

# Humanistic economics II

## 1 Introduction

In 1433/4, Leon Battista Alberti (1404-1472), the now famous Renaissance architect, writes an economics in the Tuscan vernacular in the form of group discussions á la Plato and Xenophon. He calls the work *Della famiglia* (*About the family*). It consists of four books, which reproduce four successive discussions between different members of his merchant family. These discourses are taking place, when male family members and a former servant are visiting one of the elder members of the Alberti family who is very ill and expects to die soon, and the visitors have to wait in his house till he can receive them. The author, then still a young man, is always present in the discussions and sometimes actively takes part in them.

The first book *About the duty of elder people towards the youth and the young towards the old* (1 fragment) *and how children should be educated* (7 fragments) deals with the education of older boys. The second book *On having a wife*, identical with the title of the book by Barbaro, actually discusses the ways in which a family may reach happiness. It also addresses the selection of the wife, because the virtuousness of the wives is important for the felicity of a family but leaves the government of the wife and the duties of a wife aside. The third book of *Della famiglia* is called *Economicus* (!) but deals with prudence in spending and explains the principles of the use of goods, a subject which the economists of Antiquity had neglected. The fourth book, *on friendship*, written only in 1441, covers what the title indicates. Hereunder the third book is summarized and translated

Both *De re uxoria* and *Della famiglia* show some influence of Aristotle. Barbaro, however, mostly uses Plutarch as an authority and in *Della famiglia* the Οικονομικός of Xenophon is very visible. It for instance almost gets copied, when the Alberti's discuss the government of the wife. This raises the question, given that the first translation of the Οικονομικός in Latin by Lampus Biragus is supposed to date only from 1450, that is from after the appearance of *Della famiglia*, how Leon Battista Alberti could avail of this work. Maybe a translation in Latin of this particular part of the *Oikonomikos* circulated in Florence at the time?

Initially Alberti's *Della famiglia* becomes quite popular. Some 37 manuscripts are still extant. This book, however, will not become printed for centuries to come. It will only be published in print in the nineteenth century, once Alberti will have become famous as a Renaissance architect. To make things complicated, firstly was printed the *Treatise about the government of the family of Agnolo Pandolfini with a description of his life by Vespasian of Bisticci* ( It.: *Trattato del governo della famiglia d'Agnolo Pandolfini colla vita de medesimo descritta da Vespasiano da Bisticci*. Milan (Societa Tipografica de'Classici Italiani) 1802. This actually is book III of Alberti's *On the family*, with the surnames changed for Pandolfini.

Eventually, in the sixteenth century, in Italy three kinds of original economics will be practiced and printed :

1. humanistic economics: Paolo Caggio, 1552, *Iconomia*; Giacomo Lantieri, 1560, *Della economica*; Torquato Tasso, 1582, *Il padre di famiglia* and Nicolo Vito di Gozze, 1589, *Governo della famiglia*.
2. Aristotelian economics: (Giovanni Caldiera, 1473), *De oeconomia Veneta*; Francesco Tommasi, 1580, *Reggimento del padre de famiglia*; Gio Battista Assandi, 1616, *Della economica overo disciplina domestica*; Bartolomeo Frigerio, 1629, *L'economo prudente* and Ludovico Settala, 1626, *De ratione instituendae, & gubernandae familiae*.
3. mercantile economics (double-bookkeeping): Benedetto Cotrugli 1573 *Della mercatura et del mercante* (This work from 1458 has not been copied often and was only printed in 1573);

Domenico Manzoni, 1540 *Quaderno Doppio*.....; Giacomo Venturoli 1566, *Scorta di Economia sia Dialogo di scrittura famigliale* and Angelo Pietra, 1568, *Indirizzi degli economici*.

To these works on original economics still will be added the Catholic books on the subject of the Contra-reformation.

## 2: Summary of *Della famiglia*, Book III by Leon Battista Alberti

### Prologue of book III: to Francesco d'Altobianco Alberti<sup>i</sup>.

The Latin language is rich and beautiful but I have written these books in the vernacular to reach a large audience. The Tuscan language will have no less power as soon as scholars decide to use and refine it. I have already written two books, the first one about how fathers and mothers should behave towards their elders and the children towards their parents; the second one about the considerations regarding marrying and the proper occupations for young men. *Because they say that prudence in spending is most useful for the enjoyment of riches, in this third book you will find a description of a family father, which you will be able to read easily because of its bare and simple style, by which you may understand that I wanted to prove that I could imitate that charming and delightful Greek author Xenophon.* (p. 154) You always loved me and my works. So you will enjoy this gift, which is relevant for you as a pater familias, although it will not redeem completely my debt with you. *So read me, my dearest Francesco, and love me as much as you can.* (p. 154)

### Book III: *Economicus*

[The protagonists in this book are Giannozzo (G), an older Alberti with much practical experience who has just arrived and again the learned Alberti, Lionardo (L). The young Carlo and Battista are present as well, just listening. In this book L is asking the questions, while G is providing extensive answers. At the end Aduardo (A) will enter the room.]

G starts to tell, how he when he was young hated everything which kept him away from the joust. In forbidding participating in it, his parents acted from prudence in general, which he did not appreciate at the time at all. *I was angrier still, when they acted as they did from motives of prudence in spending for they were as you know excellent budget custodians, as I have learned to become. But in those days I was young, spent and gave away freely.* L: *And now?* G: *Now, my dear L: I am prudent. I know that it is crazy to throw away what is yours.* (p. 158) G and L agree that one, however, should not become avaricious, G: Neither should one, on the other hand, spend lavishly in order to avoid that the public thinks that one is avaricious. Once or twice a year one could for instance give a dinner to honor one's friends but all well considered this is not worth the trouble, not to say pure prodigality. Prodigals abound in every sort of entertainment, are encircled by people that want to profit from them and in the end they are left poor and alone. Of this I could give many examples, but from this I will abstain. I rather state briefly that *in the same measure as prodigality is a bad thing, prudence in spending is good, useful and praiseworthy. Prudence in spending does nobody any harm and is helpful to the family.* (p. 160) One will never suffer need, it puts lascivious desires aside and one lives contentedly with what one possesses. A father of a family is *unworthy of praise if he prefers to live for his pleasure instead of for prudence in spending.* (p. 161)

