

Retrieving Franciscan Philosophy for Social Engagement

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Departing from the monastic spirituality of his day, Francis opted to live and preach the Gospel in the public realm. Franciscans ever since have been giving witness to God's love by their practical works of service to the poor and marginalized, and by preaching conversion to all. Many men and women are drawn to Franciscan spirituality today by the intuitive sense that following Jesus should be practiced, at least in part, in public.

However, exclusively relying on intuition constrains one's ability to preach the Gospel broadly, beyond personal relationships. The very foundations of justice, human rights and environmental stewardship are openly debated in society with little, if any, wisdom. Franciscans can and should demonstrate that our social outreach and advocacy is rooted in a theological and philosophical tradition that is vigorous, coherent, pastoral, practical and rooted in the Gospel. In this way, Franciscan social engagement will be more firmly anchored in the wisdom of our tradition yet also open to innovative solutions as yet untried.

Social philosophy is the philosophical study of human social behavior, societal institutions, and social ethics. It investigates how people relate to each other in and through society through institutions such as governments, economic markets, and laws. It shares much with social science disciplines, but as a branch of applied philosophy, it incorporates ethics and values.

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Franciscan social philosophy is a vision of how broader society could live out the ideals of St. Francis. As the primitive Franciscan movement evolved into an influential institution in medieval Europe, its members confronted the need to communicate their ideals beyond those in vowed or secular Franciscan life. Leading thinkers in Franciscan philosophy reflected in depth on the fundamental character of economics in light of their vow of poverty, and of the common good in light of their commitment to fraternity. Scholarship in this field has expanded significantly the understanding of the many remarkable contributions made by Franciscan thinkers to medieval European society. This academic scholarship holds significant promise for guiding the Franciscan social project into the twenty-first century, including our broader educational and communication ministries.

This essay, after providing more context on the retrieval of Franciscan social philosophy, presents three studies of Franciscan philosophers and their social projects: Peter John Olivi and his examination of the moral status of the merchant in light of Franciscan poverty; Bernardino da Siena, Bernardino da Feltre and the Observant Reform as they preached a Franciscan vision of business ethics and of practical initiatives to help the poor; and Francesc Eiximenis who articulated a political economic philosophy that was highly influential on the Iberian peninsula for centuries. It concludes by proposing actions to enhance scholarly retrieval efforts and the integration of wisdom with praxis.

Franciscan social philosophy

The retrieval of our Franciscan intellectual tradition is an exciting development because it can help draw from the best of our tradition and inspire us to manifest

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more clearly a Franciscan spirit in the world today. To date, most attention to retrieval has been focused on theology at the university of Paris in the thirteenth century. By expanding the focus of retrieval to include philosophy, other regions, and later periods, we may learn surprising – and potentially inspiring – lessons from Franciscan thinkers about how they applied Gospel values to the social problems.

Franciscan philosophy is one current within Catholic philosophy, but it is quite distinct from contemporary forms of academic philosophy. Drawing from the Incarnation, it is integral, linking knowledge, love and embodied praxis. As St. Bonaventure wrote, “There are some dimensions of wisdom that relate to our intellect, others that relate to our desires, and others that are to be lived out. Therefore, wisdom ought to take possession of the entire person, that is with respect to the intellect, the affective life, and the person’s action.”¹ Thus, Franciscan philosophy should help one apply wisdom to all these dimensions of our humanity.

Franciscan philosophy can provide a foundation for wisdom, ethics, and spirituality that expresses our Gospel vision for society. In the spirit of the Incarnation, Franciscan social philosophy has a bias toward public praxis. Retrieving Franciscan social philosophy offers additional examples of Franciscans engaged in the societies of their times, and this can shed light on efforts in our own time. This essay invites advocates of justice and peace to study and reflect on the thought and social commitments of prior Franciscan social philosophers, any parallels between social engagement then and now, and the potential for drawing lessons from the past to

¹ Bonaventure, “Sermon on the Kingdom of God II,” in Zachary Hayes OFM, trans., *Bonaventure: Mystical Writings* (New York: Crossroad Publishing, 1999), 34.

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make contemporary social engagement efforts more robust. It also invites any who might see Franciscan engagement in contemporary political and economic institutions as novel to reconsider that view in light of these examples from our history.

