CHAPTER 1

Counterfeit Money
Debt and Form in the Middle English Charter Lyrics

> Ihesus Christ his Charter great
> That bloud & water so did sweat
> And had his Heart I-wounded sore
> To saue Mankinde for euermore
> Christ hath cancelld the writt of Mans dett
> And by this Charter him free hath sett.
> "Magna Carta de libertatibus Mundi"[1]

> The circulation of the counterfeit money can engender [. . .] the real interest of a true wealth. Counterfeit money can become true capital. [. . .] Is there a real difference here between real and counterfeit money once there is capital? And credit? Everything depends on the act of faith.
> Jacques Derrida, *Given Time I: Counterfeit Money*[2]

> The presence of the original is the prerequisite to the concept of authenticity.
> Walter Benjamin, "The Work of Art in the Age of Mechanical Reproduction"[3]

Bodleian Library manuscript Ashmole 189, dating from the fifteenth century, contains astrological and medical treatises as well as a collection of religious lyrics in English.[4] Several of these lyrics are "complaints of Christ," poignant laments narrated dramatically in the first person from the cross. Others are dialogues between the virgin and child, with a similar aim of evoking sorrow and tenderness. But one lyric, an example of the genre known as the *Charters of Christ*, takes a decidedly different form, aiming less at evoking pitiful emotion and more at settling accounts. Perhaps inspired by the lyric's legal and economic cast, the scribe copying it added the following lines to his text:

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

> xiiij M yeres of pardoun
> wyth-oute popes twelve
> Eche of them vj yeres by themselfe
> Patriarkes Archebysshops & bysshopys Also
> Mekell pardoun haue graunted therto
> The some of þe indulgence rekene or þou gois
> Is xxtivj M yeres xxxti yeres & vj days.[5]

A note written under the lyric by a sixteenth-century hand explains this addition: "This is a version of what was called *Carta Christi* or *Testamentum Domini*: [. . .] and pretends to grant an indulgence of 26,030 years and 11 [*sic*] days."[6] The fifteenth-century scribe, in other words, turned the poem into an indulgence, and an extremely generous one at that.[7] With the word *pretend*, this remarkably dispassionate observation about a remarkable scribal emendation points us in the direction of several pertinent questions. *The Oxford English Dictionary* reminds us that, at least since the late fourteenth century, the verb *pretend* often has been used with negative connotations, meaning "to allege or declare falsely or with intent to deceive." But it can also mean, more innocently, "to make-believe in imagination or play."[8] Did the scribe believe that by altering the poem in this way he would create an efficacious indulgence? Did he want someone else to believe this? It is unlikely that the poem was altered in a spirit of play, if by *play* we mean that the scribe did not take the business of sin and pardon seriously, but even more unlikely that it was altered with an intent to deceive. How, then, are we to understand this flagrant act of forgery?

If Chaucer's Pardoner is to be taken as representative, we might conclude that indulgences were frequently and notoriously *pretend* documents. There is much evidence to suggest that ecclesiastical authorities knew that inauthentic indulgences circulated with some regularity.[9] And even as the Pardoner confesses his self-interested financial aims ("myn entente is nat but for to wynne" [VI.403]), it seems equally clear that the trade in fake or forged indulgences was as bustling as it was both because it was lucrative and because it was relatively easy to pull off. As Alastair Minnis has shown, the profitability and the fakeability of indulgences were inextricable because most people did not understand the real nature of the transactions they were participating in. The idea of indulgences relied on "belief in the largesse of divine love," and yet,

> [t]he depth of semi-comprehension, and downright confusion, was extraordinary. Such a situation was ripe for exploitation – and exploited it was, by learned and lay, by high and low, by popes and pardoners. It afforded a

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

> major business opportunity for the real-life models of the *quaestores* presented by Langland, Chaucer, and the Tudor dramatist John Heywood. In Heywood's play of *The Foure PP* the pardoner-figure is intimately associated with falsehood: 'Ryght selde is it sene or never / That treuth and pardoners dwell together'. (109–111)[10]

At the same time, Minnis cautions against the view that the use of indulgences was universally a matter of "establishment exploitation of populist gullibility."[11] On the contrary, in many cases the people's demand for indulgences was tolerated by the Church despite the legal and theological misgivings of the elite. Considered in this light, in which the use of indulgences seems ineluctably to feed spiritual cathexes by means of commerce and convenient fictions, the forgery of the altered lyric begins to appear less flagrant and certainly less remarkable.

The altered lyric also appears less remarkable in the context of the charter lyric genre, which is defined by a striking and constitutive mimesis that consists essentially of two interwoven metaphors. In one, salvation is figured as a legal grant given by Christ, a grant that pays or cancels humankind's debt of sin, and in the other, Christ is figured as the sealed document that records and disposes the grant. Christ is both giver and gift, legal actor and legal act.[12] In exchange for the grant, the charters stipulate that humankind owes a "rent" to Christ of love and the regular observance of the sacrament of penance. A type of fictional contract, the lyrics imitate legal documents, using the verbal formulae designed to ensure authenticity as a kind of spiritual guarantee, for instance, by opening with the incipit used in bonds and other legal instruments, "Sciant presents et future. . ." (Let all present and to come. . .), and concluding with a dating clause, claiming "þis was yeue at Caluary / þe first day of þe greet mercy."[13] As Emily Steiner has shown, the idea to allegorize the gift of salvation as a fictional charter seems to have originated in the Franciscan preaching manual the *Fasciculus morum*, which contains a Latin charter granting possession of heaven to Christ's spiritual heirs.[14] The earliest of the English lyrics is known as the Long Charter (1350–1380), a poem whose versions range in length from 234 (A-text) to 618 lines (C-text) and that includes a charter in its retelling of the life and Passion of Christ. The slightly later Short Charter (1380–1400), of which the altered lyric on Ashmole 189 is one, consists of a brief proem declaring man's freedom from debt and a 35-line rhyming charter that claims to be sealed with the blood of the crucified Christ.[15]

The charter lyrics share conceptual ground with the forgeries that proliferated throughout the Middle Ages, a fact which might help to

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

explain the scribe's audacity: it might have seemed a short and easy step from a fake land grant to a fake ecclesiastical grant.[16] But the lyrics are not forgeries strictly speaking. They are, rather, imitations of documents that function, like forgeries do, to express "the *idea* of the document," as Alfred Hiatt explains it – an idea that consists in the shape and size of a document, its script, how or by whom it is authenticated, and its symbolic role within a community.[17] Several variants of the charter were written on small rectangular pieces of parchment designed to look like real grants of land transfer or writs of debt, complete with fake seals and parchment tongues.[18] Unlike "real" forgeries, the charter lyrics are ostentatiously fake, both by asking their readers to imagine the Passion as an economic transaction constituted by the signing and sealing of papers, a scene that could only be fictional if the Gospel account is taken to be factually true, and by making little effort to be convincing in their imitation of the physical appearance of real writs and charters. For instance, many copies feature a seal that is drawn on roughly, rather than a seal of imprinted wax. At the same time, it is inaccurate to say that the charters are meant to be read as parody, for they do recount the life and suffering of Christ faithfully, and they do present a sincere and orthodox account of the doctrine of the Redemption and the sacrament of penance. If they are parodies of legal documentation, they are meant not to mock legal forms but to remind their readers of these forms, to invoke or even borrow their authoritativeness through imitation. And while the altered lyric in Ashmole 189 – a poem pretending to be a charter pretending to be an indulgence – stands out for being a fake of a fake, it is merely taking the principle of mimesis that shapes the *Charters of Christ* one step further: *all* charter lyrics could be understood as imitation indulgences, insofar they are fictional representations of the grant that pays the debt of sin.

