Heresy, Money, and Society in Southern France, 1175-1325

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ABSTRACT

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This study contributes to the ongoing debate about the existence and nature of the Cathar heresy in Languedoc in the long thirteenth century. Using testimony of accused heretics, it traces a network of fundraising, donations, testamentary bequests, deposit-holding, moneylending, and other types of financial transactions that evidences the existence of a discreet group of people traditionally called ‘Cathars’. This study demonstrates that, unlike many other medieval religious movements, this group did not practice voluntary poverty as part of a holy life. Since the Cathars are traditionally thought to be radical dualists who rejected the material world in all its forms, and because their clergy professed asceticism in other aspects of life, the failure to embrace holy poverty struck contemporary observers as hypocritical and self-serving. Many modern historians have agreed with this assessment, while others have argued that the Cathars did, in fact, embrace poverty. This study serves as a corrective to both points of view: the ‘Cathars’ in thirteenth-century Languedoc neither embraced poverty, nor cynically claimed to do so while disregarding their principles. Rather, repudiation of money was not part of their way of life.

That the Cathars of Languedoc did not embrace apostolic poverty is not surprising when we consider that they were embedded in a local culture with strong moneylending traditions. These local practices did not conform to the norms of the Catholic church, rendering the region vulnerable to charges of usury as well as heresy. As part of its effort to standardize religious practice, in the thirteenth century the papacy waged an aggressive campaign against Cathar heresy. Uneasy with the rapid economic expansion of the high Middle Ages, it also stepped up
attacks on usury, which was seen by some as a kind of heresy. Seeing that Cathars did not
embrace holy poverty – and, in fact, participated in the economy – contemporary critics accused
them of practicing usury and pursuing wealth. Languedoc, already deeply associated with
Catharism, came under attack in the thirteenth century for its credit culture as well. Using case
studies of early thirteenth-century Toulouse and late thirteenth-century Albi, this dissertation
examines the association between heresy and usury and argues that attacks on their practitioners
were intended to enforce conformity to orthodox norms and eradicate difference within Latin
Christendom.
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INTRODUCTION

In 1311, the Council of Vienne, an ecumenical council convened by Pope Clement V, promulgated the canon *Ex gravi*, which decreed that anyone who has fallen into the error of presuming to affirm pertinaciously that the practice of usury is not sinful...is to be punished as a heretic; and we strictly enjoin on local ordinaries and inquisitors of heresy to proceed against those they find suspect of such error as they would against those suspected of heresy.¹

*Ex gravi* provides vivid evidence of a link between the sins of heresy (religious beliefs and practices not conforming to the Catholic church’s norms) and usury (economic activity not conforming to the Church’s norms) in the minds of medieval ecclesiastics.² It demonstrates the convergence of two crucial long-term trends of the high Middle Ages: the Church’s efforts to reform and standardize religious practice throughout Latin Christian Europe, and the rapid economic expansion that took place from the eleventh through the thirteenth centuries, known to historians as the Commercial Revolution. These trends came together in thirteenth-century Languedoc, a region believed to be overrun by heresy and in which moneylending at interest was openly practiced in contravention of canon law, and which ecclesiastical authorities believed posed a grave danger to the well-being of Latin Christendom.

¹ Norman P. Tanner, ed. and trans., *Decrees of the Ecumenical Councils*, Volume One: *Nicaea I to Lateran V* (London: Sheed & Ward; Washington, DC: Georgetown University Press, 1990), 384-85: "Sane si quis in illum errorem inciderit, ut pertinaciter affirmare praesumat, exercere usuras non esse peccatum, decernimus eum velut haeticum puniendum, locorum nihilominus ordinariis et haereticae pravitatis inquisitoribus districtius inuientes, ut contra eos, quos de errore huiusmodi diffamatos invenirent aut suspectos, tanquam contra diffamatos vel suspectos de haeresi procedere non omittant" (Canon 29). This decree was part of a broader canon whose other provisions sought to reform the legislation of cities allowing the practice of usury, requiring such cities to change their statutes under threat of excommunication for the appropriate city officials, and to take certain other steps, such as a periodic review of moneylenders' accounts, to prevent usury.

² The specific intentions behind this decree remain unknown, as there are few, if any, records extant to explicate the thought process behind its anti-usury canons. Ewald Müller, *Das Konzil von Vienne, 1311-1312: Seine Quellen und seine Geschichte* (Münster: Aschendorff, 1934), 618.
This dissertation concerns a religious group in Languedoc, in the south of present-day France, between the late twelfth and early fourteenth centuries. For more than eight hundred years, this group, defined at the time as heretical, and traditionally known by the name of ‘Cathar’, has been accused of adherence to dualist beliefs and non-conforming religious practices inimical to the Catholic church. By studying this group’s attitude towards money and the nature of its involvement with the rapidly growing commercial economy, I call into question the extent of its commitment to dualism. Did the people known as the Cathars of Languedoc embrace holy poverty as part of their dualist belief and practice, as so many other religious movements of the Latin Christian Middle Ages did – and as most scholars of medieval heresy have believed? What can close observation of their practices in daily life – particularly their handling of wealth and money – tell us about their theological beliefs in general, and their long-supposed ‘dualism’ in particular?

Answering these questions is challenging, not least because the issue of whether a Cathar church existed in medieval western Europe has been hotly debated for the past twenty years and shows little sign of being resolved. The two sides are far apart in their views of whether Catharism existed as an organized alternative to the Catholic church, how widespread a movement it was, and what its beliefs were. The analytical framework provided by tracing the Cathars’ involvement with money and commercial activity through the sources offers a new approach to the debate over their existence as an organized religious group. Did all of those labeled ‘Cathars’ share the same views of apostolic poverty? If not, does this suggest that Catharism was, perhaps, a local phenomenon, embedded in local customs and concerns, rather than a coherent movement with a single ideology shared by ‘heretical’ groups across Europe? If
it was essentially a local movement, with its roots in a localized culture, what can its persecution tell us about how both clerical and secular authorities dealt with difference in the Middle Ages?

I have found that the name ‘Cathar’, when used with reference to Languedoc, pertains to a clearly demarcated group of people who identified themselves, and each other, as sharing in a system of religious beliefs and practices grounded in Christianity, particularly as enunciated in the gospels of the New Testament. They were embedded in a local culture with strong moneylending traditions. The conventional medieval Christian view held that moneylending at interest (usury) was sinful, and those who actively engaged in it were committing mortal sin.\(^3\) Moreover, many orthodox clerics expressed deep suspicion of all economic activity geared toward monetary profit, associating the very desire for profit with the sin of avarice. In writings from the period, one often finds the promise of salvation directly associated with the renunciation of wealth. This dissertation presents evidence that the Cathars of Languedoc neither condemned moneylending at interest nor did they hold that renunciation of wealth and monetary profit provided a more certain path to salvation. The evidence derives primarily from a close reading of the inquisition testimony of those accused of taking part in heretical activities. I argue that the evident comfort with both money and profit illustrated by these sources brings into question the traditional association of Catharism with radical dualism – what was asserted at the time (and long accepted by historians) as their radical rejection of the material world. The economic attitudes of those described as ‘Cathars’ – attitudes which were current throughout Languedoc and Lombardy in this period but which were antagonistic to the economic attitudes and canons of the institutional Church – was one of the factors behind their radical ‘othering’ and their intense persecution. Had the Cathars’ accepting attitude towards wealth and commerce

\(^3\) See discussion in Chapter One under the heading “Usury.”
prevailed in the mainstream Church, the history of economic development, as well as the economy of salvation, in medieval Europe might have been quite different. Over the course of the thirteenth century, the ecclesiastical authorities undertook campaigns against usury and heresy in medieval Languedoc, often with the assistance of secular authorities, that shared a foundation in the desire to root out or suppress the perceived 'other', defined in opposition to the dominant values defined by the Catholic church. Because they engaged in non-conforming religious practices, the people of Languedoc who gathered around the Cathar holy men were defined as heretics by ecclesiastical authorities, from the Cistercians of the twelfth century to the mendicants of the thirteenth as well as the papacy. As usury increasingly came under attack, Christian usurers began to be seen as a category of ‘other’ as well. The commercial culture of the urban areas of Languedoc, which included credit practices deemed illicit under canon law, exacerbated the authorities' disapproval. The attacks on heresy and usury in early thirteenth-century Toulouse and late thirteenth-century Albi were related in

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that the object of both was to control behavior deemed threatening to the well-being of the Church and to reinforce papal and episcopal authority.\(^7\)

\(^7\) For Toulouse, see Chapter Two below, and for Albi, see Chapter Five.
I. Overview of Cathars and Catharism

Who Were the Cathars?

According to traditional historiography, Catharism was one of a number of heretical religious movements that arose in Latin Christian Europe between the eleventh and thirteenth centuries, although, as noted above, its existence is subject to debate. 'Heresy' in the medieval Christian context is not easily defined. The word 'heresy' derives from the Greek word for 'choice' and, in the Christian context, was originally understood to refer to a baptized Christian's persistence in erroneous belief. In 1253, Robert Grosseteste, Bishop of Lincoln, defined heresy as a matter of publicly-expressed belief: "Heresy is an opinion chosen by human perception contrary to holy scripture, publicly avowed and obstinately defended." By the time of Grosseteste's pronouncement, however, the sin of heresy had increasingly come to be recognized through practices at odds with the rules established by the papacy and the ecclesiastical authorities. In the inquisition registers that provide the primary source base for this study, those

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1 See, e.g., Isidore of Seville, *Etymologies of Isidore of Seville*, trans. Stephen A. Barney et al. (Cambridge and New York: Cambridge University Press, 2006), 174: "Heresy (haeresis) is so called in Greek from 'choice', doubtless because each person chooses for himself that which seems best to him...or just as others, who pondering perverse teachings, have withdrawn from the Church by their own will....But we are permitted to introduce nothing based on our own judgment, nor to choose what someone else has introduced from his own judgment."


3 The history of this development over the course of the twelfth and thirteenth centuries will be addressed in this study. The Fourth Lateran Council of 1215 laid out a program for the repression of heresy without clearly defining it, but invoking the harm it was believed to cause to society: "We excommunicate and anathemize every heresy
accused of participating in Catharism are rarely asked about their theological beliefs; rather, inquisitors generally seek detailed information about their association with known heretics, their participation in rituals associated with Catharism, and whether they have provided material assistance to heretical clergy living in secret.

Although Cathar circles are alleged to have existed in western Europe as early as the eleventh century, the term 'Cathar' most commonly refers to the heretics of the twelfth and thirteenth centuries who were believed to have entrenched themselves in the lands of the count of Toulouse and in the region south of the Alps known as Lombardy.\(^4\) Despite the attention paid to them by contemporaries as well as modern scholars, the Cathar population was a small minority

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\(^4\) For a discussion of the historiographical difficulties associated with the common usage of the term 'Cathar' in medieval historiography, see below under the heading "Terminology"; see also R. I. Moore, “The Cathar Middle Ages as an Historiographical Problem,” in Christianity and Culture in the Middle Ages: Essays to Honor John Van Engen, ed. David C. Mengel and Lisa Wolverton (Notre Dame, IN: University of Notre Dame Press, 2015), 58-86. Moore points out that the term 'Cathar' itself has only been used by historians since the nineteenth century, and became common in mainstream historical discourse after World War II (59).
of the total, even in Languedoc. Catharism has generally been characterized as dualist – or as adopting a form of ‘radical dualism’ – implying belief in the profound opposition between a good god associated with the world of the spirit, and an evil god (or, sometimes, an evil principle, rather than a second god), associated with the physical-material world. Radical dualists, such as the Cathars were reported to be, were said to utterly reject the physical world as the work of the evil god or principle. This position was said to extend to a complete rejection of the wealth and material possessions of the Catholic church as well as to many of its sacraments because of their grounding in materiality. However, since contemporary observers tended to link

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5 The number of heretics in late thirteenth-century Albi, for example, did not exceed 5% of the population. Jean-Louis Biget, " L’extinction de la dissidence urbaine (1270-1329)," in Hérésie et inquisition dans le midi de la France, ed. Jean-Louis Biget (Paris: A. Picard, 2007), 223-247, at 197. Biget finds similar numbers for other towns: Castres, 4-5% at the end of the thirteenth century; Toulouse, in 1260, 5-6%; Montauban, 1241, 7-8%.

6 Peter des Vaux-de-Cernay, a Cistercian who accompanied the crusader army in the Albigensian war of the early thirteenth century, claimed that “the heretics postulated two creators, to wit, one of the invisible world, whom they call the benign God, and one of the visible world, or the malign god.” Wakefield and Evans, Heresies, 237. For the original text, see Petri Vallium Sarnaii monachi Hystoria Albigensis, ed. Pascal Guébin and Ernest Lyon, 3 vols. (Paris: H. Champion, 1926), 1:10.

7 Much discussion of Cathar dualism has been based on the treatise of a thirteenth-century Dominican, Moneta of Cremona, who ascribed dualist beliefs to the various sects of Cathars he discusses. For example, he explains that Cathars believe in two principles, one evil and one good, and that visible, transitory things were created by the evil one. God, on the other hand, is the creator only of eternal things. Moneta of Cremona, Venerabilis patris Monetae Cremonensis ordinis predicatrorum s. p. domino aequalis Adversus Catharos et Valdenses libri quinque, ed. Tommaso A. Ricchini (Rome, 1743, repr. Ridgewood, NJ: Gregg Press, 1964), 2-3: “Quidam illorum duo asserunt principia sine initio et sine fine. Unum dicunt patrem Christi et omnium Justorum, et Deum lucis. Alium vero Deum credunt esse illum, de quo Christus ait Joan. 14. v. 30, Venit enim princeps mundi hujus etc. Iustum credunt esse Deum exaeacantem mentes infidelium, et Deum tenebrarum. Isti credunt eum creasse quatuor elementa ista, quae videmus…. Isti credunt visibilis ista, et transitoria esse ab illo per creationem. Et converso credunt Deum patrem Christi, et Justorum esse creatorem permanentium tantum, et aeternorum.” For translation, see Wakefield and Evans, Heresies, 308-9. For a modern historian’s analysis, see Pilar Jiménez-Sanchez, Les catharismes. Modèles dissidents du christianisme médiéval (XIIe - XIIIe siècles) (Rennes: Presses Universitaires de Rennes, 2008). Jiménez-Sanchez notes that there were many ‘Catharisms’ rather than one unified doctrine, in that beliefs varied from place to place and over time, depending on local conditions; she argues that western Catharism did not derive from eastern Bogomilism, but developed on its own in response to various strains of Christian theology and local conditions in the twelfth century, but was subsequently influenced by Bogomilism (377-78). Peter Biller discusses dualism in "Cathars and the Material World," in God's bounty? The Churches and the Natural World, ed. Peter Clarke and Tony Claydon (Woodbridge, Suffolk: Boydell Press, 2010), 89-110. For a traditional description of the Cathars' dualist beliefs, see Jean Duvernoy, Le catharisme: la religion des cathares (Toulouse: Privat, 1976), especially 39-55; Walter L. Wakefield, “Introduction: A Historical Sketch of the Medieval Popular Heresies,” in Wakefield and Evans, Heresies, 1-55, esp. 9-19, 47-50.
all nonconformist thought to patristic ideas about what constituted heresy, it is difficult to know precisely what the various dissidents' heresies consisted of, as we cannot assume without additional evidence that the chroniclers – influenced as they were by patristic writings on heresy – were reporting the heretics' beliefs accurately.  

In the traditional picture, there were two categories of Cathars: those functioning in the role of holy men (and, more rarely, women), known to historians as *perfecti* or *perfectae*, and their lay supporters and followers. In the twelfth and early thirteenth centuries, the *perfecti* lived among the believers and participated in the life of the communities they were a part of; this changed, of necessity, after the coming of the crusaders and the inquisitors in the thirteenth century. The laity were distinguished from the *perfecti* through the administration of a particular rite, known as the *consolamentum*, by which a believer was initiated into the sect by those who were already *perfecti*. The *consolamentum* was not only the ceremony by which those adhering to Cathar beliefs became full members of the Cathar community, it also constituted a means of forgiveness of sin. Thus, those who had the *consolamentum* administered to them on their deathbeds could die secure in the knowledge that their sins were forgiven and their souls would not be condemned. Those who lived after receiving the *consolamentum*, and continued to adhere to the Cathar way of life, were then *perfecti*, who embodied holiness in themselves and

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9 In what follows, I will use the term *perfecti* to mean both men and women, unless referring specifically to female heretics (*perfectae*).

10 See below under the headings "The Albigensian Crusade" and "Papal Inquisition and Inquisitors."

could administer the conservamentum to others. The process of receiving the conservamentum was known to the inquisitors as 'heretication' (hereticatio); the inquisition registers do not use the term conservamentum.\(^\text{12}\) This rite could be, and frequently was, administered to believers on their deathbeds, thereby ensuring salvation for the recipient. If, however, a believer wished to live a life of holiness, he (or she) could elect to receive the conservamentum while alive and well, and could embark on a career as a kind of clergyman, preaching to believers, performing consolamenta, and demonstrating holiness through particular practices in daily life. Such practices included refraining from many types of food – notably meat, eggs, and dairy – as well as abstinence from all sexual contact and avoidance of oaths and violence.\(^\text{13}\)

Conventional social status did not appear to determine who would become a perfectus or perfecta, nor how much respect they would be accorded. The sources note cases of perfecti who were peasants, and who were ritually greeted by their lords; some were women.\(^\text{14}\) This reversal of the traditional social order must have been disconcerting to the northern observers.

\(^{12}\) For a general discussion of the rite and its meaning, see John H. Arnold, Inquisition and Power: Catharism and the Confessing Subject in Medieval Languedoc (Philadelphia: University of Pennsylvania Press, 2001), 124-30; Wakefield and Evans, Heresies, 465.


