itself may be lawfully intended, not as last end, but for the sake of some other end which is necessary or virtuous” (Aquinas, *S. th.* II–II, q. 77 a. 4 r. ob. 1). Question 77 deals with the various ways in which trading can be considered virtuous. In practical terms, the merchant or trader typically would leave part of his profits in alms, or he would bequest them at his death. See Le Goff, *La borsa*. Boccaccio’s criticism of the ideology of profit for profit’s sake emerges not only in the Decameron but also in the invective against lawyers in the *Genealogiae*: “For money-getting is not the function and end of the speculative sciences, but of the applied sciences and finance. Indeed these last aim at nothing else, and, to achieve it quickly, they never render any service absolutely gratis [...]. But poetry, mindful of its high origin, utterly abhors and rejects such a practice [...]. The same is true of Theology, by which we attain to a true knowledge of God. I never have heard that these sciences implied zeal for the acquisition of wealth” (*Geneal.* XIV.4; translation from Osgood 23–24 and 31–32). For the negative portrait of the rich man, see also *Geneal.* XIV.5.

accord with the Scholastic ideal of the merchant's fair remuneration, as found in Aquinas.³³ Cepparello says he always shared half of his ordinary business profit with the poor: "E sempre co' poveri di Dio, quello che guadagnato ho, ho partito per mezzo a mia metà convertendo ne' miei bisogni, l'altra metà dando loro" (and all that I have gotten I have shared with God's poor, reserving one half for my own needs and giving the other half to them) (I.1.46). It is a striking amount, considering that inheritance donations to the poor usually were of about 10 percent of the capital estate.³⁴ The laws imposing the "just price" in trade, one of the most debated topics in Scholastic economics, prescribed what Cepparello

³³ Aquinas discusses the so-called theory of the just price in his *Summa theologiae*, II^a–II^{ae} q. 77, particularly a. 1. From a moral point of view, an object should be sold at the price that reflects its value (measured by Aquinas according to two criteria: the need of the buyer—*indigentia*—and the production cost). Aquinas recognizes that, for civil law, trade is lawful even when goods are sold at market prices higher than the just price. On the prohibition of usury, he follows the traditional condemnation of interest as trade of time (which belongs to God) and as not derived from work. However, the *Doctor Angelicus's* treatment of usury already reflects the untenable rigidity of an absolute condemnation of financial transactions that were at the core of the commercial economy. In *Summa theologiae* II^a–II^{ae} q. 78, Aquinas thus condemns usury but also acknowledges the legitimacy of profit-sharing contracts of investment, provided the investment's end is useful: "Ille qui committit pecuniam suam vel mercatori vel artifice per modum societatis cuiusdam, non transfert dominium pecuniae suae in illum, sed remanet eius, ita quod cum periculo ipsius mercator de ea negotiatur vel artifex operatur. Et ideo licite potest partem lucris inde provenientis expetere, tanquam de re sua" (*S. th.* II^a–II^{ae} q. 78 a. 2 r. ob. 5; "He that entrusts his money to a merchant or craftsman so as to form a kind of society, does not transfer the ownership of his money to them, for it remains his, so that at his risk the merchant speculates with it, or the craftsman uses it for his craft, and consequently he may lawfully demand as something belonging to him, part of the profits derived from his money").

³⁴ The 50-percent devolution of Ciappelletto's profits in alms implicitly refers to the common practice of donations and bequests to the poor that the Church effectively tried to collect from merchants. Alms and restitutions were interpreted as a sign of their sincere repentance for any possible unjustified profit: "Restitution of ill-gotten gains was commonly regarded as a condition, in the internal forum [confession], of true penitence" (Gilchrist 49). The "professional" usurers, who did not always coincide with bankers or merchants, were instead compelled to return all of their profits from money-lending to their debtors, according to the Ecclesiastical Law of Restitution (1100–1550). For a general view of mercantile and banking business practices and the various ways of harmonizing them with the principles of moral theology and the canonist economic doctrines, see Le Goff, *Marchands et banquiers*; and De Roover. See also Branca's note 11 to *Dec.* I.1.61 for Boccaccio's implicit reference to these practices in this passage of Ciappelletto's confession.

confesses about his price policy: if the selling price exceeds by 50 percent the bid price, the seller had to return the difference.³⁵ Thus, what Cepparello is saying could be ironic, alluding to the fact that all his trades had been dishonest, that is, well above the just price.