L: If prudence of in spending is not identical with avarice, *this prudence in spending you are talking about, then, what sort of thing is it?* G explains that he likes the sort of people who make use of their goods when necessity arises and spend enough but not more (than necessary) and save the rest. Those people I mention prudent in spending. (p. 161) L: But how do we know what is too much and what is too little? G considers this a simple matter: one must look beforehand at each expenditure if it is not greater or weighs more or it is larger in amount than necessity demands, yet no less than honor requires. (p. 162) G tells that the average wealth he is enjoying he has achieved more by prudence in spending than by diligence in acquisition. G then asks L what his books tell about prudence in spending. L: They stress that if no one would preserve it, it would be folly to bring what is acquired into the house and it would give a great laugh if someone would try to preserve what has not been stowed away. (p. 163) G agrees: What is the use of acquisition if one does not apply prudence in spending. A man exhausts himself in acquiring in order to have the goods available whenever needed. He procures when healthy for sickness, as the ant procures in summer for the winter. When the necessity arises one must use goods, when one does not need goods, they should be preserved. And there you have it: All prudence in spending does not consist as much of preserving goods as of using them when needed. (p.163) Not to use the goods when the need is there, would be avaricious, reproachable and dangerous. It is like a leaking roof which one refuses to repair.

G then investigates, since prudence in spending consists in using and preserving goods, *what goods are to be preserved and used?* (p. 164) They should be mine and not the goods of somebody else, in the first place. But again what goods are mine? Not my wife, my children or my house, as L suggests, because fortune is their owner. Yours are the things that nature gave you, when you were born with the liberty to use it for the good or the bad to the degree that it suits and pleases you (p. 165) and that stay with you your whole life. So, mine, in the first place is the mind, *that movement of the soul with which we desire and become angry. Whatever fortune wants, it stays with us.* (p. 165) The body is mine also. L: And what will be the third one? G: Time! L: It would not occur to me to call something my own if I could not transfer it to somebody else. (p. 165) G responds that yours is rather what you take into use, like water from the river that you employ to wash the dirt from your body. In this case the dirt - so to say - is the low desires and impure understanding. One appropriates time by using it to wash this dirt away and spending it on thinking about and doing praiseworthy things. And who lets time hour after hour glide away in idleness, certainly loses it. *So, children, you have the operations of the mind, the body and the time and you know now how valuable and precious they are.* (p. 166) L advises the boys to store these thoughts in their memory, because they are not sayings of the philosophers and will nowhere be found in their books.

G: My next question becomes how mind, body and time may be preserved and then also how they may be used. (p. 166) I will be brief. First about the spirit! I apply it [prudence in spending DN] to goods that are necessary for myself and my family, and seek to conserve them in a way that pleases God. L: What are the goods that are necessary to you and your family? G: Virtue, humaneness, ease! (p.166) The best activities of the mind are to win the goodwill of everybody and to be and appear good, just and tranquil, never irritating or doing injustice to anybody. This is what I did and still do. Further activities of the mind are to love, to hate, to disdain, to hope, to desire. Again one must know how to use and how to restrain those emotions: to love the good, to hate the wicked, to disdain the bad-willing, to hope for very many goods, to desire what is best and noblest. L. Holy! (p. 167)

L now asks in what way G. preserves his soul for God. G answers that in the first place he never lets his mind be troubled by anger or greed or any other passion, because he believes that a pure and simple mind pleases God much. *The second way of pleasing God, it seems to*

*me, consists in doing nothing of which I am doubtful whether it might be good or bad* .(p. 167. G explains that the reason for this is that things that are true and good are luminous and clear in themselves, while what is not good always lies in the shadow of some vile and dirty pleasure.

[p. 168/9: G relates how he got these ideas from a wise old priest who used to visit the houses of the Alberti's but was able to expound the matter of mind, body and time in a much more systematic way than he does now.]

L. asks: *G, having spoken of the mind, what prudence in spending you practice with regard to the body?* (p. 170) G answers: *I apply it on honorable, useful and noble activities, as much as I can, and try to preserve my body in a healthy, strong and beautiful condition for a long time.*

(p. 170) I keep my body neat, clean and well groomed. And I use my members in the service of the honor and fame of my country, my family and myself. *I always strive towards things that are morally good and useful.* (p. 170) L now wants to know what G does to preserve specifically his health. G answers him that in an old man health is generally a sign of continence in his youth. It is important to take care of one's health at every age, and it becomes more costly in the more advanced years. *And of costly things one ought to be guardians and good budget custodians.* (p. 170) L admits this for a budget custodian but still wants to know from G which things according to him are most useful to specifically health? G stresses exercise: *exercise has always been the master and doctor of health.* (p. 170). If unfortunately exercise is impossible then one should pay attention to the diet. *Children, take to heart this short, general and very perfect rule: take steps to find out which things usually are harmful for you and avoid them strictly; which are good for you, and find them.* L: *Clear! So cleanliness, exercise, a good diet and staying away from their opposites preserve health.* (p.171) G adds that they also preserve youth and beauty.

