Pag. 35 No hay lugar en la teoría medieval para la actividad económica que no esté relacionada a un fin moral, y encontrar una ciencia de la sociedad bajo la asunción de que el apetito por la ganancia económica es constante y measurable fuerza a ser aceptada, como cualquier otra fuerza natural, como un dato inevitable y evidente por si mismo, hubiera aparecido al pensador medieval menos duramente irracional o menos inmoral que hacer la premisa de una filosofía social de las operaciones irrestringidas de tales atributos necesarios humanos como la pugna o el instinto sexual.

Pag. 35 "economic goods are instrumental". "It is lawful to desire temporal blessings, not putting them in the first place, as though setting up our rest in them, but regarding them as aids to blessedness, inasmuch as they support our corporal life and serve as instruments for acts of virtue".

Riches, as St. Antonino, says, exist for man, not man for riches.

Pag. 35 "...therefore, there are limits, restrictions, warnings against allowing economic interests to interfere with serious affairs. It is right for men to seek such wealth as is necessary for a livelihood in his action. To seek more is not enterprise, but avarice, and avarice is a deadly sin. Trade is legitimate; the different resources of different countries show that it was intended by Providence. But it is a dangerous business. A man must be sure that he carries it on for the public benefit, and that the profits which he takes are no more than the wages of his labor. Private property is a necessary institution, at least in a fallen world; men work more and dispute less when goods are private than when they are common. But it is to be tolerated as a concession to human frailty, not applauded as desirable in itself; the ideal—if only man's nature could rise to it—is communism. "Communis enim usus omnium, quae sunt in hoc mundo, omnibus hominibus esse debit" Gracian.

At best, indeed, the estate is somewhat encumbered. It must be legitimately acquired. It must be in the largest possible number of hands. It must provide for the support of the poor. Its use must as far as practicable be common. Its owners must be ready to share it with those who need, even if they are not in actual destitution. Such were the conditions which condemned themselves to an archbishop of the business capital of fifteenth-century Europe.

There have been ages in which they would have been described, not as a justification of property, but as a revolutionary assault on it. For to defend the property of the peasant and small master is necessarily to attack that of the monopolist and usurer, which grows by devouring it.
The most characteristic and influential form of Protestantism in the two centuries following the Reformation was that which descended, by one path or another, from the teaching of Calvin. Unlike the Lutheranism from which it sprang, Calvinism, assuming different countries, became an international movement, which brought, not peace, but a sword, and the path of which was strewn with revolutions. Where Lutheranism had been socially conservative, different to established political authorities, the exponent of a personal, almost a quietistic, piety, Calvinism was an active and radical force. It was a creed which sought, not merely to purify the individual, but to reconstruct Church and State, and to renew society by penetrating every department of life, public as well as private, with the influence of religion.

Upon the immense political reactions of Calvinism, this is not the place to enlarge. As a way of life and a theory of society, it possessed from the beginning one characteristic which was relatively advanced, and expounded its social ethics on the basis of it. In this respect the teaching of the Puritan moralists who derive most directly from Calvin is in marked contrast with that both of medieval theologians and of Luther. The difference is not merely one of the conclusions reached, but of the plane on which the discussion is conducted. The background, not only of most medieval theory, but also of Luther and his English contemporaries, is the traditional stratification of rural society. It is a natural, rather than a money, economy, consisting of the petty dealings of peasants and craftsmen in the small market town, where industry is carried on for the subsistence of the household and the consumption of wealth follows hard upon the production of it, and where commerce and finance are occasional incidents, rather than the forces which keep the whole system in motion. When they criticize economic abuses, it is precisely against departures from that natural state of things - against the enterprise, the greed of gain, the restless competition, which disturb the stability of the existing order with clamorous economic appetites - that their criticism is directed.
On the technicalities of the Tudor land question the authors of such outbursts spoke without authority, and, thanks to Mr. Leadam and Professor Gay, modern research has found no difficulty in correcting the perspective of their story. At once incurious and ill-informed as to the large impersonal causes which were hyrering for ward the reorganization of agriculture on a commercial basis, what shocked them was not only the material misery of their age, but its repudiation of the principles by which alone, as it seemed, human society is distinguished from a pack of wolves. Their enemy was not merely the Northumberland or Herberts, but an idea, and they sprang to the attack, less of apoliation or tyranny, than of a creed which was the parent of both. That creed was that the individual is absolute master of his own, and, within the limits set by positive law, may exploit it with a single eye to his pecuniary advantage, unrestrained by any obligation to postpone his own profit to the well-being of his neighbors, or to give account of his actions to a higher authority. It was, in short, the theory of property which was later to be accepted by all civilized communities. The question of the respective rights of lord and peasant had never at least within recent centuries, arisen in so acute a form, for, as long as the customary tenants were part of the stock of the manor, it was obviously to the interest of the lord to bind them to the soil. Now all that had been changed, at any rate in the south and Midlands, by the expansion of the woollen industry and the devaluation of money. Chevage and merchet had gone; forced labor, if it had been revolutionized, and for two generations the sharp landlord, instead of using his seigneurial right to fine or arrest run-aways from the vilieneys, had been hunting for flaws in titles, surreving up admission fines, violating memorial customs, and, when he dared, turning cop-yholds into leases. The official opposition to depopulation, which had begun in 1489 and was to last a long time, was now, as ex tolerable interference with the rights of property. In their attacks on the restraints imposed by village custom from below and by the Crown from above, in their illegal defiance of the statutes forbidding depopulation, and in their fierce resistance to the attempts of Wolsey and Somerset to restore the old order, the interests which were making the agrarian revolution were watering the seeds of that individualistic conception of ownership which was to carry all before it after the Civil War. With such a doctrine, since it denied both the existence and the necessity of a moral title, it was not easy for any religion less pliant than that of the eighteenth century to make a truce. Once accepted, it was to silence the preaching of all social duties save that of submission. If property be an unconditional right, emphasis on its obligations is little more than the graceful parade of a flattering, but innocuous, metaphor. For, whether the obligations are fulfilled or neglected, the right continues unchallengeable and indefeasible.