There is a significant body of contemporary scholarship, chiefly by Europeans, that has investigated the relationship between Franciscan philosophy and praxis, and medieval merchants, markets, and political institutions. Much of this scholarship is in Italian, French, and Catalan. Scholars have investigated the history of the idea of a “civil economy” that deals with the relationship between markets and society in an ethical framework.² This research has described the significant contributions of Franciscan philosophers to the formulation of the late medieval civil economy, especially as they understood reciprocal relationships in society, justice in contracts and exchange, and the positive contributions of entrepreneurship.³ Some scholars have gone as far as to describe a Franciscan economics (more accurately, a distinctly Franciscan economic philosophy).⁴ The retrieval of the Franciscan

² Two notable works in English are Luigino Bruni and Stefano Zamagni, *Civil Economy: Efficiency, Equity, Public Happiness* (Bern, Switzerland: Peter Lang Publishing, 2007), and Daniel Finn, ed., *The True Wealth of Nations: Catholic Social Thought and Economic Life* (New York: Oxford University Press, 2010).

³ See Giacomo Todeschini, *Franciscan Wealth: From Voluntary Poverty to Market Society*, trans. Michael F. Cusato OFM, Jean François Godet-Calogeras, and Daria Mitchell OSF (Saint Bonaventure, NY: The Franciscan Institute, 2009), and Stefano Zamagni, “Catholic Social Thought, Civil Economy, and the Spirit of Capitalism,” in Finn, *True Wealth*, 63-94.

⁴ See chapters titled “Franciscan Economics” in Odd Langholm, *Economics in the Medieval Schools: Wealth, Exchange, Value, Money and Usury According to the Paris Theological Tradition, 1200-1350* (Leiden, The Netherlands:

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intellectual tradition has just begun its work in the subjects of economics and politics.⁵ Although this article is a popularization, it includes more bibliographic information than typical for *The Cord* in the hope of stimulating additional study, reflection, research and networking. As the Franciscan family considers our core values of justice, dignity and common good in the context of widespread failure of public and private institutions, we may be able to access inspiration and wisdom from our tradition to guide our engagement with society.

**A counterintuitive approach:
economic philosophy based on poverty**

The Franciscan movement has a vexed relationship with money, rooted in Francis's own contempt for it and his insistence on rigorous forms of poverty for his followers. Debates and divisions over poverty have dogged much of the history of the Franciscan friars.⁶ Francis's spirituality of poverty did not readily translate

Brill, 1992), and Todeschini, "Franciscan Economics and Jews in the Middle Ages," in *Friars and Jews in the Middle Ages and Renaissance*, ed. Susan E. Myers and Stephen J. McMichael (Leiden, The Netherlands: Brill, 2004), 99-117.

⁵ But see Daria Mitchell OSF, ed., *Poverty and Prosperity: Franciscans and the Use of Money*, *Washington Theological Union Symposium Papers* (Saint Bonaventure, NY: The Franciscan Institute, 2009), and Mitchell, ed., *Greed, Lust and Power: Franciscan Strategies for Building a More Just World*, *Washington Theological Union Symposium Papers* (Saint Bonaventure, NY: The Franciscan Institute, 2010).

⁶ For an introduction see Malcolm Lambert, *Franciscan Poverty: The Doctrine of the Absolute Poverty of Christ and the Apostles in the Franciscan Order, 1210-1323* (Saint Bonaventure, NY: The Franciscan Institute, 1998).

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to juridical documents. Through most of the thirteenth century, Franciscan friars struggled to fulfill the at-times contradictory instructions of Francis regarding the practice of poverty.

Francis understood the Incarnation of Jesus as the greatest expression of poverty. Thus, for Franciscans, poverty was a “code” word pointing to the humble condescension of the Son of God to share in our humanity. Poverty brought together a bundle of related religious concepts that Francis considered constitutive of living the Gospel. Francis perceived the poor and marginalized to reflect the humanity of Jesus in a special way, and thus to bear great dignity. To be a human being with material needs has no shame. Begging discloses a certain dignity because we are able to share the same state as Christ, who was a beggar (along with Mary and the disciples).⁷ At the same time, to give alms is a positive religious practice, for this reflects the generosity of God. To match need with generosity is morally good on multiple levels: those in need find fulfillment; those with abundance receive a blessing through their generosity; communion is enhanced by this holy interchange.