L: And what prudence in spending do you practice as to time? G: I have said *that prudence in spending consists as much in making good use of things as in preserving them, haven't I?* So I try to make good use of them and do my best never to waist any. (p. 172) It implies permanent engagement in activities and avoiding idleness, in the first place. *To be sure that one pursuit does not interfere with another and I might find out that I have started several things but completed none, or perhaps have the less important completed and left the best undone,* (p. 172) when I arise I imagine the tasks I have to do that day. *I then assign to each of them its time, this in the morning, that in the afternoon and that other in the evening.* ( p.172) A busy person, who is planning his tasks, actually can afford to walk in the streets at a leisurely pace. He also takes the season into account, which prevents him from being forced to do things in a rush, because he for instance did not bring in the harvest at the right time. *Do as I do! In the morning I organize myself for the whole day; during the day I follow how much is still required and in the evening, before I go to sleep, I think over again how much I have done. Then, if I neglected something, which still can be repaired, I still do what had to be done during the day.* (p. 172) I do so, for I would rather lose sleep than lose time, especially during the high season. *If I have distributed what should be done by me over the day and have put them in an order so that none of them is going to be neglected, it rarely or almost never happens to me that I in that case have to let go or postpone some necessity of mine.* (p. 173) If that incidentally happens, however, I accept it as a lesson not to lose time that way in the future again. *With regard to these three things then I do as much as you have heard.* (p. 173)

L: *Is prudence in spending involved in the goods of fortune as well?* G: *It would be negligence and error not to practice prudence in spending with what becomes ours by using it. For fortune's gifts are only ours if and to the degree that she permits this, and moreover insofar as we know how to use them.* (p. 173) Alas, fortune has been so cruel for the Alberti's, that prudence in spending has become almost irrelevant. If G had known beforehand the

misery to come to the family, he might have done things differently. L. recalls Demifo in one of the plays by Terence<sup>ii</sup>, who teaches us how hard it is to imagine in prosperous times the dangers, injury and exile that may come. One should be prepared, because *the sword a man has seen ahead of time usually strikes less deep*. (p. 174) G laments one more time about the situation of the Alberti's. L: *What would you have done then? How would you have organized the prudence in spending [beforehand, when you would have known the misery to come DN]?* (p. 174) G answers that he would have looked for a quiet life without any serious worry, being contented with what fortune had given. *And I would have realized that from here I had the family, the possessions in my house and moreover honor and friendship outside*. L: *Do you perhaps use the word honor as our fellow-citizens take it: being in the government and the state?* G: *Certainly not*. (p. 174) {p 175/6: G elaborates in a negative vein the activities and character traits of the members of the governing class.} *For me it is sufficient to be and to appear good and just, which make that I never can be dishonored. This state of honor accompanies me in exile and it will remain so as long as I do not return*. (p. 177) Let others delight in their power and be sorrow when they don't have it. *We, who are content with what is our own and never desire what belongs to another, will never be displeased by not having what is public or losing what we never have valued*. (p. 177) Who could value them properly, anyhow? One had better try to *be a good and just budget custodian, to stay connected with the family and to enjoy the goods that fortune grants you, sharing a part of them with one's friends and this way find honor and at the same stay away from vice and dishonor*. (p. 177) L argues that G is overdoing it a bit. Only some governing citizens behave in the bad way G describes, and he agrees with G that these men should be condemned. *I would say that a good citizen loves tranquility, but not so much his own one as the tranquility of other good men; he rejoices in the time he spends on honorable activities at home but not less in that of his fellow citizens; he wants the unity, calm, peace and tranquility of his own house but much more those of his country and the republic*. (p. 178) Republics cannot be maintained if all the good men are content with their private honorable activities. *The wise say that the good citizens should take upon themselves (the government of) the republic, suffer the labors of their father land and leave behind them the trifles of men, in order to save time which can be spent honorably on activities for the common interest and to preserve the good of all the citizens. This way one also leaves no space for the (government by the) wicked, who would soon make everything morally bad, so that neither the public interests nor the interests at home will be maintained anymore*. (p. 178) One does not get fame by spending one's time on honorable activities at home but by public endeavors. *In public squares springs up glory; in the middle of the people is praise nourished by the voice and judgment of many persons of honor*. (p. 178) So I would not call it servitude to do my duty nor call it lust for power if somebody wants to perform difficult and generous activities as governor of the republic. I would not shun honor, fame and favor and reputation won this way. *This actually is what I want myself, G!* (p. 179) but this way does not lay open for us, Alberti's, at the moment. So let us continue our teachings. G. Very well. My recommendation, then, about the acquisition and preservation of honor is: *one must never in order to govern the public matters, cease to govern the matters at home*. (p. 179) Public honors will never feed the family. *Be careful and diligent for the matters of the house to the extent that you are indebted to necessity and give to public matters not what ambition and arrogance suggest but what your virtue and the praise of the citizens leave you space for*. (p. 180)

L: *Which of all those private and house matters of which you have said earlier they were four, two inside the house, family and riches, and two outside the house, honor and friendship, would be dearest to you?* G: *By nature love, devoted affection, makes the family dearer to me than anything else. And to govern the family one seeks possessions, and to*

*preserve the family and the possessions, one wants friends, to take counsel and to avoid or endure the adversities of fortune. And to enjoy possessions, family and friendship with your friends it befits to obtain some state of honor and honored authority.* (p. 180) L wants to know what G understands by 'family'. G answers: *Children, wife and the other members of the house: relatives, servants.* (p. 180) Applying prudence in spending to them is not different from applying it to ourselves: *it is to put them to work at honorable, virtuous and valuable activities, try to keep them healthy and contented, and organize them in such a way that no one of them loses time.* (p. 180) L suggests: By having everyone doing something? *Not only that,* G says, *the point is to keep them busy with the jobs that are theirs, the wife with governing the children, preserving the goods and applying all prudence in household spending inside the house, the children with studying permanently and the others with doing well and diligently what the older people have commanded them.* (p.180) They would lose time, if two are doing a job where one would be enough and also when someone is given a task, for which he misses the capability. Thus, in order that no one wastes time each should be ordered to do what he knows how to do and is capable of. *So it is my responsibility to order just things to my people, teach them to work diligently and well and to give to each what is necessary and handy.* (p. 181) About providing the personnel with the materials they need, G says one should always purchase a bit more materials than one expects to need. Whatever will not be needed always can be given away to friends or be used by the family *for I do not want my family to miss the least thing. I always want to have in my house all goods that are handy or necessary to provide for the needs of my family.* L: 'What are the needs of a family'? G: *Good fortune and similar matters that men cannot control.* L: 'But what are the needs that men can control?' G: 'To have a house, where your whole brigade can gather, to have food for her and to be able to clothe her'. (p. 181) L: 'And to make them virtuous and well behaved?' G answers that this is a matter of education, certainly important, but not a part of prudence in spending.