\(^{14}\) For example, Raimond de Rocovila, a lord of Les Cassés, testified that he adored one of his own peasants: "Item vidit in dicta domo dels Bonets in qua manebat tunc Ramundus Sirvens rusticus ipse testis Ramundum Sancii diachonum hereticorum et Bernardum Bruni ter vel quater, et videt cum eis dictum Bernardum de Rocovila fratrems ipsius testis et dictum Arnaldum dels Cassers nunc combustum et Willelmum Aimerici rustico ipsis testis non simul sed divisim, et omnes et ipse testis audierunt predicacionem dictorum hereticorum et adoraverunt eos. Et sunt XVI anni vel circa." Bibliothèque municipale de Toulouse, Ms 609, f. 216r. Note that the group of perfecti included a peasant, and that the group of men adoring the perfecti included the lord, his brother, and a peasant. Similarly, Jordan Saix, lord of Cambiac, reported that he adored two of his own men: “Jordanus Saix, dominus de Cambiacio…dixit etiam quod vidit Petrum Gausbert et Arnaldum Faure, hereticos, homines suos, in dominibus ipsorum hereticorum apud Cambiac, et ipse testis, flexibus genibus ter, dicendo, benedicite, adoravit ipsos hereticos.” Ms 609, f. 238v. Both of these incidents took place in the 1220s. See also Mark Gregory Pegg, The Corruption of Angels: The Great Inquisition of 1245-1246 (Princeton: Princeton University Press, 2001), 97-8. For female perfectae, see Chapter Three, n. 40.
consolamentum itself was undoubtedly equally troubling, as it was a rite neither authorized by the Catholic church nor performed by ordained clergy. These elements of Cathar culture reflect its uniqueness and help to explain why outside observers were so quick to find it heretical.

The laity were not subject to the rules of abstinence by which the perfecti lived. They participated in meetings at which they heard preaching by the perfecti as well as prayers and readings from the Gospels, broke bread in a ritual manner with the perfecti, and performed a ritual greeting called adoratio by the inquisitors.\(^{15}\) Known to believers as the melioramentum (melhoramen in Occitan, miloirer or milhoirer in Provençal), adoratio generally consisted of three deep bows or prostrations to the ground, together with a three-fold prayer for mercy and a request that God make the believer a good Christian and bring him to a ‘good end’ – meaning that he would receive the consolamentum before death.\(^{16}\) The ritual could also be performed in a more abbreviated fashion, with a nod of the head and a greeting.\(^{17}\) Another ritual was the apparellamentum (aparelhamen in Occitan), which was a monthly meeting of perfecti at which they confessed their transgressions. Believers were welcomed at these meetings, where prayers

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\(^{16}\) There are many references to adoratio in the inquisition registers. One example, from the 1240s but describing events of the 1220s, describes the ritual: “Stephanus de Rozengues…dixit quod vidit apud Mansum in domo Bernardi de Quiders, Johanem Cambitorem et socium ejus hereticos qui predicaverunt ibi…Et omnes et ipse testis adoraverunt ibi dictos hereticos dicendo…ter ‘Benedicite’, flexis genibus ante ipsos et addentes ‘Domini orate Deum pro isto peccatore, quod faciat me bonum Christianum et perducat ad bonum finem.’” Ms 609, f. 4v.

\(^{17}\) Ms 609, f. 190r: “ipse testis et dicta Galharda inclinaverunt capita versus dictos hereticos dicendo ‘Benedicite’ et hoc feecerunt intentione adorandi.”
were said and blessings exchanged. At meals, perfecti blessed the bread, and consecrated bread was distributed to those present, which frequently included believers.

As noted, this dissertation departs from the traditional view of the Cathars’ dualism and rigid anti-materialism by demonstrating their disinterest in apostolic poverty as well as their practical, matter-of-fact attitude towards money and material wealth. The sources I have consulted indicate that perfecti and believers participated frequently in financial transactions and fundraising networks, made and received loans, accumulated money and treasure, and routinely engaged in commercial activities. Despite their reputation as dualists who rejected the material world, there is no evidence that they expressed skepticism or concern about the potential of money to corrupt their souls or endanger their spiritual destiny. These findings contradict a number of things believed and written about the Cathars, both by their Catholic contemporaries and by modern scholars, and it is my hope that the evidence I present here will show the movement in a new light.

Terminology

The origins of the term 'Cathar' are murky, but most agree that the word itself derives from the Greek katharoi, meaning 'pure ones'. Current scholarship takes the view that the name

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18 Wakefield and Evans, Heresies, 466; Wakefield, Heresy, Crusade and Inquisition, 39; Duvernoy, La religion des cathares, 203-6. The apparellamentum is mentioned in the sources less frequently than adoratio or consolamentum; when it is noted, it is generally a brief reference. For example: “Item dixit quod…vidit pluries hereticos et in pluribus locis et interfuit predicationibus et apparellamento hereticorum et accepi pacem ab eis.” Ms 609, f. 164v. This rite is described in the Ritus cathare, a mid-thirteenth century document in Provençal detailing Cathar prayers and rites, which includes prayers and text required for the consolamentum. Cathar Ritual, ed. Marvyn Roy Harris (2005), www.rialto.unina.it/prorel/CatharRitual/CathRit.htm; translation in Wakefield and Evans, Heresies, 483-94.

19 E.g., Ms 609, 164v: “duxit hereticos et comedit cum eis in eadem mensa et de pane benedicto ab eis et credit et adoravit eos pluries.”

20 See below under the heading “Apostolic Poverty and Catharism.”

came into use in the twelfth century, and that medieval writers based their descriptions of this contemporary movement and the terminology on ancient textual sources, particularly Augustine's *De heresibus* and other patristic writings against heresy. Although, as we have seen, the term ‘Cathar’ was used by some medieval writers and appears in papal decrees, it was virtually unknown in medieval Languedoc, where the movement supposedly flourished. Use of the word 'Cathar' to refer to declared heretics operating in southern France was popularized by historians in the nineteenth and twentieth centuries.

Choosing the appropriate language with which to discuss the so-called Cathar heretics is thus difficult, fraught with an array of unsatisfactory choices. The word 'heretic' (*hereticus*) in the contemporary sources is generally used in two ways: to distinguish Cathars from other groups perceived as heretical, such as Waldensians, and, more commonly, to refer to someone who has undergone the *consolamentum*. Sometimes the contemporary sources refer to such


23 The term 'Cathar' was used in the decretal *Ad abolendam* in 1184 and in canon 27 of the Third Lateran Council (1179). The latter was the only text to tie the term to heretics in the south of France, including it in a list of names by which heretics who were found in "Gascony, the Albigeois and the Toulousain" were known. Tanner, *Decrees of the Ecumenical Councils*, 224-25: "Eapropter, quia in Gasconia Albigesio et partibus Tolosanis et aliis locis, ita haereticorum, quos alii Catharos, alii Patrinos, alii Publicanos, alii alis nominibus vocant, invaluit damnata perversitas, ut iam non in occulto sicut aliqui nequitiam suam exerceant, sed suum errorem publice manifestent et ad suum consensum simplices attrahant et infirmos, eos et defensores eorum et receptores anathemati decernimus subiacere, et sub anathemate prohibemus ne quis eos in domibus vel in terra sua tenere vel fovere vel negotiationem cum eis exercere praesumat. Si autem in hoc peccato decesserint, non sub nostrorum privilegiis diminutum ne quis eos in domibus vel in terra sua tenere vel fovere vel negotiationem cum eis exercere praesumat. [For this reason, since in Gascony and the regions of Albi and Toulouse and in other places the loathsome heresy of those whom some call the Cathars, others the Patarenes, others the Publicani, and others by different names has grown so strong that they no longer practise their wickedness in secret, as others do, but proclaim their error publicly and draw the simple and weak to join them, we declare that they and their defenders and those who receive them are under anathema, and we forbid under pain of anathema that anyone should keep or support them in their houses or lands or should trade with them. If anyone dies in this sin, then neither under cover of our privileges granted to anyone, nor for any other reason, is mass to be offered for them or are they to receive burial among Christians."


25 Alan of Lille uses the term "heretic" in this way in his four-part treatise, *De fide catholica*, written to defend Christian faith against heretics, Waldensians, Jews, and pagans. The first book uses the term to refer to Cathars,
people as 'perfected heretics' (*heretici perfecti*) or 'robed heretics' (*heretici vestiti*). But I have found that when an inquisitor asks, "Did you see a heretic?" he wants to know whether the deponent saw someone who, having received the *consolamentum*, lives a particular kind of holy life and has the authority to administer the *consolamentum* to others (a *perfectus*). 26 Those who are not *perfecti*, but support them and subscribe to their practice or faith, are variously referred to by the inquisitors as 'believers' (*credentes*), or 'supporters' (*fautores*), or by other terms denoting their alleged roles in helping the *perfecti*, such as 'receivers' (*receptatores*), 'messengers' (*nuncii*) or 'guides' (*ductores*). There are many examples of such usage in the registers, as will be seen below. 27

No one in the Middle Ages would have called himself a heretic ('*hereticus*'), or a *perfectus* or a Cathar, or would have been referred to as such by those adhering to his beliefs or

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27 Innocent III used this terminology as early as 1199, ten years before the Albigensian crusade began, in the decretal *Vergentis in senium*, which equated heresy with treason and laid out harsh penalties for both the heretics themselves and their supporters, whom he referred to variously as 'defenders, receivers, supporters and believers' (*defensores, receptatores, fautores et credentes haereticorum*). *Die Register Innocenz' III. 2. Pontifikatsjahr 1199/1200. Texte*, ed. Othmar Hageneder, Werner Malczek and Alfred A. Strnad (Rome and Vienna: Austrian Academy, 1979), 3-5. This terminology was further codified in the decrees of the Council of Tarragona in 1242. See Giovan Domenico Mansi, *Sacrorum conciliorum nova et amplissima collectio*, 59 vols. (Florence, 1759-1927), 23:553-55; for an English translation see Peters, *Heresy and Authority in Medieval Europe*, 198-99. See also Arnold, *Inquisition and Power*, 42-3.
providing him support. They may have used the term 'good man' (bonus homo) or 'good woman' (bona femina or bona mulier), although it is possible that this relatively common term was simply descriptive, rather than an appellation. Yet, some scholars believe that to use the terms 'good men' and 'good women', rather than the more conventional term 'heretic' or 'Cathar', prejudgethe outcome of the ongoing historiographical debate over whether a Cathar church existed and if so, when it came into being. To further complicate matters, the term 'Cathar' is itself problematic; since this term was used neither by the inquisitors nor by deponents, it begs the question of whether an organized Cathar heresy existed in Languedoc in this period, even if the inquisitors were certain that one did. In the final analysis, though, I see no good alternative

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28 Moore, "The Cathar Middle Ages," 59 and passim. For a discussion of the use of the term perfectus, see L. J. Sackville, Heresy and Heretics in the Thirteenth Century: The Textual Representations (York: York Medieval Press, 2011), 201-2. Sackville points out that the use of the term is extremely rare in the inquisition sources (although it does occur a handful of times), but is used by Bernard Gui and others to denote heretics within any group (not necessarily Cathars) who are functioning as clergy. Peter des Vaux-de-Cernay used the term perfecti to refer to the Cathar elite in his chronicle. Peter of les Vaux-de-Cernay, The History of the Albigensian Crusade: Peter of les Vaux-de-Cernay's 'Historia Albigensis', ed. and trans. W.A. Sibly and M. D. Sibly (Woodbridge: Boydell Press, 1998), 12; Peter of les Vaux-de-Cernay, Hystoria Albigensis, 1:14.

29 The idea that the heretics of Languedoc were called "good men" (bonus homo, boni homines) originated in modern historiography with Herbert Grundmann; see Grundmann, Religious Movements, 11, n. 17 (256-57). Mark Pegg is one of the historians insisting on the use of this terminology rather than 'Cathar'; his decision to do so is predicated on his view that there was no organized and coherent 'Cathar' religion in the mid-thirteenth century. Pegg, Corruption of Angels, 15-19, 141-51; idem, "Heresy, Good Men, and Nomenclature," in Heresy and the Persecuting Society in the Middle Ages: Essays on the Work of R.I. Moore, ed. Michael Frassetto (Boston: Brill, 2006), 227-39. See also Julien Théry, "L'hérésie des bons hommes. Comment nommer la dissidence non vaudoise ni beguine en Languedoc (XIIe-début du XIVe siècle)?" Heresis 36-37 (2002): 75-117, similarly questioning the existence of organized heresy in Languedoc as well as the terminology generally used to discuss it. On the other hand, Claire Taylor believes that the use of the term "good man/men" in the sources should not be understood as naming the heretics ("the good men") but rather as describing them ("good men" as opposed to "bad men"). Claire Taylor, "Looking for the 'Good Men' in the Languedoc: An Alternative to Cathars?" in Cathars in Question, ed. Antonio Sennis (Suffolk, UK and Rochester, NY: York Medieval Press, 2016), 242-256.


31 In their time, the heretics of Languedoc were more often known as 'Albigensians', after the region around Albi where twelfth century orthodox clerics encountered them, and this usage was reinforced among contemporaries during and after the crusade launched in 1209. See Daniel Power, "Who Went on the Albigensian Crusade?", English Historical Review 534 (2013): 1047-85, 1070-75 (showing that the term was widely used in the late twelfth century); Jean-Louis Biget, "Les 'albigois'. Entrée dans l'histoire," in Hérésie et inquisition dans le Midi de la
means of referring to the group of men and women who adhered to the faith denoted by our term 'Cathar' without resorting to cumbersome descriptive language. Accordingly, for the sake of simplicity and ease of understanding, and without intending to make an a priori assumption about its validity, I will use the term 'Cathar' to refer to both the faith and its practitioners generally, and will call those who have received the consolamentum and live holy lives in the view of themselves and their neighbors 'heretics' or perfecti, according to context. Those who support the perfecti will be variously termed 'supporters', or 'believers', or called by other terms appearing in the sources denoting a particular individual's role in Cathar society.

A further level of complexity arises from the sources’ use of terms implying the existence of an institutional religious establishment. The inquisition registers not infrequently refer to the Cathar church and to heretical bishops and deacons. It is far from certain, however, that such terminology was used by the witnesses themselves to describe their community and its leaders. Given the tendency of the inquisitors to import their pre-conceived ideas about heresy into their accounts, it is quite possible that such language originated with them, just as they used a different vocabulary to describe heretical rites than the witnesses did (hereticatio for receiving the consolamentum, for example, or adoratio for the ritual greeting known to practitioners as the melioramentum). The institutional-sounding terminology contained in the sources may equally well have been added by the notaries who transcribed the witnesses’ words, turning their answers

France, ed. Jean-Louis Biget (Paris: Picard, 2007), 142-169 (arguing that the term 'Albigensian' only came into general use after the crusade).

32 See, e.g., Doat 24, f. 173r, referring to “Petrus Bonetus diachonus haereticorum”; Doat 22, f. 129r: “ne Ecclesia haereticorum posset ammittere thesauram suum”; Doat 23, ff. 184r-v: "dominus scilicet H. diaconus hereticorum volebat habere bona”; Doat 25, ff. 132r-v: "Et tunc respondit ipsi testi quod suus episcopus haereticus audiverat quерimoniam de terra quam pater ipsius testis auferabat Petro Donati de Montegalardo fratre ipsius haeretici, et quia ecclesia haereticorum intendebat habere ius in dicta terra”; Ms 609, f. 151v: “predici heretici non erant de illa ecclesia;” Ms 609, f. 190v: “Arnaudus Praderii, diachonus hereticorum” [my emphasis]. There are many other such references in the sources.
to the inquisitors’ questions into narrative and translating it from the vernacular into Latin, undoubtedly changing some of the original vocabulary in the process.\footnote{See below under the heading “Sources and Plan of Work.”} In my view, therefore, the presence of such terminology does not constitute reliable evidence about the extent and nature of Catharism in thirteenth-century Languedoc, and accordingly I will not use it as such.

**II. Historiographical Overview: The Debate over Catharism’s Existence**

In recent years, most of the scholarly work concerning the Cathars of Languedoc has focused on the question of whether such a heresy truly existed, and if it did, whether it was in fact dualist, as well as the extent to which it constituted an alternative institutional church.\footnote{The question of whether Catharism existed as a religious movement has been an important part of the historiography since the publication of *Inventer l’hérésie?: discours polémiques et pouvoirs avant l’Inquisition*, under the leadership of Monique Zerner (Nice: Centre d'études médiévales, Faculté des lettres, arts et sciences humaines, Université de Nice Sophia-Antipolis, 1998). The Anglophone literature is led by Mark Pegg's seminal work, *The Corruption of Angels: The Great Inquisition of 1245-1246* (Princeton, N.J.: Princeton University Press, 2001) and later articles including "Albigenses in the Antipodes: An Australian and the Cathars," *Journal of Religious History* 35, no. 4 (2011): 577-600. For the traditional view of Catharism as a widespread and coherent movement, see Malcolm Barber, *The Cathars: Dualist Heretics in Languedoc in the High Middle Ages*, 2nd ed. (Harlow, UK: Pearson, 2013); Lambert, *Medieval Heresy*; idem, *Cathars*.}

Many historians of Catharism in the mid-twentieth century believed that Catharism was imported from the Balkans and derived from the dualist movement known as Bogomilism, with roots reaching back to the Manicheism of late antiquity.\footnote{Antoine Dondaine argues that "les Cathares occidentaux étaient fils des Bogomiles, eux-mêmes héritiers du lointain Manichéisme," in "L'Origine de l'hérésie médiévale," *Rivista di storia della chiesa in Italia* 6 (1952): 47-78, 78. Among those believing that it was an outgrowth of eastern Bogomilism are Arno Borst, *Die Katharer* (Stuttgart: Hierseemann, 1953); Runciman, *The Medieval Manichee: A Study of the Christian Dualist Heresy* (New York: Viking Press, 1961); Hamilton, "Wisdom from the East: The Reception by the Cathars of Eastern Dualist Texts," in *Heresy and Literacy, 1000-1530*, ed. Peter Biller and Anne Hudson (Cambridge: Cambridge University Press, 1994), 38-60; idem, "Bogomil Influences on Western Heresy," in Frassetto, *Heresy and the Persecuting Society*, 93-114; Claire Taylor, *Heresy in Medieval France: Dualism in Aquitaine and the Agenais, 1000-1249* (Woodbridge, Suffolk: Boydell Press, 2005).} More recent work suggests that what is known as Catharism in our period was a home-grown phenomenon; Christian in orientation, it most likely arose out of local conditions and customs, although this point of view is much...
debated. R. I. Moore has questioned the existence of Cathar heresy in Latin Christian Europe, especially in the eleventh and twelfth centuries, arguing that inquisitors (and modern scholars) have misconstrued the evidence and interpreted it in light of ancient writings on heresy rather than actual phenomena. Moore's War on Heresy examines the contemporary sources on eleventh- and twelfth-century heresy and finds that when one reads them in the order in which they were written, they do not suggest that a cohesive alternative to the Catholic church, called 'Catharism', actually existed, before the mid-thirteenth century. Moore concludes that the "Cathars" and "the Cathar church," which have figured so prominently in accounts of heresy and its repression in the Europe of the high Middle Ages, were largely mythical, a unifying construct imposed by the literate elite on a multitude of local cults and enthusiasms both real and imagined.

