

Marina Gazzini

**Solidarity and Brotherhood in Medieval Italian
Confraternities: A Way of Inclusion or Exclusion?**

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Solidarity and Brotherhood in Medieval Italian Confraternities: A Way of Inclusion or Exclusion?

di Marina Gazzini

Historians usually consider medieval confraternities as lay religious communities involved in devotional and charitable practices which carried out a socializing function as well¹. Confraternities, when seen through this lens, fundamentally appear to be inclusive communities which helped strengthen the identities of good believers and good citizens by focusing on the solidarity created among the members of the association itself². The *Fraternita dei Laici* of Arezzo is perhaps the best example of kind of including role. Since the first half of the 14th century, in fact, the local public authorities ordered all the town's newborn babies to be made part to this confraternity³: to be a member of the *Fraternita dei Laici* and to be a member of the civic community of Arezzo became one and the same thing.

¹ For an European overview see *Le mouvement confraternel au Moyen Âge. France, Italie, Suisse*, Rome 1987; Ch. M. de La Roncière, *Le confraternite in Europa fra trasformazioni sociali e mutamenti spirituali*, in *Vita religiosa e identità politiche: universalità e particolarismi nell'Europa del tardo Medioevo*, ed. S. Gensini, Pisa 1998, pp. 325-382; *Mittelalterliche Bruderschaften in europäischen Städten. Funktionen, Formen, Akteure/ Medieval Confraternities in European Towns. Functions, Forms, Protagonists*, hrsg./ed. Monika Escher-Apsner, Frankfurt am Main, Berlin, Bern, Bruxelles, New York, Oxford, Wien 2009.

² G. Rosser, *Guilds and Confraternities: Architects of Unnatural Community*, in De Bono Comuni. *The Discourse and Practice of the Common Good in the European City (13th-16th c.)*, eds. E. Lecuppre-Desjardin, A.L. Van Bruaene, Turnhout 2010, pp. 217-224; G. Rosser, *Finding One-self in a Medieval Fraternity: Individual and Collective Identities in the English Guilds*, in *Mittelalterliche Bruderschaften in europäischen Städten cit.*, pp. 29-46.

³ A. Benvenuti, *Ad procurationem caritatis et amoris et concordiae ad invicem. La Fraternalità dei Laici di Arezzo tra sistema di solidarietà e solidarietà di sistema*, in «Annali aretini», 1 (1993), pp. 79-104.

This ecumenical vision depends essentially on a positive prejudice which is automatically ascribed to the concept of solidarity, and which often leads one to forget that, though solidarity in some cases may have rationales for inclusion, in many others it can be a source of exclusion. The association itself – as Edoardo Grendi wrote years ago – grew on the demand for exclusive spaces: urban spaces, social spaces, liturgical spaces, each one zealously kept detached from the others⁴. Yet, these opposite characteristics only seem to conflict, because to exclude someone means including someone else at the same time. At any rate, during the late Middle Ages, this “exclusivizing” function became a leading trend, and even a declared target: besides the community-confraternity, the institution-confraternity rose, and with brotherhood solidarities arose institutional barriers⁵. The aim of this short paper is to discuss these aspects, especially with respect to northern Italy, along the lines of the question posed in these preliminary remarks: were medieval confraternities inclusive communities or exclusive institutions?

1. *The evolution of the confraternities in the late Middle Ages*

Like all periods of major religious, social, economic, and political upheaval, the 14th and the 15th centuries were centuries of change for confraternal associations. In fact, confraternities possess the distinguishing feature of absorbing ongoing changes in society and of translating them into new manifestations of belief and lived faith, into new organizations, new activities, and into new institutions.

Confraternal evolution, which by no means precluded certain persistent models and procedures of association and devotion, was characterized by important innovations. Among these was the appearance of the charitable *consortium*, also known as the *schola* of alms, characterized by a more overtly (but never exclusively) lay appearance with respect to the past, and by a more defined institutional physiognomy. These characteristics were the result of four factors: the growing prominence of charity and assistance over religious devotion among the priorities of the *sodalizio*; the more rigid observance of the (often-reformed) statutes; membership restriction (both qualitative, i.e. regarding social composition, and quantitative, that is regarding membership numbers); and an increase in confraternally property. These four factors are mutually related. The charitable activities and those oriented towards assistance – more than the commemorative, liturgical, pacifying, and socializing ones – predominantly contributed to the process

⁴ E. Grendi, *Le confraternite come fenomeno associativo e religioso*, in *Società, Chiesa e vita religiosa nell'ancien régime*, ed. C. Russo, Napoli 1976, pp. 115-186 (p. 176).