If Cepparello's confession is consistent with the traditional Biblical condemnation of riches—only with God's blessing is it possible to become wealthy—at the same time, it casts a critical light on the canonical doctrine on profit, trade, and usury as strikingly divergent and incompatible with common practice. The novella seems to suggest that there must be some viable moral ground for the merchant in between Ser Cepparello and Saint Ciappelletto. In the juxtaposition of the friar's exemplary model of the "good merchant" with the derogatory figure of the evil notary, we witness the contradiction between the articulated reality of mature communal society and that of religious precepts, which are ultimately incapable of effectively tackling the complexity of business practices. The need for a different approach to moral teaching for contemporary society appears implicit in the way Boccaccio presents such a contradiction in the novella. The story seems indeed to signal the beginning of a quest for virtue and for a new way—one that the *Decameron* itself represents—to teach how to become virtuous in a market-driven world.

3. Sacred and mystery: San Ciappelletto

Boccaccio's rhetoric of the paradox leads readers to perceive the incommensurable distance separating human and divine laws, and the impossibility of inferring a reality beyond what we experience. The verdict on human destiny after death remains necessarily suspended. The novella cannot make God's judgment manifest, as Panfilo warns in his introduction: "manifestamente, dico, non il giudicio di Dio ma quel degli uomini seguitando" (I.1.6; "I say clearly because it is concerned, not with the judgment of God, but with that of men," 25); human discernment is necessarily based on what appears: "secondo quello che ne può apparire ragiono" (I.1.89; "I speak only with regard to the outward appearance," 36). The problematic relationship between truth and appearance that dominates the story develops from Cepparello's confession in which both the religious and the secular are placed in a critical perspective. And if greed and avarice are the sins

³⁵ See in particular the canonists' provisions for the "just price" in Gilchrist 58–62.

at the root of malpractice in the economic world, naïveté and superstition seem to mark the limits of the Church's effective capacity to correct them.

Boccaccio's parodic representation of a crucial ethical-economic aspect of his contemporary world constitutes the centrepiece of the narrative and, by framing it within the sacrament of confession and the cult of saints, the author connects it to the wider religious theme of the novella.³⁶ The mode in which Boccaccio represents an exemplary story to illustrate the impossibility of a rational knowledge of God's mind in matters that can be attained only by faith suggests an implicit claim to a different approach to understanding and evaluating the relationship between the reality of signs, such as those of Cepparello's presumed perfection as "holy" merchant, and their transcendental truth, such as his salvation. Symbolic of this dimension of the novella is Cepparello's desecration of the *sacramentum* of penance, the *confessio oris*, which announces through purgation the possible future beatitude in the afterlife. The confession represents the liminal, sacred space in the passage from living to dead, the space of communication and mediation between human and supernatural. The theme of mediation is introduced by Panfilo:

non potendo l'acume dell'occhio mortale nel segreto della divina mente trapassare in alcun modo, avvien forse tal volta che, da opinione ingannati, tale dinanzi alla sua maestà facciamo procuratore che da quella con eterno essilio è iscacciato: e nondimeno Esso, al quale niuna cosa è occulta, più alla purità del pregator riguardando che alla sua ignoranza o allo essilio del pregato, così come se quegli fosse nel suo cospetto beato, essaudisce coloro che 'l priegano. (I.1.5)

[T]he human eye being quite unable to penetrate the secrets of divine intelligence, common opinion deceives us and perhaps we appoint as our advocate in His majestic presence one who has been cast by Him into eternal exile. Yet He from whom nothing is hidden, paying more attention to the purity of the suppliant's motives than to his ignorance or to the banishment of the intercessor, answers those who pray to Him exactly as if the advocate were blessed in His sight. (24)

³⁶ On the diffusion of practices of sanctification in local communities, often as a sign of independence and protest against the Church, see Peterson. See also Peter Brown.