L now asks G to imagine that L would be happily married and then to answer his question: *which order would you keep in these things [that can be controlled DN]?* (p. 182) First G would look for a house, where he would remain as long as he wished, because of the discomfort of moving and the expenditures which come with installing oneself. L asks what G would do to find a place for such a long stay. G would look for the right soil. L: *But what criteria would you apply to find the soil suitable for your purpose?* (p. 183) G does not think this to be difficult. *First<sup>iii</sup> I would find out how well, how healthy life is there.* (p. 183) Do the children look clean and healthy? Do many elder people live there? Can the neighborhood be easily protected against enemies? Is the place fertile? Are the neighbors friendly? Is there an easy way out in case of emergency? *Above all, I would look closely and diligently at whether the citizens were rich and honorable, and gather information whether the region had a good and stable government, just laws and moderate leaders.* (p. 183) If this is the case, it would prevent external disasters and the wrath of God and *if the citizens are honest and rich they have no need and no desire to rob the others, rather they will help the industrious and honor the good* (p. 183). L: But where would one find such an outstanding soil? G *Difficult it is! So I would settle down in the country with the most of these qualities or with the most important one. Health seems to me primary (--) because a healthy man always can make his living in some way and a weak person can never get an image of being rich; and who is just and good, he will be respected by everybody.* (p. 184) L asks for the requirements for health. G answers that clean air is the most important one, followed by food and nourishment and especially good wine. G would stop with looking around once he had found a place, *where he could be at his ease and respected.* (p. 184)

L: *What would you do, buy you a house or get one there for rent?* G: *Certainly not rent, for in the course of time a man finds he has bought the house several times over and still does not have it.* (p. 184) It would be a house that was airy, spacious and suited to hold my family and to host a friend. *And for this I would try to spend as few money as possible.* (p. 184) L asks if G would go for bargain prices. G: *Don't say bargain; nothing is a good price which you spend on something that does not suit you. I would try to spend money on a house that would suit me, and not pay more than its value.* (p. 184) I would not be an eager buyer, because I first would make myself well informed about neighbors and former inhabitants.

L: *Now suppose you have this, which order would you bring in the rest of prudent spending?* G: *I would want all my people to be put up under the same roof, to warm at the same hearth and to seat themselves at the same table.* (p. 185) This is a matter of comfort and at the same time a sign of prudence in spending. Suppose that at night the boys were to study in their own rooms, would you not need more torches than when everybody was studying around the table in the sitting room? *With families it occurs too. Many things are sufficient for all if together, which would be not enough for a few in separated quarters.* (p. 185) To stay together brings public respect to the father of the family and a split family does the opposite. Moreover it is as a matter of fact more expensive to provide for two tables, after a family has split, than serving one. L: *When everyone is in the house, would they all be required to be present at the evening meal?* G: *Indeed, certainly, my Lionardo, I would give the order that they can take dinner and evening meal at the proper time and a very good one too.* (p. 186) G here means with the term 'good' 'good and abundant' indeed.

L: *Would you buy these things from day to day?* (p. 186) No, says G, this would not be prudence in spending, because the seller will try each time to sell the worst or at least will sell for more than he has paid himself. So the buyer might be duped and in any case he pays the surplus. L: *Would you perhaps wish to have in your house for the whole year as much as you need for housely expenditures?* G: *Yes, I would like to have in the house whatever can be there without risk and can be stored without great effort.* (p. 187) The rest G would sell. L: *Would you sell what you first buy?* G: *As soon as possible, if conserving it would do me damage, but I would prefer not to have to buy and sell now this and then that, because that is the business of day-traders (Lat.: mercenarii) and a low profession.* (p.187) Avoiding this by paying a little more and making more efforts bears witness to more prudence in spending and it would seem the top of prudence in spending to provide for everything on time. *And, I still add that I would not want that every year the coins counted in my treasury become less.* (p. 187) G states that this possessing goods with which the house can be filled for a lesser cost than the price on the market is especially relevant for grain, wine, wood and straw, and flock, pigeons, chicken and fish.

L: *I agree, but I doubt if it would be prudence in spending if you did all such undertakings on the lands of others.* (p. 188) The owner will always profit from your efforts to improve it. Neither would good budget custodians praise you, if you lose loyal and good workers because the land changes hands. G indeed prefers to buy these lands with his own money for the reason which L mentions and many others which G does not specify. L. wonders if an estate for goods that require such different soil and climate conditions as grain, wine and wood can be found in one single place and for an acceptable price. G: *Very many indeed!* (p. 188) G proves this with the former estates of different Alberti's. If possible G would try to buy interconnected fields, with well situated roads on it, because they make supervision easy. L. thinks this to be a good idea, *because when you are occupied with them at one place, the workers elsewhere might be more negligent.* (p. 189) G adds that with one large stretch one does not get to deal with too many peasant families. All plowmen are evil. They try to sell you their chicken and even their pig and want money to pay their creditors, to build a dowry



for their daughters or to repair and improve their house. *If the harvest is abundant they keep the better two third to himself.* (p. 189) If, however, the land one year happens to bear no fruits the peasant takes it all upon you! *So from the useful he always withholds for himself the largest or the best part, from the burdensome and useless he throws everything on his lessor.* L: *It still might be better, then, to buy some provisions for the house on the market than having to deal with such evil people?* (p. 189) G answers that this is not the case for two reasons: you learn how to deal with tricks which you also have to expect in politics and you are forced to teach the workers diligence. *Apart from this, if you do not have too great a number of workers to deal with, their malice will not be unsupportable, and if you are diligently taking your responsibilities, your farmer can only damage you a little.* (p. 190). Actually his ingenuities will make you smile.

{p 190,5- 193,5 :G continues his exposition on agronomy in Palladian style and starts to the praise a farm and farming and this eulogy ends as a duet, sung by L and G in perfect harmony.} L: *Do you praise to live in the farm-house more than the midst of the city?* (p. 193) G answers that, while he himself would like to live most of the time on the farm, with children one had better live in the town, because the children have to become acquainted with evil. Evil does exist and *a man cannot distinguish who is vicious if he knows nothing about viciousness.* (p. 193) L adds that in the city one learns to be a citizen, the arts and how important are honor, fame and glory. *Such very good things maybe are not found in the farmhouse between logs and clods.* (p. 194) G is not so sure about this and says that if he would have a farm he would stay there for most of the year.