A recognizable Franciscan approach to an economic philosophy began to emerge a generation after Francis’s death. In the mid-thirteenth century, Franciscan scholars expressed the intuitions of St. Francis in the philosophical, theological and ethical systems of their time. From their experience of lived religious life, they brought to the university questions about the theological character of poverty, also questions about how to interpret the evolution of societal thinking about money, wealth, and economics.

⁷ ER 9.

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Franciscan friars devoted an enormous amount of energy to debating Francis's teachings on poverty. Some debates were quite polemical, and entangled Franciscan life in the politics of the church. Conflict turned to a considerable degree on how one answered the question: "How poor is poor enough?" The crescendo of these internal conflicts over poverty was the *usus pauper* debate. It was a clash between ministerial pragmatists who were immersed in preaching to the urban masses and the Spirituals who practiced a zealous, single-minded approach to living the vow of poverty as ascetical practice. The Spirituals believed that the Franciscan rule and its vow of poverty obligated a community to own no property, in other words, to live as indigent beggars. In the eyes of the Spirituals, poverty was the most fundamental religious principle articulated by Francis, more significant than dialogue with church authority. The *usus pauper* debate is a fascinating, but rather arcane, controversy. It has been very well examined by David Burr.⁸ The content of the debate itself has little to offer contemporary Franciscan social philosophy.⁹ Its resolution is important, however, for it

⁸ David Burr, *Olivi and Franciscan Poverty: The Origins of the Usus Pauper Controversy* (Philadelphia, PA: University of Pennsylvania Press, 1989), Burr, *The Spiritual Franciscans: From Protest to Persecution in the Century After Saint Francis* (University Park, PA: Pennsylvania State University Press, 2003), and Burr, "Poverty: A Cause for Unity or Division?" in Mitchell, *Poverty and Prosperity*.

⁹ However, the conflict did reflect divergent philosophical assumptions about the fundamental purpose of Franciscan religious life. In general, the zealots favored individual ascetic practice while the pastoral pragmatists favored public preaching in society. These divergent assumptions lead to divergent conclusions about institutional structures, and thus how many buildings and other economic resources can be justified to support the institution.

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roughly coincides with a critical pivot in economic thought for the friars: from internal fraternal dissension to external social engagement. Franciscan concern with the practice of poverty did not end with the fading of the *usus pauper* controversy, but rather found fresh expression in a new question: what lessons might Franciscan poverty offer to church and society?

Francis's directives to his followers prohibiting possessions and wealth had the counterintuitive effect of prompting some friars to think quite profoundly about the character and function of money, capital, merchants, entrepreneurship, trade, and the art of good government. From the university of Paris to local provinces across Europe, the friars deliberated and developed a coherent philosophy for their use of goods in accord with the Gospel life they professed. The friars worked out their own ideas about the practice of poverty, and then became the confessors and counselors to others on how to use it. Akin to eunuchs among a royal family, the friars' renunciation established their trustworthiness in matters economic.¹⁰

Many Franciscan friars of this era came from families of merchants, and they wanted to chart a way for their fathers, uncles, brothers and nephews to earn their livelihood yet be good Catholics. Some of the best historical evidence we have for the interaction between Franciscans and merchants comes from penitential manuals – guides to priests who listened to confessions. In *The Merchant in the Confessional*, Odd Langholm documents how friar confessors made sense of the ethical issues arising with the evolving market economy

¹⁰ Todeschini, *Franciscan Wealth*, 83-5.

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as presented by traders, artisans and salesmen.¹¹ Langholm demonstrates how Franciscan friars played a critical role in making the Gospel teachings applicable to people in the marketplace.

These friars believed that the Franciscan way served as a model for the economic good of society as a whole. The process of applying wisdom from the “Evangelical perfection” of their own lifestyle to the society around them stimulated clarity of thought about the ethical and religious principles that might be shared. Thus, for the faithful, money was good if it was actively circulated and served the common good. If wealth was hoarded, that was wrong.¹²

Bonaventure and Scotus addressed some economic philosophy questions.¹³ Later Franciscan scholars developed and applied Franciscan social philosophy in ways that might be relatively more instructive for us today. Perhaps the most remarkable and influential Franciscan thinker in this area is Peter John Olivi (1248-1298), one of the most astonishing thinkers in Franciscan history. His brilliant yet polemical scholarship made him influential but at the same time

¹¹ Langholm, *The Merchant in the Confessional: Trade and Price in the Pre-Reformation Penitential Handbooks* (Leiden, The Netherlands: Brill, 2003).

