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## Dark Money: Gower, Echo, and 'Blinde Avarice'

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## Dark Money: Gower, Echo, and "Blinde Avarice"

Gower's poetic works show a consistent concern with the darkness and deceit that comes with Avarice, the sin mostly associated with commercial transactions.<sup>1</sup> In his *Mirour de l'Omme*, Gower writes that Avarice has five daughters, each of whom prospers in darkness or at least away from prying eyes. One of the servants of these daughters is called blind Ingratitude because she does not see the good that was done to her. In the *Confessio Amantis*, Gower calls Avarice itself blind (CA 5: 4671).<sup>2</sup> Avarice's blindness seems to work both ways. Avarice blinds individuals to their humanity, causing them to cheat and steal from others. It also blinds the victims of the greedy since the greedy resort to deception in order to gain what they want. Avarice, then, is the one Deadly Sin that works best in the dark.

In the *Confessio*, Genius tells the tale of Echo as an example of the practices that he calls usury but who works as an amalgam of several of the charges raised against Avarice in the *Mirour*, including falseness, deception, and making a profit from another's labor. Most importantly, Echo, just as Avarice, blinds her victim (Juno) whom she dupes "With queinte wordes and with slyhe" (4593). Her language as well as her deeds create a false commodity of her own fidelity to Juno in order to stay in favor with both her and Jupiter, whom she supplies with lovers. Juno discovers Echo's deceit because, as Gower says, "Thing don upon the derke nyht / Is after knowe in daies liht" (4599-600). Light and truth are Gower's counters to darkness and falsity. The tale concludes with

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<sup>1</sup> See Craig E. Bertolet, *Chaucer, Gower, Hoccleve, and the Commercial Practices in Late Fourteenth-Century London* (Farnham, Ashgate, 2013), 17-60; Bertolet, "Fraud, Division, and Lies: John Gower and London," *On John Gower: Essays at the Millennium*, ed. R. F. Yeager (Kalamazoo, MI: Medieval Institute Publications, 2007), 43-70.

<sup>2</sup> John Gower, *The Complete Works of John Gower*, ed. G. C. Macaulay, 4 vols. (Oxford: Oxford University Press, 1899-1902). All citations from Gower's works will come from this edition. All translations are my own.

Echo literally becoming a disembodied whisper from the cave; figuratively, she stands for Gower as the duplicitous trader of dark commodities.

Genius twice describes her actions with love as *brocage*, the usage of which is cited in the *Middle English Dictionary* specifically as meaning procuring. Its meaning here is more complicated than that. Yes, Echo is a procurer who transacts the purchase or use of a body for sexual purposes. But considering that *brocage* also means a commercial transaction involving a retailer who would sell material and measurable goods, such as food, clothes, or building materials, in the name of the producer, the usage aligns with licit commercial practice. But to trade in love is illicit not merely because it is prostitution but because love, like other abstract qualities such as honor, truth, or fidelity, has no measurable material existence. Therefore, it cannot be sold since there is nothing to sell. When Amans complains that he has had no success in winning his lover on his own, Genius says “Broccours of love that deceiven, / No wonder is thogh thei receiven / After the wrong that thei decerven” (4573-75). In contrast, sexual intercourse can be sold because it relies on a material and measurable body to be used and consumed. Genius’s point is that hiring an agent to acquire love does not really get someone love; it only gets sex since sex can be bought or sold. Someone who thinks they can buy love from someone else will only be cheated. Genius congratulates Amans for not using a broker to show that Amans may, without perhaps knowing it, practice proper behavior.

But Echo does not. Echo wants to engage in a paradoxical relationship with “hire lord” (4588) and her “queene” (4625). She makes her twofold function to “gete him othre loves newe” and “Blente in such wise hir lady yhe” (4589, 4594). In order to get the “othre loves,” Echo needs to act through *brocage* and untruth, claiming to sell a commodity which cannot be measured to a recipient who should not want to buy it. While Jupiter is more interested in sex partners than love, Genius

clearly indicates that she is providing “loves.” It is a euphemism to be sure, but it is a poignant one since Genius has argued that love is not to be brokered.