Mark Pegg argues that what inquisitors (and historians) later took for heresy was in fact an expression of the local culture of cortezia – complex rules of behavior and deportment – localized in an intimate society with a particular way of doing things. Pegg’s position is that

36 For the view that the Cathars of Languedoc were a native phenomenon, see Biget, Hérésie et inquisition, especially Chapter 2: "Un phénomène occidental," originally published as "Les bons hommes sont-ils les fils des Bogomiles? Examen critique d'une idée reçue," Slavica occitania 16 (2003): 133-188. See also Michel Roquebert, "Le Catharisme dans la "Familia" languedocienne," in Effacement du catharisme? (XIIIe-XIVe s.), Cahiers de Fanjeaux 20 (Toulouse: Privat, 1985), 221-242; Elie Griffé, Le Languedoc cathare de 1190 à 1210 (Paris: Letouzey et Ané, 1971), for the idea that Catharism was part of a local social phenomenon that was passed down through families.


39 Moore, "The Cathar Middle Ages," 61. This is Moore's characterization of the argument of War on Heresy (2012) in an article published three years later. Moore's arguments are less well grounded in the sources in the second half of War on Heresy, where he discusses the thirteenth century, than with respect to the eleventh- and twelfth-century allegations of heresy.

40 Pegg, Corruption of Angels, 92.
Catharism was, in essence, constructed by the inquisitors sent to investigate it. Acknowledging the testimony describing the adoratio, or melhoramen, he finds that rather than an alternative form of religious practice, such acts were simply “ordinary expressions of village politeness” and “a mark of respect for men and women known to be holy” rather than an admission of faith. He argues that the conventional view of Catharism as a separate, hierarchical, dualist religion is one result of an intellectualist bias in the study of heresy in medieval Europe, which he attributes to the pervasive influence of Herbert Grundmann. On the other hand, the traditional position, upheld by historians such as Peter Biller and Claire Taylor, as well as Bernard Hamilton (who emphasizes the connection to eastern Bogomilism), endorses the view of Catharism as a far-reaching, organized, alternative church. In a recently published collection of essays treating the issue of the Cathars' existence, entitled Cathars in Question, the essential opposition between these two scholarly camps — 'traditionalists' and 'skeptics' — is made very clear. The historians contributing to the debate in this volume, and in other recent books and articles on the subject, talk past each other, and neither side appears to make any progress towards convincing the other of the validity of its position.

41 Pegg, Corruption of Angels, 94-5. On adoratio, see nn. 15-17 above.


43 For Biller, see "Cathars and the Material World"; for Taylor, see Heresy in Medieval France and more recently, Medieval Quercy; for Hamilton, see "Wisdom from the East"; idem, "Bogomil Influence on Western Heresy."

44 Sennis, Cathars in Question, passim.
The ongoing historiographical debate over the existence of Cathars and Catharism itself points to the difficulties in characterizing them definitively. I do not believe, though, that it is necessary to fully resolve the question of their origins or the cohesiveness of Catharism as a pan-European movement, or the nature of their overarching beliefs, in order to speak about them as a group, to make observations about the day-to-day activities within this group, or to call them by their long-given name of ‘Cathar’. As I noted earlier, the inquisitors seem to have been remarkably unconcerned with their beliefs, which is one reason they are so difficult to pin down. My approach has been to read the extant sources to see what alleged Cathars and their supporters did in their daily lives – as opposed to what they may have believed. When I do so, I see this group bound within a network of fundraising, practical support, and economic exchanges of many kinds, including deposit-holding, and even moneylending. The evidence of Cathars’ involvement with financial, commercial, and economic matters on a daily basis clearly reveals their nature as a distinctive group. Even more pointedly, we can see in the sources that the perfecti themselves did not shy away from handling money, even, at times, from making loans and actively seeking repayment for them.45

III. Apostolic Poverty and Catharism

Apostolic Poverty in the Middle Ages

Beginning in the eleventh century, a spirit of reform swept through the Latin Christian world. Initially this brought change within the Church itself, as the Gregorian reform sought to impose discipline on the clergy through the prohibition of simony and clerical marriage.46 The

45 Since the evidence suggests that other religious groups that have been labeled ‘Cathar’ did not evince this accepting attitude towards money, but rather, espoused apostolic poverty as a virtue, we can infer that such groups were not necessarily part of the same heretical movement.

46 On the Gregorian reform, see Uta-Renate Blumenthal, The Investiture Controversy: Church and Monarchy from the Ninth to the Twelfth Century (Philadelphia: University of Pennsylvania Press, 1988); Augustin Fliche, La réforme grégorienne, 3 vols. (Geneva: Slatkine Reprints, 1978); Sylvain Gouguenheim, La réforme grégorienne: de
spirit of reform, however, had repercussions far beyond the office of the papacy and the governing structure of the institutional Church. It was marked by the rapid growth of a new religious spirit and new religious movements among both clerics and laypeople, and one of its most common themes was a dedication to the ideal of the *vita apostolica*, the imitation, insofar as possible, of the lives of Christ and the apostles as described in the New Testament.\(^{47}\) Joined to the ideal of the *vita apostolica* was a strong emphasis on voluntary poverty in emulation of the apostles, and this became an important part of the rhetoric of reform.\(^{48}\)

Herbert Grundmann was instrumental in demonstrating that Latin Christendom as a whole was impacted by this movement. His foundational work, *Religiöse Bewegungen im Mittelalter* (1935), published in English as *Religious Movements in the Middle Ages*, showed that approved religious orders as well as groups and individuals ultimately deemed heretical were two sides of the same coin, sharing a desire to practice the *vita apostolica*, including the practice of voluntary poverty.\(^{49}\) Both laity and clergy were inspired by itinerant preachers who preached


moral reform as well as poverty, gathering lay followers around themselves. Many of these founded new orders or institutions that were recognized by the Church, such as Robert of Arbrissel (d. 1117), founder of the monastery of Fontevrault; Stephen of Muret (d. 1124), whose followers established the Order of Grandmont; and Norbert of Xanten (d. 1134), founder of the Premonstratensian order.50 Others, however, ran afoul of the ecclesiastical authorities and were declared heretical, such as Peter of Bruys (d. c.1131), Henry of Lausanne (fl. first half of the twelfth century), and Arnold of Brescia (d. 1155).51 All of these preached apostolic poverty as part of their message of salvation. Those espousing apostolic poverty included some groups later described as Cathars.52

The twelfth century saw the formation of groups of laymen wishing to live an apostolic life, in particular a life of voluntary poverty. Such groups included the Waldensians, founded by the layman Waldes of Lyon, who were excommunicated by Pope Lucius III at the Council of Verona in 1184.53 A similar fate befell the Humiliati, a group of lay people from Lombardy who

50 For summary accounts of these figures and others, see Duane V. Lapsanski, *Evangelical Perfection: An Historical Examination of the Concept in the Early Franciscan Sources* (St. Bonaventure, NY: Franciscan Institute, 1977), 14-30; Little, *Religious Poverty*, 70-96.

51 Wakefield and Evans, *Heresies*, 118-121 (Peter of Bruys), 107-126 (Henry of Lausanne), 146-150 (Arnold of Brescia).

52 For example, the heretics at Cologne in the mid-twelfth century described by Everwin of Steinfeld. Wakefield and Evans, *Heresies*, 129. For a revisionist view of these heretics, see Uwe Brunn, *Des contestataires aux 'Cathares'. Discours de réforme et propagande antihérétique dans les pays du Rhin et de la Meuse avant l’Inquisition* (Paris: Institut d'études augustiniennes, 2006).

53 This group, followers of Waldes of Lyon, a merchant who in the 1170s renounced his wealth and took up a life of itinerant preaching, valued the apostolic life, including poverty, and rejected attempts of the papacy to prevent them from preaching. At their beginning, they were not dualists, and in fact were observant Catholics, primarily disagreeing with the established Church over the right of laymen to preach. In the early thirteenth century, a group of them were reconciled to the Church by Pope Innocent III, although they were never fully accepted and eventually were required to join other religious orders. On the Waldensians, see Gabriel Audisio, *Waldesian Dissent: Persecution and Survival, c. 1170-c. 1570*, trans. Claire Davison (Cambridge and New York: Cambridge University Press, 1999); Euan Cameron, *Waldenses: Rejections of Holy Church in Medieval Europe* (Oxford: Blackwell, 2000); Wakefield and Evans, *Heresies*, 34-35, 200-213, 220-241; Lambert, *Medieval Heresy*, 70-85, 158-189. A group of Waldensians did ultimately reconcile with the papacy; they became known as the Poor Catholics and continued to emphasize poverty while agreeing to limit their preaching activities. Grundmann, *Religious Movements*, 47. The
embraced the *vita apostolica*, centered on the ideal of holy poverty and simplicity. The early thirteenth century saw the beginning of the large and powerful mendicant movements, committed, once again, to a life of simplicity and poverty.

Because voluntary poverty was understood to be a crucial element of the *vita apostolica* by many medieval religious movements, both heretical and approved, some contemporaries criticized the Cathars of Languedoc for their failure to adhere to such a standard. Critics attacked the Cathars for pretending to be true Christians while holding that usury and wealth accumulation were a positive good. They also attacked them as hypocrites for pursuing riches while at the same time claiming to hold dualist, anti-materialist beliefs they saw as consistent with the pursuit of apostolic poverty. The critics took for granted that anyone claiming to live a holy, apostolic life, would necessarily disdain wealth; they could not imagine that wealth could be viewed neutrally by someone aspiring to holiness.

In the 1180s, the Spanish Waldensian Durand de Huesca authored a treatise against Cathar heresy in which he wrote:

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Waldensian movement had a long afterlife: existing from the twelfth to the sixteenth century, it was found in many places throughout Europe, including France, Germany, and Italy. In the sixteenth century, the Waldensians were transformed into a Protestant church along Calvinist lines. Cameron, *Waldenses*, 1, 209-285.

On the Humiliati, see Frances Andrews, *The Early Humiliati* (Cambridge: Cambridge University Press, 1991); Brenda M. Bolton, "The Poverty of the Humiliati," in Flood, *Poverty in the Middle Ages*. Because the Humiliati, like the Waldensians, persisted in preaching, they were also excommunicated and declared heretical by the decretal *Ad abolendam* in 1184. However, they were ultimately reconciled with the papacy in 1201 under Pope Innocent III, becoming a recognized religious order.

Nowhere in the New Testament is it found that the apostles were merchants and traveled to fairs for the sake of earthly commerce, and to accumulate money as you strive to do. How, therefore, can you claim that you hold to their path, whose faith you revile and whose works you detest? Indeed, we know that the sacred scriptures say that they were paupers; we know that you flee, neglecting this poverty, and not only that, but also, with few exceptions, by all of their actions they detract from the faith.  

After he was reconciled to the Catholic church in 1207, Durandus continued his fight against the Cathars, writing another polemic, Liber contra Manicheos (c. 1224), in which he again criticized the Cathars, but this time he specifically pointed out what he saw as their hypocrisy for loving wealth while professing to be dualists who rejected the material world:

“...Do not love the world”… if the heretics are referring to the present world, that is, to visible creation, and it ought to be understood thus, we boldly say that they deliberately do the opposite. For as we see and hear in certain parts of Gothia and Aquitaine, and as is known to almost all the inhabitants of the dioceses in which they live, they have their own fields, vineyards and farms, workshops, cows, donkeys, mules and horses, gold and silver and many earthly possessions of this world, and they work night and day, especially at commerce, in order to acquire earthly money. If their testimonies are to be understood to refer to the visible world, as they preach, they deliberately contradict the apostle, who said: "Do not love the world, nor the things that are in it," because they love land and possessions and the profit that arises from it.  

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57 "Item: nolite diligere mundum…si de presenti mundo intelligent heretici, id est de visibilitibus creaturis, et ita debet intelligi, audaciter dicimus quod ipsi consulte contra illud. Nam ut vidimus et audivimus in quibusdam partibus Gothie et Aquitanie provinciarum, et fere omniis incolis diocesum in quibus manebant innotuit, quod ipsi habeant agros, vineas et domos proprias, ergasteria, boves, asinos, mulos et runcinos, aurum et argentum et multas possessiones terrenas huius mundi, et diebus ac noctibus laborabant et maximi negociatores erant pro terrena pecunia adquirenda. Si de hoc mundo visibili intelligentia sunt testimonia predicta, ut ipsi dogmatizant, consulte ipsimet faciunt contra apostolum qui dixit: Nolite diligere mundum, neque ea que in mundo sunt, quia diligunt terram et possessiones, et fructus que orintur ex ea." Durand de Huesca, Une Somme anti-cathare: le liber contra manicheos de Durand de Huesca, ed. Christine Thouzellier (Louvain: Spicilegium sacrum Lovaniense Administration, 1964), 119-121. Thouzellier explains that "Gothia" refers to the county of Narbonne and the viscounty of Carcassonne (119 n. 15). See also the translation of this passage in Arnold and Biller, Heresy and Inquisition in France, 24. Durand variously refers to the heretics he describes as Manicheans, Marcionites, Bulgars, and Cathars, and accuses them of drawing from ancient heresies. Wakefield and Evans, Heresies, 783, n. 4.
In his contemporary chronicle of the Albigensian crusade, Peter des Vaux-de-Cernay alleged that Cathar believers cynically practiced usury and other immoral crimes, because they could easily be forgiven for them by undergoing the *consolamentum*:

Those called believers were dedicated to usury, robbery, murder and illicit love, and to all kinds of perjury and perversity; indeed they felt they could sin in safety and without restraint, because they believed they could be saved without restitution of what they had stolen and without confession and penitence, so long as they were able to recite the Lord’s prayer and ensure a ‘laying-on of hands’ by their masters, in the final moments of their lives.  

In 1234, the Spanish bishop Lucas de Tuy accused the Cathars of traveling from fair to fair in order to conduct trade and make money, unlike the apostles. Moneta di Cremona, a former professor at the university at Bologna turned Dominican friar, whose treatise *Adversus Catharos et Valdenses libri quinque* (c. 1241) is a detailed study of the Italian heretics of the mid-thirteenth century, also criticized the Cathars for rejecting poverty in favor of seeking after wealth, noting that the Cathars sought riches for themselves and engaged in commerce for profit. Similarly, Raynerius Sacconi, a former *perfectus* who became a Dominican friar and an

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58 Peter of les Vaux-de-Cernay, *History of the Albigensian Crusade*, 13; idem, *Hystoria Albigensis*, 1:15 (“dicebantur credentes hereticorum dediti erant usuris, rapinis, homicidiis et carnis illecebris, perjurii et perversitatis universis: isti quidem ideo securius et effrenatius peccabant, quia credebant sine restitutione ablatorum, sine confessione et penitentia, se esse salvandos, dummodo in suppremo mortis articulo “Pater noster” dicere et manuum impositionem a magistris suis recipere potuissent.”). For further discussion of restitution and penance, see Chapter Five. For a slightly different translation, see Arnold and Biller, *Heresy and Inquisition in France*, 42.


60 "Respondendum est quibusdam obiectionibus Catharorum, qui statum pauperitatis assumere abjectis divitiis propriis, et de eleemosynis quaerere victum et vestitum, blasphemant. [It is necessary to answer the objections of the Cathars, who having abandoned the condition of poverty to obtain riches for themselves, revile the practice of seeking food and clothing through almsgiving]".... "Imo ipsi magis...quam nos, vadunt enim ad nundinas, et quare? nisi ut lucentur aliena bona; cupiunt enim ea lucrari. [For they, more than we, go to fairs, and why? Only in order to profit from others' goods, for they desire to profit from them.]" Moneta di Cremona, *Adversus Catharos*, 451, 452.
inquisitor, alleged in his treatise, *Summa de catharis et pauperibus de Lugduno* (1250), that Cathars are greedy, store up great riches, give no alms, and consider usury to be permissible.⁶¹ These critiques reveal the belief that the Cathars' failure to practice voluntary poverty was due to greed, and indeed, was a hypocritical perversion of their religious beliefs. The fact that apostolic poverty and distrust of money did not play a role in their conception of holiness was not something that contemporaries could understand, since it was so distant from their own views.