¹² Todeschini, *Franciscan Wealth*.

¹³ See Bernard Cullen, “Property in the Writings of St. Bonaventure,” in *L’homme et son Univers au Moyen Age*, ed. Christian Wenin (Louvain, Belgium: Editions d l’Institut Superier d Philosophie, 1986), 827-834, and Robert I. Mochrie, “Justice in Exchange: The Economic Philosophy of John Duns Scotus,” *Journal of Markets and Morality* 9 (2006) 35-56.

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controversial.¹⁴ In the observance of poverty he was a rigorist, but Burr has shown, he was not a Spiritual.

Olivi was born in Languedoc, in what is today southern France, and this shaped his interest in economic questions, because this region was very active in trade across the Mediterranean and beyond. The friars of his province came from the merchant class, and Olivi's economic philosophy should be read through the lens of a close association between friars and merchants.¹⁵ He studied at the university of Paris, and apparently heard Bonaventure lecture there.¹⁶ Recent scholarship has shown that Olivi was enormously influential on Franciscan economic thought specifically, and late medieval European economic philosophy more generally.¹⁷ He argued that Franciscan poverty was a template for Christian economics, but in his vision, it was possible to integrate the praxis of rigorous Franciscan poverty with an optimistic understanding of merchants and markets. Olivi was one of the most influential Franciscan thinkers of the Middle Ages, but his scholarship and ideas were copied without attribution due to the controversies associated with some of his thought.¹⁸

¹⁴ For an overview of his economic teaching, see "Franciscan Economics 4: Peter Olivi," in Langholm, *Economics in the Medieval Schools*, 345-372.

¹⁵ Todeschini, "Franciscan Economics and Jews."

¹⁶ Langholm, *Economics in the Medieval Schools*.

¹⁷ Since his writings were copied but not cited, this is not self-evident. Scholars have traced his influence by comparing texts. See Todeschini, "Theological Roots of the Medieval/Modern Merchants' Self-Representation," in *The Self-Perception of Early Modern Capitalists*, eds. Margaret C. Jacob and Catherine Secretan (London: Plagrave MacMillan, 2008), 17-46.

¹⁸ His rigorist stance on poverty entangled him and his writings with the later actions and arguments of dissident

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Olivi wrote prolifically, but two important texts on economics have not been translated into English.¹⁹ Two with particular relevance here are: *De contractibus, de usurariis et de restitutionibus* (On contracts, usurers and restitution) and *De permutatione rerum, de emptionibus et venditionibus* (On the changes in things, buying and selling). Olivi develops what we would today call price theory, or the justification for why an item should cost what it does.²⁰ He developed a positive assessment of the merchant in society, and contributed to the broader evolution of thinking about business and entrepreneurship in medieval Europe. He observed that different regions are abundant in some things and lacking in others, and that the merchant undertakes effort and risk to acquire, transport, and sell it. While others asserted it was a sin to resell a thing at a higher price without improving it, Olivi argued the merchant provided an educational service to his community when he determines a product's appropriate price; this is a service akin to an artisan using his skill. Olivi argued

Franciscan Spirituals. Some portions of his theological scholarship, especially his apocalyptic Joachimism, were condemned. Franciscans generally perceived Olivi as persecuted without justification. Contemporary scholars have traced Olivi's influence on subsequent Franciscan thinkers, despite the fact he was not cited with attribution, apparently out of fear that controversies surrounding Olivi's other ideas might undermine what was otherwise considered sound practical wisdom on matters economic.

¹⁹ One recent article explored Olivi's economics: Robert J. Karris OFM and David Flood OFM "Peter Olivi on the Early Christian Community (Acts 2:42-47 and 4:32-35): The Christian Way with Temporalities," *Franciscan Studies* 65 (2007) 251-280.

²⁰ Langholm, "Olivi To Hutcheson: Tracing An Early Tradition In Value Theory," *Journal of the History of Economic Thought* 31 (2009) 131-141.