Similarly, fidelity can also not be brokered. To stay in Juno’s service, Echo needs to present herself as loyal, again another immeasurable commodity. Genius describes Echo’s strategy as blinding Juno. Her behavior combines Gower’s understanding of covetousness, usury, and “*brocage*,” as he describes them in the *Mirour*. When her fraud is discovered, she is punished just as any trader of shoddy goods or commercial agents seeking to profit by keeping their target figuratively blinded or in the dark.

Although Book 5 of the *Confessio* describes various forms of Avarice with illustrative tales, the *Mirour* provides a parallel analysis of Avarice without the tales but with a focus on the deeds of Avarice or Greed being things done in the dark. Citing Bede, Gower says that Greed keeps quiet (“se tient tout coy,” *MO*: 7690). Gower methodically describes Avarice or Greed as a sin that thrives in darkness with the sinner making an illicit profit from his or her deceits. When Gower writes about Avarice in the *Mirour*, blinding, darkness, and secrecy surround the images he creates of the sin and its daughters, or related sins. For instance, he writes that Covetousness has eyes “which look on the shadowy wealth of riches and vain honor” (“Q’es biens obscurs vont regardant / De la richesse et vain honour”; 6813-14). The two objects that Gower focuses on for Covetousness are the acquisition of money (in the form of physical coins) and of landed property. He calls them shadowy because they provide the illusion of blessings. But they do not provide a means for salvation through good works. Covetousness wants things only to accrue to its own credit or worth.

Gower writes that, if the rich man has a mill or land rents (“rente ou molyn,” 6242) that the covetous man desires but the other does not want to sell, the covetous man “by false tricks, puts such obstacles in the other’s way that it would be dangerous for the rich man not to sell” (“Cil covoitous

du fals engin / Met tiel obstacle en son chemin, / Dont en danger le ruera,” 6244-46). The point of this passage is that covetousness inspires behavior that seeks to circumvent normal commercial behavior to get the trappings of landed wealth for very little or nothing. By singling out the mill and rent as objects for the covetous man, the poet shows how the rightful owners of the traditional medieval social capital in land lose it to duplicitous commercial agents. In other words, he argues that the new money-based wealth wrongly preys on established land-based wealth to appropriate its social capital. Roger A. Ladd points out that Gower in the *Mirour* is conflicted between a “promercantile vision of trade as necessary to worldly existence, and a more traditional anti-mercantile ideology.”<sup>3</sup> Gower is writing at the time when both the manorial and commercial systems were practiced at the same time but with the manorial economic system still holding the cultural upper hand so that merchants and traders seeking to rise in social capital acquired land rather than did landed nobles try to enter trade.

The rents from the estate and the mill (which could be the *soke* that would devolve to the landowner to rent to a miller) would be the primary traditional income for landed aristocracy instead of a shop or merchandise. The *soke* is the monopoly given to a miller to grind grain in his area, so that those dwelling within the *soke* or “suit” of the mill are compelled to use the lord’s mill or else lose “their corn [and] the horse that carried it.”<sup>4</sup> Once the land or mill is sold, the landowner’s income is severely curtailed because the landowner’s capital diminishes and his social status with it. This situation is not true with the merchant or trader whose wealth comes from his labor. This labor

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<sup>3</sup> Roger A. Ladd, *Antimerchantism in Late Medieval English Literature* (New York: Palgrave, 2010), 50.