Indeed, Boccaccio seems to exploit the polysemy of the term *procuratore*—legal, erotic, and theological, as its semantic field includes the terms “procurator,” “pander,” and “instrument of divine Providence.” Two elements stand out in Panfilo’s prolusion: the impossibility of knowing God’s mind, and the possibility that people, deceived by appearances, may create go-betweens (“procuratori”) who, even if they are undeserving, may still become the means through which God reveals Himself. The false confession that Cepparello artfully crafts is necessary to produce in the friar the illusion of Cepparello’s sanctity and eventually transforms both of them into divine instruments, as Panfilo states in the passage above. Cepparello’s sanctification, as a result of an act of desecration, is the “marvellous” outcome of the mystery of providential design. In this mystery productive of miracles lie the wonder and the *novum* of the novella. The sacrament itself is a mystery and a sign, namely, according to Augustine’s definition, “something hidden, by means of which one attains to the knowledge of something else.”³⁷ In the novella, the sign loses its direct, linear connection to its referent, for what the friar hears and sees does not correspond to the truth of what Cepparello is. He may or may not have converted, may or may not desire to be saved at the very last moment of his life, but certainly he was not the good merchant he makes the friar believe he is. By counterfeiting his confession, the notary makes of himself a highly ambiguous *signum* of the sacred (saved or not, his miracles are signs of sanctity, in which conflicting elements of good and evil now co-exist: the good effects on faith and Cepparello’s evil nature and deeds). The friar’s belief in Cepparello’s sanctity is crucial to determine the result: “e fatto sonare a capitolo, alli frati ragunati in quello mostrò ser Ciappelletto essere stato santo uomo, *secondo che per la sua confessione conceputo avea*” (I.1.83; “[he] arranged with the prior for the chapterhouse bell to be rung, and to the assembled friars he showed that Ser Ciappelletto had been a saintly man, *as his confession had amply proved*,” 35; my emphasis). His vehement sermon in the Church produces a conversion in the hostile Burgundians. Rather than refusing burial to the atheist usurer Cepparello, the community worships him: “e chiamalo San Ciappelletto; e affermano molti miracoli Idio aver mostrati per lui e mostrare tutto giorno a chi divotamente si raccomanda a lui” (I.1.88; “and they call him still, Saint Ciappelletto. Moreover it is claimed that through him God has wrought many miracles, and that He continues to work them on

³⁷ Augustine, *De doctrina christiana* II.1: “Signum est enim res, praeter speciem quam ingerit sensibus, aliud aliquid ex se faciens in cogitationem venire.” For the relationship between sacrament and sign, see also Aquinas, *Summa theologiae* III^a q. 60.

behalf of whoever commends himself devoutly to this particular Saint,” 36). The miracles produced by the devotion of the faithful constitute God’s direct intervention in making an undeserving corrupted merchant a vehicle of divine epiphany. The miracles are the sign of God’s inscrutable arbitrariness, the signs of the mystery beyond appearances. The sacred nature of this mystery is derived from the very etymology of the word “sacrament,” as Boccaccio could have read in Isidore of Seville’s *Etymologiae*:

Quae ob id sacramenta dicuntur, quia sub tegumento corporalium rerum virtus divina secretius salutem eorundem sacramentorum operatur; unde et a secretis virtutibus vel a sacris sacramenta dicuntur. Quae ideo fructuose penes Ecclesiam fiunt, quia sanctus in ea manens Spiritus eundem sacramentorum latenter operatur effectum. Unde, seu per bonos seu per malos ministros intra Dei ecclesiam dispensentur, tamen quia sanctus Spiritus mystice illa vivificat, [...] nec bonorum meritis dispensatorum amplificantur haec dona, nec malorum adtenuantur, [...] unde et Graece mysterium dicitur, quod secretam et reconditam habeat dispositionem. (VI, 19, 40–43)

Things are called sacraments [*sacramenta*] for this reason, that under the covering of corporeal things the divine virtue very secretly brings about the saving power of those same sacraments—whence from their secret [*secretus*] or holy [*sacer*] power they are called sacrament. Hence, although they may be dispensed through the Church of God by good or bad ministers, nevertheless because the Holy Spirit mystically vivifies them [...] these gifts are neither enlarged by the merits of good ministers nor diminished by the bad [...]. For this reason in Greek a sacrament is called a “mystery,” because it has a secret and recondite character.³⁸ (My translation)