*Cathars and Poverty in Modern Historiography*

Most modern historians take their cue on the question of Cathar attitudes toward poverty from Herbert Grundmann, who asserted that there was a fundamental link between heresy, the ideal of the *vita apostolica*, and the pursuit of holy poverty:

> In Cologne as well as in Southern France, the idea of Christian poverty and apostolic life as a wandering preacher is essential to their stance as 'heresy', and this idea indeed remains the main theme of heresy until the start of the thirteenth century, among Cathars as well as Waldensians..... The driving idea of the heretical movement of the twelfth century was to live according to the model of the apostles, to renounce all the goods of this world in voluntary poverty, to renew Christian life and pursue Christian doctrine by ceaseless wandering and preaching.⁶²

Although Grundmann was describing twelfth-century movements, scholars have generally projected his views onto the discussion of thirteenth-century Cathars. Over the last century, European historians of heresy have often claimed that the Cathars of southern France embraced voluntary poverty. Jean Guiraud, the highly influential historian of inquisition, assumes that the

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⁶¹ "Item eleemosynas paucas aut nullas faciunt ... fere omnes sunt avarissimi et tenaces, et est causa quia pauperes eorum, qui tempore persecutionis non habent victui necessaria vel ea quibus possint restaurare suis receptatoribus res et domos, que pro eis destruuntur, vix possunt invenire aliquem qui velit eos tunc recipere, sed divites Cathari multos inveniunt. Quare quilibet eorum, si potest, divicias sibi congregat et conservat." Sacconi, *Summa de catharis,* 47. See Chapter Five for a discussion of Sacconi's comments on Cathars' attitudes towards usury, restitution and repentance. See Wakefield and Evans, *Heresies*, 334, for a translation of this passage.

perfecti renounced all their wealth and belongings, lived communally, and adopted apostolic poverty. This position was later followed by Yves Dossat. André Vauchez, the distinguished French historian of religion, claims that French Cathars embraced apostolic poverty as part of their desire to return to the perfection of the primitive Church. The German historian of Catharism Arno Borst claims that while the individual perfecti were supposed to be individually poor, the Cathar church was rich. Recognizing that many Cathar believers were wealthy merchants and moneylenders who supported the Cathar church with donations, deathbed bequests, and organized collections, he concludes that the perfecti accepted such gifts despite the conflict with their values, which he assumes, once again, must have included the value of apostolic poverty:

The individual Perfect is poor, but he is concerned with the profit of the Cathar church as a whole. The needs of the institution have the upper hand in economic matters over the claims of conscience.

Lorenzo Paolini, studying the Cathars of northern Italy, acknowledges that the ideal of apostolic poverty was not central to Cathar belief, but asserts that the perfecti personally lived in poverty.

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63 Guiraud, *Histoire de l'Inquisition*, 1:150-52; 329-30. Guiraud notes that some contemporaries accused them of engaging in commerce, but attributes this to a desire to make converts; traveling from town to town in order to trade, he claims, gave them access to a broad clientele (354).


The French lawyer and historian Jean Duvernoy acknowledged in an early work that Cathar *perfecti* did participate in economic activity, owning land and engaging in commerce.\(^6^9\) He argued, however, that they worked only to support themselves rather than to accumulate wealth, because such accumulation would conflict with their desire to live the *vita apostolica*.\(^7^0\) In his comprehensive work on Catharism published in 1976, he continued to claim that the *perfecti* were required to live from their own manual labor, were governed by principles of asceticism, and were required to hold all of their goods in common.\(^7^1\) He recognizes, however, that the Cathars held substantial assets institutionally, stemming from legacies, donations, and taxes, as well as from their work as weavers and clothmakers.\(^7^2\)

The Cathars' alleged hypocrisy in participating actively in the economy while supposedly adhering to the ideal of apostolic poverty has been a major theme in Anglophone historiography. John Mundy, the historian of medieval Toulouse, studied the Cathars in the Toulousain

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\(^6^9\) For Duvernoy's many transcriptions and translations of Cathar and inquisition sources, see his website: http://jean.duvernoy.free.fr/


\(^7^1\) Duvernoy, *La religion des cathares*, 245-6.

\(^7^2\) Duvernoy, *La religion des cathares*, 246-54. Duvernoy's reading of the sources is, in my view, somewhat overdetermined; he sees any mention of an event as representing a systematic operation. For example, he claims that the money raised to ransom Bertrand Marti, a Cathar bishop, reflected an ongoing tax-collection operation among Cathars, which the evidence does not otherwise support. See Chapter Three under the heading "Ransoms, Bribes, and Redemption of Captives," where ransom of captives is a reason for fundraising, but does not imply creation of a full-blown system of taxation. Furthermore, despite the traditional association between heretics and weaving going back to the twelfth century, the inquisition registers do not particularly support the proposition that most, or even many, Cathars in thirteenth-century Languedoc supported themselves through weaving.
extensively. In *Society and Government at Toulouse*, Mundy assumes that desire to embody the *vita apostolica* would have kept Cathar *perfecti* from being overly engaged in economic activity, while simultaneously ascribing the wealth of many Cathar believers to an amorality derived from their alleged indifference to sin. He writes:

> Occasional usurers aside, the desire of the members of [Waldensianism] to imitate here on earth the life of the apostles and to experience apostolic poverty following the prescriptions of the Acts of the Apostles clearly inhibited members who hungered for wealth and power. Doubtless a similar impediment was placed in the way of Cathar ‘perfecti’ if they went beyond building the church and sought personal advancement in the marketplace, but the difference between the ordinary adherents to the two faiths is that the Waldensians, animated by something close to the idea of a priesthood of all true believers, were expected to live as virtuously (as they would have put it had they read philosophy) as their leaders. As Peter of Vaux-de-Cernay both knew and asserted, the same was not true of the Cathars.73

I find questionable Mundy's suggestions, here and elsewhere, that the *perfecti* attracted followers simply because their religion’s demanding morality did not apply to believers. Rather, I argue that the Cathars’ conception of holiness and religious perfection did not include the idea of holy poverty and so did not require renouncing the pursuit, enjoyment, or accumulation of wealth.

Andrew Roach's article "The Cathar Economy" (1986) is one of the only scholarly attempts in the Anglophone literature to discuss the economic activities of the Cathars of Languedoc, and it is frequently cited to explain the Cathars' attitudes towards money and commerce.74 Acknowledging that they were closely enmeshed in the local economy, Roach assumes that the Cathars, like the Waldensians and the mendicants, were committed to voluntary

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73 Mundy, *Society and Government at Toulouse*, 206. For Peter des Vaux-de-Cernay’s comments, see n. 58 above. For a discussion of whether Cathar believers were concerned about sin and penance, see Chapter Five under the heading "The Cathar Consolamentum."

poverty but struggled with the problem of how to operate institutionally if they were to practice it. He observes:

The problem for all these groups was how to combine the spiritual benefits of renunciation of wealth with the degree of financial support necessary to provide the pastoral care to which they aspired.... The perfecti seem to have been involved in several aspects of the economic life of the community and it may be that they, like Dominic, appreciated the spiritual benefits of poverty, but were prepared to hold some land and handle money in order to sustain the organization necessary for their pastoral responsibilities.\(^5\)

We can see here two important underlying assumptions that inform much of the historiography of Catharism: that they valued apostolic poverty, and that their failure to practice it was due both to their hypocrisy and to practical considerations – the need to attract followers and to help believers in need. These assumptions are similar to those made by the contemporary critics of the Cathars.

Other Anglophone scholars join in the view that the Cathars' participation in the economy was essentially hypocritical. Malcolm Barber, in "Women and Catharism" (1977), acknowledges that perfecti participated in economic activity, but sees this as hypocritical because he assumes that they embraced, or should have embraced, apostolic poverty as part of their supposed dualist beliefs:

The evidence of inquisitorial sentences and depositions strongly suggests that a rigid separation from the material elements of the world, which represented their ultimate goal, was not fully achieved by many of the perfect, male or female, and that the necessities of everyday life led them to participate in economic activity to an extent not entirely compatible with their professed views on the nature of evil.\(^6\)

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\(^6\) Malcolm Barber, "Women and Catharism," *Annual Proceedings of the Graduate Centre for Medieval Studies in the University of Reading* 3 (1977): 45-62, 49. In his later book, *The Cathars: Dualistic Heretics in Languedoc in the High Middle Ages*, 2nd ed. (Harlow: Pearson, 2013), Barber does not address the question of the Cathars' view of poverty, but in criticizing Guillaume Belibaste, the last surviving perfectus in the fourteenth century, he implies that he was hypocritical for not being indifferent to money (229).
Although Malcolm Lambert's view of this question evolved over time, he too is troubled by the fact that Cathars in Languedoc, both perfecti and believers, participated in the economy. In *Franciscan Poverty* (1961), he finds that the perfecti were "rigid adherents of poverty" but their believers were not, noting that the perfecti were "supported in their austerities by credentes, a body of second-class believers who suffered no economic restrictions." Similarily, in *Medieval Heresy* (3rd ed., 2002), he, like Mundy, ascribes the wealth and moneylending activity of Cathar believers to the fact that they were not required to follow any moral code because they had not yet received the consolamentum, and he is further troubled by the economic standing of some perfecti:

Logically, however, Catharism had no morality for them at all so long as they remained without the consolamentum. From this probably sprang the assumption of most Catholic polemists that their morals were low, especially that they tended to sexual depravity and had usurers among them, who were unrestrained by Cathar teaching. Accusations of sexual failings tend to be commonplace abuse; evidence about usury is more equivocal. There may have been point in Fulk of Toulouse’s drive against both heresy and usury in Toulouse, and investigation of the evidence for confiscations for heresy affecting Toulouse families has shown a significant minority of the patrician and wealthy class there were involved in Catharism. There does not seem to have been much appeal to the poor in the city. In general, some Cathars did retain wealth even as perfect. On the other hand, the practice of usury straddled the religious divide and leading businessmen were often firmly orthodox.

In *The Cathars* (1998), Lambert acknowledges that they were not particularly poor nor interested in poverty, but finds this a troubling departure from what he assumes were their earlier values:

Enemies reproached the Cathars with their wealth. Durand of Huesca derided them as 'mighty traders in acquiring this world's wealth, owning fields, vineyards, their own houses, workshops.' The evidence that they had sufficient resources to sustain and extend their work as a Church is unmistakable.... It seems a far cry

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from the claims made by the Rhineland Cathars of the twelfth century observed by Everwin of Steinfeld to be the poor of Christ 'with no fixed abode fleeing from city to city like sheep from wolves': the favour of a segment of Languedocian aristocracy, the hinge of their success, had modified their ideals.  

Other scholars over the last generation have continued to hold the opinion that the Cathars did practice apostolic poverty. Brenda Bolton asserts that the perfecti embraced voluntary poverty, like the Waldensians, the Humiliati, and St. Francis, "and indeed were even more austere and extreme in their actions in regard to poverty." Bernard Hamilton claims that the perfecti were required to give away all their property after receiving the consolamentum, renounce all personal possessions, and live lives of personal austerity and poverty. Recent scholarship on both sides of the debate over the Cathars' existence assumes that the perfecti renounced wealth, or if they did not, were hypocritical for failing to do so. Claire Taylor claims that perfecti did not own personal property and that believers gave gifts, donations and bequests to the Cathar church as a whole. Perhaps, she suggests, the Cathars were not very different from the early mendicant orders in this respect. Mark Pegg expresses surprise that the 'good men' should have any interest in money, because he assumes that they were entirely disinterested in earthly affairs. Nicole Schulman, in her study of Bishop Foulques of Toulouse, the instigator of

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79 Lambert, Cathars, 155.


82 Taylor, Medieval Quercy, 171-72.

83 For example: "Guilhen Calvet's recent activities also emphasize that the source of most of the monies which good men and good women possessed, particularly after 1230, came from deathbed bequests. Curiously, as far as goods and gifts were concerned, deathbed or otherwise, the memories recorded at Saint-Sernin from this time show the good men and good women to have been quite interested in, if not greedy for, money and things." Pegg, Corruption of Angels, 121. Despite urging scholars to focus on practice rather than ideas when discussing heresy in Languedoc, Pegg here seems to have fallen into this trap.
the campaign against usury in Toulouse in 1210, asserts that the *perfecti* lived in poverty, like the apostles.  

The introduction to a recently published sourcebook on the Cathars and the Albigensian crusade claims that "in contrast to some Catholic clergy, Cathars lived very simply, owning no property, requiring no church buildings, and working for their keep" – suggesting that they valued disengagement from wealth and money. This may well present a misleading image to the students for whom the sourcebook is intended.

Nevertheless, there are a few scholars who have noticed that the Cathars of Languedoc did not appear to prize apostolic poverty. Raoul Manselli acknowledges that poverty was not an element of Cathar holiness, and that in this respect Catharism and medieval evangelism were very different. He emphasizes, however, that the “Cathar *perfecti*...did not hesitate to practice usury.”

French legal historian Paul Ourliac similarly observes that Cathars did not have the Catholic church's repugnance for commerce and money, and indeed many of them practiced usury. Both scholars appear to take the claims of the anti-Cathar polemists at face value and exaggerate the Cathars' predilection for engaging in usury. Similarly, German historian Jörg

84 Nicole M. Schulman, *Where Troubadours Were Bishops: The Occitania of Foulc of Marseille (1150-1231)* (New York and London: Routledge, 2001), 70. On Bishop Foulques, see Chapter Two under the heading "Bishop Foulques and the Campaign Against Usury in Toulouse."


86 "Legati i Catari al mondo del lavoro, ossessionati specialmente dalle colpe sessuali connesse col mondo del loro dualismo non sentirono essenziale al loro ideale di perfezione la povertà che tanta importanza finì per avere nelle altre eresie culminate nel Valdismo. Anche i perfetti catari perciò guadagneranno, trafficheranno, accetteranno aiuti in denaro, non esiteranno talvolta persino a praticare l'usura, che essi permettevano senz'altro a tutti i loro fedeli con grande scandalo dei Cattolici. [Tied to the world of work, particularly obsessed with sexual guilt connected to their dualism, the Cathars did not feel that the perfection of poverty, which had such importance for other heresies culminating in Waldensianism, was essential to their ideals. Even the Cathar *perfecti* who for this reason earned their living, traded, accepted assistance in cash, did not hesitate to practice usury, which they permitted to all of their faithful to the great scandal of the Catholics.]” Raoul Manselli, *L'eresia del male* (Naples: Morano, 1963), 229.

Oberste, in observing, with Raynerius Sacconi, that the Cathars enthusiastically embraced wealth – to the point of lamenting missed opportunities to acquire material goods – realizes that their vision of holiness did not include apostolic poverty, but is overly reliant on their detractors' portrayal of their views. 88 Jean-Louis Biget observes that Catharism in late thirteenth-century Albi was a heresy of the wealthy, which he attributes to a new attitude on the part of the perfecti with respect to money. 89 While we will see in Chapter Five that the perfecti and the believers took the Cathar attitude towards money and wealth to a new level, I do not agree that it resulted from a new attitude; rather, I argue that it was an extension of the Cathars' lack of interest in apostolic poverty over the preceding century.

To sum up, in my view the claims of the Cathars’ hypocrisy, both by their contemporaries and by modern historians, derive from a misreading of their value system, since I find no record in the sources that they themselves felt shamed by the pursuit and use of wealth. For modern historians, this claim, as well as the claim by some historians that, in fact, the Cathars did practice apostolic poverty, is likely derived from Grundmann’s assertion that there was a necessary link between heresy and poverty. It is further complicated by the prevailing assumption that Catharism constituted one unified movement; since some heretics labeled ‘Cathar’ appear to have embraced poverty, many scholars have assumed that all such groups did. I argue that while the Cathars of Languedoc did not embrace holy poverty, neither did they believe that money and riches were what made life worthwhile, it was, rather, that they viewed wealth as an ordinary part of life. Its renunciation was not part of their understanding of the vita

88 Jörg Oberste, “Le Catharisme et les élites urbaines dans les villes languedociennes (XIIIe et XIVe siècle),” in Michal Tymowski, Anthropologie de la ville médiévale (Warsaw: Academie polonaise de sciences Institut d'histoire, 1999), 163-178, at 177-78, citing Sacconi, Summa de catharis, 45, 47.

apostolica or embedded in their practice of holiness. This, of course, is difficult to reconcile with their reputation as radical dualists, committed to cleansing themselves of the taint of material existence in every form.

IV. Historical Background to Heresy in Languedoc

Heresy in Twelfth-Century Languedoc

In 1165, a conference was held at Lombers, near Albi, between local leaders alleged to be heretics, on one hand, and the archbishop of Narbonne and the bishop of Albi, as well as other bishops, on the other, in the presence of local nobles. The two sides openly debated the merits of their positions. The heretical leaders, called 'good men' (boni homines), set forth non-conforming views of certain theological matters. The orthodox clergy condemned the good men, calling them heretics. The good men then made a statement of belief that was entirely orthodox, but since they refused to swear to it, they were again condemned by the orthodox bishops as heretics, and the lords of Lombers were ordered not to provide them with further support. Significantly, there was no reference in the account of the council to dualist belief —

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90 See Hélène Débax, *La féodalité languedocienne, XIe - XIIe siècles: Serments, hommages et fiefs dans le Languedoc des Trencavel* (Toulouse: Presses universitaires du Mirail, 2003), 89-90, for a discussion of the political context of this council. The count of Toulouse and the viscount Trencavel, having made a temporary peace in 1163 (the year in which the Council of Tours condemned heresy and labeled the Toulousain as a seat of heresy), jointly organized the meeting at Lombers as a gesture of goodwill towards the French king.

91 They stated that they did not accept the Old Testament and believed that one could be saved through the Eucharist only if it was administered by someone worthy, whether priest or layman. Although they accepted marriage as well as the utility of confession, they did not accept the need for acts of penance. They stated that they would not swear any oaths, basing this on biblical direction, and criticized the Catholic clergy as power- and money-hungry. Wakefield and Evans, *Heresies*, 190-94; Moore, *Birth of Popular Heresy*, 90-94; idem, *War on Heresy*, 188-91. The Latin text can be found in Léopold Delisle and Martin Bouquet, *Recueil des historiens des Gaules et de la France*, 24 vols. (Paris, 1840-1904; repr. Farnborough: Gregg Press, 1967-68), 14:431-34.

92 Refusal to swear oaths was commonly thought to be a heretical position, associated with dualism. There are many instances of this in the medieval accounts of heresy that can be found in source collections dealing with heresy. See Wakefield and Evans, *Heresies*, 141, 173, 191, 199, 239, 361; and Moore, *Birth of Popular Heresy*, 96-7, 116, among other examples.
nor to the practice of poverty, although they did criticize the excesses of the Catholic clergy. It is quite possible that these ‘good men’ were simply local leaders who represented an understanding of Christian belief and practice different from that of the Catholic bishops questioning them.