A religious theory of society necessarily regards with suspicion all doctrines which claim a large space for the unfettered play of economic self-interest. To the latter the end of activity is the satisfaction of desires, to the former the felicity of man consists in the discharge of obligations imposed by God.
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Viewing the social order as the imperfect reflection of a divine plan, it naturally attaches a high value to the arts by which nature is harnessed to the service of mankind. But, more concerned with ends than with means, it regards temporal goods as at best instrumental to a spiritual purpose, and its standpoint is that of Bacon, when he spoke of the progress of knowledge as being sought for "the glory of the Creator and the relief of man's estate". To a temper nurtured on such ideas, the new agrarian régime, with its sacrifice of the village—a fellowship of mutual aid, a partnership of service and protection, "a little commonwealth"—to the pecuniary interests of a great proprietor, who made a desert where men had worked and prayed, seemed a defiance, not only of man, but of God. It was the work of "men that live as though there were no God at all, men that would have all in their own hands, men that would leave nothing for others, men that would be alone on the earth, men that be never satisfied" (Pleasure and Pain, in Select Works of Robert Crowley, pag 132) Its essence was an attempt to extend legal rights, while repudiating legal and quasi-legal obligations. It was against this idolatry of irresponsible ownership, a growing, but not yet triumphant, creed, that the divines of the Reformation called down fire from heaven. Their doctrine was derived from the conception of property, of which the most elaborated formulation had been made by the School men, and which, while justifying it on grounds of experience and expediency, insisted that its use was limited at every turn by the right of the community and the obligations of charity. Its practical application was an idealized version of the feudal order, which was vanishing before the advance of more business-like and impersonal forms of land-ownership, and which, once an engine of exploitation, was now hailed as a bulwark to protect the weak against the downward thrust of competition. Society is a hierarchy of rights and duties. Law exists to enforce the second, as much as to protect the first. Property is not a mere aggregate of economic privileges, but a responsible office. Its raison d'etre is not only income, but service. It is to secure its owner such means, and no more than such means, as may enable him to perform those duties, whether labor on the land, or labor in government, which are involved in the particular status which he holds in the system. He who seeks more rob his superiors, or his dependents, or both. He who exploits his property with a single eye to its economic possibilities at once perverts its very essence and destroys his own moral title, for he has "every man's living and does no man's duty" (Leber).
The owner is a trustee, whose rights are derived from the function which he performs and should lapse if he repudiates it. They are limited by his duty to the State; they are limited no less by the rights of his tenants against him. Just as the peasant may not cultivate his land in the way which he may think most profitable to himself, but is bound by the law of the village to grow the crops which the village needs and to throw his strips open after harvest to his neighbors' beasts, so the lord is required both by custom and by statute to forego the anti-social profits to be won by means of agriculture which injure his neighbors and weaken the State. He may not raise his rent or demand increased fines, for the function of the peasant, though different, is not less essential than his own. He is, in short, not a rentier, but an officer, and it is for the Church to rebuke him when he sacrifices the duties of his charge to the greed for personal gain. "We heartily pray thee to send thy holy spirit into the hearts of them that possess the grounds, pastures, and dwelling-places of the earth, that they, remembering themselves to be they tenants, may not rack and strech out the rents of their houses and lands, nor yet take unreasonable fines and incomes, after the manner of covetous wordlings.... but so behave themselves in letting out their tenements, lands and pastures, that after this life they may be received into everlasting dwelling places (A prayer for Landlords, from A Book of Private Prayer set forth by order of King Edward VI). Thus, while the covetous worldlings disposed the goods of this transitory life to their liking, did a pious monarch consider their eternal welfare in the book of Private Prayer issued in 1553.
In the eighteenth century it is almost superfluous to examine the teaching of the Church of England as to social ethics. For it brings no distinctive contribution, and, except by a few eccentric the very conception of the Church as an independent moral authority whose standards may be in sharp antithesis to social conventions, has been abandoned.

An institution which possesses no philosophy of its own inevitable accepts that which happens to be fashionable. What set the tone of social thought in the eighteenth century was partly the new Political Arithmetic, which had come to maturity at the Restoration, and which had come to maturity at the Restoration, and which, as was to be expected in the first great age of English natural science—the age of Newton, of Halley, and of the Royal Society—drew its inspiration, not from religion or morals, but from mathematics and physics. It was still more the political theory associated with the name of Locke, but popularized and debased by a hundred imitators. Society as not a community of classes with varying functions, united to each other by mutual obligations arising from their relation to a common end. It is a joint-stock company rather than an organism, and the liabilities of the shareholders are strictly limited. They enter it in order to insure the rights already vested in them by the immutable laws of nature. The State, a matter of convenience, not of supernatural sanctions, exists for the protection of those rights and fulfills its object in so far as, by maintaining contractual freedom, it secures full scope for their unhampered exercise.

The most important of such rights are property rights and property rights attach mainly, though not, of course, exclusively, to the higher orders of men, who hold the tangible, material "stock" of society. Those who do not subscribe to the company have no legal claim to a share in the profits, though they have a moral claim on the charity of their superiors. Hence the curious phrasology which treats almost all below the nobility, gentry and freeholders as "the poor"—and the poor, it is well known, are of two kinds, "the industrious poor", who work for their betters, and the "idle poor", who work for themselves. Hence the unending discussions as to whether "the laboring poor" are to be classed among the "productive" or "unproductive" classes—whether they are, or are not, really worth their keep.
Pag. 214

The theory which took its place, and which was to become in the
eighteen centur almost a religion, was that expressed by Locke, when
he described property as a right anterior to the existence of the
State, and argued that "the supreme power cannot take from any man
any part of his property without his own consent".