For many medieval reformers, as for many modern historians, not only the abuse or forgery but the very idea of an indulgence was the symptom *par excellence* of the monetized materialism and corruption of the late medieval Church. According to canonists and scholastic theologians, an indulgence is a gift of the remission of the punishment due to sin, out of the "superabundant merit" amassed in the Church's spiritual treasury by the suffering of Christ and the saints.[19] The treasury of merit served as the "authentically valuable" reserve or fund backing indulgences, a reserve that was imagined both as a chest or casket "of which the Church possesses the keys," and as a cosmic account book, in which the credit column "exceed [s] all punishment that is due those who now live."[20] The giving of such a

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

gift was not meant to be confused with a commercial transaction, for it generates not material but symbolic profit. "The treasury of the Church," writes Bonaventure, "ought to be distributed by those to whom it is entrusted for two reasons, namely, for the glory and praise of [Christ]."[21] At the same time, the gift of an indulgence was not a free gift, for it depended upon a counter-gift in the form of almsgiving or donations, and even as the theorists and defenders of indulgences denied any commercial aim, the overall result of the practice was to raise an "unbelievably large sum of money."[22] Critics, both scholastic and Wycliffite, argued that there was no Biblical evidence of such a reserve and that the very idea was shot through with logical and moral problems. One dominant theme of complaint concerned the flattening of distinctions between penitents: how, for instance, could the donation of a rich man merit the same indulgence as that of a poor man, even if they gave the same amount?[23] Another theme concerned the purview and power of the bishops and the pope: if the Church really does possess the keys to the treasury, what stops its officeholders, other than personal greed, from issuing a blanket remission of all punishment for all time? And yet, critics averred, only God can know the amount of penance owing for any given sin. "It follows from this," observes Anne Hudson, glossing Wycliffe, "that contemporary papal claims relevant to indulgences are in every instance mendacious."[24] The moral critique was typically phrased in the terms of charity: the ninth point of the *Twelve Conclusions of the Lollards* accuses the pope, for the purposes of demonstrating the self-defeating logic of indulgences, of withholding pardon uncharitably.[25]

Wycliffite objections also focused on the absurdity of believing that a material form so utterly mundane could possess the signifying power claimed for it by the Church. As the first Wycliffite revision of Richard Rolle's psalter commentary remarks,

> [M]en of lustis tellen [. . .] how her coueitouse schriftfadris assoilen hem, as thei sey, of synne by a litil leed not weiynge a pound, hengid with an hempyn thrid at a litil gobet of a calfskyn, peynted with a fewe blake draughtis of enke, alle the synnes doon in manye yeeris.[26]

In its disdain for the belief that material goods could pay the spiritual price of sin, the Wycliffite critique evinces the separate spheres paradigm, as do later Protestant rejections of the practice and much modern discourse on the topic. The idea that states of being as complex and incalculable as sinfulness and forgiveness could be measured and discharged by means of a cosmic bank account – that one might make withdrawals from this

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

account to pay one's bills, as it were – seems on its face to instantiate an egregious confusion of material and spiritual economies.

In this chapter, however, I will argue that the material currency of money and the spiritual currency of contrition are far less distinct than the Wycliffite and Protestant critiques suggest, and that they are not at all incommensurable. Far from constituting a misplaced rationalization of penance, the use of indulgences, indeed, the forgery of indulgences, suggests a theology of money. The *Charters of Christ*, poems that offer conditional debt forgiveness, setting humankind free from the debt of sin by legal charter, illuminate this theology of money by making explicit the mechanisms of faith and ritual that animate both monetary and penitential exchange. David Graeber has asserted that a "history of debt [is] necessarily a history of money" because a debt is a quantified or monetized obligation.[27] The charter lyrics bear out this insight insofar as they quantify the price of sin and claim to serve as proof of payment for entry into heaven. They also depend for their operation on the community's active willingness to participate in a shared fiction, as did the use and circulation of indulgences: the charter lyrics, like indulgences, rest on an act of faith. This definition shared by lyric and indulgence – each is simultaneously a quantification of obligation and a token of credit that is also a means of exchange by virtue of belief – is shared also by money. I will argue here that the analogy between money and medieval penitential currencies is so close that, at certain points, any meaningful distinction between them is impossible to maintain. Tracing this analogy not only sheds light on late medieval devotional forms; it also tells us much about monetary belief itself. As we will see, such belief is what makes debt profitable; it is what allows debt to create something out of nothing, to invent "fictional capital," both in theological and in financial terms.[28] This analysis shows that medieval penitential currencies do not exemplify a misguided application of economic terms to theological ideals, as is commonly assumed, but rather illustrate the extent to which the profitable financialization of debt is a theological phenomenon.

Debt, Faith, and the Nature of Money

> The eye has never seen, nor the hand touched a dollar.
>
> Alfred Mitchell-Innes, "The Credit Theory of Money"[29]

> Fides est de non visis.
>
> Thomas Aquinas, *Commentary on the Sentences*[30]

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

As Joel Kaye observes, medieval attitudes to money were characterized by an "intense dualism," insofar as money was considered to be both an instrument of order and a "corrosive solvent."[31] In part, this dualism was indebted to the legacy of Aristotle's various definitions of money. In the *Politics* (1.8–11), Aristotle suggests that although the use of money is a convention, money itself is a commodity with intrinsic value, a commodity which "was itself one of the useful things and could be used flexibly to suit the needs of life, such as iron and silver and whatever else might be of this sort."[32] This definition of money as a physical thing, that is, as gold or silver coin, the value of which "was either the embodiment or direct representation of a valuable commodity" informs the "metallist" theories of Nicolas Oresme and Thomas Aquinas; it also serves as the basis of the scholastic anti-usury position.[33] One of the major causes of monetization, in this view, is an increase in the volume of coinage in circulation. Likewise, the broader cultural transformation at work in monetization is one in which the use of money causes people to conceptualize the world itself as something to be measured, graded, and quantified.[34] As Kaye writes, monetization is a process by which the use of money as coin, for instance, in the marketplace, leads to social and intellectual changes, as "habits of thought and perception initially restricted to those actively engaged in commerce came to be adopted by members of all segments of society."[35] The commodity definition of money supports a view of economic exchange as conceptually outside the domain of theology, as a materialist and rationalizing force.