In May 1167, Cathar leaders from Lombardy, France, and Languedoc, together with a large gathering of believers, are alleged to have met at Saint-Félix de Caraman, southeast of Toulouse, with a certain Papa Nicetas, or Niquinta, a Byzantine Greek representing the Drugunthian order of absolute dualists. This Bogomil order believed in the existence of two equal gods, one good and one evil, in contrast to the Bulgarian dualists who believed in one god and an evil principle emanating from a fallen angel. According to the Charter of Niquinta, the document describing this meeting, having persuaded the local heretical bishops to adopt his form of dualism, Papa Nicetas re-consoled them and consecrated new bishops. He advised them to create territorial boundaries, and the bishops proceeded to establish boundaries between the Cathar churches of Toulouse and Carcassonne. The Charter of Niquinta purports to be a 1232 vidimus of an original dated May 1167. The charter’s authenticity is, however, the subject of an ongoing controversy. If it is real, and in fact dates to 1167, it evidences the existence of an

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93 Wakefield and Evans, Heresies, 190-94; Moore, Birth of Popular Heresy, 90-94; idem, War on Heresy, 188-91.


95 Zerner, L'Histoire du catharisme en discussion; eadem, "Mise au point sur Les cathaques devant l'histoire et retour sur L'histoire du catharisme en discussion: le débat sur la charte de Niquinta n'est pas clos," Journal des savants (2006): 253-273. The document was discovered by a seventeenth-century scholar named Guillaume Besse, who published it in 1660. The original was never seen by anyone else, and many twentieth-century historians, most notably Yves Dossat, believed that Besse forged it. Zerner argues that although a group of paleography experts from the Institut de recherches et d'histoire des textes concluded that the document appears to have been written contemporaneously with the events it described, this merely provides evidence for the thirteenth-century date of the vidimus, not for the underlying document. Moreover, Zerner continues to question its reliability on other grounds. Jean-Louis Biget proposes that the document was created in the 1220s by Catholic opponents of heresy, possibly Cistercian. Jean-Louis Biget, "Un faux du XIIe siècle? Examen d'une hypothèse," in Zerner, L'Histoire du catharisme en discussion, 105-133. David Zbíral suggests that the document could date from the 1220s but, rather
organized, extensive heretical church in Languedoc in the mid-twelfth century, which would give weight to later reports that Catharism was widespread in the lands of the count of Toulouse at that time. However, substantial doubts remain about its authenticity: it may well be a product of the thirteenth century, written after the Albigensian crusade, and therefore not of much use in understanding conditions in twelfth-century Languedoc. This episode is a vivid illustration of the difficulties inherent in determining whether a ‘Cathar church’ existed prior to the Albigensian crusade and the papal inquisition of the thirteenth century.

*The Albigensian Crusade*

In April 1207, Count Raymond VI of Toulouse was excommunicated by papal legate Peter of Castelnau for, among other things, failing to suppress heresy in his lands. The legate also called on the King of France, Philip Augustus, to intervene militarily against Raymond, but Philip declined. When Peter of Castelnau was murdered in January 1208, many people, including Pope Innocent III, believed it was at Raymond's instigation. Innocent then called for a crusade against Raymond and the heretics believed to be infesting his lands. Accordingly, the Albigensian war was launched in the spring of 1209 under the command of the papal legate Arnaud Amaury, the abbot of Cîteaux. Command was transferred later that year to a northern than a product of anti-heretical sources, may be a product of the dissident church of Carcassonne, seeking to establish legitimacy through links with Cathar movements in Italy and the East. David Zbíral, "La Chart de Niquinta et le rassemblement de Saint-Félix: État de la question," in *1209-2009: Cathares: Une histoire à pacifier?*, ed. Anne Brenon (Portet-sur-Garonne: Loubatières, 2010), 31-44, at 41. Bernard Hamilton strongly opposes these views, offering a detailed defense of the document's authenticity (although redating the *vidimus* to 1223) in "The Cathar Council of Saint-Félix Reconsidered," *Archivum Fratrum Praedicatorum* 48 (1978): 135-201, and in "Cathar Links with the Balkans and Byzantium," in Sennis, *Cathars in Question*, 131-150, at 140-44.

96 For a more detailed discussion of these events, as well as their political background, see Chapter Two, under the heading "Investigation of Usury and Heresy in Twelfth-Century Toulouse."
French nobleman, Simon de Montfort, who led the campaign until his death in 1218 while besieging Toulouse. The war ended in 1229 with the signing of the Treaty of Paris.\(^\text{97}\)

Prompted by Innocent III’s call for crusade against the heretics believed to be pervading Languedoc, the Albigensian crusade quickly became a military campaign by the northern French against the South. Nevertheless, it did encompass one strategy for attempting to rid the region of heretics: killing them. Some were massacred in the indiscriminate slaughter of the war, as at Béziers,\(^\text{98}\) and others were burned, as at Lavaur and Les Cassés.\(^\text{99}\) Burning became the standard method of execution for those deemed to be unrepentant heretics, although less draconian punishments were generally applied for lesser offenses.


\(^{98}\) In July 1209, the crusader army reached the city of Béziers, and through a series of lucky coincidences, was able to gain entry without a prolonged siege. They took the city, and according to contemporary accounts, a massacre of its citizens ensued. The papal legate, Arnaud Amaury, is notorious for allegedly having declared, in response to a question about how the heretics were to be distinguished from the good Christians of Béziers, that the crusaders should kill everyone, as God would recognize his own in heaven. Caeserius of Heisterbach, Dialogus miraculorum, 2 vols., ed. Joseph Strange (Cologne: H. Lempertz, 1851), 1:302: "Quid faceimus, domine? Non possumus discernere inter bonos et malos. Timens tam Abbas quam reliqui, ne tantum timore mortis se catholicos simularent, et post ipsorum abcessum iterum ad perfidiam redirent, fertur dixisse: Caedite eos. Novit enim Dominus qui sunt eius. Sicque innumerabiles occisi sunt in civitate illa." For an English translation, see Caeserius of Heisterbach, The Dialogue on Miracles, 2 vols., trans. H. von E. Scott and C. C. Swinton Bland (London: George Routledge & Sons, 1929), 1:345-46. This account has been met with skepticism in recent studies of the crusade. See, e.g., Marvin, The Occitan War, 41-45.

\(^{99}\) Walter L. Wakefield, Heresy, Crusade and Inquisition in Southern France, 1100-1250 (London: George Allen & Unwin, 1974), 98-99. See also Peter of les Vaux-de-Cernay, History of the Albigensian Crusade, 117; Hystoria Albigenis, 228; Shirley, Song of the Cathar Wars, 41; Chronicle of William of Puylaurens, 40; Chronica magistri Guillelmi de Podio-Laurentii, 70 (Lavaur); Peter of les Vaux-de-Cernay, History of the Albigensian Crusade, 120; Hystoria Albigenis, 233; Chronicle of William of Puylaurens, 41; Chronica magistri Guillelmi de Podio-Laurentii, 72 (Les Cassés).
Over the course of the twelfth century, canon law on the question of heresy had become more clearly focused. From the late twelfth century, alleged heretics became subject to legal proceedings and punishment under both canon and secular law, rather than attempts to persuade them of their error through public debate as had prevailed earlier. The patristic authorities cited in Gratian's *Decretum* had tended to define heresy as incorrect belief, identifying as heretics those who persisted in their error even after correction.  

From the late twelfth century, however, canon law took aim at practice, and began to target not only those who espoused heretical opinions but also the laity who supported them. The Council of Tours, convened by Pope Alexander III in 1163, raised alarms about the spread of heresy throughout the region of Toulouse and ordered bishops to be vigilant against it. It further prohibited anyone from sheltering or protecting heretics on pain of excommunication. The Third Lateran Council (1179) called for excommunication of the heretics of "the regions of Albi and Toulouse and in other places...whom some call Cathars...and others by different names" and forbid anyone to support them or provide them with Christian burial. In 1184, the decretal *Ad abolendam* reiterated that heretics and their supporters were to be excommunicated, and called for those found guilty of heresy to be turned over to the lay authorities for "due punishment," which was, however, left unspecified. Bishops were ordered to search out heretics in parishes where it was

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100 See nn. 1 and 2 above.

101 Mansi 21:1177-78.

102 Tanner, *Decrees of the Ecumenical Councils*, 224-25: "Eapropter, quia in Gasconia Albigesio et partibus Tolosanis et alii locis, ita haereticorum, quos alii Catharos, alii Patrinos, alii Publicanos, alii alii nominibus vocant, invaluít damnata perversitas...eos et defensores eorum et receptores anathemati decernimus subiacere, et sub anathemate prohibebimus...Si autem in hoc peccato decesserint, non sub nostrorum privilegiorum cuilibet indultorum obtentu nec sub aliacumque occasione, aut oblatio fiat pro eis aut inter christianos recipiant sepulturam."
suspected. This decretal shows the increasingly prosecutorial nature of the papacy's effort to eradicate heresy; it called for bishops and lay rulers to bar heretics from legal or governmental office and to impose both spiritual and secular penalties. In 1199, Innocent III criminalized the sin of heresy by identifying it with treason under Roman law (reis laesae maiestatis), and then decreeing that the property of those convicted of heresy was to be forfeited to their secular lords and their heirs disinherited. In 1215, the third canon of the Fourth Lateran Council addressed heresy in a comprehensive fashion, calling for the excommunication of heretics and requiring ecclesiastical and secular authorities to seek them out for questioning and "due punishment" if found guilty; lay rulers who did not actively work to suppress heresy were themselves to be excommunicated.

Secular rulers also began to legislate punishments for heresy. In 1226, Louis VIII of France ordered, first, that heretics who were excommunicated after being warned were to pay a significant monetary fine and be subject to confiscation of their goods. Later that year, he decreed that convicted heretics were to be subject to 'due punishment' (animadversione debita puniantur). In 1229, at the end of the Albigensian war, legislation enacted in the name of the young Louis IX of France confirmed the ordinances of 1226; it also directed the secular authorities to take an active part in pursuing heretics and promised a reward to anyone who

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103 Mansi 22: 476-78. The mention of "due punishment" is as follows: "Laicus autem, quem aliqua praedictarum pestium notoria vel privata culpa resperserit...saecularis judicis arbitrio relinquantur, debitam recepturus pro qualitate facinoris ultionem" (477). For discussion of the increasingly harsh treatment of heresy in canon law, see Sackville, Heresy and Heretics in the Thirteenth Century, 107-11.


105 Tanner, Decrees of the Ecumenical Councils, 233-34. This canon did not break new ground, but consolidated and reiterated older decrees.

helped to capture them. In 1231, the emperor Frederick II, in his capacity as king of Sicily, promulgated statutes calling for heresy to be treated as treason and punishable by death should the heretics prove unrepentant, thereby making explicit in law the 'due punishment' that had been applied to unrepentant heretics from the early years of the Albigensian crusade.

**Papal Inquisition and Inquisitors**

Despite papal exhortations, local bishops proved ineffective at eradicating heresy, and the papacy created an alternative approach: it appointed special delegates, called inquisitors, to investigate and prosecute heresy. Member of the new mendicant orders — particularly the Dominicans, whose founder, St. Dominic, was especially interested in combating heresy — most frequently served in this capacity. The first instance of this in Languedoc was in 1233, when Pope Gregory IX called upon the Dominicans in Toulouse to serve as inquisitors. These papal

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108 *The Liber Augustalis, or Constitutions of Melfi, Promulgated by the Emperor Frederick II for the Kingdom of Sicily in 1231*, trans. James M. Powell (Syracuse: Syracuse University Press, 1971), 9: "If they should be found by [ecclesiastics and prelates] to deviate from the Catholic faith in the least wise, and if, after they have been admonished by them in a pastoral way, they...persist in the constancy of conceived error, we order by the promulgation of our present law that these Patarines should be condemned to suffer the death for which they strive. Committed to the judgment of the flames, they should be burned alive in the sight of the people."

109 Bishops did, however, continue to be involved with the investigation and prosecution of heresy, sometimes on their own initiative and sometimes as papal appointees to the inquisitorial function. Simon of Beaulieu, Archbishop of Bourges, is an example of the former, while Bishop Bernard de Castanet of Albi is an example of the latter. On both, see Chapter Five.


appointees became increasingly common in Languedoc throughout the thirteenth century, and they developed formal processes of questioning accused heretics and witnesses, recording their testimony, and imposing punishment. The process became increasingly legalistic, and rules governing evidence, use of torture, taking of testimony, and punishment were increasingly well developed. A system of punishments was developed, ranging from mandatory pilgrimages, confiscation of goods, disinherance of children, and destruction of houses in which heretics were sheltered or heretical activities conducted, to perpetual imprisonment and the death penalty.

In the thirteenth century, heresy came to be seen as rooted in specific practices and social ties, even more than in free-floating ideas. The inquisitors in Languedoc for the most part pursued perfecti and their supporters for their practices, behavior, and affiliations rather than their opinions. The inquisitors rarely questioned them about beliefs, focusing much more intently on their comings and goings, whether they knew or met with perfecti or participated in heretical

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112 It is important to note, however, that these inquisitors were individually appointed by the pope, and did not constitute an institutionally organized 'inquisition'. Furthermore, 'inquisition' – inquisito – was an increasingly common approach to criminal law in the thirteenth century, in a shift away from the accusatorial procedure that previously predominated, and was by no means unique to those investigating heresy. Peters, Inquisition, 57; Richard Kieckhefer, "The Office of Inquisition and Medieval Heresy: The Transition from Personal to Institutional Jurisdiction," Journal of Ecclesiastical History 46, no. 1 (1995): 36-61; Henry Ansar Kelly, "Inquisition and the Prosecution of Heresy: Misconceptions and Abuses," Church History 58 (1989): 439-451. For the contrary view that the papal inquisitors acted as part of an organized structure, rather than as individuals, see Jacques Chiffoleau, "L’Inquisition franciscaine en Provence," in Frati minori e inquisizione. Atti del XXXIII convegno internazionale, Assisi, 6-8 ottobre 2005 (Spoleto: Centro italiano di studi sull’alto medioevo, 2006), 153-284, at 157 n. 7. See Melodie H. Eichbauer, "Medieval Inquisitorial Procedure: Procedural Rights and the Question of Due Process in the 13th Century," History Compass 12, no. 1 (2014): 72-83, for a discussion of the tension inherent in the inquisitio as applied to cases of heresy, between the desire to protect society and the need to safeguard the rights of the accused through following the procedural rules.

113 Maisonneuve, Origines de l'Inquisition, 272-73. Because clerics were not supposed to shed blood, the death penalty could only be imposed by the secular authorities, and accordingly, those condemned to the ultimate punishment were "relaxed to the secular arm." See, e.g., “A Manual for Inquisitors” (c. 1248), Appendix 6 in Walter L. Wakefield, Heresy, Crusade and Inquisition in Southern France, 1100-1250 (London: George Allen & Unwin, 1974), 256.
rituals, and whether they contributed food or money or otherwise provided aid or services. By questioning many people in a community, promising leniency to those who implicated others, the inquisitors pried into private (or secret) behavior without regard to Robert Grosseteste's dictum that an opinion must be public in order to constitute heresy. The inquisitors' approach provides evidence that the understanding of heresy had changed. First, behavior and social ties had become more important than theological belief in determining who should be considered a heretic. Second, the advent of the inquisitors and the nature of their methods support the view that the ecclesiastical authorities wished to police the parameters of acceptable behavior, in order to discover and remove from society those who, in their opinion, failed to conform to the proper vision of society. As James Given argues, while this Foucauldian approach was not as effective in the Middle Ages as it would be in the modern era, it nonetheless served to isolate nonconformists and identify them as 'other', by placing them outside the bounds of normal society.

V. Money and Moneylending

Commercial Revolution and Growth of the Money Economy

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115 "Haeresis est sententia humano sensu electa, Scripturae Sacrae contraria, palam edocta, pertinaciter defensa." See n. 2 above.

116 See Mark Pegg's discussion in "Albigenses in the Antipodes," 585-90, of the intellectualist bias in the study of heresy.

117 Given argues that the inquisitors' techniques were designed to marginalize those identified as dangerous by isolating them from their social networks. They did this by having people inform on one another, thereby undermining social and familial bonds, and by using the penitential system, which included options such as putting those condemned for heresy in prison, sending them on pilgrimages, destroying their homes, expropriating their wealth, and in extreme cases, burning them. Given, *Inquisition and Medieval Society*, 216-20.
In the late tenth century, the period of economic expansion known to historians as the ‘Commercial Revolution’ began in Latin Christian Europe, peaking in the thirteenth century.118 This development overlapped with the growing incidence of heresy in the medieval West. One of the key factors in the Commercial Revolution was the expansion of the money supply; money, as well as a new attitude towards it, impacted all levels of European society, from relations between peasants and landlords to the way that rulers raised and paid for armies.119 Economic change led to social change, as monetary exchange replaced personal ties in many cases, and an urban bourgeoisie developed in the newly expanded cities that did not fit neatly into older views of the social order.120 These developments were met with ambivalence; not everyone was happy about the change from a more personal, gift-based, economy to the impersonal marketplace.121


121 Lester Little remarks that “attitudes towards money did not shift abruptly from one of awe before precious treasure to one of habitual acceptance of it as a practical, everyday tool. In something of an intervening stage, money was seen as an instrument of exchange that had devil-like, magical powers of luring people and then of corrupting them. The traditional theological programme of the virtues and vices invested in avarice some of these same powers.” Religious Poverty, 35. The foundational study of the gift economy is Marcel Mauss, The Gift: The Form and Reason for Exchange in Archaic Societies, trans. W. D. Halls (New York: W.W. Norton, 1990); see also Gadi Algazi, Valentin Groebner, and Bernhard Jussen, eds., Negotiating the Gift: Pre-Modern Figurations of Exchange (Göttingen: Vandenhoek & Ruprecht, 2003). For an overview of the gift in medieval society, see Arnoud-Jan A. Bijsterveld, “The Medieval Gift as Agent of Social Bonding and Political Power: A Comparative Approach,” in Medieval Transformations: Texts, Power, and Gifts in Context, ed. Esther Cohen and Mayke B. De Jong (Leiden: Brill, 2001), 123-156.
Rapid commercialization and the growth of the money economy foregrounded troublesome questions of how to reconcile the use of money with Christian values. In the eleventh century, the reforming theologian Peter Damian was only one of many clerics who remarked that love of money was the root of all evil. The Gregorian reform included attacks on simony, the buying and selling of sacraments or church offices, as an enemy of peace and a kind of heresy. Merchants suffered from a bias against commercial activity and those who engaged in it, inherited from the Greeks and Romans and reinforced by the Gospels’ emphasis on poverty and simplicity. Beginning in the eleventh century and continuing through the Middle Ages, there were countless attacks, both theological and literary, on what was perceived to be the ever-growing power of money in society and its destructive tendency to overturn all ancient values, very much including the highest spiritual values. Gratian's *Decretum* reflects the patristic and early medieval view that merchants cannot operate without sin and are unable to please God.


through their activities.\textsuperscript{126} At the turn of the thirteenth century, theologians in the circle of Peter the Chanter argued that merchants who sold their goods for more than the just price were committing mortal sin.\textsuperscript{127} Beginning, however, in the twelfth century, one can see the emergence of positive attitudes toward merchants in both Roman and canon law, with a growing recognition of the services they rendered their societies. Over the course of the twelfth and thirteenth centuries, theologians too came generally to recognize the valuable labor that merchants provided by transporting goods from areas of abundance and distributing them in areas of scarcity, and there was increasing agreement that merchants should be allowed to recover their expenses and make a reasonable profit for such services.\textsuperscript{128}

The availability of money and growth of commerce led to increased confidence among merchants, which led in turn to the development of credit.\textsuperscript{129} Not only did various credit techniques promote economic development by increasing the velocity of money, it permitted merchants to develop new techniques of trade, increasing long-distance trading activity while reducing risk. It also offered a means for those without significant resources to enter into economic activity. Of course, credit had its downside, as when nobles borrowed to maintain their style of living and lost their lands to their creditors, or when peasants borrowed to meet their


\textsuperscript{128} Canon lawyers such as Rufinus and Huguccio took this approach, as did the theologian Thomas of Cobham. Baldwin, \textit{Masters, Princes and Merchants}, 1:263-64.