But Locke merely poured into a philosophical mould ideas which
had been hammered out in the stress of political struggles, and
which were already the commonplace of landowner and merchant. The
view of society, held by that part of the Puritan movement which
was socially and politically influential had been expressed by Ireton
and Cromwell in their retort to the democrats in the army. It was the
that they could use their property as they pleased, uncontrolled
by obligation to any superior; or by the need of consulting the
mass of men, who were mere tenants at will, with no fixed interest
or share in the land of the kingdom. (The Clarke Papers). Natu-
really this change of ideas had profound reactions on agrarian poli-
cy. Formerly a course commending itself to all public-spirited
persons, the prevention of enclosure was now discredited as the
program of a sect of religious and political radical. When Major-
General Whalley in 1656 introduced a measure to regulate and res-
tract the enclosure of commons, framed, apparently, on the lines
proposed by the authorities of Leicester, there was an instant
outcry from members that it would "destroy property" and the bill
was refused a second reading.
Medieval attitude to Riches

pag. 35 At every turn, therefore, there are limits, restrictions, warnings against allowing economic interests to interfere with serious affairs. It is right for man to seek such wealth as is necessary for a livelihood in his station. To seek more is not enterprise, but avarice, and avarice is a deadly sin. Trade is legitimate; the different resources of different countries show that it is intended by Providence. But it is a dangerous business. A man must be sure that he carries it on for the public benefit, so that the profits which he takes are no more than the wages of his labor. Private property is a necessary institution, at least in a fallen world; men want more and dispute less when goods are private than when they are common. But it is to be tolerated as a concession to human frailty, not applauded as desirable in itself; the ideal—if only man's nature could rise to it—is communism.

pag. 36 At best, indeed, the estate is somewhat encumbered. It must be legitimately acquired. It must be the largest possible number of hands. It must provide for the support of the poor. Its use must be as far as practicable be common. Its owners must be ready to share it with those who need, even if they are not in actual destitution. Such were the conditions which commanded themselves to an archbishop of the business capital of fifteenth-century Europe. There have been ages in which they would have been described, not as a justification of property, but as a revolutionary assault on it. For to defend the property of the peasant and small master is necessarily to attach that of the monopolist and usurer, which grows by devouring it.

The assumption on which all this body of doctrine rested was simple. It was that the danger of economic interests increased in direct proportion to the prominence of the pecuniary motives associated with them. Labor—the common lot of mankind—is necessary and honorable; trade is necessary, but heinous to the soul; finance if not immoral, is at best sordid and at worst disreputable. The severely qualified tolerance extended to the trader was partly, no doubt, a literary convention derived from classical models; it was natural that Aquinas should laud the State which had small need of merchants because it could meet its need from the produce of its own soil; had not the Philosopher himself praised autarkia. It is not disputed, of course, that trade is indispensable; the merchant supplements the deficiencies of one country with the abundance of another. Duns Scotus: if there were no private traders, whose indulgence was less carefully guarded, the governor would have to engage them. Their profits are legitimate, and they may include, not only the livelihood appropriate to the trader's station, but payment for labor, skill and risk.
LOUIS M. HACKER
THE TRIUMPH OF AMERICAN CAPITALISM
Chapter IV, The Bulwarks of Capitalism

Pág. 50: "La razón para la división de la sociedad in riqueza y pobreza ha sido claramente expuesta por Tawney: Convencidos que el carácter es todo y las circunstancias nada, el (el Puri
tano inglés del siglo 16) ve en la pobreza de aquellos que caen
en el camino no una misfortuna que ser condolida y aliviada, sino
una falla moral que debe ser condenada, y en la riqueza no un
objeto sospechoso...sino la bendición que premia el triunfo de
la energía y de la voluntad. Templado por el auto-examen; auto-
disciplina, auto-control, el (el puritano) es el ascético prácti
cu cuyas victorias no se ganan en el claustro, sino en el campo
de batalla y el mercado". Tawney, The Religion and the Rise of
Capitalism.
Medieval attitude to riches

pag. 54. The Church sees buying and selling, lending and borrowing, as a simple case of neighborly or unneighnborable conduct. Though a rationalist like Bishop Pecock may insist that the rich, as such are not hateful to God it has a traditional prejudice against the arts by which men—or at least laymen—acquire riches, and is apt to lump them together under the ugly name of avarice. Merchants who organize a ring, or money-lenders who grind the poor, it regards, not as business strategists, but as monsters of iniquity. As for grocers and victualers "who conspire wickedly together that none shall sell better cheap than another", and speculators "who by up corn, meat and wine..." to amass money at the cost of others", they are "according to the laws of the Church no better than common criminals". So, when the price of bread rises, or when the London fruitellers, persuaded by one bold spirit that they are "all poor and catchs on account of their own simplicity, and if they would act on his advice they would be rich and powerful", form a combine, to the great loss and hardiness of the people, burgesses and peasants do not console themselves with the larger hope that the laws of supply and demand may bring prices down again. Strong in the approval of all good Christians, they stand the miller in the pillory, and reason with the fruitellers in the course of the mayor. And the parish priest delivers a sermon on the sixth commandment, choosing as his text the words of the Book of Proverbs, "Give me neither riches nor poverty, but enough for my sustenance."