⁵ P. Trio, *The social Positioning of Late Medieval Confraternities in Urbanized Flanders: from Integration to Segregation*, in *Mittelalterliche Bruderschaften in europäischen Städten* cit., pp. 101-110. See also now *Brotherhood and Boundaries - Fraternità e barriere*, eds. S. Pastore, Prosperi, N. Terpstra, Atti del Convegno (Pisa, 19-20 settembre 2008), Pisa 2011.

of institutionalization of the confraternal *sodalizi* in the late Middle Ages. An efficient distribution of alms or the competent management of an *ospedale* (which many confraternities headed) required the presence of a trustworthy structure, governed by precise norms and regulations, frequented by people of unquestionable respectability. The organization needed a structure whose characteristics could convince potential benefactors to actually endorse these activities and which would attract the favor of ecclesiastical and civilian authorities, which at that time were engaged in controlling and reforming vast segments of society⁶.

This development, it must be clearly stated, is not to be considered an inevitable one-way street nor in any other way univocal. It was a road followed by a number of *sodalizi* in specific contexts and with all the necessary distinctions. Yet these individual cases nonetheless result in a situation in which many of the confraternities of the 14th and 15th centuries seem to us very different from the mixed communities (lay and religious, male and female) of medieval tradition, particularly as they rather take on the appearance of selected and selective institutions.

At this point, I would like to explore the meaning of this development in a strictly social sense: how did the relationships between the different social groups that revolved around confraternities change on the threshold from the Middle Ages to the early modern period? In order to answer this question, it is necessary to be familiar with the groups of people attracted to confraternities.

2. *From the community-confraternity to the institution-confraternity*

The medieval confraternities were places where relationships between different groups were evaluated. This confrontation could come about in two distinct moments that – naturally – took on very different contours and meanings.

In the first place, it took place inside of the association itself. Here single individuals sharing religious practices, communitarian rituals, and Christian-civic ideals got together. This sharing led to momentary equality. It is enough to think, for example, of the style of the flagellants' uniform of capes with hoods, which in its uniformity allowed for anonymity, an anonymity that – among other things – also aimed at temporarily guaranteeing the equality of members⁷. The adoption of a habit and the practice of swearing an oath – both soon ratified in the communitarian statutes – on the other hand, served as the basis of the *fraternitas* itself. By associating themselves, individuals qualitatively became something new than they were before⁸. But even if they would have want-

⁶ T. Frank, *Confraternite e assistenza*, in *Studi confraternali: orientamenti, problemi, testimonianze*, ed. M. Gazzini, Firenze 2009 (Reti medievali E-book 12), pp. 217-238, <www.ebook.retimedievali.it>.

⁷ L. Sebregondi, *Arte confraternale*, in *Studi confraternali* cit., pp. 337-367 (pp. 345 ff.).

⁸ O.G. Oexle, *I gruppi sociali del medioevo e le origini della sociologia contemporanea*, in *Studi confraternali* cit., pp. 3-17, quoting at p. 15 M. Weber, *Wirtschaft und Gesellschaft*. Studienausgabe, Tübingen 1972⁵, p. 401.

ed to, they could not forget what they were. The decision to join the confraternal group was neither a radical nor a totalizing one, even if it usually lasted a lifetime. It did not impede the adhesion to other associations (including other confraternities) and it did not require abandoning the world, as did, for example, the hospital conversion. Consequently it created two spheres in an individual's life: the one comprised within the space and time of the confraternity, and the one that took place outside of it, according to the usual daily routine.

External reality with its social divisions and commitments nevertheless continued to extend its reach into the ostensibly equal confraternal group. In fact, the members had different roles (the *rettore*, the *massaro*, the treasurer, the simple *confrater*). They were therefore inserted into a hierarchy of functions and offices, elected and with limited appointments, that took into account the social situation of the office-holders and was in turn determined by various factors (age, sex, family, wealth).