<sup>4</sup> Richard Holt, *The Mills of Medieval England* (Oxford: Oxford University Press, 1988), 38; and John Langdon, *Mills in the Medieval Economy, England 1300–1540* (Oxford: Oxford University Press, 2004), 2.

could theoretically replenish any loss in wealth or even social capital. But a mill or estate that is sold is essentially gone forever.<sup>5</sup>

As Covetousness seeks to subvert the manorial economy, it also tries to cheat in the commercial economy. Gower provides two examples here. The first is of a farmer who sends his wheat into a city to be sold and then comes into the city to hike up the price artificially. He offers more money than others, causing them to counter with even more money than they wished to spend (6289-6300). He writes later that Fraud and Evil Design ("Fraude et Malengin"), who are cousins of Cheating, also seek to obtain goods illicitly from poor people at a bad price in order to make a profit on them (6544). This kind of fraudulent trading increases the profit margin of the unscrupulous farmer at the expense of fair traders.

The second example is the tavern owner with the false measure. Gower specifically cites this behavior as damaging to neighbors and, curiously, to pilgrims. The neighbors, who would be the tavern owner's regular customers, are forced to buy from him. The pilgrim is a stranger who, exhausted from his journey, complains that he is cheated of his money ("ly pelerin / S'en pleint, qui lass en son chemin / S'en vait et d'argent ad souffreite," 6307-09). The *pathos* of cheating a pilgrim leads to Gower's certain sense of God's condemnation because pilgrims would be honest strangers rather than masterless men or other outsiders whose presence in a town would excite less sympathy from those who witnessed these people being cheated. The dishonest tavern owner also shows again how people suffer from the secret deeds of those who only want to make money. Moreover, this practice should be antithetical to those whose trade is in hospitality.

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<sup>5</sup> Gower identifies one aspect of this kind of fraud called *Champartie*, or the lord's share of the crops from a tenant's fields (*MO*: 6571). In law, according to the *Middle English Dictionary*, it is the practice of aiding a litigant with the object of getting a portion of the proceeds from the suit. It is an illegal lawsuit that adds a disinterested party with the intention of defrauding either the plaintiff or the defendant.

Gower writes that Covetousness has five servants: Accusation, Subtlety, Perjury, Cheating, and Ingratitude. Of these, Ingratitude and Cheating fit best with the behavior of Echo as Genius describes her. Much of Gower's account of Avarice addresses Cheating, and he devotes a significant amount of space later in the poem cataloguing how merchants and traders cheat to gain a false profit or attempt to acquire land illegally (25177-26604). Echo is clearly a cheat by trying to make the false seem true. Juno condemns her, "'thou madest me to wene / That myn housbonde trewe were'" (CA 5: 4626-27). Echo is both encouraging Jupiter literally to cheat while at the same time cheating Juno with her disloyalty, making her believe something true that was false.

Gower's explanation of ingratitude makes its application to her more complex. Gower complains that Ingratitude occurs when masters take the work of poor people but do not "reward their merit" ("n'aguarde leur merite," *MO*: 6627). Similarly, the poor people get stirred up against their master "who gives them honor, they do not return his goodness" ("Au sire qui les fait honours, / Que sa bonté serra desdite," 6633-34). While Gower often includes paired opposites in his criticisms, this one is not exactly as symmetrical as he would have his readers believe. The figure of the ungrateful master who steals the labor of poor people refers either to landlords who are exploiting their peasants or shop owners who are profiting from the labor of their poor employees. Each of these laborers is a victim of the kinds of fraud that Gower has been cataloguing throughout his portrait of Avarice. The practice is duplicitous and done in a way that cannot be remedied because of the lack of access the poor have to a justice system skewed only to help the rich.

The ingratitude of servants to their good masters is less a matter of individual labor relations in a shop or estate and more one of changing socioeconomic structures. In this charge, Gower is the anxious traditionalist who fears a powerful peasantry demanding more compensation for their labor than they had historically received. This "ingratitude" is a rebellion against a rigid estate hierarchy

that forbids them from asking for wages commensurate with a rising demand for their labor in post pandemic England. This rebellion is also not subtle or secret, such as the wage theft by the unscrupulous employers. Instead, it describes a widespread social change that has, at its base, the demand for money. As such, it is a part of the money-based deviant behavior argued against throughout Gower's poem.