Pag. 233 It must be based on some conception of the requirements of human nature as a whole, to which the satisfaction of economic needs is evidently vital, but which demands the satisfaction of other needs as well, and which can organize its activities on a rational system only so far as it has a clear apprehension of their relative significance. Bishop Berkeley: "Whatever the world thinks, he who hath not much meditated upon God, the human mind and the sumnum bonum may possibly make a thriving earthworm, but will most indubitably make a sorry patriot and a sorry statesman". The philosopher of today, who bids us base our hopes of progress on knowledge inspired by love, does not differ from the Bishops. Both the existing economic order, and too many of the projects advanced for reconstructing it, break down through their neglect of the truth that, since even quiet common men have souls, no increase in material wealth will compensate them for arrangements with insult their self-respect and impair their freedom. A reasonable estimate of economic or anization must allow for the fact that, unless industry is to be paralyzed by recurrent revolts on the part of outraged human nature, it must satisfy criteria which are not purely economic. A reasonable view of its possible modifications must recognize that natural appetites may be purified or restrained, as, in fact, is some considerable measure they already have been, by being submitted to the control of some larger body of interests.
Religion and the rise of capitalism

pag. 233. The distinction made by the philosophers of classical antiquity between liberal and servile occupations, the medieval insistence that riches exist for man, not man for riches, Ruskin: "there is no wealth but life", the argument of the Socialist, who urges that production should be organized for service, not for profit, are but different attempts to emphasize the instrumental character of economic activities by reference to an ideal which is held to express the true nature of man.

Attitude of Calvinists and Puritans to Riches

Pag. 93 They naturally started from a frank recognition of the necessity of capital, credit and banking, large-scale commerce and finance, and the other practical facts of business life. They thus broke with the tradition which, regarding a preoccupation with economic interest "beyond what is necessary for subsistence" as reprehensible, had stigmatized the middleman as a parasite and the usurer as a thief. Since it is the environment of the industrial and commercial classes which is foremost in the thoughts of Calvin and his followers, they have to make terms with its practical necessities. It is not that they abandon the claim of religion to moralize economic life, but that the life which they are concerned to moralize is one in which the main features of a commercial civilization are taken for granted, and that it is for application to such conditions that their teaching is designed. Early Calvinism, as we shall see, has its own rule, and a rigorous rule, for the conduct of economic affairs. But it no longer suspects the whole world of economic motives as alien to the life of the spirit, or distrusts the capitalist as one who has necessarily grown rich on the misfortunes of his neighbor, or regard poverty as in itself meritorious, and it is perhaps the first systematic body of religious teaching which can be said to recognize and applaud the economic virtues. Its enemy is not the accumulation of riches, but their misuse for purposes of self-indulgence or ostentation. Its ideal is a society which seeks wealth with the sober gravity of men who are conscious at once of disciplining their own characters by patient labor, and of devoting themselves to a service acceptable to God.

Pag. 115 The best that can be said of the social theory and practice of early Calvinism is that they were consistent. Most tyrannies have contented themselves with tormenting the poor. Calvinism had little pity for poverty; but it distrusted wealth, as it distrusted all influences that distract the mind or relax the fibers of the soul, and, in the first flush of its youthful austerity, it did its best to make life unbearable for the rich. Before the Paradise of earthly comfort it hung a flaming brad, waved by the implacable shades of Moses and Aaron.
Religion and the Rise of Capitalism

Attitudes of Puritans and Calvinists Toward Riches

Pag. 191 A spiritual aristocrat, who sacrificed fraternity to liberty, he drew from his idealization of personal responsibility a theory of individual rights, which, a secularized and generalized, was to be among the most potent explosives that the world has known. He drew from it also a scale of ethical values, on which the traditional scheme of Christian virtues was almost exactly reversed, and which, since he was above all things practical, he carried as a dynamic into the routine of business and political life. For, since conduct and action, though availing nothing to attain the free gift of salvation, are a proof that the gift has been accepted as a means is resumed as a consequence, and the Puritan flings himself into practical activities with the demonic energy of one who, all doubts allayed, is conscious that he is a sealed and chosen vessel. Once engaged in affairs he brings to them both the qualities and limitations of his creed and all their remorseless logic. Called by God to labor in his vineyard, he has within himself a principle at once of energy and of order, which makes him irresistible both in war and in the struggles of commerce. Convinced that character is all and circumstances nothing, he seen in the poverty of those who fail by the way, not a misfortune to be pitied and relieved, but a moral failing to be condemned, and in riches, not an object of suspicion—though like other gifts they may be abused—but the blessing which rewards the triumph of energy and will. Tempered by self-examination, self-discipline, self-control, he is the practical ascetic, whose victories are won not in the cloister, but in the battlefield, in the counting-house, and in the market.

Pag. 198-9 In England, the growing disposition to apply exclusively economic standards to social relations evoked from Puritan writers and devines vigorous protests against usurious interest, extortionate prices and the oppression of tenants by landlords. The faith ful, it was urged, had interpreted only too literally the doctrine that the sinner was saved, not by works, but by faith. Usury "in time of Popery and odious thing" had become a scandal. Professors, by their covetousness, caused the enemies of the reformed religion to blaspheme. The exactions of the forest taller and regisiter were never so monstrous or so inhuman from interferences. The hearts of the rich were never so hard, nor the necessities of the poor so neglected. "The poor able to work are suffered to beg; the impotent, aged and sick are not sufficiently provided for, but almost starved with the allowance of 3d. and 4d. a piece a week. These utterances came, however, from that part of the puritan mind which looked backward. That which looked for and found in the rapidly growing spirit of economic enterprise something not accessional to its own temper, and went out to welcome it as an ally. What in Calvin had been a qualified concession to practical exigencies, appeared in some of his later followers as a frank idealization of the life of the trader, as the service of God and the training-ground of the soul. Discarding the suspicion of economic motives, which had been as characteristic of the reformers as of medieval theologians, Puritanism in its later phases added a halo of ethical sanctification to the appeal of economic
Continuación pág. 221:

The rise of capitalistic expedience, and a moral creed, in which the duties of religion and the calls of business ended their long estrangement in an unanticipated reconciliation. Its spokesmen pointed out, it is true, the peril to the soul involved in a single-minded concentration on economic interests. The enemy, however, was not riches, but the bad habits sometimes associated with them, and its warnings against an excessive preoccupation with the pursuit of gain wore more and more the air of after-thought appended to teaching the main tendency and emphasis of which were little affected by these incidental qualifications. It insisted, in short, that money-making, if not free from spiritual dangers, was not a danger and nothing else, but that it could be, and ought to be, carried on for the greater glory of God. "The rational order of the universe is the work of God, and its plan requires that the individual should labor for God's glory; it is by faith that he will be saved. But faith is not a mere profession, such as that of Talkative of Prating How, whose "religion is to make noise". The only genuine faith is the faith which produces works. All the day of Doom men shall be judged according to their fruits. It will not be said then, Did you believe? but, Were you doers or talkers only? The second duty of the Christian is to labor in the affairs of practical life, and this second duty is subordinate only to the first. "God, wrote a Puritan divine, doth call every man and woman ... to serve him in some peculiar employment in this world, both for their own and the common good... The Great Governor of the world hath appointed to every man his proper post and province, and let him be never so active out his sphere, he will be at a great loss, if he do not keep his own vineyard and mind his own business" (Steele)

Pág. 221-2 Few tricks of the unsophisticated intellect are more curious than the naive psychology of the business man, who ascribes his achievements to his own unaided efforts, in bland unconsciousness of a social order without whose continuous support and vigilance he would be as a lamb destitute in the desert. That in individualist complex owes part of its self-assurance to the suggestion of Puritan moralists, that practical success is at once the sign and the reward of ethical superiority. "To question, argued a Puritan pamphleteer, "but it (riches) should be the portion rather of the goodly than of the wicked, were it good for them; were it good for them; for godliness hath the promises of this life as well as of the life to come". The demonstration that distress is a proof of demerit, though a singular commentary on the lives of Christians saints and sages, has always been popular with the prosperous. By the lusty plutocracy of the Restoration, roaring after its meat, and not indisposed, it if could not find it elsewhere, to seed it from God, it was welcomed with a shout of applause. A society which reverences the attainment of riches as the supreme felicity will naturally be disposed to regard the poor as damned in the next world, if only to justify itself for making their life a hell in this. Advanced by men of religion as a tonic for the soul, the doctrine of the danger of pampering poverty was hailed by the rising school of Political Arithmeticians as a sovereign cure for the ills of society. For, if the theme of the moralists was that an easy-economist was that it was economically disastrous and financially ruinous.
TANNEY
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RIQUEZA-POBREZA

Modern attitude to riches

Pag. 231-5 Few can contemplate without a sense of exhilaration the splendid achievements of practical energy and technical skill, which, from the latter part of the seventeenth century, were transforming the face of material civilization, and which England was the darling, if not too scrupulous, pioneer. If, however, economic ambitions are good servants, they are bad masters. Harassed to a social purpose, they will turn the mill and grind the corn. But the question, to what end the wheels revolve, still remains; and on that question the naive and uncritical worship of economic power, which is the mood of unreason too often engendered in those whom the new Leviathan has notized by its spell, throws no light. Its result is not seldom a world in which men command a mechanism that they cannot fully use, and an organization which has every perfection except that of motion. "In einem's Vernunft und brauch's allein, Nur tierischer als jedes Tier zu sein". The shaft of Phöebus, which drops harmless from the armor of Reason, pierces the lazy caricature which masquerades beneath the sacred name to flatter its followers with the smiling illusion of progress won from the mastery of the material environment by a race too selfish and superficial to determine the purpose to which its triumphs shall be applied. Mankind may wring her secrets from nature; and use their knowledge to destroy themselves; they may command the Aries of heat and motion, and bind their wings in helpless frustration, while they wrangle over the question of the master whom the imprisoned geni shall serve. Whether the chemist shall provide them with the means of life or with the trinitis, helioi and poison gas, whether industry shall straighten the bent back to crash it beneath heavier burdens, depends on an act of choice between incompatible ideals, for which no increase in the apparatus of civilization at man's disposal is in itself a substitute. Economic efficiency is a necessary element in the life of any sane and vigorous society, and only the incorrigible sentimentalist will depreciate its significance. But to convert efficiency from an instrument into a primary object is to destroy efficiency itself. For the condition of effective action in a complex civilization is cooperation. And the condition in a complex civilization is cooperation. And the condition of cooperation is agreement, both as to ends to which effort should be applied, and the criteria by which its success is to be judged. Agreement as to ends implies the acceptance of a standard of values, by which the position to be assigned to different rent objects may be determined. In a world of limited resources where nature yields a return only to prolonged and systematic effort, such a standard must obviously take account of economic possibilities. But it cannot itself be merely economic, since the comparative importance of economic and of other interest—the sacrifice for example, of material goods worth incurring in order to extend leisure, or develop education, or humanize toil, is precisely the point on which it is needed to throw light. It must be based on some conception of the requirements of human nature as a whole, to which the satisfaction of economic needs is evidently vital, but which the satisfaction of other needs as well, and which
can organize its activities on a rational system only in so far as it has a clear apprehension of their relative significance.