Moreover, confraternities were not open to everyone and the recruitment policies and statutes contained certain invariable exclusions established according to faith (heretics and anybody considered to be an enemy of the Church were unquestionably excluded) and behavior (from gambling to immorality). To these, other *ad hoc* exclusions might be added. Some were based upon residence, in the case of parochial confraternities. Others were based on age. A number of *sodalizi* discriminated downwards – for example, the young Florentine confraternities did not let anyone join, who was over 25⁹ – while others were upwardly selective, imposing a minimum entry age of 30 years¹⁰. Sex was commonly cited, particularly with certain confraternities of flagellants which were slightly reluctant to accept women. Recent research has interrogated the exclusion of women not only from penitential spirituality but also from the practice of flagellant discipline¹¹. Profession might be a factor, as for the Venetian *scuole* of trade and devotion¹². Finally, exclusion on the basis of physical disability resulted in confraternities of the blind, limp, or lame¹³.

Up until the 14th century, however, an explicitly differentiated recruitment on the basis of a candidate's social status was generally not taken into consideration. To be sure, certain *sodalizi* were more 'aristocratic' (i.e. the *Milizie di Gesù Cristo e della Vergine Gloriosa* composed of *milites* and *podestà* and other communal officials)¹⁴ and others more 'popular' (such as the contemporary

⁹ I. Taddei, *Confraternite e giovani*, in *Studi confraternali* cit., pp. 77-93 (p. 91).

¹⁰ M. Gazzini, *Devozione, solidarietà e assistenza a Milano nel primo Quattrocento: gli statuti della Scuola della Divinità*, in «Studi di Storia medioevale e di Diplomatica», 12-13 (1992), pp. 91-120 (p. 103 and 109 for the source).

¹¹ A. Esposito, *Donne e confraternite*, in *Studi confraternali* cit., pp. 53-78.

¹² *I capitolari delle arti veneziane sottoposte alla Giustizia e poi alla Giustizia vecchia, dalle origini al MCCCCXXX*, eds. G. Monticolo, E. Besta, Roma 1896-1914, 3 vols.

¹³ B. Pullan, *'Difettosi, impotenti, inabili': caring for the disabled in early modern Italian cities*, in B. Pullan, *Poverty and Charity: Europe, Italy, Venice, 1400-1700*, Aldershot 1994, cap. VI.

¹⁴ M. Gazzini, *Fratres e milites tra religione e politica. Le milizie di Gesù Cristo e della Vergine nel Duecento*, in «Archivio Storico Italiano», 162 (2004), pp. 3-78 (now in M. Gazzini, *Confraternite*

Consorzio dello Spirito Santo in Piacenza, which was also open to individuals exercising very humble crafts or trades such as jugglers, wool carders, cheese makers, greengrocers, and laundresses)¹⁵. Nevertheless, this differentiation needs to be traced back to the meaning that the terms and the concepts ‘aristocratic’ and ‘popular’ had in the Middle Ages. These meanings were subject to evolution and to localization¹⁶, to aperture and to closure, and also to interpretations of a political nature (the *populus* against the *nobilitas* as in factions of the communal conflicts). All these factors could lead to individuals of different extraction and social standing nonetheless joining the same confraternal *sodalizi*.

The social confrontation then took place outside of the confraternity, or rather among its members – once they opened the doors of their confined *sodalizio* to the external world as dispensers of both spiritual and material goods and services – and those not belonging to the confraternity, but who were close to it as beneficiaries of those very resources.

After the 14th century, these relational dynamics became more complicated because the confraternities developed new barriers, even though they continued to promote traditional forms of solidarity. First, restrictions were imposed regarding an individual’s freedom to choose – nevertheless with the above-mentioned limits – whether to belong to a group and which one to join. In Venice, for example, membership in certain *scholae* became obligatory for everyone belonging to a trade¹⁷. In Milan, on the other hand, certain more open *sodalizi* were dismantled and transformed into much more restricted ones: this deprived the former members of the older *societas* of the very identity of *confrater* and of the spiritual and material benefits associated with it (ranging from the availability of the social property, to the perspective of receiving subsidies and help in case of sickness, and the hope for masses and prayers for the salvation of their souls)¹⁸.

e società cittadina nel medioevo italiano, Bologna 2006, pp. 85-155).