But money understood as commodity was only half of the Aristotelian picture inherited and elaborated on by medieval philosophers. In the *Nicomachean Ethics*, Aristotle defines money as an abstract measure of value, a measure determined by the state that has no use or value in itself. Throughout the early Middle Ages in particular, this kind of money, known variably as ghost money, imaginary money, or money of account, predominated. Indeed, even as the supply of coinage grew in the late medieval period, the account money system of pounds, shillings, and pence was itself used to measure the value of all commodities, including coins.[36] Aristotle offers this abstract definition of money in the context of establishing the necessity of a unit of common measure for economic exchange. He contends that this unit is "chreia," a Greek word that has been translated, variably, as demand or as need, and he goes on to link *chreia*-as-measure to money: "money has become *by convention* a sort of representative of need; and this is why it has the name 'money' (*nomisma*) – because it exists not by nature but by law (*nomos*) and it is in our power to

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

change it and make it useless." [37] Implicit in the understanding of money as a conventional, rather than a natural, measure of need is the idea that money is a social construction that measures not objective value but a debt between people; it is a measure of debt, but it is also, essentially, a promise to pay. It is, in this sense, an index of faith. When Derrida wondered if there is a difference between real and counterfeit money, he was gesturing toward precisely this insight: money is a kind of debt that works as a medium of exchange and a generator of profit only because we believe in it, only because we trust that we will be paid back.

If monetization is understood primarily in terms of commodity money, it tends to be equated with rationalization and the quantification of qualities. But if monetization is understood in terms of imaginary money, it becomes something much harder to pin down. It becomes a reflection of whatever source or authority is thought to back the money and to give it its nominal value. Contemporary monetary theorists typically stress the importance of social relations in the construction of monetary faith; as we will see, medieval monetary theory stressed instead the political and, ultimately, the divine origins of monetary value. What these theories have in common is a tendency to de-emphasize the importance of coinage and to set the operative idea of the social order as the starting point for economic exchange. As Graeber puts it, "the value of a unit of currency is not the measure of the value of an object, but the measure of one's trust in other human beings."[38] This trust and debt owing to others are "the essence of society itself," something that existed "long before money and markets."[39] Similarly, against the idea that money is a commodity, the quintessential form of which is coinage, Geoffrey Ingham argues that

> money *is* itself a social relation; that is to say, money is a 'claim' or 'credit' that is constituted by social relations that *exist independently of the production and exchange of commodities*. Regardless of any *form* it might take, money is essentially a provisional 'promise' to pay, whose 'moneyness', as an 'institutional fact', is assigned by a description conferred by an abstract money of account. Money is a social relation of credit and debt denominated in a money of account. In the most basic sense, the possessor of money is owed goods.[40]

This idea, that money is a social relation of credit and debt, is illustrated dramatically in the early medieval wergild system. The period of the earliest English laws, the dooms of Aethelberht of Kent (602–603), is typically considered to be historically prior to monetization because there was very little coinage in circulation in England until the mid-tenth century. And yet, the law assigned a monetary value, called a *wergild*, to

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

people and their property, including their body parts, in "detailed lists of compensations due for bodily injury, theft, murder, manslaughter, and for various misdemeanours."[41] As Diana Wood points out, when the code stipulates that "anyone [who] lies with a maiden belonging to the king [must] pay fifty shillings compensation," there was no possibility that this precise fine was actually paid because there were no shillings in circulation at the time. Rather, the monetary amount served to evaluate the severity of the crime.[42] As such, the wergild system shows the use of money as a claim "constituted by social relations that exist independently of the production and exchange of commodities." It also suggests the logical and historical error of defining money as commodity, for here is an instance of total monetization – insofar as the wergild system measured, graded, and quantified the value not only of livestock and immoveable assets but also of human beings – in the absence of coin or precious metal, in a social order that had not *yet* begun to use coin in a widespread or regular way. In early medieval Europe and England it would seem that monetization as a habit of thought and perception, as a way of ordering social relations, preceded the use of coin money, rather than the other way around.

Moreover, even as most medieval theorists subscribed at least in part to Aristotle's commodity definition of money, they also recognized the role of the state or issuing authority in the creation of money. Indeed, one of the most pressing concerns for late medieval monetary theorists was the problem of debasement, and this was a problem that placed front and centre the power of the state to set the value of currency. In his preface to what is often considered the first treatise of monetary theory, Nicolas Oresme observes, "Some hold that any king or prince may, of his own authority, by right or privilege, freely alter the money current in his realm, regulate it as he will, and take whatever gain or profit may result."[43] Oresme contests the view that the king has the *right* to debase the currency, but the point remains that he is here intervening in a legal tradition that deemed the sovereign to be the creator and the owner of money.[44] In modern terms, Georg Friedrich Knapp coined the term "chartalism" to indicate his belief that money "is a creature of the law";[45] in his view, the state creates money by deciding on the particular form it will accept for the payment of tax debt.[46] This "state theory" of money is *chartalist* because it locates the historical origins of money in the credit tokens or *charta* issued by the state in exchange for goods and services, and accepted back in the form of taxes.[47]

Whether it is the political authority or the social relation that is emphasized, common to all accounts of money as abstract value – as

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

"imaginary," as accounting tool, or as chartalist – is the particular mode of faith in operation. We see the profitability of such faith, in the contemporary context, in the process by which new money is created by commercial banks making loans, or what economists refer to as the creation of money *ex nihilo*.[48] This apparently miraculous process, Philip Goodchild observes, is made possible by virtue of the fact that, in relations of debt and credit, "there is no [. . .] restriction upon the supply. A debt is created simply by the issue of a promise."[49] As long as people believe in the promise, whether it is made in the form of a treasury bond, a securitized loan, a financial derivative, or a bank note, it has the power to make purchases. Paul Crosthwaite contends that belief in money depends on the illusion that, though money has no value in itself, "it is nonetheless ultimately 'covered' or 'backed' by something that is authentically valuable."[50] Jean-Joseph Goux argues, similarly, that even after the demise of the gold standard, we continue to use money *as though* we believe that "somewhere a treasure is present, a reserve, a fund, upon which [the] bill is staked."[51] Despite this belief, the loss of the gold standard has revealed retrospectively the purely symbolic and free-floating nature of *all* money, whether it is backed by a commodity or not: even the apparently inherent qualities that give gold its "special" status as the guarantor of value "are nothing but the reflections of our own fantasmic projections."[52] For this reason, Ole Bjerg concludes that "the fundamental constitution of money is somehow *unknowable*"; money continues to work even when we are aware that its value is illusory precisely *because* we do not know how it works: non-knowledge of the thing is constitutive of the thing itself.[53] In this way, monetary belief is non-rational and essentially religious.