L: *Would you share with us how, as you said was necessary, to dress the family?* (p. 194) G tells that the very first thing would be to make available to his people what is required for being well clothed in a honorable way, *because if I was negligent in this respect, the brigade would serve me with poor loyalty and my people would bring hatred to me* (p. 194) as a despicable person and those outside would disapprove of me, as a miser. *Not to dress them well would therefore not be good prudence in spending.* (p. 194) L: *How then would you have the family dressed?* (p. 194) G answers that the main thing is that clothing is clean, suitable and well made: *on solemn holidays the new garments, on other days the garments that have been worn.* (p. 194) Old clothes only should be worn inside the house. Your clothes should bring you honor. Take the belt: without it a dress is more dignified, so beautiful clothes should not be belted. This norm goes for the whole family in accordance with their station. L: *And would you almost as a reward give clothes to those who withdraw with you in the house [the next of kin DN]?* (p. 195) G. confirms this. It would not only be a reward for them but also an incentive to the others. *Nothing will be as effective and useful for making the whole family very moderate, well conducted and willing to serve, as honoring and extra rewarding the good ones.* (p. 195) This kindles a desire for the less good to become worthy by practicing such works and living virtuously.

L: *Where would you get the money to dress your family? Would you sell the fruits of the property?* (p. 195) G confirms this, at least if still something would be left for consumption by the family, because *for a pater familias it always has been better to be involved in selling than in buying.* (p.195). Selling the superfluous fruits, however, would probably be insufficient. There are small expenditures the year through and incidental large expenditures, clothes in the first place and weddings, dowries and education and I think that the fruits of the farm will not suffice for paying all of them. *I would, therefore, make sure to have some occupation outside the house as well, which is useful for the family, suited for me and effective for my people, with which occupation I would earn as much as is necessary as a supplement.* (p. 195) What I will earn more than the necessary amount I then can use to give away.



L: *Would that (occupation) be trade?* G: *Yes, but to increase my tranquility, it would be the kind of trade which is certain, because you see it from day to day ameliorate between your hands. Perhaps I would have men working wool or silk or something similar, which occupations are less work and much less trouble.* (p. 196) Moreover the money goes to and is useful for a large number of poor people. L: *That would be a function of greatest piety, to help many.* (p. 196) G does not deny this, especially when it will be done in his way: *I would have my overseers and laborers, so that I don't need to do more work than to provide (the raw material) and to order that everybody does what he should do.* (p. 196) G would explain them to behave friendly and honestly and to make sure that nobody will leave their work-shop discontented. *For, my children, it seems to me rather loss than profit if one, while money grows, loses gratitude and benevolence!* (p. 196) This way G hopes that God will grant him prosperity, the amount of customers will increase strongly and his good name will be rolled out amongst the citizens. *These things should not be taken lightly, where the favor of God and the benevolence of men determine from day to day the earnings.* (p. 196/7) L suggests that many overseers are lazy and looking for their own interest. G: *For that reason I would pay much attention to choosing good and honest overseers.* (p. 197) Moreover G would check the smallest things, not only to actually control him but even more to prevent that the overseer makes mistakes. Cheating is always found out by such a master. A merchant should have ink-stained hands.

L: *I do not know if I understand what you mean.* (p. 197) G explains that it is *necessary for a merchant or artisan, who has to deal with several persons to write down everything, every contract, every item than enters or leaves the shop,* (p. 197) this way double checking everything with almost permanently the pen in his hand. If you delay things to tomorrow you might forget them and the overseer might become careless too. *The diligence of a master can improve the not very good overseer, but the negligence of the man who ought to be primarily concerned always uses to worsen the good one.* (p. 197) L takes this to mean that many overseers try to rob and cheat their master and the more so if the master is negligent. G, however, wants to say *that five out of six business disasters happen because of the shortcomings of the one who governs the business.* (p. 198) His point is rather that a hard-working master makes his personnel loyal and diligent. *He is a fool, who cannot report on his own facts except by the mouth of someone else; he certainly will be blind, who will see only with the eyes of another.* (p. 198) G states that you should work hard and control everything what is done during the day on that very same day. He would be diligent in general and for important tasks he would choose the proper overseer and then check on everything. *And to give my overseers a cause for improvement, I would give them honor, treat them generously well and do my best to make them love me and my goods.* (p. 198) G still adds that when you are looking for information on a candidate-overseer, you should inform yourself broadly about him, before you take him on.

L: *Which would you like more as overseers, outsiders or only your people of the house?* (p. 198) Some merchants say that it is easier to punish a stranger and to get your full value of him than of someone from your family, others that outsiders are more obedient than kinsmen, and there is the troublesome problem of the replacement of a loyal outsider by a family member. G. replies that he would call an overseer whom he cannot trust and should punish 'an enemy'; does not understand why outsiders should give him more reverence than his own people and considers somebody who does not appreciate that a kinsman gets a high position unworthy of fortune. G simply considers people stupid who think they may keep their dignity and wealth without the help of their family. One needs other people and if a man is in disgrace with his family, he would be a fool to think that outsiders are going to assist him. *But to define your question, L, do you assume that your relatives are good or bad people?* (p. 199) L supposes they are good people. G answers that if the members of the family are good people one can

prefer them. In principle they are more affectionate and loyal and one rather does a favor to a member of the family than to a stranger. L: *But what if they are bad?* (p. 199) G wants to know how bad is bad. If it is a matter of not being able to acquire earnings, you are under the obligation to instruct them. L: *And if he cheats you?* (p.199) G admonishes L that a kinsman, if you treat him as such, will never cheat you. Cheating by an outsider is more probable because *an outsider only stays with you to make better value for himself.* (p. 200) G stresses also that *there is more praise and utility in doing good to your own people than to the outsiders.* (p. 200) If a stranger gets rich together with you he will think that this is his merit, while your family in the same situation will be thankful to you and at a certain moment in time will do something in return. Finally, it is more difficult to get to know the character of an outsider than from a member of the family, who one has seen growing up. So there is no dilemma here. When our relatives are good and effective we want to help them and if they are not yet ready for the job we make a serious effort to make them better. L Agrees that *the man, who does not love his people, does not know how to love.* (p. 201) G elaborates how having members of your family at work will make you happy and how a stranger as employee may make you unhappy. *I could show you an infinite number of reasons by which you can see that the outsider always stays with you as an enemy, while your people are always friends.* (p. 201) The outsider, for instance, soon wants to be a partner and makes difficulties when he does not succeed in this. Relatives on the other hand always seek your welfare and your good name. It is in every respect safer to demand help from your people and, on the other hand, one should help one's family more than outsiders.