¹⁵ M. Gazzini, *Il consortium Spiritus Sancti in Emilia fra Due e Trecento*, in *Il buon fedele. Le confraternite tra medioevo e prima età moderna* (= «Quaderni di storia religiosa», 5, 1998), pp. 159-194 (now in Gazzini, *Confraternite e società cittadina* cit., pp. 157-196).

¹⁶ J.-C. Maire Vigueur, *Cavaliers et citoyens. Guerre et société dans l’Italie communale, XII^e-XIII^e siècles*, Paris 2003 (it. transl. Bologna 2004); R. Bordone, G.M. Varanini, G. Castelnuovo, *Le aristocrazie dai signori rurali al patriziato*, Roma-Bari 2004, pp. 121-193.

¹⁷ L. Sbriziolo, *Per la storia delle confraternite veneziane: dalle deliberazioni miste (1310-1476) del Consiglio dei Dieci. ‘Scole comunes’, artigiane e nazionali*, in «Atti dell’Istituto veneto di scienze, lettere ed arti», 126 (1967-68), pp. 405-442.

¹⁸ See the cases of the *Scuola delle Quattro Marie* (the former confraternity of the *Raccomandati della Beata Vergine Maria*) and of the *Consorzio della Carità* (the former Franciscan *Consorzio del Terz’ordine*), both elitist and lay evolutions of larger confraternities tied to religious movements. Cfr. *Liber rationum Schole Quatuor Mariarum Mediolani*, ed. A. Noto, Milano 1963, 5 vols; A. Noto, *Origini del luogo pio della Carità nella crisi sociale di Milano quattrocentesca*, Milano 1962; and the most recent observations in M. Gazzini, *Patriziati urbani e spazi confraternali in età Rinascimentale: l’esempio di Milano*, in «Archivio Storico Italiano», 158 (2000), pp. 491-514 (now in Gazzini, *Confraternite e società cittadina* cit., pp. 257-277).

Moreover, barriers were also erected in regard to external relations, particularly with those receiving the group's resources. The circle of those assisted was limited. Charity was no longer doled out to any poor person because of his similarity to the suffering Christ. It was directed towards very specific figures of *pauperes*. This included recognized *pauperes*, known to the confraternity's own community, or better still, of the same social class as the founders or their descendents. The unifying function of the confraternities clearly changed.

In the towns and in the countryside, at least in that part of northern Italy better known to me¹⁹, confraternities and other analogue forms of associative solidarity (such as the *charitates* and the *elemosinae*) gradually changed into the early modern period. They passed from a fundamental unifying function based on the social integration of the *pauper* (a figure of Christ and as such the mediator of salvation, but also an individual to be integrated into the community), to an aid function based on the categorization and definition of 'real' *pauperes*, passive recipients of good deeds, and not necessarily subjects to be integrated or 'associated' to oneself.

Charitable organizations with restricted number of members and specializing in a particular field of assistance were better able than traditional confraternal communities to deal with these poor.

3. *Confraternal charity between public powers and 'private' funds*

The consolidation of lay charitable associations was connected to the ongoing process of hospital reform in many Italian cities in the 15th century²⁰. And this is no coincidence. As a collective event, in fact, lay religious groups in the late Middle Ages had less and less to do with hospitals. The reason stemmed – already in the first decades of the 14th century – from a crisis of the old hospital communities²¹. This was due to a change in sensibilities and in religious practices: the personal management of the charitable associations, which up until then had been the basis of the establishment and administration of hospitals and confraternities, was slowly supplanted by the handing out of money. The crisis of the old hospitals was furthermore attributed to their poor ad-

¹⁹ I refer to the Valtellina studied by M. Della Misericordia, *I confini della solidarietà. Pratiche e istituzioni caritative in Valtellina nel tardo medioevo*, in *Contado e città in dialogo. Comuni urbani e comunità rurali nella Lombardia medievale*, ed. L. Chiappa Mauri, Milano 2003, pp. 411-489 (pp. 440-452) and the rural and alpine Veneto analyzed by G. De Sandre Gasparini, *Confraternite e campagna nell'Italia settentrionale del basso medioevo*, in *Studi confraternali cit.*, pp. 19-51 (p. 27).