Medieval commentators perceived, too, perhaps more clearly than their modern counterparts have, the centrality of desire, even wish-fulfillment, in the cultivation and workings of monetary belief; many complaints about money and much anti-venality satire focused on the idolatry of money. The danger of worshipping money *as* a god, instead of God, is real and ever-present because money, as a mysterious mediator and purveyor of human need and desire, so closely resembles the divine. In his discourse on avarice in the *Summa praedicantium*, John Bromyard recounts "a certain man" who

> used to say that if he wished for a god other than the God of Heaven, he would choose money [. . .] for just as the man who has God is said to have everything, so the man who has money can have everything; for all things on earth and in Hell and in the Heavens, and even redemption from sin are bought with money.[54]

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

Bromyard's cautionary exemplum foreshadows Marx's comments on the creative power of money, which "transfers my wishes from the realm of imagination, it translates them from their existence as thought, imagination and desires into their *sensuous, actual* existence, from imagination into life, from imagined being into real being. In its mediating role money is the *truly creative* power."[55] Moreover, while Bromyard invokes the similarities between God and money to signal the danger of loving money, many early patristic writers did not shy away from exploiting this very analogy by allegorizing the Incarnation as the minting of currency, where God is the sovereign ruler and Christ is the coin bearing God's imprint.

Devin Singh has shown that the image of God as a sovereign ruler in early patristic writing often corresponded to the concomitant image of "Christ as currency," drawing on the idea of money as a medium not only of exchange but of governmental power. Currency in this idea is a means of implementing power by making present and disseminating a distant, or absent, source of authority. Indeed, the authorization of money is what allows it to regulate and facilitate exchange in the first place. The origins of the metaphor of God as sovereign and Jesus Christ as the coin bearing God's imprint lie ultimately in the doctrine of the Incarnation, which offers an account of God's presence in creation, as well as God's governance of the world and administration of redemption. Writing at the foundations of Christian theology, such figures as Eusebius of Caesarea and Gregory of Nyssa turned to the language of coinage and minting to explain how a transcendent God could be present in the world and how payment for sin could be effected in the Redemption. The metaphor of the Incarnation as coinage for these writers, Singh argues, constitutes a nexus where themes of political rule are joined to those of payment and exchange.[56] In this, God is made present, or made real in human history, in a way that serves as a model for implementation of sovereign authority through the mechanism of coinage.

Penitential Currencies in Late Medieval England

> Convivificavit cum illo, donans vobis omnia delicta: delens quod adversus nos erat chirographum decreti [. . .]
>
> Colossians 2:13–14

Beginning in the twelfth century, indulgences were, like money, representations of debt, or promises to pay, that worked as a medium of exchange and a generator of profit because people believed in them.[57] As Lana

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

Schwebel observed, indulgences were "mass-produced," they circulated "like money," and, like money, were "granted the value of [their] inscription (or of [their] declaration); that this declaration is consonant with the intrinsic value of the pardon must be taken on faith."[58] Although, in theory, indulgences were not intended to be transferrable, they were transferred nonetheless in practice, a fact revealed by the testimony of one fifteenth-century Dorchester pardoner named John Greyve, one of the many chapmen licensed to distribute papal indulgences, who complained that he had fallen on hard times because his pardons did not earn nearly as much in the way of "groats and pence, wool, silver, and rings" as they used to, and, indeed, that he was lucky, these days, to purchase a mere "dishful of wheat or malt" or a "piece of bacon" in exchange for his wares.[59] If we believe Greyve, indulgences were transferrable promises to pay that generated profits for the creditor who issued them. In this light, indulgences were not only *like* money, they were functionally identical to it. The charter lyric is suggestive of an indulgence because it, too, takes the form of penitential currency. Like an indulgence, the lyric represents a promise to pay: it measures the debt of sin and, at the same time, offers a grant, or gift, that discharges that debt, and it works as a medium of exchange only if, or *because*, we believe in it. The difference is that the lyric is a poem; it cannot be used to purchase wool or bacon. Rather, it *imitates* currency that can be used to purchase wool or bacon. If an indulgence is a kind of money, then the charter lyric is counterfeit money.

Unlike indulgences, the charter lyrics do not invoke the treasury of merit to back the payment they claim for sin-as-debt. Rather, they draw on a longstanding, ultimately Biblical, metaphor of Christ as a legal document. The key source text of the metaphor is Colossians 2, where Paul depicts the crucified Christ as a cancelled writ of debt, or "chirographum." Paul writes:

> And you, when you were dead in your sins, and the uncircumcision of your flesh; he hath quickened together with him, forgiving you all offences, blotting out the handwriting of the decree that was against us, which was contrary to us. And he hath taken the same out of the way, fastening it to the cross. And despoiling the principalities and powers, he hath exposed them confidently in open shew, triumphing over them in himself.[60]

This striking image of the chirograph, erased or blotted out and nailed to the cross, invokes a specific bureaucratic context for the payment of debts. The Greek term *cheirographon* means "handwritten," and the word was used specifically to refer to a bond of indebtedness signed by the borrower

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

in a public ceremony that would make the document legally binding. If the borrower was unable to pay back the loan within a designated time, he would fall into debt-slavery, compelled to work off the sum he owed. The word *redemption* designates a buying-back (*re-emptio*), and the verb from which the noun derived (*redimo*) referred in the ancient world specifically to the ransoming of captives and slaves.[61] Paul is alluding to such legal and economic realities when he writes to the Corinthians that their freedom from the slavery of sin had been bought at a great price (1 Corinthians 6:20). Similarly, Peter contends that redemption came not from "corruptible things as gold or silver [. . .] but from the precious blood of Christ" (1 Peter 1:18–19); Christ's blood is *precious* because it was the *pretium* or price of humanity's salvation. For early Christians, the practice of debt-slavery in Imperial Rome provided a concrete, historical image of the sinner in bondage for his transgressions and helped to promulgate the idea of making satisfaction for one's sins through payment, typically in the form of physical suffering.[62] In the parables, the figure of the creditor is always a symbol of God, who is either exacting or forgiving payment, depending on which aspect of the divine Jesus means to emphasize, but in Colossians 2, as in the charter lyrics, Christ *is* the bond of indebtedness (*affigens illud cruci*), and his death is the cancellation of the bond, the remittance of the debt.[63]