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that mercantile profit might be justified on this basis: that the community pays merchants for their competence in how to identify the fair price of things. Merchants, although less “perfect” (according to the Gospel) than the friars, were nonetheless also experts in the use and value of things.²¹ He developed an understanding of trade and merchants that is far more positive than that of Thomas of Aquinas.²²

Olivi contributed from his experience as a Franciscan to the vocabulary Europe began to use to describe the relationship between the market and society: *industria*, working hard; *solicitudo*, diligent commitment; and *latitudo*, the variable range of value.²³ When he provides goods otherwise not available to a community at a fair price, the merchant is adding value by his actions and contributing to the building up of the common good. These ideas were further elaborated by Franciscan friars and others with the development of the late medieval economy.²⁴

In Olivi’s writings we see an early expression of dissatisfaction with usury, then interpreted as a blanket ban on money lending at interest. Usury was a central issue debated in medieval economic thought. Olivi proposed that, if merchants are providing a service to civil society, there should be some ethical way for them to access capital.²⁵ This issue would be debated by subsequent friars, and some would formulate a most creative response.

²¹ Todeschini, *Franciscan Wealth*, 119.

²² Raymond de Roover, *San Bernardino of Siena and San Antonino of Florence: The Two Great Economic Thinkers of the Middle Ages* (Boston: Harvard Graduate School of Business Administration, 1967), 7.

²³ de Roover, *San Bernardino*, 19.

²⁴ Zamagni, “Catholic Social Thought.”

²⁵ Todeschini, *Franciscan Wealth*, 119.

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The Observant reform, business ethics and microcredit

Bernardino da Siena (1380-1444) was a leader in the Observant reform of the Franciscan friars in the 1400s.²⁶ This movement revived a strict practice of Franciscan life and tied it to public preaching across northern Italy. The Observants, rigorous in their practice of poverty, set out to reform the order and society. Their passionate preaching exemplified Franciscan social engagement in the 15th century, and provided another occasion for the friars to present their practice of poverty as a template to instruct the broader church. Bernardino addressed a wide range of social and religious ills, but the ethical dimensions of trade, entrepreneurship, and money were of considerable interest. His preaching is recorded in *De evangelio aeterno* (On the eternal gospel), a work composed of 65 sermons. These are model sermons, in Latin, to be used by others as the basis for popular preaching in the vernacular. Fourteen of these, devoted to economics, are in a subsection titled *Tratatus de contractibus* (Treatise on contracts), although it covers virtually all topics of concern to scholastic era economics (twelfth - seventeenth century). It begins with a justification of and limitations on private property, then describes the necessity of trade and the ethical guidelines for those in business, and the problem of value and the determination of just price. Bernardino drew from Scotus's approach to private property, lifted entire paragraphs from Olivi's writings verbatim, yet also

²⁶ For an overview of his economic teachings, see de Roover, *San Bernardino*.

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developed and applied a philosophical approach reflecting the values of the Observant Franciscans.

Bernardino provided practical moral guidance to merchants so that they could be saved. He described three kinds of merchants or entrepreneurial activities that provided a positive service to a community:

1. Emerging industries that process raw materials into usable goods.
2. Import/export businesses that move products from one area to another, undertaking expense and risk.
3. Retail businesses preserve and store goods, and then sell them in appropriate quantities to individual consumers.²⁷

For Bernardino, the functions of the merchant (manufacture, transport, distribution) in service of society were socially useful because they added value to a community, although individuals might sin in the process. Bernardino's practical business ethics built upon Olivi's efforts to redeem the merchant. He justified the vocation of merchants on the basis of creating value for a community, within ethical limits. In a simplistic sense, we can trace the evolution of thought across the middle ages from: merchants could not be saved, to they might be saved, to if they provided a positive service to society and observed moral principles, they would be saved. Bernardino and the Observant reform extended a contingent legitimacy to what would later be named entrepreneurship, so long as the merchant abided by ethical norms.

In the late fifteenth century, the Observant Franciscans took this approach a step further to provide

²⁷ de Roover, *San Bernardino*, 16-17. de Roover states this categorization follows Scotus, but does not provide a reference.

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a positive proposal for access to credit, and in the process, revolutionized the church's thinking about usury. The ban on usury had the effect of deterring people from making loans. In reality, of course, the wealthy and powerful accessed credit, but the poor could not. The Observant friars questioned the blanket prohibition on loans. They looked for practical exceptions to explain how traders could handle money and exchange funds without engaging in usury. Because they were considered outside the Christian community, Jewish moneylenders were free from this prohibition, and they often made loans at rates of 40% or even 80%, which incurred resentment.²⁸ The diversity and evolution of understanding of the meaning and application of usury is beyond the scope of this article.²⁹ However, in a general sense, the understanding of usury as a blanket prohibition on loans with interest had given way to a prohibition on unjust rates of interest, which led to much debate about how to apply the principle of justice in this field.