³⁸ In Isidore’s etymology, there is an echo of the Donatist controversy that was still alive in Augustine’s times. Donatism was a heresy that flourished in North Africa in the fourth and fifth centuries. The name comes from the Berber Christian bishop Donatus Magnus and originated as an indirect result of the persecutions of Christians under the emperor Diocletian. After the end of persecutions, the Donatists argued that the sacraments administered by “impure priests” who had rejected their faith under the pressures of persecutions were invalid. This issue about the validity/invalidity of the sacrament of confession emerges also in the novella of Cepparello,

Indeed, the sacred is mystery in Boccaccio's tale, and the sign that bears it, the *sacramentum*, has become a blurred sign in the judgment that is based only "on what appears." The friar is holy, the form of the penance he guarantees as minister of the Church is perfect, but the matter, the content of Cepparello's confession, is corrupted. Boccaccio thus presents a model of confession inverted with respect to its theological definitions such as the one found in Aquinas: "ea quae sunt ex parte poenitentis, sive sint verba sive facta, sint quaedam materia huius sacramenti, ea vero quae sunt ex parte sacerdotis, se habent per modum formae" ("what comes from the side of the penitent, be it words or deeds, is to be considered as the matter of this sacrament; what comes from the part of the priest is related to it as form").³⁹ Yet the notary, through the friar, becomes a providential instrument. The idea that God could use evil to do good is profoundly Augustinian, and from its sacramental depths the novella projects a positive light on the meta-literary meaning of Cepparello's splendid lie.⁴⁰ As Cepparello is unwillingly made "pander" between believers and God, so it is possible that the undivine, possibly undeserving, book *cognominato Prencipe Galeotto* may lead to truth if read beyond what it appears to be, that is its literary form, and become instrumental to God's will, like the protagonist of the novella.⁴¹

4. Conclusions

Cepparello gives to the ritual of penance a theatrical turn and uses his oratorical skills to create an artifice, an illusion of reality that produces on true reality the same effects as truth. The boundary between illusion and reality is lost, for what counts is the impact that the artifice produces, a real effect concretely and paradoxically embodied in the miracles originating in Cepparello's believed sanctity. Thus, the confession becomes a kind of rhetorical proxy for the macro-text and a harvesting

although in a reversed mode: here the minister is pure, the form of confession is valid, but the subject of confession is corrupted.

³⁹ Aquinas, applying the language of Aristotelian metaphysics, distinguishes matter and form in the sacraments: (*S. th.* III^a, q. 84 a. 3 r. My translation.

⁴⁰ This idea recurs in many works of Augustine; see, for example, *Confessions* VII; *The Catholic and the Manichean Way of Life*, II, 7–9.

⁴¹ For the idea that Cepparello's role as intermediary reflects on the *Decameron* as *Galeotto*, see Marcus 11–26; and Fido, "Vita morte e miracoli" 45–63. See also Gittes.

episode in the economy of the *Decameron*. Boccaccio's problematic representation of the sacred reveals a perception not of a crisis of the religious sacred, but of the ways in which the sacred manifests itself (the miracles are real and yet they come from praying to a most evil man) and in which the divine communicates with the human. The tale of Cepparello and the *Decameron* itself question the theory of divine mediation that is rationally structured in the *Commedia*; they open a fruitful dialogue with Dante's text, but take another route.⁴² Boccaccio questions the reliability of signs, exposes their ambiguity, and yet maintains their secret power. In Boccaccio's text, no angel and no other enlightening providential instrument than human ingenuity serve the divine design, but rather the rhetorical force of a liar does, and it does so because the art of literary discourse best appropriates and exploits the ambiguities of reality.⁴³ In questioning and making problematic the sign, the *sacramentum*, as the means through which we access the supernatural, Boccaccio reaffirms the validity of the sign and of the sacred, independently of human judgment and directly connected to a divine design we come to accept as unknowable. The ambiguity and opacity of the sign, however, lead us to reflect on what causes such ambiguity, namely the moral issues related to the mercantile world and the inefficacy of religious teaching in addressing them. Perhaps another approach is possible to advance a moral reform of a society corrupted by the plague of avarice, one in which literature plays a central role because of its capacity to produce lasting effects on its readers' imaginations, which may induce a love for virtue capable of changing reality.