Two copies of the Short Charter, those found in Sloane 3292 and Stowe 620, make explicit their connection to the verse in Colossians by means of a six-line proem, which I include as the epigraph to this chapter, proclaiming that the charter cancels the "writt of Mans dett." In copies that do not open with the proem, the cancelled debt of the chirographum is alluded to in the "warrantizo" of the charter, in which Christ guarantees the validity of the grant by avowing that he would undergo crucifixion again – he would "be eft all to-torne" – if anyone were to deny that he died to pay man's "debt."[64] In the Long Charter, Christ explains that he was unable to find writing materials suitable to his purpose, so he gave his own skin to be stretched on the cross, like a parchment-maker stretches the calfskin. The words of the charter, continues Christ, were written on his flesh in the scourging, using the spit of the Jews as ink and his blood as the seal. In this, the legal grant metaphor dovetails with a more common association between the sacrificial lamb of God and sheepskin, an association found in several Middle English devotional texts. The Franciscan *Meditationes Vitae Christi* explains that "oure blessed fadir of heuene spared not his owen sone but suffrede hym to be streyned on the harde cros, moore dispitously & greuously þan euer was schepys skyn

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

streyned on the wall or vp-on þe parchemyn-makeris harowe a3ens þe sonne to drye."[65] Similarly, the Middle English version of Bonaventure's *Privity of the Passion* imagines Christ "sprede o-brode one þe crosse more straite þan any parchemyne-skyne es sprede one þe harowe."[66] And the Digby play of Christ's Burial uses the image of stretched parchment to evoke wonder at the pain suffered by Christ.[67] In all of these, the metaphor of Christ as parchment evokes metonymically the second person of the Trinity: in the Passion, the bleeding wounds of the Crucifixion become the words, the "bludy letters," of the Word. The lyrics are unique, however, in claiming that the parchment made from Christ's crucified flesh is *the parchment on which the words of the poem itself are written*; they are unique, in other words, in their dramatically self-referential use of the penitential trope.

The *chirographum decreti* of Colossians 2, the self-referential grant instantiated in the charter lyrics, and the more widely used trope of Christ as parchment all share in common the underlying conception of sin as a debt that must be paid in the currency of a text that represents the *pretium* of Christ's flesh and blood. In doing so, they embody the relation of credit and debt that defines "real" money, with the key difference that chirograph, lyric, and parchment metaphor embody a theological rather than a social relation, and the value of these penitential currencies is denominated in units of sin instead of units of account. The debt discharged by the charter lyrics, as by the *chirographum decreti*, is a debt owed to God, the sovereign who issues the currency and accepts it back as payment.[68] If, in early patristic theology, Christ is a coin, in the charter lyrics of late medieval England, Christ is paper money, or more accurately, *chartalist* money, issued by a divine sovereign and bearing the marks of divine authorization.

In this way, the charter lyric tradition crystallizes the link between monetization and the rise of bureaucracy, but not necessarily because both processes correspond to a larger process of rationalization. Rather, the charter lyrics suggest that monetization and bureaucratization are closely linked because they enact the same mode of authority, a mode that Agamben locates originally in the elaboration of the Trinitarian *oikonomia* and that Singh sees in the power of currency to make present an absent source of authority.[69] In all of the charter lyrics, as well as the *Fasciculus morum*'s fictional charter, the sinner's debt to Christ is created by an initial gift or grant. In the *Fasciculus morum*'s charter, this initial grant is depicted, in turn, as the victor's right to the spoils of war, as Christ has defeated the devil in a battle for possession of an inheritance. This founding grant

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

recalls the grant that founds the bureaucracy of William I in Richard Fitznigel's explanation of the origins of the Exchequer and the Domesday Book. Richard writes of William I as "that distinguished conqueror of England" who had "subjected the furthest ends of the island to his dominion and had tamed the hearts of the rebels with terrible examples."[70] Just as Christ's victory over his "enemy" proves the justice of the Redemption in the *Fasciculus morum's* fictional charter, so did William's victory at the Battle of Hastings, where he fought under a papal banner showing the sign of the cross, prove that God had willed the battle's outcome. This fierce warrior, Richard continues, for the sake of keeping peace and order in the realm, "decided [. . .] to bring the conquered populace under a written code of laws (*iuri scripto legibusque*)."[71] After reviewing the English laws in existence and deciding which to keep and which to repudiate, and introducing some Norman laws – for instance, trial-by-combat – William ordered a careful survey, or *descriptio*, of the entire land, its woods, pastures, meadows, and farmland, to be "collected in one book written in plain words, so that everyone should be content with his own rights and not usurp the rights of others with impunity."[72] This Domesday Book, as Clanchy explains, was the "visible proof that William the Conqueror had subjected the English people to the rule of written law, as their individual rights were enshrined within it for all time."[73] The myth in which William's conquest is justified as a civilizing mission serves also as a claim to tax the English people in exchange for their newfound "rights."

Richard Fitznigel's founding myth of bureaucracy foregrounds the fact that the Exchequer exists for the purpose of efficient debt collection. Henry I and subsequent Anglo-Norman and then English kings sought to tax individuals rather than whole communities, and the Exchequer made the imposition, collection, and recording of individual tax debts possible.[74] By depersonalizing royal authority, the system of writs dramatically expanded its purview and reach, as the "majestic power of the king, symbolised by his seal showing him seated on his throne, was disseminated throughout the kingdom in thousands of royal writs containing his orders."[75] The emergence and expansion of the Exchequer begins with the impetus of debt collection, debts created and imposed through conquest and taxation, and leads to a steady proliferation of written records, which leads over time to the proliferation of bureaucratic offices to house the functionaries who produce, circulate, and manage the documents. The charter lyrics, by imitating the form of those documents for the purposes of debt payment, tacitly imagine an economy in which *all* money is chartalist

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

money, consisting of authorized, written instruments circulating in exchange and generating new, ever-more intangible profits.[76]

Grounding this bureaucratic economy is the medieval idea of *auctoritas*, "the truth value or power attributed to both texts and officials."[77] Jan M. Ziolkowski has traced the semantic shift by which *auctoritas*, "the quality by which the person who guaranteed a truth was deemed worthy of doing so," came to signify "first the *auctores* themselves and then the physical expression of their guarantees, which in the case of writing could be a document or a text."[78] This shift, as Minnis observes, produces an essential circularity in the idea of authority: "the work of an auctor was a book worth reading; a book worth reading had to be the work of an auctor."[79] This circularity extends to the idea of authenticity, to which it bears a close etymological and semantic relationship. "Authentic statements," Minnis explains, statements whose truth value could be trusted, were "statements which [could] be attributed to a named authority."[80] The naming of the authority is crucial because *auctoritas* and authenticity, which often amount to the same thing, inhere in the person. A document understood as a "physical expression" of the guarantee, intention, or will of an *auctore* is authentic when it truly and actually instantiates the will of the person it claims to manifest.