\textsuperscript{129} As Robert Lopez remarks, "Unstinting credit was the great lubricant of the Commercial Revolution." Lopez, \textit{Commercial Revolution}, 72.
daily needs, or to buy seed for the next year, following a bad harvest, but were unable to repay their lenders. But, while credit was a major engine of growth, especially in southern Europe, in the eleventh through the thirteenth centuries, moneylending raised a host of thorny issues for Latin Christian society.  

Usury

While rapid commercialization was troubling to many, there is no doubt that the most problematic economic sin was usury. Unlike the modern understanding of a usurious loan as one bearing an excessive rate of interest, 'usury' in medieval Latin Europe was broadly construed as any form of credit where there was a payment required beyond repayment of principal.

130 There are many works on credit as part of the Commercial Revolution of the European Middle Ages. To name only a few, see Michael M. Postan, “Credit in Medieval Trade,” in idem, Medieval Trade and Finance (Cambridge: Cambridge University Press, 1973), 1-27, originally published in Economic History Review 1 (1928): 234-261; Lopez, Commercial Revolution, 70-79; Raymond de Roover, Money, Banking and Credit in Mediaeval Bruges; Italian Merchant Bankers, Lombards and Money-Changers (Cambridge, MA: Mediaeval Academy of America, 1948); Kathryn L. Reyerson, Business, Banking and Finance in Medieval Montpellier, 40-86 (Toronto: Pontifical Institute of Mediaeval Studies, 1985); Credit and Debt in Medieval England, c. 1180-c.1350, ed. P. R. Schofield and N. J. Mayhew (Oxford: Oxbow Books, 2002); Phillipe Wolff, Commerces et marchands de Toulouse (vers 1350 - vers 1450) (Paris: Plon, 1954), especially Chapter IX; Baldwin, Masters, Princes and Merchants, 1:270.


132 One frequent term for moneylenders in the Middle Ages was 'Cahorsins' – people from the town of Cahors in Quercy, a region north of Toulouse, with a reputation for mercantile activity and moneylending. Simon de Montfort, the leader of the Albigensian crusade, borrowed money from a rich merchant of Cahors, according to one of the chroniclers of the crusade. La Chanson de la croisade albigeoise, ed. and trans. Eugène Martin-Chabot, 2 vols. (Paris: H. Champion, 1931), 1:72; William of Tudela, Song of the Cathar Wars: A History of the Albigensian Crusade, trans. Janet Shirley (Farnham, Surrey: Ashgate, 1996), laisse 72. This term was not, however, commonly used in either the ecclesiastical sources attacking usury in this period or the chronicle sources describing
According to Gratian's *Decretum*, “it is clearly shown that whatever is demanded beyond the principal is usury” (*evidenter ostenditur, quod quicquid ultra sortem exigitur usura est*), reflecting attitudes that can be traced back to both the Hebrew Bible and the writings of the Church fathers.

Beginning in the late eleventh century, under pressure from the accelerating Commercial Revolution, concern with usury intensified. St. Anselm of Canterbury (d. 1109) suggested that usury was essentially a form of robbery, which made it a sin against justice, rather than a sin of avarice. In 1139, the Second Lateran Council prohibited usury to all – laymen as well as moneylending activity in Toulouse. Scholars have theorized that common usage of the term 'Cahorsins' to denote moneylenders likely stems from Matthew Paris's use of that term in his *Chronica majora*, written between 1236-1259, and was probably based on the presence in England of merchants from Cahors dealing in wine and wool; they were undoubtedly also involved in credit operations in connection with this trade. Philippe Wolff, "Le problème des Cahorsins," *Annales du Midi* 11 (1950): 229-238, 235. See also Yves Renouard, "Les Cahorsins, hommes d'affaires Français du XIIe siècle," *Transactions of the Royal Historical Society* 11 (1961): 43-67 and Alexandre Martinez, “‘Cahorsins’: un problème historique,” *Bulletin de la Société des études littéraires, scientifiques et artistiques du Lot* 126 (2005): 7-21. The Cahorsins also engaged in lending in connection with mercantile activity in Flanders, which led Pope Gregory IX to demand in 1230 that the bishop of Tournai suppress usurious lending by Cahorsins in Ypres. *Registre de Grégoire IX*, ed. Lucien Auvray, vol. 1 (Paris: A. Fontemoing, 1896), no. 392. On Cahorsins in Flanders, see Carlos Wyffels, "Les Cahorsins en Flandre au XIIIe siècle," *Annales du Midi* 103 (1991): 307-321. By the late thirteenth century, the term had come to mean Christian moneylenders generally, including those from Italy, and was soon replaced by the term 'Lombards'.

133 Friedberg, *Corpus Iuris Canonici*, vol. I, II: C. 14, Q. 3, c. 4, col. 735. Other provisions offer variations on this dictum. In c.1 and c. 2, the general rule is stated as “Qui plus quam dederit expetit, usuras accipit” and “Quicquid supra datum exigitur, usura est.” while c.3 holds that “quodcumque sorti accidit usura est.”

134 One of the primary texts is Deuteronomy 23:19-20: “You shall not lend upon interest to your brother, interest on money, interest on victuals, interest on anything that is lent for interest. To a foreigner you may lend upon interest, but to your brother you shall not lend upon interest.” *The New Oxford Annotated Bible: Revised Standard Version*, ed. Herbert G. May and Bruce M. Metzger (New York: Oxford University Press, 1973). See also Exodus 22:25-26: “If you lend money to any of my people with you who is poor, you shall not be to him as a creditor, and you shall not exact interest from him. If you take your neighbor’s garment in pledge, you shall restore it to him before the sun goes down,” and Leviticus 25:35-37: “And if your brother becomes poor, and cannot maintain himself with you, you shall maintain him….Take no interest from him or increase….You shall not lend him your money at interest, nor give him your food for profit.” Other, similar, prohibitions are found in Psalms 15:5 and Ezekiel 18:8. On the context of these biblical injunctions in the ancient world, see Bernard J. Meislin and Morris L. Cohen, “Backgrounds of the Biblical Law against Usury,” *Comparative Studies in Society and History* 6, no. 3 (1964): 250–267.

135 PL 158:659; Noonan, *Scholastic Analysis of Usury*, 17. Noonan notes that St. Anselm’s comparison was given force by his disciple Anselm of Lucca, whose canonical collection of 1066 defined usury as a sin against the Seventh Commandment. Important twelfth-century theologians such as Hugh of St. Victor, Peter Comestor and Peter Lombard followed this line of analysis.
clerics – and declared that usurers should be deemed infamous and deprived of Christian burial unless they repent.\textsuperscript{136} The Third Lateran Council, in 1179, issued even stronger denunciations of usury, excommunicating manifest usurers as well as repeating the prohibition on allowing them Christian burial.\textsuperscript{137} In the late thirteenth century, the anti-usury campaign intensified further. The Second Council of Lyons (1274) called for Christian burial to be refused to usurers, even if they had provided for restitution in their wills, until full restitution had been made by the deceased usurer's heirs and executors or guarantees given that such restitution would be made.\textsuperscript{138} Regional Church councils in the last decades of the thirteenth century and the opening years of the fourteenth similarly increased the burden on usurers seeking absolution.\textsuperscript{139} This trend culminated in the decrees of the Council of Vienne (1311-1312), aimed at eliminating secular support for the practice of usury by decreeing the excommunication of rulers and officials who failed to prohibit it.\textsuperscript{140}

\textsuperscript{136} Tanner, Decrees of the Ecumenical Councils, 200 (canon 13).

\textsuperscript{137} Tanner, Decrees of the Ecumenical Councils, 223 (canon 25).

\textsuperscript{138} Canon 27 of the Second Council of Lyons, in Tanner, Decrees of the Ecumenical Councils, 329-30; T. P. McLaughlin, "Teaching of the Canonists II," Mediaeval Studies 2 (1940): 1-22, at 7. This canon also required the bishop or the usurer's parish priest to be present at the drafting of the will in order to receive these guarantees, and barred them from hearing the usurer's confession or granting him absolution unless restitution had been made or the guarantees provided. Wills that did not contain the requisite guarantees were to be null and void. Tanner, Decrees of the Ecumenical Councils, 330. For discussion of restitution in the wills of moneylenders in thirteenth-century Toulouse, see Chapter Two.

\textsuperscript{139} McLaughlin, "Teaching of the Canonists II," 5, citing canons of the Councils of Avignon (1282), Exeter (1287), and Lucca (1308), providing that only a bishop is permitted to absolve a penitent of usury, unless the usurer is on the point of death.

\textsuperscript{140} Canon 29 of the Council of Vienne, Ex gravi, called for all rulers, government officials, judges or other officials of communities in which statutes exist requiring debtors to meet their payment obligations to lender, to repeal or vitiate such statutes on pain of excommunication. Tanner, Decrees of the Ecumenical Councils, 384-85. Ex gravi was inserted into the Constitutions of Pope Clement, Clem. V.5. c.1, in Friedberg, Corpus iuris canonici 2, col. 1184.
As noted above, the Council of Vienne also decreed that anyone claiming that usury was not sinful was to be punished as a heretic. This decree demonstrates the degree to which the sins of heresy and usury were linked in many minds. It can be read as a statement that usury is tantamount to heresy and should be punished accordingly. Given its wording and the context of its issuance, it may also have been directed against the Cathars' supposed predilection for usury, as had been alleged by anti-Cathar polemicists from Durand of Huesca at the turn of the thirteenth century to Raynerius Sacconi at mid-century. And indeed, in the inquisition registers containing testimony of accused Cathars we find references to deponents who claim that usury is not sinful. The fact that the inquisitors were posing this question while interrogating alleged heretics is only one of many indications that they, too, saw a connection between usury and heresy.

Canonists, lawyers, and theologians became increasingly focused on the problem of usury beginning in the twelfth century. Despite the development of certain exceptions, it remained a troublesome issue, particularly in light of the practical realities of economic growth and trade. At the turn of the thirteenth century, Pope Innocent III included usury among the

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141 See Introduction, n. 1.

142 See above under the heading "Apostolic Poverty and Catharism."

143 For example, in 1276, Bernard of Souillac of Montauban is reported as having said that "usury is not a sin, but a good and beautiful profit [usra non est peccatum, sed bonum lucrum et pulchrum]," together with other unconventional beliefs, including that the host is nothing but cooked dough; if it were the body of Christ, it would have been consumed long ago; confession to a priest doesn't aid salvation; one should confess to God, not a priest; and Saracens and Jews have a better faith than Christians. There is no further evidence in the register that Bernard associated with Cathars, despite his blasphemies. Doat 25, ff. 230v-240v. The translation can be found in Peter Biller, Caterina Bruschi, and Shelagh Sneddon, eds., *Inquisitors and Heretics in Thirteenth-Century Languedoc: Edition and Translation of Toulouse Inquisition Depositions, 1273-1282* (Leiden: Brill, 2011), 653-669.

sins, along with heresy, to be eradicated so that his desired crusade to retake the Holy Land might succeed.\textsuperscript{145} Usury and heresy continued to be linked in the minds of the inquisitors over the course of the thirteenth century, as is suggested by the papal bull \textit{Quod super nonnullis}, promulgated in 1258 by Alexander IV. This decree prohibited inquisitors from including charges of usury when prosecuting heresy – which implies that the inquisitors had been doing just that.\textsuperscript{146} In ordering the release of convicted heretics from prison in the early fourteenth century, Bernard Gui took care to direct them to refrain from taking usury in the future.\textsuperscript{147} Evidence from Italian sources points to the same conclusion. Mid-thirteenth century inquisition sentences from Orvieto ordered convicted heretics to desist from taking usury.\textsuperscript{148} An inquisition register from Bologna at the turn of the fourteenth century includes several cases of prosecution of heretics involving either the denial that usury was a sin or allegations of usurious activity.\textsuperscript{149}

\textbf{VI. Sources and Plan of Work}

\textit{Overview of Sources}

The attitudes towards wealth and money held by Cathar \textit{perfecti} and their supporters can be seen in the earliest detailed evidence available to us: the depositions of witnesses questioned by papal inquisitors, and the records of sentences imposed on those found guilty of heresy or

\textsuperscript{145} See Chapter Two, under the heading "The Campaign Against Usury: Theology and Preaching" for a discussion of Innocent's reform campaign.


\textsuperscript{147} See Chapter Five, n. 261.


association with heretics, compiled by the inquisitors between 1237 and 1325. These records, known as inquisition registers, will provide the primary sources for this study. Testimony taken by papal inquisitors is contained in volumes 21-26 of the Collection Doat of the Bibliothèque nationale de France; Bibliothèque municipale de Toulouse, ms 609; Archives départementales de la Haute Garonne, ms 202; Bibliothèque de Clermont-Ferrand, ms. 160; Bibliothèque nationale de France, ms lat. 11847 and ms lat. 12856; the registers of the inquisitor Geoffroy d'Ablis, inquisitor at Toulouse in 1308-9, and of Jacques Fournier.

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150 The Collection Doat is a set of copies of medieval manuscripts from the south of France, prepared between 1663 and 1670 by Jean de Doat, under the direction of Jean-Baptiste Colbert, Louis XIV's finance minister. Volumes 21-26, of a total of 258 in the series, contain texts originally produced in the thirteenth century by inquisitors working in the urban centers of Languedoc, including Toulouse and Carcassonne. Henri Omont, "La collection Doat à la Bibliothèque nationale. Documents sur les recherches de Doat dans les archives du sud-ouest de la France de 1663 à 1670," in Bibliothèque de l'école des chartes 77 (1916): 286-336; Biller, Bruschi, and Sneddon, Inquisitors and Heretics in Thirteenth-Century Languedoc, 3. Folios 185r-312v of Doat 21 contain penances imposed by the Dominican inquisitor Pierre Cellan on residents of Quercy, an area north of Toulouse. This material has been published in Jean Duvernoy, L'Inquisition en Quercy: le registre des pénitences de Pierre Cellan 1241-1242 (Castelnaud la Chapelle: L'Hydre, 2001); extracts relating specifically to residents of the town of Montauban have been published in Appendix I to Feuchter, Ketzer, Konsuln und Büsser.

151 Ms 609, written in the 1250s, is a copy of testimony taken in the 1240s. The deponents were primarily residents of the agricultural flatlands near Toulouse, known as the Lauragais. For a thorough description and history of ms 609, see Dossat, Les crises de l'Inquisition toulousaine au XIIIe siècle, 56-86; Pegg, Corruption of Angels, 20-27. A digitized version of the manuscript is accessible from the Bibliothèque municipale de Toulouse at http://numerique.bibliotheque.toulouse.fr/ark:/74899/B315556101_MS0609. The library of Columbia University contains a transcript of the manuscript, which is, unfortunately, missing folios 201r-225r, compiled under the supervision of Austin P. Evans in the 1950s. There is also an edition of Ms 609 edited by Jean Duvernoy, available on his website and containing the missing folios. See http://jean.duvernoy.free.fr/text/listetexte.htm#haut.


153 Ms 160 has been published by Célestin Douais, Documents pour servir à l'histoire de l'Inquisition dans le Languedoc, publiés pour la Société de l'histoire de France, 2 vols. (Paris: Renouard, H. Laurens, succ., 1900), 2:115-301, under the title "Registre du notaire ou greffier de l'inquisition de Carcassonne."

154 Bibliothèque nationale de France (hereafter, BNF), ms lat. 12856 and 11847 are registers containing testimony of witnesses questioned by inquisitors in Albi between 1286 and 1300. The latter is available in an edition published by Georgene W. Davis, The Inquisition at Albi, 1299-1300: Text of Register and Analysis (New York: Columbia University Press, 1948). The former has not been published; a digitized version of the manuscript is accessible through the website of the BNF at http://gallica.bnf.fr/ark:/12148/btv1b90680525.

containing testimony from the first quarter of the fourteenth century. Bernard Gui, an inquisitor at Toulouse who succeeded Geoffroy d'Ablis, sentenced many Cathar believers in the first quarter of the fourteenth century. The general sermons delivered by Bernard, along with the sentences themselves, contain detailed summaries of testimony given by those being sentenced. Further evidence concerning the involvement of Cathars with money can be found in contemporary chronicles of the Albigensian crusade and the writings of Catholic critics of the Cathars. The nature of the commercial culture in Toulouse and Albi can be discerned from documents relating to credit transactions found in the archival record. More detail about these sources is contained in the chapter to which each is directly relevant.