²⁰ G. Albini, *Carità e governo delle povertà secoli XII-XV*, Milano 2002, pp. 231-281; F. Bianchi, M. Sloń, *Le riforme ospedaliere del Quattrocento in Italia e nell'Europa centrale*, in «Ricerche di storia sociale e religiosa», 35 (2006), pp. 7-45.

²¹ See, and not only for Milan, G. Albini, *La perdita dei caratteri originari: gli ospedali milanesi fra la metà del '200 e l'inizio del '400*, in G. Albini, *Città e ospedali nella Lombardia medievale*, Bologna 1993, pp. 84-102.

ministration by the lay personnel. Behind these accusations, however, also stood the Church's desire to bring certain communities which had emerged and developed without a precise rule under its own closer control. Furthermore, the princely and republican states of this period were interested in hospitals in so far as assistance was a way of controlling not only problems of a sanitary nature, but also public and social questions, since epidemics, famines, and wars had led to a distinct increase in the numbers of poor, sick, and vagabonds by the end of the Middle Ages.

The systems for poor relief, which had arisen with the help of the Church and the public authorities in late medieval regional states, were for the most part upheld by charitable relief associations. These associations gained control over phenomena such as marginality and deviance, and – more often than not – also over the administration of new reformed hospitals.

For example, in 1448 Enrico Rampini the archbishop of Milan declared that the lay-run *scholae* and *consortia* were models of good and honest administration of the goods of the poor, opposed to the bad management of the hospitals²². Owing to the diocesan curia and the dukes (Visconti as well as Sforza), the charitable associations were about to join the network of old and newly founded institutions from which the *deputati* presiding over the administration of the new *Ospedale Maggiore*, the center and symbol of the hospital reform, were to come. The *deputati* of the *Ospedale Maggiore* were elected with the archbishop's endorsement and operated under the control of a ducal representative. In this context we should also note the *Ufficio della Pietà dei poveri*, founded in 1405 by the initiative of the archbishop, whose mandate was to look after the correct execution of bequests and testaments in favor of the poor²³.

Therefore, the evolution of the confraternity from an extensive and flexible lay-religious community to a stable, restricted, and controllable charitable services institution was a crucial step in the organization of integrated systems meant to look after and control the poor on behalf of the public powers and the church hierarchies.

In this transformational process, apart from the role of the Church and the public sphere – and let us not forget the demographic effects of the 14th-century crisis, which continued to empty many associations – the forceful entry of 'private' capital into charity also played a crucial role. This entry depended both on new investment opportunities, especially in large-scale land holdings, and on the development of a new economic ethos which had been elaborated by theologians and canonists since the 13th century²⁴.

²² *Antichi diplomi degli arcivescovi di Milano e note di diplomatica episcopale*, ed. G.C. Bascapè, Firenze 1937, pp. 134-135.

²³ G. Albini, *Gli 'amministratori' dei luoghi pii milanesi nel '400: materiali per future indagini*, in Albini, *Città e ospedali cit.*, pp. 211-256.

²⁴ P. Evangelisti, *Alle origini dell'etica delle professioni mercantili e finanziarie. Modelli francescani per la civiltas dell'economia e del governo*, in «Italia Francescana», 85 (2010), pp. 63-100.

Certain mechanisms of the relationship of business and charity have been well analyzed for late-medieval Lombardy. The 14th-century crisis of the Lombard countryside actually stimulated a series of fertile transformations in the socio-economic order and in the productive organization in the following century, which in turn favored the beginning of a vast agrarian development²⁵. These developments attracted the capital of new investors who profited from long-term emphyteutic leases, i.e. ones containing land improvement clauses, which proved to be substantially favorable for the lessees, and were especially directed towards the large-scale land holdings accumulated by church establishments, monasteries, hospitals, and confraternities. The investors were mainly «new men of heterogeneous background: descendents of old noble families, who had joined forces with the new *signori*, small merchants, and tenant farmers»²⁶, who were in some cases skillful enough to take possession of the land itself, seeing that the religious institutions did not have the resources necessary to reimburse the improvements carried out by them²⁷.