Fordham University

⁴² Dante's *Commedia* is, however, an important point of reference and a model for Boccaccio. Robert Hollander suggests that Cepparello is an inverse representation of the virtues of Brunetto Latini. For the presence of Dante's *Commedia* in the *Decameron* and the dialogue between the two texts, see Hollander, especially 21–52.

⁴³ For the figural role of Cepparello as writer, see Marcus. Giuseppe Mazzotta finds the distinguishing trait of the first novella of the *Decameron* in the meta-literary discourse on the intrinsic capacity of literature to explore, and expose, the ambiguity and contradictions of reality. See Mazzotta.

WORKS CITED

- Alberigo, Giuseppe, Giuseppe A. Dossetti, Perikles P. Joannou, Claudio Leonardi, and Paolo Prodi, eds. *Conciliorum Oecumenicorum Decreta*. Conciliorum oecumenicorum generaliumque decreta (COGD). Turhout: Brepols, 1973.
- Almansi, Guido. *The Writer as Liar. Narrative Technique in the Decameron*. London: Routledge & Kegan Paul, 1989.
- Aquinas, Thomas. *Summa theologiae*. Corpus Thomisticum. Web. 4 Apr. 2014.
- . *The Summa Theologica of St. Thomas Aquinas*. Ed. and trans. Fathers of the English Dominican Province. Notre Dame: Christian Classics, 1981.
- Armstrong, Lawrin, Ivana Elbl, and Martin M. Elbl, eds. *Money, Markets and Trade in Late Medieval Europe: Essays in Honour of John H.A. Munro*. Leiden: Brill, 2007.
- Auerbach, Erich. *Mimesis: The Representation of Reality in Western Literature*. Trans. Willard R. Trask. Princeton: Princeton UP, 2013.
- Augustine of Hippo. *De doctrina christiana*. Ed. Manlio Simonetti. Milan: Mondadori, Fondazione Lorenzo Valla, 1994.
- . *De doctrina christiana*. Ed. and trans. R.P.H. Green. Oxford: Oxford UP, 1996.
- . *Confessions*. Eds. J. Fontaine et al. Trans. G. Chiarini. Milan: Mondadori, Fondazione Lorenzo Valla, 1997.
- . *The Catholic and Manichaean Ways of Life* (Fathers of the Church Patristic Series). The Catholic University of America Press (Reprint edition), 2008.
- Barsella, Susanna. "Ethics and Theology in Boccaccio's Merchants." *Memorie Domenicane*, Nuova Serie 33 (2003): 195–212.
- Barthes, Roland. *Camera Lucida. Reflections on Photography*. Trans. Richard Howard. New York: Hill and Wang, 1982.
- . "The Reality Effect." In *The Rustle of Language*. Trans. Richard Howard. Oxford: Blackwell, 1986. 141–148.
- Biblia sacra vulgata (Clementine)* <http://www.drbo.org/lvb/>, accessed 9.19.2018.
- Boccaccio, Giovanni. *Decameron*. Ed. and trans. G. H. McWilliam. London: Penguin, 2003.
- . *Genealogie deorum gentilium*. Ed. Vittorio Zaccaria. Milan: Mondadori, 1998.
- Branca, Vittore. *Boccaccio medievale e altri studi sul Decameron*. Florence: Sansoni, 1990.