The Observant Franciscans developed a practical alternative to usury in the form of microcredit institution: the *montes pietatis* (literally, "mountains of piety," referring to the accumulation of contributions by the faithful to start the institution). These fused religious devotion with a communal institution to

²⁸ Observant economic thought, including that of Bernardino da Siena, is entangled with anti-Jewish attitudes and preaching by Franciscans and others, which would be an aspect of our tradition we do not want to retrieve. See Jeremy Cohen, *The Friars and the Jews: The Evolution of Medieval Anti-Semitism* (Ithaca: Cornell University Press, 1982) and McMichael and Myers, *Friars and Jews in the Middle Ages*.

²⁹ For more on usury, see John T. Noonan, *The Scholastic Analysis of Usury* (Boston: Harvard University Press, 1957) and Todeschini, "Franciscan Economics."

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provide loans with minimal interest to the poor.³⁰ The *montes* provoked heated moral debates that were ultimately resolved by the pope. The economic philosophy that spawned the *montes* transformed European thinking about usury, credit, and capital.

These friars sought to alleviate poverty and to abolish moneylending at exorbitant rates by Jews. The first *monte* was created in Perugia in 1462. Bernardino da Feltre (1439-1494) is the friar most closely identified with the *montes*. He preached extensively starting about 1460. He did not launch any *montes* until 1484, but founded 30 in the northern Italian peninsula during the last decade of his life.³¹

The *montes* were founded in the context of the public, multi-day preaching campaigns carried out by the friars of the Observant reform. They fused religious processions, preaching in town squares to solicit donations to fund the *montes*, and the formation of a committee to assess the requests for loans. The friars deployed images of the “Man of Sorrows,” which had been popular for about two centuries in this region, to foster an understanding of the suffering of Jesus as an expression of God’s pathos for humanity and to encourage them to express their religious devotion by making donations to fund the local *monte*. By drawing on the “Man of Sorrows” image, the friars tapped into existing popular devotion, cultivated feelings of empathy, and inspired generosity. The fusion of images of the suffering of Jesus with economic hardship of

³⁰ For an overview of the *montes*, see Catherine R. Puglisi and William L. Barcham, “Bernardino da Feltre, the Monte di Pietà and the Man of Sorrows: Activist, Microcredit and Logo,” *Artibus et Historiae* 29 (2008) 35-63.

³¹ Oreste Bazzichi, *Il Paradosso Francescano Tra Povertà e Società di Mercato: Dai Monti di Pietà Alle Nuove Frontiere Etico-Sociali Del Credito* (Torino, Italia: Effatà, 2011).

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those who are poor prompted religious devotion expressed through an economic act. The *montes* were overseen by committees of municipal leaders and friars. The religious devotion and public ethical practice were indivisible.³²

Montes operated like a hybrid of what we would recognize as a pawnshop and a community credit union. They depended upon donations for initial capital, and then made small loans secured by personal possessions functioning as collateral. Their loans charged an interest rate between 4% and 12%. The decision to charge interest was not taken lightly. Bernardino da Feltre, in the year before he died (1493) stated it would be a better and more religious act to make loans at zero interest, but stated that experience taught that this was infeasible. More than 66 Observant Franciscan friars were involved in founding *montes* 1463-1515.³³

Augustinian and Dominican friars condemned the *montes*, accusing Franciscans of practicing usury, and also of heresy, since they clung to ideas (considered to be) manifestly in error. Proponents and opponents wrote tracts against each other, held public debates in town squares, and launched inquisitions against each other. Franciscans vigorously defended the *montes*, appealing in part to the experience of the poor. These controversies were put to rest at Lateran Council V in 1515 when Pope Leo X gave formal approval to the Franciscan position. These institutions continued in various forms in Italy, Spain, and Latin America for centuries.

³² For a vivid account of public religious events organized by Bernardino da Feltre to found a *monte pietatis*, and his use of religious imagery, see Puglisi and Barcham, "Bernardino da Feltre."

³³ See Anscar Parsons OFM, "Economic Significance of the Montes Pietatis," *Franciscan Studies* 22 (1941) 3-28.