L agrees and then asks to hear the rest of it. *You have already spoken of the house, of the property and of the occupations and the prudence in spending they require.* (p. 202) You have dealt with expenditures for food, clothing and for the reception of friends and honoring them with gifts and generosity. Teach us now about the expenditures for the honor and fame of the house, like those made for civic buildings. G makes a distinction between necessary and unnecessary expenditures. *Necessary are those without which you are not able to maintain your family in an honorable way, that is to say those, which damage one's own honor and the comfort of one's people, if one does not make them. The greater damage it does if one does not make them, the more they are necessary.* (p. 202) The unnecessary expenditures are the ones that do not damage the honor of the family. Some of them are reasonable, because they give pleasure like beautiful books, others are superfluous, because they are pompous, for instance an embellishment of the loggia or beautiful cloths. L: *Let these be called voluntary expenditures, then, because they oblige rather our will than (they oblige) necessity.* G: *All right.* (p. 203) Moreover insane expenditures like keeping serpents, or worse do exist. L: *Tigers maybe?* (p 203) G rather points out to the nurturing of human serpents, that is to say people that speak evil. One should keep away from such wicked persons and even from friends who consort with persons with an evil tongue. Both agree that in any case insane expenditures should be avoided. L: *And the other two, the necessary and voluntary ones, which rule do we have to try to follow?* (p. 203) The method of G is to purchase the necessary expenditures as soon as possible to get them off his mind. The purchase of voluntary ones, however, he delays as long as possible in order *to find out if this wish will leave me along the way.* (p. 204) L thanks G for having taught him to avoid much expenditures, which he, like other young men, did not know how to avoid. G: *That is why reverence towards elders is an obligation.* (p. 204) Many things in this world are better understood by experience than by reading books. *The shortest way to philosophy, conversation and communication with your elders is to ask them questions, listen to them and really hear them.* ( p. 204)

L agrees but now doubts, given the many and difficult tasks of a father of the family, if one person can handle them: *being a budget custodian of your own goods, ruling and moderating the affections of the soul, slowing down and restraining the appetites of the body, adapting oneself to and 'using the fruits' of time, observing and governing the family, maintaining the property, preserving the house, cultivating the possessions and managing the shop.* (p. 204/5) G does not see this as a problem. According to him these tasks *are all so closely connected and intertwined that, if a man tries to be a good father to his family and takes good care of one of his duties, the others follow of themselves. Who knows how not to lose time, knows to do almost everything and who knows how to use the time, will be the lord of anything that he wants.* (p. 205) To a diligent person these tasks would be pleasant and nothing gives as much satisfaction as doing what we like. Moreover we should look at performing them as a possibility for praise. If one feels, nevertheless, that the burden is too heavy, one should only do part of the work oneself, the part which suits best one's mind, age, experience and position. The rest should be delegated.

You should stay always above all and let all *the others of your people only follow you in accordance with your will and judgment.* (p. 205) You should keep your overseers distributed over the various jobs, in accordance with their capabilities. *You, men of letters, when you discuss prudence and human life, use to bring forward the example of the ants and say that we should take from them the lesson how to provide today for the needs of tomorrow.(--) On the same principle you are in the habit to take an argument from the bees, who all obey to only one and all are striving for the common good with very determined souls and very fervent activities.(--) You rather should look at the spider.* (p. 206) He constructs his web in such a way that, after having spun it, he resides in the midst of ligaments, alert and diligent to reach immediately every catch. *That is what the father of the family should do.* (p. 206) He should position his goods as the spider his ligaments. *He stays in the midst of them, intent and quick to feel and see everything, and where a provision is needed to provide it immediately.* (p.206) L likes the comparison. He is now convinced that the father of the family can govern the house despite the many tasks he has to handle. L: *But still what has to be done in the city seems to stiffen the house governing tasks.* (p. 206) G does not agree because a quick solution is immediately available. He has solved this problem by creating two purses. The smaller one he leaves to his wife to be able to run the household. The larger one for an extra income and acquisitions from outside, which are often carried out outside the house among men, he keeps to himself. G thinks it is a difficult task to provide for the necessities inside the house. He is aware that men exist who always poke their nose in everything that happens inside the house. *These people say that it is no shame at all and does not harm anyone when they check the activities and when they lay down their laws and their customs in their house.* (p. 207) G, however, cannot imagine that men *who are occupied with the non-female activities would show themselves so much interested in the custody of the budget of the very small household amounts.* (p. 207)

L *I do agree with you because it is exactly what the ancients have said.* (p. 207) The man has a better mind and is stronger than the woman, who in her turn is timid and has a weaker body. *It is as if nature has provided this way for our living, wanting that the man brings home, the woman preserves. The wife should defend, inside the house, the goods and she does this by honorable activities, fear and suspicion, the man should defend the wife, the house, his people and the father land not by sitting still but by using his mind, his hands with much virtue, even by spending sweat and blood.* (p. 207/8) Men who occupy their minds actively with such feminine trifles certainly lack a masculine heart. *I think you are right to leave the government of minor things to your wife and to keep for yourself, as I always have seen you doing, all masculine and very praiseworthy tasks.* (p. 208) G confirms that it is the duty of a father of the family to do what is proper to a man and moreover to abstain from female activities. *He*