- Of that nature and its possibilities the Christian Church was thought, during the greater part of the period discussed in these pages, to hold by definition a conception distinctively its own. It was therefore committed to the formulation of a social theory, not as a philanthropic gloss upon the main body of its teaching, but as a vital element in a creed concerned with the destiny of men whose character is formed, and whose spiritual potentialities are fostered or starved, by the commerce of the market-place and the institutions of society. Stripped of the eccentricities of period and place, its philosophy had as its center a determination to assert the superiority of moral principles over economic appetites, which have their place, and an important place, in the human scheme, but which, like other natural appetites, when flattered and pampered and overfed, bring ruin to the soul and confusion to society. Its casuistry was an attempt to translate these principles into a code of practical ethics, sufficiently precise to be applied to the dusty world of warehouse and farm. Its discipline was an effort to keep the Christian virtues into the spotted texture of individual character and social conduct. That practice was often a sorry parody on theory is a truism which should need no emphasis. But in a world where principles and conduct are unequally mated, men are to be judged by their reach as well as by their grasp - by end at which they aim as well as by the success with which they attain them. The prudent critic will try himself by his achievement rather than by his ideals, and his neighbors, living and dead alike, by their ideals not less than by their achievement. Few who consider dispassionately the facts of social history will be disposed to deny that the exploitation of the weak by the powerful, organized for the purposes of economic gain, buttressed by imposing systems of law, and screened by decorous draperies of virtuous sentiment and resounding rhetoric, has been a permanent feature in the life of most communities that the world has yet seen. But the quality in modern societies which is most sharply opposed to the teaching ascribed to the Founder of the Christian Faith lies deeper than the exceptional failures and abnormal futilities against which criticism is most commonly directed. It consists in the assumption, accepted by most reformers with hardly less naiveté than by the defenders of the established order, that the attainment of material riches is the supreme object of human endeavor and the final criterion of human success. Such a philosophy, plausible, militant, and not indisposed, when hard pressed, to silence criticism by prosecution, may triumph or may decline. What is certain is that it is the negation of any system of thought or morals which can, except by a metaphor, be described as Christian. Compromise is as impossible between the Church of Christ and the idolatry of wealth, which is the practical religion of capitalist societies, as it was between the Church and the State idolatry of the Roman Empire.
continuación pag. 231-32: "Modern capitalism", writes Keynes, "is absolutely irreligious, without internal union, without much public spirit, often, though not always, a mere congeries of possessors and pursuers. It is that whole system of appetites and values, with its deification of the life on snatching to hoard, and hoarding to snatch, which now, in the hour of its triumph, while the plaudit of the crowd still ring in the ears of the gladiators and the laurels are still unfaded on their brows, seems sometimes to leave a touch as of ashes on the lips of a civilization which has brought to the conquest of its material environment resources unknown in earlier ages, but which has not yet learned to master itself. It was against this system, while still in its supple and insinuating youth, before success had caused it to throw aside the mask of innocence, and while its true nature was unknown even to itself, that the sages of earlier ages launched their warnings and their denunciations. The language in which theologians and preachers expressed their horror of the sin of covetousness may appear to the modern reader too marketingly sulphurous; their precepts on the contracts of business and the disposition of property may seem an impracticable pedantry. But rashness is a more agreeable failing than cowardice and, when to speak is unpopular, it is less pardonable to be silent than to say too much. Pesterity has, perhaps, as much to learn from the whirlwind eloquence with which Latimer scourged injustice and oppression as from the sober respectability of the judicious Paley—who himself, since there are depths below depths, was regarded as a dangerous revolutionary by George III.

Attitude of Swiss reformers to Poverty
Pag. 93: Calvinism started from a frank recognition of the necessity of capital, credit, and banking, large-scale commerce and finance. They broke with the tradition which, regarding preoccupation with economic interests "beyond what is necessary for subsistence" as reprehensible, had stigmatized the middleman as a parasite and usurper a thief. Since it is the environment of the industrial and commercial classes which is foremost in the thoughts of Calvin and his followers they have to make terms with its practical necessities. It is not that they abandon the claim of religion to moralize economic life, but that the life which they are concerned to moralize is one in which the main features of a commercial civilization are taken for granted, and that it is for application to such conditions that their teaching is designed. Early Calvinism, as we shall see, has its own rule, and a rigorous rule, for the conduct of economic affairs. But it no longer suspects the whole world of economic motives as alien to the life of the spirit, or distrusts the capitalist as one who has necessarily grown rich on the misfortunes of his neighbor, or regards poverty as an evil, or regards poverty as an evil, or regards poverty as a sin. It is perhaps the first systematic body of religious teaching which can be said to recognize and applaud the economic virtues.

Pag. 100-01: The spirit of the system is suggested by its treatment of the burning question of Pauperism. The reform of traditional methods of relief was in the air. Vives had written his celebrated book in 1526, and, prompted both by Humanists and by men of religion, the secular authorities all over Europe were beginning to
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(continuación págs. 100-01) bestir themselves to cope with what was, at best, a menace to social order, and, at worst, a moral scandal. The question was naturally one which appealed strongly to the ethical spirit of the Reformation. The characteristic of Swiss reformers, who were much concerned with it, was that they saw the situation not, like the statesmen, as a problem of police, nor, like the more intelligent Humanists, as a problem of social organization but as a question of character. Calvin quoted with approval the words of St. Paul: "If a man will not work, neither shall he eat", condemned indiscriminate almsgiving as vehemently as any Utilitarian, and urged that the ecclesiastical authorities should regularly visit every family to ascertain whether its members were idle, or drunken, or otherwise undesirable. Gescolampadius wrote two tracts on the relief of the poor. Bullinger lamented the army of beggars produced by monastic charity, and secured part of the emoluments of a dissolved abbey for the maintenance of a school for the assistance of the destitute. In the plan for the reorganization of poor relief at Zurich, which was drafted by Zwingli in 1525, mendicancy was strictly forbidden; travelers were to be relieved on condition that they left the town next day; provision was to be made for the sick and aged in special institutions; no inhabitants was to be entitled to relief who wore ornaments or luxurious clothes, who failed to attend the church, or who played cards or was otherwise disreputable. The basis of his whole scheme was the duty of industry and the danger of relaxing the incentive to work. "With labor, wrote, will no man now support himself...And yet labor is a thing so good and godlike...that makes the body hale and strong and cures the sickness produced by idleness....In the things of this life, the laborer is most like to God.