"A litil gobet of a calfskyn": Value, Reproducibility, and the *Charters of Christ*

One of the paradoxes of money, a paradox inherent in its nature as a measure of debt, is the fact that the material embodiments of money, whether paper, wood, or metal, are valueless in themselves. Money is a valueless symbol of value. This fact is born out in the heterogeneity of money forms in late medieval England, when coins minted at the Tower of London, merchants' ingots of silver and gold, debased coins or "black money," tally sticks made of willow or hazel wood, and also less tangible forms such as account money and written credit instruments all circulated in the English economy and could be used to settle debts. In each of these cases, the form of the currency depends not on the objects' value but on availability and practicality. The theological analogy is the paradox of the Incarnation, in which the sovereign God is embodied in the helpless infant and the crucified body: the materiality of the form is at once essential and ephemeral, its uselessness and valuelessness expressing a negative theology, even as money is defined by its non-knowability . This negative theology might serve as a check against a proto-Protestant bias that would be

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

corroborated by the Wycliffite disdain for the "litil gobet of a calfskin" that claims to pay the debt of sin. The miracle and the paradox of the Redemption consist precisely in the idea that the flesh and blood of Jesus, not worth more than a piece of calfskin in the eyes of the world, *were* used to settle the debt of sin, according to Pauline theology and Wycliffe himself. By the same paradox that renders the wisdom of Christ foolishness to the Gentiles, the economic drama of the Redemption lies in the equation of a broken body, stretched and scourged like parchment, to an incalculable sum.

The ersatz, homespun quality of the charter lyrics seems, at first glance, deliberately to court the Lollards' disdain as indulgences did. The Short Charters, for instance, typically feature a visual representation of a seal meant to authorize the grant as the true will of God. In most, this representation resembles the image of the sacred heart, with its bleeding wound, encircled with a crown of thorns where the legend would be. These drawings are uniformly inelegant, even childish, featuring cartoonish drops of blood surrounded by doodles of skulls and cat-o'-nine-tails to evoke Golgotha and the scourging. In place of the "hempyn thrid" that would attach the seal to a real indulgence, the illustrated charter lyrics feature a line drawn in ink. One of the illustrated versions, found in British Library Additional manuscript 37049 (fol. 23r), superimposes the image of the charter on an image of Christ on the cross, so that the top half is the bleeding head, torso, and arms, and the bottom half is the document with the words of the lyric written on it. The long beam of the cross merges visually with the parchment tongue. Drawn without precision, the image nonetheless has the overall effect of blurring the visual boundary between the materials of the cross, the body, and the document-poem, making the metaphor of Christ as currency at once concrete and ordinary. The materiality of the charter lyric lends itself to quotidian exchanges rather than, say, royal gifts. It is an expedient currency, suggestive of practicality, like the Exchequer's tally stick or a debt bond, that invites use rather than meditation or admiration.

The Long Charters tend not to include illustrations but instead expand in verse on the idea that Christ's wounded side and bleeding heart constitute the seal of the charter and its ultimate authorization:

> Þe seel þat hit is seled with
> Þei weren graued upon a styth;
> Of gold ne syluer were þei no3t
> Of styel & yren þey were wrou3t
> With spere of stile my hert þey stongen

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

Þour3 myne herte and my longen
Þre nailes þurled me
Þour3 feet & hondes to þe tre
Þe selyng wexe was dere bou3t
At myn herte rote y-sou3t
And tempred al with vermyloun
Of my blode þat ran doun.
(135–146)[81]

In these lines, the brutal mechanisms of the Crucifixion – the nailing of the hands and feet, the piercing of the "herte" and "longen" with a spear, the streaming of blood – are steps in the technical process of mass-producing a document, a process the poet evidently knew something about. A documentary seal, as Caroline Simonet explains, "is a unique object – a matrix – but also the numerous identical imprints created by this matrix."[82] The wound in Christ's side is here imagined as the matrix engraved with the "stile" of the soldier's spear, and the blood that flows from it becomes the vermilion-tinted wax that receives the seal's imprint. The ordinariness (and harshness) of the materials, their quotidian materiality, here indicated by the poet's emphasis on the fact that the stith, or anvil, is *not* made of silver and gold but of steel and iron, accords with the charter's inherent formal reproducibility.

The formal reproducibility of the charter lyrics, in turn, dramatizes the impossibility of distinguishing between original source and copy. The Short Charter found in British Library manuscript Sloane 3292 features an image of a large seal, in which a wounded heart and five drops of blood are pictured. Written around this seal is a note that reads: "Mr Lambert a Justice of Peace in Kent found this on a grauestone in an Abby in Kent bearing date An° Dni 1400 a copie whereof was geuen to Mr. Humfry Windham of Winsecombe in the county of Somerset. Uppon the other si [de o]f the seale there was should be a P[e]l[ican] [picki]ng her bloo[d] for. . . ." Although the end of the note is obscured here, the missing words can be deduced from a note on a copy of "Magna Carta de libertatibus Mundi" included in MS Stowe 620 (fol. 11v): "ther under nethe in the corner is the olde pointed seale within this charter was sette downe was a pellicane a pickinge Her brest and with bloode flowinge Her yonge one in the nest with the verses about her." Written underneath this are the lines "Ut pellicanus fit patris sanguine sanus / Sic nos salvati sumus omnes sanguine nati." It seems that the gravestone had carved into it, in addition to the text of the charter and a seal, an image of a bleeding pelican, but that, in writing out the poem, the copier chose to describe rather than to

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

draw the image. It is likely that the "original" text of "Magna Carta de libertatibus Mundi," the text engraved on the gravestone in Kent, was an indulgence granting remission from purgatorial suffering in exchange for prayers for the soul whose body lay buried there. The wills of the wealthy often requested that an indulgence adorn their grave in order to solicit prayers from passers-by.[83] In Cobham Church in Kent, for instance, an effigy dated to 1300 is inscribed with the words, "Here lies Joan de Cobham, on whose soul God have mercy / Who for her soul shall pray, shall have forty days of Pardon."[84] As Nicholas Vincent suggests, such tombstone displays serve as one example of the ubiquity of indulgences in late medieval England.[85] What we cannot know is whether the inscription found by Mr. Lambert was itself a copy of a charter lyric, altered to do the work of an indulgence, or whether the author of "Magna Carta de libertatibus Mundi" (Ashmole 189) altered the tombstone indulgence to conform to the genre of the charter lyric. And this lacuna is not simply a matter of lacking evidence but, rather, inheres in the always already reproduced nature of the form: each iteration of the grant is perforce a kind of receipt of Christ's payment on the cross.