As an example, we can consider the shifting control over a property of 1000 *pertiche* (ca. 65 hectares) belonging to the *Ospedale del Brolo*, situated in the territory of Rovagnasco, parish of Segrate, east of Milan. The property, known as *alle Cascine degli Ovi*, had been donated to the *Ospedale del Brolo* by Giovanni Visconti, archbishop and *signore* of Milan in 1353. Visconti had decreed that out of the income 300 lire *terzuole* a year were to be donated to the *Scuola delle Quattro Marie*, which in turn was to dispense them to the poor, and another 200 *terzuole* was to go to certain religious institutions²⁸. By the beginning of the 15th century, the *Ospedale del Brolo* was no longer generating the necessary revenue from their management and so signed the possessions over in perpetuity to a series of private individuals: first to Giorgio Moresini, and then after his death to the brothers Melchiorre, Protasio, and Baldassarre Oroboni, all of them citizens of Milan. The hospital had therefore tried to avoid the charitable obligations imposed by the donor by contracting them out to the new concessionaires. This however caused a distinct economic loss to the *Scuola delle Quattro Marie*. The Oroboni brothers committed themselves to administer the holdings and to carry out improvements, and for this reason were permitted to pay the *Ospedale del Brolo* only 75 *fiorini* yearly (which, at an exchange rate of 32 *soldi imperiali* to a *fiorino*, makes 120 lire *imperiali*) of which 45 *fiori-*

²⁵ L. Chiappa Mauri, *Riflessioni sulle campagne lombarde del Quattro-Cinquecento*, in «Nuova Rivista Storica», 69 (1985), pp. 123-130; L. Chiappa Mauri, *Paesaggi rurali di Lombardia*, Roma-Bari 1990; G. Chittolini, *Alle origini delle 'grandi aziende' della bassa lombarda. L'agricoltura dell'irriguo fra XV e XVI secolo*, in «Quaderni storici», 13 (1978), 39, pp. 828-845.

²⁶ C.M. Cipolla, *Per la storia delle terre della 'bassa' lombarda*, in *Studi in onore di Armando Sapori*, Milano 1957, I, pp. 667-672 (p. 670).

²⁷ C.M. Cipolla, *Une crise ignorée. Comment s'est perdue la propriété ecclésiastique dans l'Italie du nord entre le XI^e et le XVI^e siècle*, in «Annales. E.S.C.», 2 (1947), pp. 317-327.

²⁸ A. Noto, *Una donazione dell'Arcivescovo Giovanni Visconti, signore di Milano*, in «Archivi», 1-2 (1955), pp. 30-38.

ni (72 lire *imperiali*) would go to the *Scuola delle Quattro Marie*²⁹. Hence instead of 300 lire *terzuole*, equal to 150 lire *imperiali*, the confraternity received a yearly charitable revenue of only 72 lire *imperiali*. This speculation to the detriment of the charitable *scuola* did not succeed: in 1438 the *Scuola delle Quattro Marie* itself obtained the possession from the Oroboni brothers for a yearly rent of 200 old lire *imperiali* (which – as specified in the act of investment – amounted to 133 lire 6 soldi 8 denari in new *imperiale* money). From the very first year of the lease, the confraternity with its vigilant administration managed to make a profit higher than what it owed in order to satisfy the old charitable burden imposed by Giovanni Visconti³⁰. In 1440 it was thus in a position to pay the Oroboni for the improvements carried out by them, and to obtain the *dominium utile* of the *Cascine degli Ovi*³¹. The reasons which led the Oroboni brothers to rid themselves of the possession, and transfer it to the *Quattro Marie* twenty years after having taken possession of it, are not clear. Similarly, we cannot precisely measure the gains and losses deriving from the various leases, because of the heterogeneous nature of the monetary units of measurements indicated (lire *terzuole*, lire *imperiali*, new lire, old lire) in an age notoriously plagued by inflation and monetary heterogeneity³². Nonetheless, it is certain that the *Scuola delle Quattro Marie* regained its authority over the possession, but in a different fashion than in the past. They were now clearly more favorable to the charitable *consortium*, which became the holder of an ownership right regarding the possessions and not only the beneficiary of a charitable burden.