In the assault on pauperism, moral and economic motives were not distinguished. The idleness of the mendicant was both a sin against God and a social evil; the enterprise of the thriving tradesman was at once a Christian virtue and a benefit to the community. The same combination of religious zeal and practical shrewdness prompted the attacks on gambling, swearing, excess in apparel and self-indulgence in eating and drinking.

Pag. 113: (ver pag. 3, misma cita)

In eighteenth century attitude to poverty

Pag. 115: The most important of such rights are property right, and property rights attach mainly, though not, of course, exclusively, to the higher orders of men, who hold the tangible, materia stock, of society. Those who do not subscribe to the company have no legal claim to a share in the profits, though they have no legal claim on the charity of thier superiors. Hence the curious phariseology which treats almost all below the nobility, gentry and freemolders as "the poor" -and the poor, it is well known, are of two kinds, the "industrious poor", who work for their betters, and the "idle poor", who work for themselves. Hence the unending discussions as to whether the "laboring poor" are to be classed among the "productive" or "unproductive" classes -whether they are, or are not, really worth their keep. Hence the indignant repudiation
(continuación pag. 159-61): of the sugestion that any substantial acceleration of their lot could be effected by any kind of public policy. "It would be easier, were property was well secure, to live without money than without poor,...who, as they ought to be kept from starving, so they could relieve nothing worth saving"; the poor "have nothing to stir them up to be serviceable but their wants, which it is prudence to relieve, but folly to cure"; "to make society happy, it is necessary that great numbers should be wretched as well as poor" (Mandeville, The Fable of the Bees; this writer argues that poverty is essential to the prosperity, and indeed to the very existence of civilization.) Such sentence from a work printed in 1714 are not typical. But they are straws which show how the wind is blowing.

Attitude of Puritans to Poverty

Pag. 193-4:Seventeenth century writers repeated the charge that the puritan's conscience lost its delicacy where matters of business were concerned, and some of them were sufficiently struck by the phenomenon to attempt an historical explanation of it. The example on which they usually seized—the symbol of a supposed general disposition to laxity—was the indulgence shown by Puritan divines in the particular matter of moderate interest. It was the effect so the picturesque story ran, of the Marian persecution. The refuge who fled the driven by necessity, they invested their capital and lived on the pockeds who could quarrel with so venial a lapse in so good a cause? Subsequent writers embellished the picture. The redistribution of property at the time of the Dissolution, and the expansion of trade in the middle of the century, had led, one of them argued, to a great increase on the volume of credit trasaction. The approprrium which attached to loans at interest—"a sly a and forbid practice"—not only among Romanist and Anglicans, but among honest Puritans, played into the hands of the less scrupulous members of the faction. Disappointed in politics, they took to money-lending, and, without venturing to justify usury in theory, defended it in practice. "Without the scandal of a recantation, the contrived an expediente, by maintaining that, though usury for the name were stark naught, yet for widows, orphans and other impotent (therein principally comprising the saints under persecution) it was very tolerable, because profitable, and in a manner necessary." Naturally, Calvin's doctrine as to the legitimacy of moderate interest was hailed by these hypocrites with a shout of glee. "It took with the brethren like polygamy with the Turks, recommended by the example of divers zealous ministers, who themselves desired to pass for orphans of the first rank". Nor was it only as the apologist of moderate interest that Puritanism was alleged to reveal the cloven hoof. Puritans themselves complained of a mercilessness in driving hard bargains, and of a harshness to the poor, which contrasted unfavorably with the practice of followers of the unreformed religion. "The Papists..."
Attitude of Puritans to Poverty

Pag. 21 The New Medicine for Poverty: To applaud certain qualities is by implication to condemn the habits and institutions which appear to conflict with them. The recognition accorded by Puritans to the economic virtues, in an age when such virtues were rarer than they are today, gave a timely stimulus to economic efficiency. But it naturally, if unintentionally, modified the traditional attitude towards social obligations. For the spontaneous, doctrineless individualism, which became the rule of English public life a century before the philosophy of it was propounded by Adam Smith, no single cause was responsible. But, simultaneously with the obvious movements in the world of affairs—the discrediting of the ideal of a paternal, authoritarian government, the breakdown of central control over local administration, the dislocation caused by the Civil War, the expansion of trade and the shifting of industry from its accustomed seats—it is perhaps not fanciful to detect in the ethics of Puritanism one force contributing to the change in social policy which is noticeable after the middle of the century. The individual teaching cannot escape from its own shadow. To urge that the Christian life must be lived in a zealous discharge of private duties—how necessarily! Yet how readily served to the suggestion that there are no vital social obligations beyond and above them; to insist that the individual is responsible, that no man can save his brother, that the essence of religion is the contact of the soul with its Maker, that true and indispensable! But how easy to slip from that truth into the suggestion that society is with but a responsibility, that no man can help his brother, that the social order and its consequences are not even the scaffolding by which men may climb to greater heights, but something external alien and irrelevant +something, at best, indifferent to the life of the spirit, and, at worst, the sphere of the letter which killeth and not the spirit. In emphasizing that God's Kingdom is not of this world, Puritanism did not always escape the suggestion that this world is no part of God's Kingdom. The complacent victim of that false antithesis between the social mechanism and the life of the spirit, which was to tyrannize over English religions in the privacy of the individual soul, not without some slight of sober satisfaction at its obliquity from society. Professor Dicey has commented on the manner in which "the appeal of the Evangelicals to personal religion corresponds with the appeal of Benthamite Liberals to individual energy. The same affinity between religious and social interests found an even clearer expression in the Puritan movement of the seventeenth century. Individualism in religion led insensibly, if not quite logically, to an individualist morality, and an individualist morality to a disengagement of the significance of the social fabric as compared with personal character. A practical example of that change of emphasis is given by the treatment accorded to the questions of Enclosure and of Pauperism. For a century and a half the progress of enclosing had been a burning issue, flaring up, from time to time, into acute agitation. During the greater part of that period, from Latimer in the Thirties of the sixteenth century to Laud in the Thirties of the seventeenth, the attitude of religio
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Continuación pag. 210-12): religious teachers had been one of condemnation. Sermon after sermon and pamphlet after pamphlet—not to mention Statutes and Royal Commissions—had been launched against depopulation. The appeal had been, not merely to public policy, but to religion. Peasant and Lord, in their different degrees, are members of one Christian commonwealth, within which the law of charity must bridle the corroding appetite for economic gain. In such a mystical corporation, knit together by mutual obligations, no man may press his advantage to the full, for no man may seek to live "outside the body of the Church".