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The creation of the *montes*, reflecting a practical Franciscan economic philosophy in the late middle ages, changed the way that the church thought about money, loans, and capital. Usury had been understood as a blanket ban on the charging of interest, but the Franciscans saw the value of creating an exception, inspired by the compassion of Jesus and in dialogue with the needs of the poor. They considered how to foster affordable loans for the poor without breaking the usury prohibition, and then defended the *montes* as a practical and ethical approach. The friars changed the nature of the public conversation about credit from “no” to “how could ordinary people access affordable loans to materially improve their lives?”

The Catalan friar and the political order

The third study in Franciscan social philosophy is Friar Francesc Eiximenis (1340-1409). He is considered the philosophical architect of Catalan political theory, and served as an advisor to the Crown of Aragon.³⁴ He joined the Franciscans in Catalonia, in what is now eastern Spain, living out his later years in Valencia. He studied at Toulouse, Cologne, Paris, and Oxford, where he was influenced by the philosophy of Scotus. He wrote extensively on social, political, philosophical and theological subjects, mostly in the Catalan language. He was one of the most influential medieval thinkers on the

³⁴ For an overview of his economic teaching, see Paolo Evangelisti, “Contract and Theft: Two Legal Principles Fundamental to the *civitas* and *res publica* in the Political Writings of Francesc Eiximenis, Franciscan Friar,” *Franciscan Studies* 67 (2009) 405-426. The Kingdom of Aragon at one time covered much of the western Mediterranean region. Francesc is the Catalan rendering of Francisco, and Eiximenis is the Catalan rendering of “Jimenez.”

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Iberian peninsula, and his work was read by monarchs, nobility and urban officials. He wrote an enormous body of work, addressing virtually every aspect of social, political, economic and religious life in the Catalan Middle Ages. He is considered the greatest medieval economist by many economic historians. He formulated fundamental ideas about economic life that shaped economics as a formal discipline as it emerged in the seventeenth and eighteenth centuries. His most important text was *Lo Crestià* (The Christian), an overview of Christian life. For our topic, his most important text is *Regiment de la cosa pública* (Government of the republic) which expressed his political philosophy, and there is evidence that the city leaders in Valencia used to shape civic life.³⁵

Francesc Eiximenis articulated a political economy, a philosophy of how economic and political institutions should be organized in service to the moral life of Christians.³⁶ Drawing from Scotus, he understood a social community to be defined, in large part, based on how needs were addressed through mutually beneficial economic exchange. Drawing from Olivi, Eiximenis developed a philosophy of money and trade that reflects the importance of mutually beneficial exchange through commerce. He was highly critical of traders who hoarded, arguing that they do not have a right to hold a public office or even own a house in town.

Eiximenis' political economic philosophy was based on *bona civilitas*, which can be translated as good

³⁵ Anonymous, "Sixth centennial of Francesc Eiximenis," *Catalan Historical Review* 3 (2010) 115-118. During Francesc's lifetime, the "Christian" reconquista campaign forcibly expelled Moors from Valencia. His collaboration in the anti-Muslim dimension of the reconquista is another aspect of Franciscan social engagement not to be retrieved.

³⁶ Evangelisti, "Contract and Theft."

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government or good civic culture.³⁷ He drew from Olivi's *De contractibus* to express a vision of society suggestive of the ideals of Franciscan brotherhood. The notion of contract was fundamental to his ethical vision of society. Eiximenis asserted that the need for contracts underpinned the rationale for cities. His use of "contract" is far more comprehensive than our contemporary understanding as merely a legal document. Rather, contract meant forging reciprocal relationships to address the needs of individuals and the commonwealth, in other words what we today might call a social compact. *Lo Crestià* articulated an understanding of civil authority that does not come from God but from contractual agreement among society's members, who were obliged to certain duties, including holding rulers to account. He articulated a philosophy of the role of the sovereign in society. His writings shaped the political philosophy and political culture in the Kingdom of Aragon for centuries after his death.³⁸ Contemporary Catalan scholars consider Eiximenis to be the founder of Pactism, a branch of political and economic philosophy still vital in this part of modern Spain, meaning socioeconomic life is based upon bargaining, negotiation, and mutual consent.³⁹

Eiximenis is an extraordinary example of a Franciscan socially-engaged philosopher. He articulated a practical political economic philosophy that had wide currency in his society. In his writings, we find a fully developed Franciscan political economic philosophy. The

³⁷ Evangelisti, "Contract and Theft."