- _____. ed. *Decameron*. By Giovanni Boccaccio. Turin: Einaudi, 1996.
- Brown, Peter. *The Cult of the Saints: Its Rise and Function in Latin Christianity*. Chicago: U of Chicago P, 1982.
- Canons of the Fourth Lateran Council, 1225, Medieval Sourcebook (<https://sourcebooks.fordham.edu/basis/lateran4.asp>, accessed 9.19.2018).
- Canova, Mauro. "Ciappelletto e il progetto di Dio: lettura di *Decameron* I.1." *Rassegna europea di letteratura italiana* 17 (2001): 9–32.
- Cappozzo, Valerio. "«Delle verità dimostrate da' sogni»: Boccaccio e l'oniromanzia medievale." In *Boccaccio 1313–2013*. Ed. Francesco Ciabattoni, Elsa Filosa, and Kristina Olson. Ravenna: Longo, 2015. 203–211.
- Ceccarelli, Giovanni. *Il gioco e il peccato. Economia e rischio nel tardo Medioevo*. Bologna: Il Mulino, 2003.
- Ciccuto, Marcello. "Wording Images: Ethics and Aesthetics in Boccaccio's *Decameron*." Annual Meeting of the Renaissance Society of America, 27–29 Mar. 2014, New York Hilton Midtown and Warwick Hotel New York, New York, NY. Conference Presentation.
- _____. "Un'antica canzone di Giotto e i pittori di Boccaccio. Nascita dell'identità artistica." *Figure d'artista. La nascita delle immagini alle origini della letteratura*. Florence: Cadmo, 2002. 125–140.
- D'Agostino, Alfonso, ed. *La novella di Ser Cepparello. Decameron I 1*. Milan: LED, 2010.
- Delcorno, Carlo. *Exemplum e letteratura. Tra Medioevo e Rinascimento*. Bologna: Il Mulino, 1989.
- _____. "Ironia/Parodia." In *Lessico critico decameroniano*. Ed. Pier Massimo Forni and Renzo Bragantini. Turin: Bollati Boringhieri, 1995. 162–191.
- De Roover, Raymond. *Business, Banking, and Economic Thought in Late Medieval and Early Modern Europe*. Chicago and London: U of Chicago P, 1976.
- Fido, Franco. "The Tale of Ser Ciappelletto (I.1)." In *The Decameron. First Day in Perspective*. Ed. Elissa B. Weaver. Toronto: U of Toronto P, 2004. 59–76.
- _____. "Vita morte e miracoli di San Ciappelletto: risarcimenti di una semiosi imperfetta." In *Il regime delle simmetrie imperfette. Studi sul "Decameron"*. Milan: Franco Angeli, 1988. 45–63.
- Flash, Kurt. *Poesia dopo la peste. Saggio su Boccaccio*. Rome and Bari: Laterza, 1995.
- Forni, Pier Massimo. *Parole come fatti: la metafora realizzata e altre glosse al Decameron*. Naples: Liguori, 2008.
- _____. "Realtà/Verità." In *Lessico critico decameroniano*. Ed. Renzo Bragantini and Pier Massimo Forni. Turin: Bollati Boringhieri, 1995. 300–319.

-
- _____. "Retorica del reale nel *Decameron*." *Studi sul Boccaccio* XVII (1988): 183–202.
- Gamba, Carlo. *Licita usura. Giuristi e moralisti tra Medioevo ed età moderna*. Rome: Viella, 2004.
- Getto, Giovanni. *Vita di forme e forme di vita nel Decameron*. 3rd ed. Turin: Petrini, 1972.
- Gilchrist, John T. *The Church and Economic Activity in the Middle Ages*. London: Macmillan, 1969.
- Gittes, Tobias Foster. "St. Boccaccio: The Poet as Pander and Martyr." *Studi sul Boccaccio* 30 (2002): 125–157.
- Hollander, Robert. *Boccaccio's Dante and the Shaping Force of Satire*. Ann Arbor: U of Michigan P, 1986.
- Isidore of Seville. *Etimologie o origini*. Ed. Angelo Valastro Canale. Turin: UTET, 2004.
- Jacques de Vitry (Jacobus de Vitriaco). *The "Exempla" or Illustrative Stories from the "Sermones vulgares"*. Ed. Thomas Frederick Crane. 1890. London: 1967.
- _____. *Iacobi de Vitriaco sermones vulgares vel ad status*. Corpus Christianorum Continuatio Medievalis. Vol. 2. Ed. Jean Longère. Turnhout: Brepols, forthcoming.
- Kircher, Timothy. "Movement, Moment, and Mission in the Opening Day of the *Decameron*." *Boccaccio's Decameron: Rewriting the Christian Middle Ages*. Ed. Dino S. Cervigni. Special issue of *Annali d'Italianistica* 31 (2013): 101–129.
- Langholm, Odd. *The Legacy of Scholasticism in Economic Thought*. Cambridge: Cambridge UP, 1998.
- Lavenia, Vincenzo. *L'infamia e il perdono: Tributi, pene e confessione nella teologia morale della prima età moderna*. Bologna: Il Mulino, 2004.
- Le Goff, Jacques. *Marchands et banquiers du Moyen Âge*. Paris: Presses universitaires de France, 1956.
- _____. "Trade and Professions as Represented in Medieval Confessors' Manuals." In *Time, Work, and Culture in the Middle Ages*. Trans. Arthur Goldhammer. Chicago: U of Chicago P, 1980. 107–121.
- _____. *Your Money or Your Life: Economy and Religion in the Middle Ages*. Trans. Patricia Ranum. New York: Zone Books, 1990.
- _____. *La borsa e la vita. Dall'usuraio al banchiere*. Trans. Sabina Addamiano. Roma and Bari: Laterza, 1987.