The principle of reproducibility, moreover, determines both the form of the charter lyrics and their content. The wine of the Eucharist is the "endenture" of the Redemption exchange; that is, it is the duplicate copy retained by the faithful. An indenture functions much like a tally stick in that it records a debt (specifically, a secured debt) in a form designed to ensure authenticity: "both parts were written on the same piece of parchment, with some word or letters written between them through which the parchment was cut."[86] In this way, the lyrics configure the sacrament itself as an instance of monetary reproduction, where what is being reproduced in the "prestes hond" is not only Christ's "flesh & blod" but the currency that simultaneously represents the sinner's debt and the credit of salvation promised in the Redemption. The wounded flesh and flowing blood supply the material form of the instrument – the parchment, ink, and wax – and the reciprocal obligations of Christ's grant and the sinner's penance constitute the legal substance of the contract.

An indenture sets out the terms of the debt contracted thereby, including a date by which the debt must be repaid. By linking the debt to the sacrament of the Eucharist, the charter lyrics define the penance owed by the sinner as never complete: the sinner must be always paying, but is never paid up, until Christ comes again and the sacramental reproduction of the debt finally comes to an end. The Short Charter codifies the idea

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

that Christ's death on the cross is a gift that creates an unending obligation on the part of the redeemed sinner with the use of the reddendum clause, which is the term for "that clause in a conveyance by which the grantor creates or reserves some new thing to himself, out of what he had before granted," usually commencing with the word "paying" or "yielding," especially in leases in which rent is reserved to the lessor.[87] A reddendum creates an exception to a grant, usually of land. Here, Christ explains that he has given of himself in the form of suffering, reserving only an internal obligation of contrition and love:

Redendo

Keap I no more for all my smart
but the true Loue of all thy hart
and that thou be in Charety
and Loue thy Neighbour as thyself
this is the Rent that thou shalt giue me
as to the Cheif Lord of the ffee.[88]

The leasing agreement laid out here is to last as long as Christ is heaven's King – that is, all people must remain "repentant" "without ending" (8–10).[89] The payment of the debt of sin creates a new and infinite debt not only in metaphysical terms but in the terms of bureaucratic governance. Structurally, the human debt to God is one that cannot be satisfied once and for all, not because of the nature of our offence or our own incapacity (though perhaps these points are implied) but, more explicitly, because the creditor–debtor relationship is defined as one between a landlord and a tenant, and thus as unequal and ongoing. The rent required of sinners is not a defined amount, the payment of which concludes the transaction; rather, Christ's death and Resurrection create a human deficit on such a scale that repayment or compensation is not possible, but only tribute, rent, and maintenance.[90]

The way in which a charter granting salvation, specifically by *cancelling* the debt of sin, ends up creating an *unpayable* debt finds a parallel in the double nature of money as both credit and debt. In a money transaction, money represents credit in that it cancels the debt incurred for the goods for which it is exchanged; but, at the same time, money represents debt in that the holder of money is owed the value denominated by the currency.[91] In this way, as money changes hands in exchange, it denotes a theoretically endless chain of creditor–debtor transactions, in which the credit of one becomes the debt of another, and in which a final discharge

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

or settlement is not possible. This doubleness is made especially clear in the case of chartalist or state money, insofar as the "state proclaims something (gold, silver, bank notes, etc.) to be money and at the same time proclaims the citizens as liable to pay some of this money back to the state"; in other words, the credit that money represents in the hands of the bearer grants the right to be "absolved from a debt that was initially imposed on the bearer [. . .] by the state in the first place."[92] It is debt imposed by force and law that can only be paid back, paradoxically, by an equivalent debt.

Monetary Belief and the Ritual of Money

Thus far, this chapter has shown how the charter lyrics, understood as a type of penitential currency, are analogous to money: both the lyrics and money can be defined as promises to pay, promises that constitute a social or theological relation of credit and debt, and as claims against an issuer (God, the state, a bank) that are acceptable to the issuer for debt payment, the value of which is determined by units of account (numerical or penitential). Moreover, both the lyrics and money are valueless and inherently reproducible symbols of value that simultaneously cancel and create debt, potentially *ad infinitum*. The structural or formal and conceptual similarities between money and the lyrics are ultimately rooted in the metaphor of Christ as currency, a metaphor that is transformed into self-referential hyper-mimesis by what I have called the charter lyrics' ostentatious fakery. Another way to frame this self-referentiality might be in terms of Derrida's definition of the supplement as a sign of a sign that reveals an originary absence.[93] The charter lyrics take the logic of the supplement one step further, *imitating* the dynamics of semiotic absence and presence in the form of a written poem: the poem, insofar as it is an imitation of an absence, proclaims the infinite regress of referentiality that is usually only implicit in written language and points us to the absent signified at the same time as it dramatizes its own representational impossibility. The absence mediated by the speaker of the charter lyrics is, of course, that of Christ himself: the divine referent, the Word, the transcendent signified. The hyper-mimesis of the lyrics – the sense in which they are representations of representation as such – renders the familiar economic metaphors of grace as grant and redemption as payment surreal in their literalness.

In this final section of the chapter, I want to return to the problem of belief raised by the charter lyrics in general, and the altered lyric-

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

indulgence in particular. If money offers a paradigm for understanding the representational paradoxes inherent in the charter lyrics, the lyrics offer in turn a paradigm for understanding the nature of the belief required for money to function at all, whether in penitential or in material economies. The question of how and why the counterfeiting scribe could believe in a document he knew to be fake is the question that philosophers ask about the use of money, which depends on belief in the value of money, although we *know* it to be valueless. As Paul Crosthwaite puts it, "the question of how and why money continues (for the most part) to work remains difficult to answer from a logical standpoint."[94] The lyrics, in pretending, in *making belief*, that they represent a contract or promissory note that can pay the debt of sin, indeed make it so. The power of such poetic mimesis to create an economic reality derives from the principle of reproducibility informing the doctrines of the Incarnation and the Redemption, in which the material body and blood of Christ serve as payment for the debt of sin. To believe in Christ is to believe in the penitential currencies that bear his authenticating marks: this is the theological basis of the medieval money economy. The promise of salvation offered by the charter lyrics suggests that monetary belief – the scribe's belief in his own fake document, as well as our own belief in the imaginary money that drives the contemporary global economy – hinges less on logic and more on desire. We believe in money, as perhaps medieval people believed in indulgences, both because we want to believe and because we want or need the goods and benefits we can get in exchange for the currency. There is a tautology lurking here: if money works only because we believe in it, it is also true that we believe in it only because it works.