(=L) *should leave all the minor assignments of the house to the women, as I have done.* (p. 208) L. confirms that G has a most virtuous wife, but wonders if one can find easily such a woman. G: *Mine certainly became a very good mother of the family by her sharp mind and customs, but much more so by my admonishments.* (p. 208) L asks G after his admonishments. { (p. 208-229: The book from here on till the discussion about the prudent spending of money mirrors the part in Xenophon's *Oeconomicus* where Ischomachus tells Socrates how he instructed his wife on marriage<sup>iv</sup>. }

[Aduardo (A) enters. A immediately feeds the discussion by supposing that one should always look for the benevolence of God first. A, L and G agree that the governor of the house every morning has to do his prayers.] G says that A has not missed much, because he is not an intellectual, like A and L, who both are familiar with the Ancients. His only basis for prudence on spending is his own experience. *In as much as you have more ingenuity than I and more sophisticated knowledge, to that extent you can earlier, quicker and better comprehend the essentials, the way to do it, the order and all the other matters that concern prudence in spending.* (p. 231) A and L both praise G extensively and argue that nobody else could have better explained the principles of prudence than G!

A: *What about money? Did you say how and what kind of prudence in spending should be applied?* (p. 232) G sees no difference with other goods. It should be used when and as much is needed and the rest should be put aside to help a friend, a parent or the country. A sees this differently. *It has been my belief that a budget custodian has nothing more to do than to apply good prudence in spending money.* (p. 232) Money is the root of, the hook for, the nourishment of everything. Artisans work like slaves for you when you have money. Without it, you are in want of almost all goods. *The house, the farm and the workshop need workmen, overseers, tools, cattle and the like which one cannot maintain or acquire without spending money.* (p. 232) So if money supplies all needs, why worry about prudence in spending regarding the other goods? To this comes that money can be carried with you in contrast with to real estate, as the Alberti's have experienced, when they were forced into exile.

G: *I do not want to deny to you, A, that by supplying the necessities and by satisfying our wants, money is very valuable but I am not going to agree with you, because even if I do have money, I still would be in want of very many goods, which are not obtainable at the moment you need them or are not very good ones or cost extremely much.* (p. 233) Even if these goods were very cheap G would prefer to watch over his affairs, plan all activities and produce whatever he needs himself instead of being forced to look for everything he needs far away. Your vision is obstructed by your exile, A! *With a farm to satisfy your necessity and wants and those of your family, I believe, you would not much look after money. I do really disagree with you, if you think money is more useful than land.* (p. 233) One should not think that money is easier acquired and preserved than land and neither should one believe that the fruits of money are more useful than those of real estate, *because what is more easy to lose, more difficult to preserve, more risky to transport, more troublesome to get back, more easy to disappear, to go down the drain and to vanish into thin air?* (p. 234) Money is exposed to greater perils than land and if you would hide it, it is not useful anymore for you or your people. G could continue easily about the great perils of money.

A now agrees with G more or less but for the sake of argument still counters with: *It seems to me that that the course and movement of fortune carry as well property as money away but maybe money at such a moment stays hidden and save,* (p. 234) while buildings are destroyed by war and enemies. G states that A enhances his argument with more astuteness than robustness. The point is that if fortune takes away the harvest this year, these lands stay yours and fortune will in another year return the harvest, if not to you, then to your children and grandchildren. *To how many children under guardianship, to how many citizens lands have been more useful than money?* (p. 235) Unimaginably large amounts of money of the

Alberti's were taken away from them, which sums if spent on lands, still would now be theirs. *I would not know what else money was invented for than for being spent, for receiving goods in exchange for it. You, who has the goods, why do you need money?* (p. 235) And goods moreover meet your needs, which money does not do. *Let us not develop this argument, however, but act like practical budget custodians and leave the battle of words.* (p. 235) G admits in order to put an end to this discussion that it is better to possess as well land as money and moreover to diversify with both kinds of property geographically, in order to spread the risks. *One uses from them depending on the need, the rest one preserves for the future.* (p. 235)

L says that A should not look so surprised, because everything that G has said (--) was necessary for the good government of the whole family outside and at home. (p. 235) A gives in and admits that a good budget custodian divides his fortune over several goods and several places. He is, however, a bit worried because G has talked down money so much - money is only made to buying goods -, that prudence in spending is not applicable to it and who would believe that? With money you have all other goods. *It seems to me that you don't value that in a small purse you find bread, wine, all victuals, clothes, horses and everything that is useful to take inside the house, apart from the fact that money can be useful when lending it to friends, as you said, and can serve as a merchandise.* (p. 236)

G has been expecting that A would set some snares. G now provides the clue to the trading of money: *every purchase and every sale (of money) should be one of simplicity, truth, good faith and integrity, as much with a stranger as with a friend, and all (money transactions) should be transparent and straight.* (p. 236)

A: *Excellent! But about lending money, G, what to do if, as happens every day, some lord requires this?* G: *I would sooner give him 20 as a gift than 100 as a loan and in order to have to do neither of them, I would flee from him.* (p. 236) The problem with lords is that one cannot hope for recompense or gratitude from them. It is caused by the court of a lord. Most of the courtiers are flatterers and gossips, spend their time in idleness. The few of them, who put virtue at work, rarely are rewarded by the lord. If you, as a honest man, want to compete with these courtiers, you will never win. *That is why it always seems to me that one should flee from these lords. Believe me, one wants to ask and receive from them, but never one wants to give or lend to them* (p. 237). Too many people are presenting them gifts. Moreover, if you give them too small a present you will be hated; if it is a proper one, you will get nothing in return and if it is too large, it still will not satisfy their greed. Then they want that all their kin will get enough and not only they, themselves. The more you give, the more they expect, the more you lend, the larger is your loss. *With lords, your promises are obligations, your loans are gifts, and your gifts are thrown away.* (p. 238) You should even watch you words because lords, to whom you have given a loan, will try to start a quarrel in order not to have to pay it back. A: *Then I will be prudent in accordance with your recommendation. I will flee from all dealings with lords or if I have by accident some business (with them) , I will ask for immediate payment and if I am forced to give, I will give as less as I can.* L: *To friends (--), do you lend or give to them?* (p. 238) In principle one is generous to his friends, says G, but no gift seems to be generosity, if not a need requires it. L: *When a friend asks for help, can I deny him anything?* (p. 238) G answers that you can deny him anything which is not honorable. L replies that when one is in need and asks something from a friend, this is honorable by definition. G: *If what my friend asks does not suit me, why should I value his interest higher than mine? But, yes, in order to prevent damage I want you to lend to a friend, be it in such a way that when you ask yours back, you will not enter into a quarrel and he will not become your enemy.* (p. 238/9)