I have based my findings on original manuscripts to the extent practicable. Much of the published material relating to heresy and inquisitors’ activities is contained in anthologies that provide extracts from the original sources. I have pointed to these anthologies in the footnotes, especially where they contain helpful translations. I feel, however, that reading the registers in

156 The Bishop of Pamiers, Jacques Fournier, who later became Pope Benedict XII (1336-1342), was an inquisitor in the second and third decades of the fourteenth century; his register contains very detailed testimony from those charged with heresy in that time period. The printed edition is *Le registre d'inquisition de Jacques Fournier* (1318-1325), ed. Jean Duvernoy, 3 vols. (Toulouse: Privat, 1965), transcribing Bibliotheca Apostolica Vaticana, Ms Vat. Latin 4030.


159 Research for this dissertation was conducted at the Archives départementales de la Haute-Garonne (hereafter, ADHG), the Archives départementales du Tarn (hereafter, ADT), and the Archives nationales de France (hereafter, AN).

160 For example, Wakefield and Evans, *Heresies*; Moore, *Birth of Popular Heresy*; Arnold and Biller, *Heresy and Inquisition in France*.
their entirety provides a more useful perspective than simply reading excerpts, since it allows me to trace a more complete picture of the networks of financial activity among the Cathars and their supporters and to see changes in them over time. In some cases I have relied on published editions of original sources, particularly where the manuscripts are not readily available. Other material, including BNF ms lat. 12856 and the credit documents and testaments discussed in Chapters Two and Five (case studies of Toulouse and Albi), can be found only in manuscript form.

In recent years, historians have questioned the reliability of the inquisition registers as sources of information about what heretics believed and did. Some of these registers exist only in seventeenth-century copies made under the direction of Jean de Doat for Louis XIV's finance minister, Jean-Baptiste Colbert; the originals have been lost. The Doat copyists made at least minor errors, and we do not know how much was changed or left out in the copying process. Even for registers where the thirteenth-century originals survive, the testimony was the result of a complex process. Witnesses were questioned in the vernacular – Occitan, in our region – and answered orally in the same. The questions and answers were then translated into Latin by the scribe or notary and condensed into a third-person narrative. This written narrative was retranslated into the vernacular and read back to the witness, who was required to acknowledge

161 See nn. 152, 153, and 155-157 above.


its accuracy or make corrections. Only after this process was completed was the narrative recorded in the register. Accordingly, the records necessarily reflect the biases of the questioners, the editorial selection of the scribes, and the inevitable mistranscriptions, errors, and misunderstandings inherent in this multi-step process. Inquisitors came to their task with presuppositions about what heresy looked like and what heretics did, based not only on their actual experience but on their readings in patristic and contemporary sources about ancient heresies, as well as a growing clerical consensus regarding the crimes they were investigating. Since witnesses wished to avoid incriminating themselves, they often were evasive or sparing with the truth about their relationship to heretics. In what follows I have made the decision to rely primarily on testimony concerning matters of everyday life, which, I suspect, were not generally of great concern to the inquisitors, who were chiefly interested in the witnesses' contacts with heretics rather than in mundane matters. My experience leads me to believe that where the record contains testimony incidental to the inquisitors' chief concerns, or where it focuses on seemingly minor or incidental details, it is less likely to have been altered for any deliberate purpose and thus more likely to be reliable. Adding to this, since the stakes were lower in such testimony, there would have been less incentive for witnesses to shade the truth or be evasive about detail.

Methodology and Plan of Work

The remaining chapters of this dissertation employ two different, but complementary, approaches to the story of the associations between heresy and money in Languedoc. Using one approach, I trace references to money through the inquisition registers, revealing a network of fundraising, deposit-holding, and use of money by and on behalf of the heretics that belies their
traditional reputation for rejecting money and embracing apostolic poverty. The second approach turns to the connection between heresy and usury by examining the convergence of attacks on heretics and usurers in two test cases, Toulouse in the early thirteenth century and Albi at the turn of the fourteenth. The presence of an active credit culture among the urban elites of both cities resulted in their perception as ‘other’ – and therefore posing a danger to the Christian community – above and beyond their identification with heresy.

This two-part story is told in chronological order beginning in the mid-twelfth century. Chapter Two, "The Campaign Against Heresy and Usury in Toulouse, 1175-1225," lays the groundwork for what follows by demonstrating that the ecclesiastical authorities believed nonconforming religious and economic behavior posed a grave threat to the social and spiritual order. This chapter explains the political context that prompted Count Raymond V of Toulouse to seek assistance from the northerners in the twelfth century, thereby reinforcing their belief that his lands were overrun with heresy. It goes on to recount the dual campaigns launched against both Cathars and usurers in Toulouse in the early thirteenth century.

Chapter Three, "Cathars and Money: Evidence from the Inquisition Registers, 1237-1259," is a close reading of the inquisition testimony of Cathar perfecti and their supporters in the communities of Languedoc in the first half of the thirteenth century. The deponents' testimony contains a great deal on daily life and details of interactions between supporters and perfecti. It clearly reveals that neither group had reservations about handling money, engaging in commerce, making or receiving loans, or participating in fundraising networks. This leads me to the conclusion that, unlike many religious groups of the medieval period, the Cathars did not value apostolic poverty and were not troubled by the use of money, which, I believe, sheds new light on their supposed dualist beliefs. I further argue that, despite the claims of some historians
that neither Cathars nor such a thing as Cathar heresy ever existed, the overwhelming evidence of an institutional fundraising and support network demonstrates that there did exist a clearly demarcated community of people who adhered to, and sought to preserve, an alternate form of belief and practice.

Chapter Four, "Cathars and Money: Evidence from the Later Inquisition Registers, 1273-1325," continues the close reading of the inquisition registers, this time focusing on testimony from the late thirteenth and early fourteenth century. While this testimony shows that perfecti and their supporters continued to be engaged with money as they had been earlier, it also reveals that by the closing years of the thirteenth century, fundraising networks were less robust and perfecti could not rely on institutional wealth for their maintenance. Furthermore, some testimony from the early fourteenth century suggests that believers may have become concerned about the perfecti's lack of interest in apostolic poverty. By this time, voluntary poverty had become a commonplace virtue among the mendicant orders, and the mendicants were highly visible to the population at large. I suggest that given the reduction in numbers and influence of the Cathar perfecti, together the presence and heightened visibility of the mendicants in this later period, ordinary people, including some Cathar believers, had come to expect holiness to be associated with poverty.

Chapter Five, "The Persistence of Heresy at Albi in the Late Thirteenth Century, 1285-1300," is a case study of the association between wealth, usury and heresy at Albi. The inquisition registers from Albi contain surprising testimony showing that these Cathar supporters believed that adhering to the perfecti would bring them material wealth, which may be an outgrowth of the Cathars’ rejection of apostolic poverty. This chapter examines the arrests for heresy of many leading citizens of Albi and neighboring towns. The heresy trials were
prosecuted by Albi’s bishop, Bernard de Castanet, who was acting in his capacity as papal inquisitor in addition to his role as bishop, and who almost certainly had political as well as religious motives. Bernard de Castanet also took a hard line against usury, and most of the men arrested for heresy were, in fact, moneylenders. At a time when the numbers of perfecti appear to have been declining and the influence of Catharism diminishing, we can wonder at the persistence of Albi’s elites in clinging to their allegiance to it. It is likely, in my view, that many members of the elite were motivated by the convergence of their family history of Catharism with the Cathar approaches to wealth and forgiveness of sin.
CHAPTER TWO

The Campaign Against Heresy and Usury in Toulouse, 1175-1225

Introduction

Twelfth-century Toulouse was well-known to contemporaries as a center of Cathar heresy, as well as a commercial center where moneylending at interest was openly practiced despite its prohibition under canon law.1 The moneylending practices of Toulouse did not comply with the papacy's anti-usury directives in the twelfth century and accordingly, constituted another source of concern, along with religious difference, for the ecclesiastical authorities. Religious difference – Cathar heresy – is well-known as a target for these authorities, although its precise nature is problematic. Élie Griffe and Michel Roquebert have observed that Catharism in Languedoc was rooted in local culture and family structure, having appeared there in the mid-twelfth century among elite women, and spreading from them through their extended families to their vassals and dependents, taking on a life of its own among clans and family networks.2 In the twelfth and early thirteenth centuries, the commercial practice of Toulouse – which condoned

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2 Michel Roquebert, "Le Catharisme dans la ‘Familia’ languedocienne," in Effacement du catharisme? (XIIIe-XIVe s.), Cahiers de Fanjeaux 20 (Toulouse: Privat, 1985), 221-242, passim; Elie Griffe, Le Languedoc cathare, 22. On the other hand, Jean-Louis Biget disagrees with this analysis, finding it unlikely that such views would have been handed down only through female family members. He does not, however, dispute the idea that is was disseminated through family networks. Jean-Louis Biget, "Le ‘Catharisme’, une histoire en devenir," in Hérésie et inquisition dans le midi de la France, ed. Jean-Louis Biget (Paris: Picard, 2007), 7-35, at 20-21.
moneylending at interest – also developed pursuant to the local understanding of law and
custom. Mireille Castaing-Sicard argues that this law was based on a mixture of older, half-
remembered Roman law (in which lending at interest is permitted within limits), custom, and the
development of practical solutions to local economic and legal problems. In her view, the legal
culture of Toulouse developed without regard for the recently rediscovered Justinianic legal texts
that were becoming influential elsewhere in Europe, and without paying much heed to
developments in canon law, particularly the series of anti-usury measures taken by the papacy
beginning in the early twelfth century. Furthermore, the Gregorian Reform – the centralizing,
reformist movement begun by the papacy in the eleventh century – was relatively late in
reaching Toulouse, which likely contributed to the independent development of its commercial
and legal traditions. In 1210, as the Albigensian crusade authorized by Pope Innocent III against
the heretics of Languedoc was in full swing, the Cistercian bishop of Toulouse moved against
Toulouse’s moneylending culture by launching a campaign against usury in the city as well as a
preaching campaign against it in the surrounding countryside.

3 Moneylending practices were not the only commercial customs failing to conform to the standards of northern
Europe. Ernest E. Jenkins points out, for example, that the tolls levied on merchants wishing to trade in Toulouse in
the twelfth century were different than those prevailing in the region around Paris, and that the Statutes of Pamiers,
enacted by Simon de Montfort in 1212, sought to change these customary practices to conform to northern custom.
Ernest E. Jenkins, "The Interplay of Financial and Political Conflicts Connected to Toulouse during the Late Twelfth

4 Castaing-Sicard, Contrats, 529-32. See also Les coutumes de Toulouse (1286) et leur premier commentaire (1296),
Justinian in medieval Europe, see Manlio Bellomo, The Common Legal Past of Europe 1000-1800, trans. Lydia G.
Cochrane (Washington, DC: Catholic University Press, 1995), 52-54; Stephan Kuttner, "The Revival of
Jurisprudence," in Benson and Constable, Renaissance and Renewal in the Twelfth Century, 299-323; Wolfgang P.

5 See below under the heading "The Church in Toulouse."

6 For the Albigensian crusade in Toulouse, see below under the heading "The Albigensian Crusade and Toulouse," and for Bishop Foulques' attack on usury, see below under the heading "Bishop Foulques and the Campaign Against Usury in Toulouse."
Sources

The three main narrative sources for the Albigensian crusade and for conditions in Toulouse leading up to it and during the crusade itself are the the *Historia Albigensis* of Peter des Vaux-de-Cernay,\(^7\) the *Chronica* of William of Puylaurens,\(^8\) and the *Song of the Cathar Wars*, begun by William of Tudela and completed by an anonymous continuator.\(^9\) Additionally, for information concerning commercial practice in Toulouse, I have relied on material found in the Archives départementales de la Haute-Garonne (hereafter ‘ADHG’), located in Toulouse, as well as in the Archives nationales de France (hereafter ‘AN’), located in Paris. Additional material

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\(^{7}\) *Petri Vallium Sarnaii Monachi Hystoria Albigensis*, ed. Pascal Guébin and Ernest Lyon, 3 vols. (Paris: Champion, 1926), translated as *The History of the Albigensian Crusade: Peter of les Vaux-de-Cernay’s Historia Albigensis*, ed. and trans W. A. Sibley and M. D. Sibly (Woodbridge, Suffolk: Boydell, 1998). The *Historia Albigensis* was written by Peter des Vaux-de-Cernay, a young monk believed to be the nephew of Abbot Guy des Vaux-de-Cernay, a Cistercian who preached against heresy in the South and participated in the crusade. Guy later became the bishop of Carcassonne (1212). Peter accompanied his uncle to Languedoc in the campaigns of 1212-1213 and 1214-1216 and was present at the second siege of Toulouse in 1218. Thus, he was an eyewitness to many of the events described in his chronicle. However, his background allied him closely with the crusaders and predisposed him to be harshly critical of local people and conditions. Sibly and Sibly, “Introduction,” in Peter of les Vaux-de-Cernay, *History of the Albigensian Crusade*, ix-xxxii.

\(^{8}\) *The Chronicle of William of Puylaurens: The Albigensian Crusade and its Aftermath*, ed. and trans. W.A. Sibly and M.D. Sibly (Woodbridge, Suffolk: Boydell, 2003), 8. The Latin text can be found in Jean Duvernoy, ed., *Chronica magistri Guillelmi de Podio-Laurentii* (Paris: CNRS, 1976). Much less is known about William of Puylaurens than Peter des Vaux-de-Cernay. He probably was born in the early years of the thirteenth century, and is believed to have served in the household of Bishop Foulques of Toulouse (1206-1231) as a youth. He had an ecclesiastical education and is referred to in contemporary circles as *magister*. He also appears in the sources as a cleric in the town of Puylaurens, about 35 miles east of Toulouse, holding various titles such as *rector*, *prior* and *capellanus* (priest). He may have been involved in the inquiries conducted by the papal inquisitors in the Lauragais in the 1250s. Because of his connections with Bishop Foulques and his successor, Bishop Raymond de Falgar, his chronicle provides detail about internal events and politics in Toulouse that the *Hystoria albigensis* does not. However, it was written well after those events, in the later thirteenth century. Despite the fact that William was a staunch Catholic and loyal to the Church, his translators believe that he worked hard to make his chronicle as even-handed as possible, unlike Peter, who believed that anyone opposing the crusade was simply evil. Sibly and Sibly, “Introduction,” in *Chronicle of William of Puylaurens*, xx-xxviii.

\(^{9}\) *La Chanson de la croisade albigeoise*, ed. and trans. Eugène Martin-Chabot, 2 vols. (Paris: H. Champion, 1931), translated as William of Tudela, *Song of the Cathar Wars: A History of the Albigensian Crusade*, trans. Janet Shirley (Farnham, Surrey: Ashgate, 1996). *The Song of the Cathar Wars* is a poem written in Occitan that tells the story of Albigensian crusade between 1204 and 1218. It had two authors; the first was William of Tudela, who supported the papacy and the northern French crusaders, although he himself was from the South and was occasionally disapproving of the crusade's excesses. The second author picks up in the middle of a stanza ('laisse') about a third of the way through the poem. This anonymous author was whole-heartedly on the side of the southerners although not a supporter of heresy. Shirley, *Song of the Cathar Wars*, 1-2.
relating to commercial practice and moneymaking in the Toulouse region is contained in cartularies of local monasteries, some of which have been published.\textsuperscript{10}

\textbf{I. Economy, Society and Politics in Toulouse}

\textit{Background}

In the late twelfth century, Toulouse was a thriving urban center. Its population as well as its economy had grown substantially over the course of the century. Estimates of Toulouse's population in the late twelfth and early thirteenth century range from 32,000 to 50,000, approaching the size of some of the important cities of northern Italy at this time.\textsuperscript{11} Its growth had begun in the countryside, with agricultural products such as wine, grain, fish, and other foodstuffs, together with industries based on leather and animal husbandry, as well as mining for metals such as copper and lead.\textsuperscript{12} The textile industry, for which the city imported wool, linen, and alum, was also thriving. There was long distance trade with Navarre, Aragon and Catalonia on the southern side of the Pyrenees, as well as to the north with France and Champagne.\textsuperscript{13}

In the early part of the century, the aristocracy, largely based in the countryside, lived off the wealth of their land; accordingly, their economic interest lay in abolishing customs and tolls


\textsuperscript{13} Wolff, \textit{Histoire de Toulouse}, 67-68. Wolff cautions that this trading activity was on a relatively small scale compared with the metropolitan centers of Italy in this period. Mundy notes that there is evidence of Toulouse merchants at the fairs of Champagne in the early thirteenth century. \textit{Society and Government}, 11.
that ate into their profits, such as taxes on salt, wine, and grain. Over the course of the twelfth century, however, many noble families moved into the city and became involved in real estate speculation as well as commerce and moneylending. Mortgage contracts were especially common; this worked to the detriment of rural inhabitants, who often lost their lands to investors from the city.\(^\text{14}\) Historians of Toulouse differ over whether these urban moneylenders and real estate investors were *nouveaux riches*, from families newly risen to prominence, or scions of knightly families who, once they moved into the city, had branched out into new forms of wealth formation.\(^\text{15}\)

Politically, the history of Toulouse in the twelfth and early thirteenth century is that of the relationship between the count and the urban elites. The counts were generally preoccupied with protecting their lands from rivals such as the duke of Aquitaine, the count of Barcelona, the king of Aragon, and, later in the twelfth century, the pretensions of the Plantagenet kings of England (Henry II and Richard I 'the Lionhearted'), whose claim stemmed from Henry's wife, Eleanor of Aquitaine.\(^\text{16}\) In 1147, Count Alphonse-Jourdain (1112-1148), preparing to join Louis VII of France on crusade to the Holy Land, made several concessions to the city's elites, including granting certain rights of self-government, suppression of unpopular tolls, and reducing the military obligations of the knightly families.\(^\text{17}\) In 1152, under Alphonse-Jourdain's son, Raymond

\(^{14}\) Pradalié, "La ville des comtes," 66-7. See discussion of mortgage lending below under the heading "Pledges."

\(^{15}\) Mundy, for example, sees the twelfth century patriciate as an aristocracy composed of knightly families allied with wealthy burghers; while they engaged in commerce, he believes that most of their wealth came from land. *Liberty and Political Power*, 44.