The quality of such desiring, functional belief can be clarified further by reflecting for a moment on a different and opposing kind of belief. In his essay "Eucharistic Miracle and Eucharistic Doubt," Steven Justice makes an apposite epistemological distinction. On the one hand, there is belief that is a kind of unthinking, unreflective "cheap assent"; on the other, there is difficult belief, a species that includes an element of doubt, even skepticism, but that compels active intellection, focused attention, and "moral seriousness."[95] Justice argues that Eucharistic miracle stories, or "miracles of transformation," aim at provoking *difficult* belief. The standard scholarly understanding of these stories, in which the material flesh and blood of Christ make themselves miraculously visible – the consecrated bread appears in the form of a real baby, a face, or, as in one memorable case, a child's finger – holds that they are meant to shore up

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

belief in the doctrine of transubstantiation by providing empirical evidence of it. As Justice points out, if these stories were designed to quell doubts about the real presence in the bread and wine, "they were poorly designed indeed."[96] For the stories, far from offering empirical proof or rational justification, only foreground the difficulty of believing that the consecrated host, despite looking and tasting like bread, is in fact the body of Christ. This difficulty is "constitutive" of the sacrament itself: "it makes the sacrament what it is. The sacrament's design [. . .] insists that sight is misled about what is really there."[97] For medieval theologians themselves, the Eucharist seemed "to be an instance of deliberate untruth, a 'divine deception.'"[98]

The reason for such deception, according to St. Ambrose, Peter Lombard, and Thomas Aquinas, is to protect communicants from the "horror of gore."[99] Justice cites medieval accounts, unintentionally and darkly comical, both of people whose visions of "dead flesh" provoked a visceral aversion to taking the sacrament and of those of hardier constitutions, such as one priest described in Herbert of Clairvaux's *De miraculis* who "found flesh on the paten and blood in the chalice, and 'shuddered not at all, but received it all into his faithful mouth.'"[100] Both types point from different directions to the same irony: the Eucharist is appalling, but only if you focus on what is *really* happening. The substance of flesh and blood is veiled in the accidents of bread and wine to ensure participation in an otherwise unpalatable ritual. It is all the more remarkable, then, that the "miracles of transformation" attempt to remove that veil. "What God spares," observes Justice, "these miracle stories inflict, evoking that horror from the sacrament momentarily and imaginatively."[101] For this reason, Justice concludes that the stories do not aim to assuage doubt but rather "to shock into recognition those who would dissipate the [meaning of transubstantiation] into a cloudier sense of matter soaked with the divine, or lose track altogether in routine or inattention."[102] The miracle stories, in other words, evoke difficult belief by bringing the faithful into direct confrontation with the constitutive difficulty of the sacrament.

I unfold Justice's reading of Eucharistic miracle stories at some length because it throws into sharp relief, by contrast, the kind of belief evoked by the charter lyrics. Theirs is precisely the easy belief born of routine and inattention. In the charter lyrics, the ritual of the Eucharist is rendered utterly mundane, not only made palatable but mechanical. If the bread and wine are intended to cast a veil over the shocking reality of flesh and blood, the parchment and ink of the lyrics take this process of soothing deception one step further: the flesh and blood are, here, not even meant

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

to be consumed in the intimate bodily processes of eating and drinking, but to be copied and exchanged as currency or filed as paperwork. At the same time, the bureaucratic ritual of these actions achieves the goals of ordering, mediating, and standardizing – goals that Mary Douglas has identified as the common structure of all ritual and of money itself. Reflecting on Émile Durkheim's insight that "religious ritual makes manifest to men their social selves and thus creates their society," Douglas turns to the "metaphor of money" as a way of illustrating the operations of ritual. In a passage that captures brilliantly the tendency of money to slide from vehicle to tenor, and from signifier to signified and back again, Douglas concludes that money is not merely a metaphor for ritual; it *is* a ritual:

> The metaphor of money admirably sums up what we want to assert of ritual. Money provides a fixed, external, recognisable sign for what would be confused, contradictable operations; ritual makes visible external signs of internal states. Money mediates transactions; ritual mediates experience, including social experience. Money provides a standard for measuring worth; ritual standardises situations, and so helps to evaluate them. Money makes a link between the present and the future, so does ritual. The more we reflect on the richness of the metaphor, the more it becomes clear that this is no metaphor. Money is only an extreme and specialised type of ritual. [. . .] If faith is shaken, the currency is useless. So too with ritual."[103]

In Douglas's formulation, money is a type of ritual because of the ways in which it orders human experience in time. Douglas's formulation also offers a more positive interpretation of the way ritual makes belief easy (rather than cheap) by making it familiar, unthinking only because it is habitual. In this light, my opening questions, about the meaning of the counterfeiting scribe's act of pretending, set up a false dichotomy. Between intending to deceive and engaging in fanciful play, it seems, there is a third kind of pretense. Practical in its aims, social in its operations, the pretense of money is a shared fiction that we participate in willingly but as a matter of habit or ritual. The ritual of money discourages careful analysis of the power relations it masks and the transaction it marks; too close a scrutiny would expose the phantasmic quality of these relations and threaten the operation of the transaction. The ritual of money encourages, above all, repetition and reproduction: repetition of the exchange, reproduction of debt.

Many philosophers in the modern era have linked money to a crisis of authenticity. If all things can be made equivalent through monetary exchange, each individual thing loses its particularity, its unique essence. Money, according to Marx, reduces personal relations to "the cash nexus,"

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press

turning intangible concepts into commodities and then obliterating the qualitative distinctions between those commodities. Money, writes Marx, is "the confusion and exchange of all natural and human qualities," a profoundly relativizing force that turns "reality into mere imagination": "Thus what I am and what I am capable of is by no means determined by my individuality."[104] For Georg Simmel, money's essence is an "unconditional interchangeability" that serves to "[hollow] out the core of things [. . .] their specific value, and their incomparability."[105] In a similar vein, Baudrillard's analysis of late capitalism links the loss of the gold standard – the loss of an objective referent in the world of finance – to a cultural world in which the free play of signs is "infinite," a hyperreal world, in which "the real is not only that which can be reproduced, but *that which is always already reproduced*."[106] All of these accounts of money's corrosive effects – its tendency to reduce quality to quantity, substance to symbol, originality to reproduction – rely on a profound sense of the present moment's own historical uniqueness. The charter lyrics belie the periodization implicit in this critique of money and of artistic reproduction in a monetized age. They do so, however, not because the monetary belief they evoke is preternaturally modern, but because it is deeply Christological and points to the theological qualities of monetary exchange and reproduction in the modern era as in the medieval.

https://doi.org/10.1017/9781009385947.003 Published online by Cambridge University Press