³⁸ Evangelisti, "Contract and Theft."

³⁹ Pompeu Casanovas, "Catalan Legal Mind and the Legal Catalan Mind: A Brief Overview on Legal and Political Principles," *Journal of Catalan Intellectual History* 1 (2011) 161-177.

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practice of voluntary poverty by the Franciscans trained them to think of the practical ethics and appropriate use of money and wealth in community, and there are few writers who more clearly evince this practical social philosophy than Eiximenis.

Retrieving our tradition for contemporary social engagement

This essay introduced socially-engaged Franciscan philosophers brought Franciscan values to bear on their own societies. It described how they applied lessons from their lived experience as Franciscans to matters economic and political, and demonstrated the degree to which Franciscan philosophers engaged the material affairs of their societies. They deployed practical intelligence and wisdom to articulate a positive moral vision for Christians' participation in the civic life of their communities.

This article underscores several themes in Franciscan social philosophy. Social criticism is not enough. Franciscans are to give good example by their lives, but also to communicate the Gospel project to society. Advocacy for the poor and marginalized, and for the common good, are certainly part of this tradition. However, these examples suggest that friars listened very carefully to lay people, to their struggles and concerns. Their ethical deliberation and philosophical reflection incorporate the practical concerns of ordinary people. To the fullest extent possible, this practice from our tradition should inform the retrieval of our Franciscan philosophical tradition today.

Franciscan philosophers played an important role in shaping the idea of the civil economy. Several observers have noted the influence of the civil economy idea on the economic philosophy of Popes John Paul II and Benedict

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XVI. In his encyclical *Caritas in veritate*, Benedict outlined a Catholic approach to globalization, grounded in the logic of gift, justice and the common good. Benedict argued that to foster genuine human development, globalization must be more than economic; it must include the globalization of solidarity. Describing the influence of Franciscan social philosophy on the rise of the civil economy and Catholic social teaching is beyond the scope of this article, but this merits further research and elaboration by scholars.

Contemporary Franciscans, lay and religious, may recognize in these examples antecedents for our justice and peace advocacy. Franciscans believe that the Gospel has public significance, and there is value in articulating our core religious and ethical values in forms that speak to the aspirations of our fellow human beings. Anger at injustice, in the prophetic tradition, is appropriate when confronting many contemporary social problems. However the examples above point to the value of making positive social proposals. Bernardino da Siena did not limit his preaching to criticism of unethical economic behavior; he outlined how entrepreneurial activity created value for a community. Bernardino da Feltre was not content to preach against usury; he and his fellow Observants created positive alternatives to address human economic needs. Francesc Eiximenis proposed a political philosophy reflecting respect, reciprocity, and mutual aid. What positive proposals for economic and political life might Franciscans offer today? What means might we use to communicate this? *Caritas in veritate* called for microfinance, social entrepreneurship, and economic cooperative projects. The Franciscan family should be in the vanguard of this type of work.

This essay has identified several original texts that merit additional attention, whether by creating a critical

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edition or translating the text into English. Two of Olivi's should be prioritized: *De contractibus, de usurariis et de restitutionibus*, and *De permutatione rerum, de emptionibus et venditionibus*. Bernardino da Siena's *De evangelio aeterno* merits translation into English. Additional research may be needed to identify historical texts relevant to the *montes pietatis* for translation, or determine which selections of Francesc Eiximenis's work could be made available in English. There is a tremendous amount of research in Italian, French, and Catalan in this area. To further the retrieval of Franciscan social philosophy, an initiative could be undertaken to identify the most helpful scholarly articles in these languages, translate them, and make them available for study.

Franciscan scholars and practitioners could launch collaborative efforts to discern how best to articulate a retrieval of Franciscan philosophy for contemporary social engagement. Scholars can provide data, insight and interpretation of the past, and practitioners can share the reality of social engagement today and test the value of retrieval scholarship against the realities they engage. A holy exchange, perhaps launched with a conference, may provide mutual enrichment, and could lead to a broader dialogue about how to bring economic and political philosophy to Franciscan educational ministries, and to foster greater social engagement through Franciscan communication media.

From these examples we can draw inspiration, wisdom and guidance. Not all the answers lie in the past, but by better understanding our tradition, we can engage our brothers and sisters – young or old, lay or religious, Christian or just socially conscious – in bringing the Gospel to life in our time and social context.

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