Echo's ingratitude follows the charge against the servants who rise up against the master without returning his goodness. The tale makes no mention of wages that Juno may pay Echo. Instead, Echo's commodity is the fidelity to her oath to serve her queen. Genius calls her "untrewe" (CA 5: 4590) because she betrays that service. The ungrateful servant has blinded her mistress, enabling her husband to cheat on her. Echo's "tricherie" betrays Juno, "sche to whom that Juno triste" (4595). Untruthfulness here is ingratitude.

Juno and Genius accuse Echo of being sly in her speech and actions. This falsity is what makes her story a demonstration of usury because Gower describes usury itself as sly. He says, it is like "buying a cat in a sack without seeing it" ("Comme cil qui chat achatera / El sac, ainçois que le verra," *MO*: 7237-38). In this example, the borrower must take it sight unseen "as if he had to resell at a lower price what he had bought for a higher one" ("Puis doit revendre q'achata/ Au meindre pris," 7245-46). Usury is another fraudulent transaction involving the inability to see. The cat and the commodity both are of lesser value than what one needs to pay for it. A loan with interest essentially is the same thing, or as Gower explains, what is bought for "five is paid for with at least six if paid by the next day" ("Pour cynk acate et paie ou mein / Pour sisz, si paie au demein," 7282-83). A twenty percent jump in a twenty-four-hour period is certainly usurious. But the idea here is that time, not labor, adds to the increase of debt, as would be the case in a transaction where the labor of the merchant or trader allows him or her to add to the base price of the good or service sold.



This kind of profit was perfectly licit.<sup>6</sup> Conversely, making time as the only agent causing a rise in debt was considered usurious because money was sterile and could not generate more money from itself. Asking for six coins when only five were originally loaned could only be read as unnatural and therefore must be fraudulent.

Gower suggests in a passage on deceitful loan practices that all these loans exist just on paper and not in substance (7285-7308). His observation is crucial to the increasing consideration of money as the measure of everything regardless of whether physical coins are present in a transaction. Money has no physical existence while coins do. A loan of ten coins, even if it were part of a usurious loan, comes back in the form of coins. However, with the development of the bills of exchange or letters of credit, a written text or even a token is taken to represent the coins and function as money. For instance, if David loans Peter ten coins, arranging in a note recording the transaction that Peter will return eleven coins to David, and then David sells Peter's note to Tom for the eleven coins promised, the note is exchanged not the actual coins. David makes the one-coin profit from the loan and Peter now is in debt to Tom. Peter may not have agreed to David's sale of his loan to Tom nor even known of it. But now he is obligated to Tom for the eleven coins previously promised to David. Tom also assumes the risk in case Peter never pays back the loan. Gower condemns this practice, complaining that an unscrupulous person can borrow a sum and loan it usuriously in order to make more than he stood to make or lose with the first loan (7298-7302). It is also a transaction that occurs without all parties knowing what is going on.

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<sup>6</sup> Many scholars have explored the legality of adding a profit from labor by merchants and traders for the goods they sell. See especially, John W. Baldwin, "The Medieval Theories of the Just Price: Romanists, Canonists, and Theologians in the Twelfth and Thirteenth Centuries," *Transactions of the American Philosophical Society*, n. s. 49/4 (1959): 5-92; Joel Kaye, *Economy and Nature in the Fourteenth Century: Money, Market Exchange, and the Emergence of Scientific Thought* (Cambridge, UK: Cambridge University Press, 1998).

This is the awkward problem in which the merchant's wife finds herself at the end of Chaucer's *Shipman's Tale* when she learns that the money that she thought was a gift from a monk was in fact a loan taken from her husband, making her husband her creditor. The monk transferred the debt collection fraudulently from himself to the husband. Gower believes that this practice is doubly evil, punning that the usurer will gain a profit of fire in the dark city of Hell ("Dont en la Cité q'est obscure / Pour gaign q'il prent a present hure / Prendra le gaign del feu ardant," 7306-08). The merchant who gave the money but did not charge interest must accept an agreement to repay in a different commodity. While he is satisfied with his wife's plan for repayment, the terms of the exchange were entirely different from the ones under which the money was originally lent.