I have described this case in greater detail because I believe it is enlightening with regard to the management difficulties of hospital facilities, and the greater abilities of charitable institutions which better managed to defy the new unscrupulous leaseholders. The dispossessing of ecclesiastic and para-ecclesiastic property was therefore not the rule. In a number of cases the improvements brought benefits also to the institutions' proprietors, who saw their goods appreciate in value, the leases regularly paid, and who, moreover, gained renters

²⁹ Archivio dei Luoghi Pii Elemosinieri di Milano - Azienda di Servizi alla Persona Golgi-Redaeli (ex Amministrazione delle IL.PP.A.B., ex E.C.A.) – hence ALPEMi –, Quattro Marie, cart. 99, doc. 1417 febbraio 24, Milano; see also A. Noto, B. Viviano, *Visconti e Sforza fra le colonne del palazzo Archinto. Le sedi dei 39 luoghi pii elemosinieri di Milano (1305-1980)*, Milano 1980, p. 36.

³⁰ See the estimates made by Noto, *Una donazione dell'Arcivescovo Giovanni Visconti* cit., pp. 33-34; S. Galazzetti, *La «Schola Quatuor Mariarum Mediolani» dagli atti del notaio Ambrogio Cagnola (1430-1450)*, tesi di laurea, Università degli Studi di Milano, a.a. 1989-90, rel. G. Soldi Rondinini.

³¹ ALPEMi, Quattro Marie, cart. 99, doc. 1438 ottobre 16, Milano and doc. 1440 gennaio 11; Noto, Viviano, *Visconti e Sforza* cit., pp. 49-50: 1439 agosto 21, Milano.

³² Cfr. C.M. Cipolla, *La moneta a Milano nel Quattrocento. Monetazione argentea e svalutazione secolare*, Roma 1988; *La zecca di Milano*, Atti del convegno, Milano 9-14 maggio 1983, ed. G. Gorini, Milano 1984; see also in particular the essays by T. Zerbi, *Le manovre monetarie di Gian Galeazzo Visconti (1391-1400)*; R.C. Mueller, *Guerra monetaria tra Venezia e Milano nel Quattrocento*; G. Soldi Rondinini, *La moneta viscontea nella pratica e nella dottrina (prima metà del secolo XV)*; F. Lane, R.C. Mueller, *Money and banking in medieval and renaissance Venice*, 2 vols., Baltimore 1985.

who had a certain standing in local society – the first tenant on record, Moresini, had been *procurator et syndacus* of the commune of Milan – and with whom they could enter into other profitable relations³³.

In fact, the investors did not only make contact with the major confraternities as owners of the land and real estate in their possession, but they also tried entering through the front door, as members of the *consortia* themselves. To these *sodalizi* they could bring their own experience as persons professionally accustomed to administering their own patrimony competently and capable of putting their money to good use. Before the establishment of the *Monti di Pietà* at the end of the 15th century, it was, in fact, not infrequent that the charitable associations engaged in money lending at moderate interest rates – usually in a concealed fashion and using land as a security – with those who had entered into the network of relations established by the members of the *sodalizio*. In this case the beneficiaries of the money lending service set up by the confraternities were families in a tight spot, but also enterprising persons climbing socially, who might briefly be in need of cash to finance operations of a certain importance. Even the local authorities did not abstain from making use of the financial resources of charitable institutions and redirected them towards the financing of public debt³⁴.

The entrance of businessmen into the world of the confraternities was nonetheless not solely determined by the discovery of a profitable field of investment for their own resources. Whoever had money in the late Middle Ages – merchants, bankers, money lenders – had to prove their social usefulness if they wanted to live a quiet life, stay clear of public disapproval, and not worry too much about the salvation of their souls. Donating to those who had no part of the wealth accumulated thanks to one's (possibly not always quite lawful) activities was the best way of proving one's desire to be a useful member of society³⁵. And it is exactly «the altruistic and charitable moment» – to use the words of Giacomo Todeschini – that becomes «the beginning of a productive investment»³⁶. Todeschini goes on to explain how at the end of the Middle Ages

³³ G. Chittolini, *Un problema aperto: la crisi della proprietà ecclesiastica fra Quattro e Cinquecento. Locazioni novennali, spese di miglioria e investiture perpetue nella pianura lombarda*, in «Rivista Storica Italiana», 85 (1973), pp. 353-393.

³⁴ For Italy and the area north of the Alps, see the ample survey of this question by F. Bianchi, *L'economia delle confraternite devozionali laiche: percorsi storiografici e questioni di metodo*, in *Studi confraternali* cit., pp. 239-269. For a specific case, see Bologna's confraternal finances studied by N. Terpstra, *Lay Confraternities and Civic Religion in Renaissance Bologna*, Cambridge 1995, pp. 144-170.