- Marchesi, Simone. *Stratigrafie decameroniane*. Florence: Olschki, 2004.
- . “Dire la verità dei sogni: la teoria di Panfilo in *Decameron* IV.6.” *Italica* 81.2 (2004): 170–183.
- Marcus, Millicent. *An Allegory of Form. Literary Self-Consciousness in the Decameron*. Saratoga, CA: Anma, 1979.
- Mazzotta, Giuseppe. *The World at Play in Boccaccio's Decameron*. Princeton: Princeton UP, 1986.
- McNeill, John T., and Helena M. Gamer, eds. *Medieval Handbooks of Penance: A Translation of the Principal Libri Poenitentiales*. New York: Columbia UP, 1938.
- Medieval Sourcebook. *Twelfth Ecumenical Council: Lateran IV, 1215. The Canons of the Fourth Lateran Council, 1215*. Fordham University Internet Medieval Sourcebooks. Web. 4 Apr. 2014.
- Melis, Federico. *Storia della ragioneria; contributo alla conoscenza e interpretazione delle fonti più significative della storia economica*. Bologna: Zuffi, 1950.
- Menetti, Elisabetta. *Il Decameron fantastico*. Bologna: Clueb, 1994.
- Mulchahey, M. Michèle. “First the Bow is Bent in Study...” *Dominican Education before 1350*. Toronto: Pontifical Institute of Medieval Studies, 1998.
- Nelson, Benjamin. *The Idea of Usury*. Chicago and London: U of Chicago P, 1969.
- Olson, Kristina. “Resurrecting Dante's Florence: Figural Realism in the *Decameron* and the *Esposizioni*.” *MLN* 124.1 (2009): 45–65.
- Osgood, Charles G. *Boccaccio on Poetry*. New York: MacMillan, 1956.
- Padoan, Giorgio. *Il Boccaccio, le Muse, il Parnaso e l'Arno*. Florence: Olschki, 1978.
- Peterson, Janine Larmon. “Contested Sanctity: Disputed Saints, Inquisitors, and Communal Identity in Northern Italy, 1250–1400.” Diss. Indiana University, 2006.
- Rossi, Luciano. “Ironia e parodia nel *Decameron*: da Ciappelletto a Griselda.” In *La novella italiana. Atti del convegno di Caprarola (19–24 settembre 1988)*. Vol. 1. Ed. S. Bianchi. Rome: Salerno, 1989. 365–405.
- Rusconi, Roberto. “*Ordinate confiteri*. La confessione dei peccati nelle «summae de casibus» e nei manuali per i confessori (metà XII – inizi XIV secolo).” In *L'aveu. Antiquité et Moyen Âge. Actes de la table ronde de Rome (28 mars 1984)*. Rome: Publications de l'École Française de Rome, 1986. 297–313.
- Russo, Luigi. *Letture critiche del Decameron*. Bari: Laterza, 1967.
- The New Jerusalem Bible (<https://www.catholic.org/bible/>)

- Todeschini, Giacomo. “La riflessione etica sulle attività economiche.” In *Economie urbane ed etica economica nell’Italia medievale*. Ed. Roberto Greci, Giuliano Pinto, and Giacomo Todeschini. Rome and Bari: Laterza, 2005. 153–228.
- . *I Mercanti e il tempio, La società cristiana e il circolo virtuoso della ricchezza fra Medioevo ed Età Moderna*. Bologna: Il Mulino, 2002.
- Valesio, Paolo. “Sacro.” In *Lessico critico decameroniano*. Ed. Pier Massimo Forni and Renzo Bragantini. Turin: Bollati Boringhieri, 1995. 372–418.
- Vogel, Cyrille. *Les “Libri Paenitentiales.”* Turnhout: Brepols, 1985.