The developing practice at this period was to record debts in ledger books and on paper.<sup>7</sup> Paper becomes the synecdoche for the debt itself. Gower writes that Usury tempts by saying, "repose in my paper, which was written in my own hand" ("Si te repose en mon papir, / Q'ert de ma propre main escrit," *MO*: 7286-87). The formula of this statement seems bureaucratic, taken from the context of a legal testimony written in the hand of one of the principals to the exchange, rather than sworn orally and sealed with a handclasp. The evidence of usury exists on paper, as Gower says, "the sum made up on the paper increases, while your purse will empty to cover it" ("Ensi la somme q'est confit / El papir croist, mais d'autre plit / Ta bource vuide a son partir," 7294-96). The gain from this practice is fraudulent because this amount comes from nothing and, as such, cannot be measured. Usury is similar to the false measures that Gower mentions earlier in which a cheater also charges for something that does not exist. A person who uses a quart measure that holds only a pint and a half rather than two pints but charges six pence for it as if it were a full quart is tricking

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<sup>7</sup> See, for instance, Andrew Galloway's analysis of Gilbert Maghfeld's account books: Galloway, "The Account Book and the Treasure: Gilbert Maghfeld's Textual Economy and the Poetics of Mercantile Accounting in Ricardian Literature," *Studies in the Age of Chaucer* 33 (2011): 65-124.

someone into paying for the missing eight fluid ounces as if that liquid were present. Usury is also asking for extra money that was not in the original request. Paper is the means by which coins that have accrued from interest can come into existence. It now stands for money.

As the usurer expects more money to return than what has been lent out, Echo expects more favor from what little labor she does. She gets the women as commodities to trade to Jupiter. That gives her success in two markets: Jupiter's (because of the pleasure he gains from them) and Juno's (by appearing to be loyal to her). As a result, Echo succeeds undeservedly.

So, when she falls, she does so with punishment from both her lord and lady. As Genius said earlier, the punishment for a dishonest broker (which a love broker is) repays the broker for their duplicity. For her deception, Echo gets exiled from Juno's court and is "forschepe" or changed into a disembodied voice that must repeat all that it hears (CA 5: 4641). Because Echo concealed the truth of Jupiter's sexual infidelities from Juno, she now is forced to reveal everything that she hears (4635-39). Juno concludes that her speech now will "clappe it out as doth a belle" (4640), meaning that she will make noise but not sense. Genius likens her fate to the experience of the traveler in the "wodes" crying and Echo forced to respond by repeating the same words the traveler speaks without variation, restraint, or comment (4641-46).

Echo's loss of physical shape takes from her a material identity, but also the figure of the commodities she was exchanging. She traded women's bodies to Jupiter; therefore, she loses her own body. Her lies are erased as well. She cannot scheme or conceal when she reveals everything. Therefore, an echo is a force of darkness that has no threat. As a fitting figure for Greed, Echo is just a blind voice. It rewards no one. It keeps nothing for itself. It produces nothing. And, ultimately, it is meaningless.

Echo is a useful example of Gower's consistent understanding of Avarice. It is only self-serving and works in darkness to deceive people. The commonality in much of Gower's account of Avarice is that its practices are secret, done out of sight, and dark. Gower blames all of this on the desire for more money without doing the honest labor to earn it. Money is kept only for the sake of having it and not for doing any good with it. As such, greed is not commercial because gaining money for the sake of having it stops all commerce. Gower's Avarice is particularly apparent in both the commercial and manorial economies, as it seeks to cheat landlords out of their land and unsuspecting buyers out of their cash. His concern for the seductive quality of Avarice in his contemporary England is that if people permit this kind of fraud, it's just so easy being Greed.

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