³⁵ R. Rusconi, *Da Costanza al Laterano: la 'calcolata devozione' del ceto mercantile-borghese dell'Italia del Quattrocento*, in *Storia dell'Italia religiosa*, eds. G. De Rosa, T. Gregory, A. Vauchez, 1, *L'Antichità e il medioevo*, Roma-Bari 1993, pp. 505-536.

³⁶ G. Todeschini, *Mercato medievale e razionalità economica moderna*, in «Reti Medievali - Rivista», 7 (2006), 2, p. 6, <www.rivista.retimedievali.it>.

the charitable itineraries of those who had capital to invest gradually take on the aspect of the creation of public structures (hospitals, *monti di piet *, *monti dotati*, places of worship, spaces for administration) capable of testifying not simply to piety but rather to the solidity of municipal belonging, the solidarity among those belonging to the upper and culturally educated classes, in one word honor and economic, moral, and political credibility, of those, who knew how to use money [...] It was nonetheless clear to the canonists and the theologians, to the *mercatores*, and to the *notarii* or the legal experts, that [...] the possibility of constructing the *monte civico* of affluence, of saving or of investing for oneself and for the state at the same time meant controlling and choosing, distinguishing and removing: in the end, it meant establishing who was inside the community of the virtuous, of the *probati* – maybe not perfect but perfectible – and who on the other hand remained outside of that circle³⁷.

In times when the number of poor is growing, posing the problem of dignity, of public and social order, the worthy recipients of assistance conversely must be selected: needy neighbors, shameful poor (failed merchants and fallen aristocrats), and virtuous poor³⁸. Honor and credibility of political and economic subjects are at stake: mistakes are not admissible. And this is where logic that favors separation over integration prevails. The confraternity no longer gathers all of Christ's poor, not even in an ideal manner, to the extent that they are part of the same Christian community, but distinguishes and removes, choosing between *pauper* and *pauper*.

This is also the price the confraternity has to pay for maintaining its own riches, freeing itself from that bad reputation that – long before Martin Luther's famous reprimand of certain abuses of the Catholic confraternities³⁹ – already in the 13th century compelled Boncompagno da Signa to write that «many people in the different neighborhoods are joining together in confraternities and *consortia*, in order to fill their stomachs and bellies»⁴⁰. Likewise Salimbene de Adam wrote that the *fratres* of a famous military confraternity, the *Milizia della Beata Vergine Gloriosa* also known as *Milizia dei frati Gaudenti*, were nothing else than stingy men, who had long forgotten their responsibility to build monasteries, hospitals, bridges, and churches with their riches and to share their table with poor, but were rather intent on spending all their money on useless stuff⁴¹.

³⁷ *Ibidem*, p. 7. For those excluded, cfr. G. Todeschini, *Visibilmente crudeli. Malviventi, persone sospette e gente qualunque dal Medioevo all'et  moderna*, Bologna 2007.

³⁸ M. Mollat, *I poveri nel Medioevo*, Roma-Bari 1987 (Paris 1978); G. Ricci, *Povert , vergogna, superbia. I declassati fra Medioevo ed Et  moderna*, Bologna 1996.

³⁹ D. Zardin, *Riscrivere la tradizione. Il mondo delle confraternite nella cornice del rinnovamento cattolico cinque-seicentesco*, in *Studi confraternali* cit., pp. 167-213.

⁴⁰ Boncompagno, *Cedrus*, in *Briefsteller und Formelb chern des elften bis vierzehnten jahrhunderts*, ed. L. Rockinger, M nchen 1863 (repr. New York 1961), p. 125.

⁴¹ Salimbene de Adam, *Cronica*, ed. G. Scalia, Roma-Bari 1966, 2 vols, c'  irregolarit  tra vols // vols, II, pp. 679-680.

For charity to impart a sense and a mission to an individual's fortunes and for it to legitimize the existence of associations presiding over the redistribution of those very fortunes, it must be «well ordered». Order presupposes classifications and hierarchies from which one can be excluded. More than economic solidarities, social barriers are thus consolidated.

Marina Gazzini
Università degli Studi di Parma
marina.gazzini@unipr.it