L now states that to a friend he would as well give as lend! G *And what if he does not the same towards you?* L: *He would do the same, precisely because he is a friend.* (p. 239) We would share everything, including wealth. G is skeptical and states that the world is full of deceit. The person, who by way of some trick tries to take away something of what is yours, is not a friend. A now agrees with G that people who greet, praise and flatter you are no friends. You can trust very few of all the people you know. *How shall we behave towards them* [whom we do not trust DN]? (p. 239) G tells what a friend of his does. He returns smiles and words of praise immediately and to a larger degree and with stories about his own needs he does exactly the same: he immediately invents a larger need for himself. *When they start to actually ask for a loan or at least for standing surety for one, suddenly he becomes deaf, misunderstands, answers a different question or immediately starts a long quite different discussion.* (p. 239) If they persevere, eventually they will be asking a small sum, which he lends to them to get rid of the nuisance. G: *No more of this. I don't want you to call me a master of slyness. Towards friends one should want to use generosity.* (p. 240) He rather would like his audience to acquire honor by seeming generous than by appearing clever. *And I do not praise prudence in spending so much that I now condemn being generous. Neither do I think that one is so much indebted towards friends, that it would not be occasionally useful to apply generosity to strangers, so that one does not look like a miser or makes new friends.* (p. 240) A insists that G should tell more about this shrewd friend of his, so that they can defend themselves against those petitioners. G elaborates his earlier story a little bit. L: *But maybe it would be best to say no in a straight and manly way.* (p. 241) G answers that he first was of this opinion too. His friend has explained him, however, that by doing that G would show indifference to the petitioners and arouse hatred.

L: *But if someone of your people at home would ask you, as happens the whole day, how would you treat him?* (p. 241) G tells that when it would not be very inconvenient for him and would bring utility to his kinsman, he would lend him as much money and goods as his relative would need and he could miss. *It is my duty to help my people with the property, with sweat, with blood, with everything I can, even my life, for the honor of the house and my people.* (--) *Who only knows to spend his riches on food and clothes, who does not know how to use it for the interest of his people, in honor of the house, absolutely does not know how to employ them* [riches DN]. (p. 241)

Another question occurs to A: Should children be given some silver coins as pocket money for small expenses? On a tight lease they might be more inclined to vice. G: *Do you think a little boy can handle money without danger?* (p. 242) He asks why a boy would need money in the first place, when his father pays for all his expenditures. Many fathers allow their sons too much. The question therefore is rather *what causes more vice in the young, being too much in need of money or being too well supplied.* (p. 242) L explains what G here wants to say: *Fathers first should try to structure the wishes of teenage boys as much as they can, after which, I am sure, he does not want them to deteriorate morally by lack of money.* (p. 242-3) G agrees to this account of his argument.

L praises the utility of G's teachings. *It seems to me that G in fact taught us how to be good budget custodians with regard to all things necessary for life, really all of them.* (p. 243) A now asks: *Don't you think that friendship, fame and honor are useful in life?* (p. 243) G: *Most useful.* A: *And did you teach the application of a good budget custodianship as to them?* G: *That, no.* He answers evasively why he did not: *What do I know about friendship? Perhaps one might say that he who is rich has more friends than he wants.* (p. 243) A defends that wealth brings enemies, because all the poor wants to enrich himself with not only labor but also with deceit and robbery from the rich. G: *And still I am one of those who rather would be self-sufficient with my wealth, never to have to ask a friend.* (p. 243) A replies that in times in



prosperity it is maybe possible to live without friends to sustain you but if you have to defend yourself against injustice this is impossible. G: *I don't deny that friends are most appropriate in human life: I am one of those people, however, who asks as rarely as he can.* (p. 244) A goes on and now argues that friends first have to be tested in easy and peaceful situations to find out what they will do in hard times. G agrees in principle but still prefers his own independent situation. *If you do not covet the goods of others, if you know how to be a budget custodian with regard to your goods, you will only rarely need to test your friends and just for small amounts at that.* (p. 244) G says he really has to leave now. Giannozzo leaves with the words: *Keep this in mind, children, let your expenditures be equal to or less than your income! Be in everything- words, thoughts and actions- just, truthful and a budget custodian. Then you will become wealthy, loved and honored.* (p. 245)

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<sup>i</sup> Francesco de Altobianco Alberti (1401-1479), banker and poet, was the son of Altobianco Alberti, who in 1401 took part in the conspiracy, which was the cause of the exile from Florence of the Alberti family, which is mentioned so often in *Della famiglia*.

<sup>ii</sup> Terence, Publius Terentius Afer, (195/190-159 BC) wrote 6 comedies with psychological depth in a very accessible Latin. His plays became used during The Middle Ages and in the Renaissance to learn Latin, when they were often enacted on the schools. Maybe Lionardo makes a mistake here, because Demifo is a protagonist in the play *Mercator (The merchant)* by the earlier Roman playwright Plautus (254-184 BC) .

<sup>iii</sup> Alberti is inspired by *Opus Agricultura* , Book I, 3 and I, 4 of Palladius.

<sup>iv</sup> Critoboulos, here Giannozzo, tells how he and his wife discussed the duties of the wife in the house a few days after they were married and his wife had become a bit used to the new situation. Socrates, here Lionardo, almost merely listens. The most important distinctions between the texts of Xenophon and Alberti are: G keeps the administration away from his wife, argues broadly his ban on make-up, teaches how to deal with personnel and tells that he will be always friendly to her.