Medieval attitude to Poverty (páginas de la 216 a la 268)

The temper which deplored that the open-field village was not a school of the severer virtues turned on pauperism and poor relief and even more shattering criticism. There is no province of social life in which the fashioning of a new scale of ethical values on the Puritan anvil is more clearly revealed. In the little communities of peasants and craftsmen which composed medieval England, when Heaven sent a bad harvest, had starved together, and the misery of the sick, the orphan and the aged had appeared as a personal calamity, not as a social problem. Apart from a few precocious theorists, who hinted at the need for a universal and secular system of provision for distress, the teaching most characteristic of medieval writers had been that the relief of the needy was a primary obligation on those who had means. St. Thomas, who in this matter is typical, quotes with approval the strong words of St. Ambrose about those who cling to the bread of the starving, insists on the idea that property is stewardship, and concludes—a conclusion not always drawn from that well-worn phrase—that to withhold alms when there is evident and urgent necessity is mortal sin. Popular feeling had lent a half-mystical glamour both to poverty and to the compassion by which poverty was relieved, for poor men were God's friends. At best, the poor were thought to represent our Lord in a peculiarly intimate way "in that sector" as Langland said, "our Savior saved all mankind" and it was necessary for the author of a religious manual to explain that the rich, as such, were not necessarily hateful to God. At worst, men reflected that the prayers of the poor availed much, and that the sinner had been saved from hell by throwing a loaf of bread to a beggar, even though a curse went with it. The alms bestowed today would be repaid a thousandfold, when the soul took its dreadful journey amid rending briars and scorching flames.

- The social character of wealth, which had been the essence of the medieval doctrine, was asserted by English divines in the 16th century with redoubled emphasis, precisely because the growing individualism of the age menaced the traditional conception. "The poor man preached Latimer, had title to the rich man's goods; so that the rich man ought to let the poor man have part
Continuación: Medieval attitude to poverty.

of his riches to help and to comfort him withal. Nor had that sovereign indifference to the rigors of the economic calculus disappeared, when, under the influence partly of humanitarian representatives of the Renaissance like Vives, partly of religious reformers, partly of their own ambition to gather all the threads of social administration into their own hands, the statesmen of the 16th century set themselves to organize a secular system of poor relief. In England, after three generations in which the attempt was made to stamp out vagrancy by police measures of hideous brutality, the momentous admission was made that its cause was economic distress, not merely personal idleness, and that the whip had no terror for the man who must either tramp or starve. The result was the celebrated Acts imposing a compulsory poor-rate and requiring the able-bodied man to be at work.

Attitudes of Quakers to Poverty

Pág. 226:—Nor would be difficult to find notable representatives of the Puritan spirit in whom the personal authority, which was the noblest aspect of the new ideal, was combined with a profound consciousness of social solidarity, which was the noblest aspect of that which it displaced. Firm in the philanthropist, and Beller the Quaker, whom Owen more than a century later hailed as the father of his doctrines, were pioneers of Poor Law reform. The Society of Friends, in an age when the divorce between religion and social ethics was almost complete, set the prevalent doctrine, that it was permissible to take such gain as the market offered, by insisting on the obligation of good conscience and forbearance in economic transactions, and on the duty to make the honorable maintenance of the brother in distress a common charge.

Attitude of Puritans to Poverty

Pág. 226: The general climate and character of a country are not altered, however, by the fact that here and there it has peaks which rise into an ampler air. The distinctive note of Puritan teaching was different. It was individual responsibility, not social obligation. Training its pupils to the mastery of others through the mastery of self, it prized as a crown of glory the qualities which arm the spiritual athlete for his solitary contest with a hostile world, and dismissed concern with the social order as the prop of weaklings and the Capua attitude of the soul. Both the excellences and the defects of that attitude were momentous for the future. It is sometimes suggested that the astonishing outburst of industrial activity which took place after 1760 created a new type of economic character, as well as a new system of economic organization. In reality, the ideal which was later to carry all before it, in the person of the inventor and engineer and captain of industry, was well established among Englishmen before the end of the 17th century. Among the numerous forces which had gone to form it, some not inconsiderable part may reasonably be ascribed to the emphasis on the life of business enterprise as the appropriate field for Christian endeavor, and on the qualities needed for success in it, which was characteristic of Puritanism.