\(^{16}\) Pradalié, "La ville des comtes," 73; Mundy, *Liberty and Political Power*, 50.

V (1148-1194), a council of urban elites, known as boni or probi homines, or 'good men', made its first appearance in the record; the council consisted of six 'capitouls' or consuls, four judges and two lawyers, who were to legislate, decide various legal matters, and regulate commerce.  

In 1173, Count Raymond V entered into a peace treaty with the Angevin kings of England, with whom he had been fighting over the lordship of Toulouse for a quarter of a century. Although this treaty brought only a temporary peace, it gave Raymond an opportunity to focus on the city and attempt to reclaim some of the authority that had previously been conceded to the city's leaders. As part of the effort to challenge the authority of the consular families, Raymond appealed to the French king and to the pope for help in combating the alleged heresy in his lands. The invitation was generated by the competition between Raymond and the viscounts Trencavel, on one hand, and a conflict between Raymond and the city’s elites, on the other.

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19 Benjamin, "A Forty Years War," *Historical Research* 61 (1988): 270-85. Benjamin shows that the treaty was entered into in 1173; previous historians had believed that it dated to 1167. Benjamin's time frame makes sense given the timing of Raymond's appeal for help in the mid-70s and the Cistercian mission in 1178.

20 Count Raymond had written to Abbot Alexander of Citeaux the previous year to explain that he was unable to suppress the growth of heresy in his domain, particularly among the nobility. His letter to Alexander of Citeaux is quoted in the contemporary chronicle of the English historian Gervase of Canterbury: "Ego quidem qui uno et duobus divinis accingor gladio, et qui me irae Dei vindicem et ministrum Dei in hoc ipsum constitutum confiteor, ad tantum et tale negotium complen dem vires meas deficere cognosco, quoniam terrae meae nobiliores jam praelibata infidelitatis tabe, aruerunt et cum ipsis maxima hominum multitudo a fide corruens aruit, unde id perficere non audeo nec valeo. Nunc igitur ad vestrum confugius subsidium, humili cordis imploro affectu, quatinus ad extirpandum tantum infidelitis malum manum consili vestri et auxilii cum virtute orationis porrigatis." Gervase of Canterbury, *The Chronicle of the Reigns of Stephen, Henry II, and Richard I*, ed. William Stubbs (London: Longman, 1879), 1:270-71.


By 1181, he had temporarily succeeded in wresting control from the consulate, but in 1188, the conflict with Richard of England resumed, and in early 1189 Raymond was forced to enter into a treaty with the consuls restoring their power. Historians do not agree on the nature of the count's relationship with the city during the period 1189-1208 (i.e., from the period between Raymond V's signature of the treaty mentioned above, through the transition to the rule of Raymond VI in 1194, to the eve of the Albigensian crusade). An older generation of scholars saw this period as a 'golden age' of urban independence, in which the city ruled itself without the count's involvement. More recently, Thomas Bisson has observed that, rather than acting autonomously, the consuls functioned as allies of Raymond VI (1194-1222) in his exercise of lordship, and not as enemies attempting to usurp his power. Earlier scholars have seen the social composition of Toulouse in more starkly class terms than recent historians: the former argue that over the course of the twelfth century, the more established urban elites, stemming from the knightly families who had come into the city from the countryside in the early twelfth century, were surpassed by the newly wealthy – those who had only recently made their money in trade and moneylending – and who had emigrated from the countryside in the late twelfth century. Recent studies, however, have shown that this class divide has been overstated; in the


25 Thomas N. Bisson, "Pouvoir et consuls à Toulouse (1150-1205)", in *Les sociétés méridionales à l’âge féodal (Espagne, Italie et sud de la France, Xe-XIIIe siècle). Hommage à Pierre Bonnassie*, ed. Hélène Débax (Toulouse: Université de Toulouse-Le Mirail, 1999), 197-202, at 200. Bisson links this to the Peace movement, noting that the count saw that it was in his interest to let the elites in Toulouse act to protect themselves and their commercial activities.

second half of the twelfth century, the majority of elite families had added commerce and moneylending to their landed wealth. Peter Maurand, who, as mentioned earlier, was condemned for heresy and ordered to make restitution of usury in 1178, was an example of this. While there were new families, such as the Capdeniers, who immigrated to the city in the late twelfth century, they became rich by engaging in similar activities to the old urban aristocracy, such as investing in land and extending credit.\textsuperscript{27} Furthermore, newer families sought to acquire land by purchase or marriage into the older families, so that the line between the old and new patriciate was blurred.\textsuperscript{28}

In 1196, Raymond VI was able to make a definitive peace with Richard I of England, and in 1200, with Peter II of Aragon, which freed him to focus on his domains around Toulouse and on rebuilding his authority over the city.\textsuperscript{29} Although a new group of consuls was elected in 1202, the evidence suggests that the difference between the old and new consuls was not great, and that the new consuls enjoyed a good relationship with the count.\textsuperscript{30} Accordingly, there is less

\textsuperscript{27} Pradalié, "La ville des comtes," 83; see also Judicaël Petrowiste, "Le consul, le comte et le marchand," \textit{Annales du Midi} 117, no. 251 (2005): 291-321. Petrowiste notes that Pons de Capdenier, who is for Mundy the leading example of the 'new man' among the consular elites, will become a leading member of the circle of elites surrounding the count in the early thirteenth century (313). See \textit{Cartulaire des Capdenier}, ADHG 7 D 138, containing many documents evidencing purchases of lands by Pons de Capdenier and his father Bernard between the 1160s and the 1220s, as well as purchases of rent streams and receipts of land in fief.

\textsuperscript{28} Petrowiste, "Le consul," 303-4.

\textsuperscript{29} Macé, \textit{Les comtes de Toulouse}, 34.

\textsuperscript{30} Historians of Toulouse debate whether the city, led by its consuls, attempted in the years 1202-1204 to impose its authority over surrounding towns in the manner of an Italian city-state building a contado. Such was John Mundy's interpretation of the 22 peace treaties, entered into between 1202 and 1204 with neighboring towns, contained in the municipal records of Toulouse. See \textit{Cartulaire du Consulat}, AA1:29-30, 38-42, 53, 57-70. In 1202, a new group of consuls had been elected. Mundy believed they represented the newly-wealthy families who were opposed to the older patriciate, and who, he assumed, were demonstrating their power and independence by conquering a contado (\textit{Liberty and Political Power}, 67-8; \textit{Society and Government}, 234). Pamela Marquez argues that the consuls were not seeking to create a contado, but rather were attempting, by means of these wars, to promote trade on terms favorable to Toulouse's merchants, by reducing tolls and customs duties and controlling rural lawlessness. "Urban Diplomacy: Toulouse and its Neighbors in the Twelfth and Thirteenth Centuries," \textit{Viator} 33 (2002): 87-99, at 94. She believes, with Mundy, that the consuls elected in 1202 represented a new group of families whose wealth was derived from commerce rather than land. By 1200, however, Raymond VI had begun to reclaim his authority over
reason for believing, as some historians have argued, that social change explains both heresy and usury in Toulouse.\textsuperscript{31}

\textit{The Church in Toulouse}

Before the Gregorian reform of the eleventh century, the Catholic church in Toulouse was largely dominated by the lay nobility, who appointed ecclesiastical officials and controlled church revenues.\textsuperscript{32} As a result, the Church at Toulouse was in poor condition, both spiritually and physically. Between 1056 and 1068, four regional ecclesiastical councils attempted to rectify the situation by forbidding the usurpation of ecclesiastical revenues by the laity and raising the standards for clerical appointments, without much result.\textsuperscript{33} When Bishop Izarn (1071–1105) was appointed in 1071, he found the physical state of Toulouse's churches deplorable, and was distressed to learn that many clerics were taking usury. He undertook to reform the canons at the cathedral church of Saint-Etienne according to the Cluniac rule and began an ambitious program to rebuild the cathedral. The canons of the church of Saint-Sernin, Toulouse’s other leading church, similarly decided to reform themselves, but they did not wish to do so under the

\textsuperscript{31} Austin Evans argued that the evidence “points to the identification of heresy with a growing commercial and industrial society” and opined that urban elites in Languedoc supported Catharism out of a desire for autonomy from the Church in order to further their economic interests. Austin P. Evans, “‘Social Aspects of Heresy,’” in \textit{Persecution and Liberty: Essays in Honor of George Lincoln Burr} (New York: Century, 1931; repr. New York: Books for Library Press, 1968), 93-116, at 116. John Mundy also found that social change and friction, including that brought on by \textit{nouveaux riches} moneylenders, contributed to the rise of heresy, arguing that “heresy was generalized by the increase in social frictions characteristic of late twelfth and early thirteenth commercial elements in the town, the decline of patrician families, and the relatively unprotected and unorganized condition of the artisans.” Mundy, \textit{Liberty and Political Power}, 79.

\textsuperscript{32} Elisabeth Magnou, \textit{L'Introduction de la réforme grégorienne à Toulouse (fin XIe - début XIIe siècle)} (Toulouse: Centre régional de documentation pédagogique, 1958), 5.

\textsuperscript{33} Magnou, \textit{L'Introduction de la réforme grégorienne}, 5-6.
authority of Bishop Izarn, leading to a power struggle between Izarn and the papacy, which supported the abbot of Saint-Sernin in his desire to remain independent of the bishop's authority. Count William IV supported his bishop, causing a temporary rift with the pope. After a decade of resistance, Bishop Izarn submitted to the pope's order to restore their patrimony to the canons of Saint-Sernin, and the count's relationship with the pope improved. In 1096, Pope Urban II visited Toulouse and consecrated Bishop Izarn's new basilica of Saint-Etienne.34

The comfortable alliance between the bishop and the count dissolved in a period of troubles at the turn of the twelfth century, however, when new and unpopular reforming efforts were undertaken by William IV's successor, his nephew Bertrand, and a succession crisis ensued.35 In the 1120s, at the end of the succession crisis, the ecclesiastical situation had changed under the influence of Gregorian ideals. Cluny, which had dominated previous reform efforts, no longer had a monopoly, as the Templars and Hospitalers as well as the abbey of Fontevrault established a presence in Toulouse.36 Mundy argues that this multiplication of orders undermined the alliance between the Church and the counts because no single party could gain enough influence to predominate.37 Furthermore, one of the consequences of the Gregorian reform, which emphasized the separation of the Church from lay control, was the bishop's loss of

34 Magnou, L'Introduction de la réforme grégorienne, 8-10; Wolff, Histoire de Toulouse, 54-56.
35 Mundy, Liberty and Political Power, 16. Count William IV died in 1093; his brother Raymond of St. Gilles had gone on crusade in 1090. Raymond's son Bertrand resumed the power struggle with the canons of Saint-Sernin, attempting to impose another reform. This resulted in intervention by another claimant to the county, William's daughter Philippa, who with her husband William IX, count of Poitiers and duke of Aquitaine, took over the town in 1097. The troubles over the succession continued until 1123, when the citizens of Toulouse managed to defeat William IX's castellan and brought Raymond of St Gilles' son, Alphonse-Jourdain, back to the city as their count.
36 Mundy, Liberty and Political Power, 17. Fontevrault was founded by the reforming preacher Robert of Arbrissel in about 1099. See Moore, War on Heresy, 105; on Robert of Arbrissel, see Jacques Dalarun, Robert of Arbrissel: Sex, Sin, and Salvation in the Middle Ages, trans. Bruce L. Venarde (Washington, DC: Catholic University of America Press, 2006).
37 Mundy, Liberty and Political Power, 18-19.
jurisdiction over many secular matters, while the count surrendered his jurisdiction over clerics to the bishop. The result of these shifts was a decline in the power and influence of the bishop in Toulouse. By 1206, when the Cistercian Foulques of Marseille was appointed to the bishopric, the see was so poor that he was afraid to water his mules in the town in case they were seized as collateral for the bishopric's debts. The pro-crusade chronicler William of Puylaurens links the bishop's impoverishment to his predecessor's borrowings from the moneylenders of Toulouse, noting in the same paragraph that the area was filled with heretics. This phrasing suggests that he saw a connection between the dangers of usury and heresy.

In many respects the impact of the Gregorian reform was felt later in Languedoc than in other areas of Europe. Jean-Louis Biget points out that in the late twelfth century, the bishops in Languedoc were struggling to increase their power vis-à-vis local lords. Largely independent of the Church establishment – having been elected by local cathedral chapters and consecrated by their local archbishops – they resisted the encroachment of Rome's authority. Furthermore, pre-reform customs were entrenched in the South and efforts to change them were deeply resented.

38 Mundy, *Liberty and Political Power*, 80. Fredric Cheyette also observes that the northern clerics visiting Languedoc in the twelfth century were surprised by the lay culture pervading the noble courts of the time. In the wake of the Gregorian reform, he argues, as does Mundy, that ecclesiastical office became disconnected from the lay power structure, which was predominantly secular, and that this appeared quite alien to the northern clerics and papal representatives. Fredric L. Cheyette, *Ermengard of Narbonne and the World of the Troubadours* (Ithaca: Cornell University Press, 2001), 123.

39 "Quod autem dixi episcopatum mortuum non est mirum...quando intravit episcopatum, a terra usque ad celer

nichil expeditum, quod ipse posset percipere, invenisset, nisi centum minus IIIIor solidos Tholosanos. Qui etiam

IIIlor mulos quos adduxerat, nisi guidatos ad manem communem adaquatum mittere non audebat, sed aquam

bibeuant puti infra domum, et ipse a creditoribus urgebatur coram Capitulariis respondere. Terramque extra

repleverant Arrianii, Manichei, heretici et Valdenses." *Chronica Magistri Guillelmi de Podio Laurentii*, 44. ["No one

should be surprised that I should call the bishopric lifeless...when he took up office he could find nothing he could

count on by way of revenues, from earth to heaven, save ninety-six Toulousain sous. He did not dare send the four

mules he had brought with him to the public river to take water without an escort; instead they drank from a well at

his house. Also he was compelled by his creditors to answer to them in the presence of the Chapter. The land around

was filled with Arians, Manicheans, heretics and Waldensians." *Chronicle of William of Puylaurens*, 22.]

by the people. It was not until the twelfth century that rural parishes were organized and priests
appointed to tend to them. Over the course of the century, tithes moved into the hands of the
priests from the laymen who had previously controlled them.⁴¹ Some historians believe that the
laity's resentment of being required to give up the revenues from tithes that they had enjoyed
before the reform period was an important factor in the spread of Catharism.⁴² Parish priests
were not held in high esteem; William of Puylarens observes that "parish priests were held in
such contempt by the laity that their name was used by very many people in oaths, as if they
were Jews, and just as one might say: 'I would rather be a Jew', they used to say: 'I would rather
be a parish priest than do this or that."⁴³

Before the reform era, the sacraments had not had major significance for the people of
Languedoc. Other than baptism, which they saw as necessary to join the Christian community,
they had little interest in the sacraments and viewed the priest as a representative of the bishop –
part of the power structure, rather than a spiritual force. Elisabeth Magnou-Nortier argues that
the Christians of Languedoc felt they had a direct connection to God, not intermediated through
the priest, and that this connection was shattered by the Gregorian reform.⁴⁴ After the reform, the
laity felt that the Church was the province of the clergy, and that they themselves were distanced


also suggests this as a possibility in "Urban Society and Culture," 241.

⁴³ *Chronicle of William of Puylarens*, 8: "Capellani in tanto contemptu habebantur a laicis, quod eorum nomen, acsi
Iudei essent, in iuramentum a pluribus sumebatur, ut, sicut dicitur: 'Mallem esse ludeus', sic dicebatur: 'Malem esse,
quam hoc aut illud facerem, capellanus'." *Chronica Magistri Guillelmi de Podio Laurentii*, 24.

⁴⁴ Elisabeth Magnou-Nortier, *La société laïque et l'église dans la provence ecclésiastique de Narbonne (zone
cispyrénéenne) de la fin du VIIIe a la fin du Xle siècle* (Toulouse: University of Toulouse-Le Mirail, 1974), 446.
from it. Magnou-Nortier links this attitude to the spread of Catharism in Languedoc, seeing the Gregorian reform as a failure on the popular level and leading to the creation of a parallel church in which the laity could occupy a prominent position, hostile to influence from Rome. One characteristic element of Cathar belief, to the extent we can rely on the limited information we have about it, is the rejection of the Catholic sacraments. Although more recent historiography leads to the conclusion that Catharism in Languedoc was not an institutional 'parallel church', Magnou-Nortier's theory lends support to my argument that the religious culture of Languedoc was different from that of the North, so that the papacy's insistence on implementing its reformist agenda, including the emphasis on conformity, clashed with established local practice.

In Toulouse, the bishop's influence had declined considerably by the end of the twelfth century, and the bishopric itself was in a state of impoverishment. In addition to the decline in influence, it suffered economic damage as a result of the growth in the economy, which diminished the value of the rents it controlled. William of Puylaurens relates that Bishop Fulcrand (1179-1201) was so poor that "he lived in the episcopal palace like a townsman [and] collected no tithes, since they were in the hands of the knights and the monasteries." Fulcrand's

45 Magnou-Nortier, La société laïque, 517.
46 Magnou-Nortier, La société laïque, 518.
47 See, e.g., the testimony of Cathar believer Pierre Garcias of Toulouse in 1247, in which he claims that the mass and the Eucharist are worthless ("quod missa nostra et sacrificium nichil valet") and that marriage is prostitution and that no one can be saved who has relations with a woman ("quod matrimonium erat purum meretricium et nullus poterat salvari habendo rem cum muliere") (Doat 22, ff. 89-92).
48 Mundy, Liberty and Political Power, 81. Cf. Yves Dossat, "Le clergé méridional à la veille de la Croisade Albigeois," chap. I in idem, Eglise et herésie en France dans au XIIIe siècle (London: Variorum, 1982), 272. Dossat argues that the Gregorian reform was generally positive for the bishops of the Midi, due to the restitution of tithes to the clergy from the hands of the laity, but does not address Mundy's view that ultimately this led to a reduction in influence due to loss of support by the nobility as well as the diminution in rent values due to a rising real estate market.
49 Chronicle of William of Puylaurens, 19. The Latin text is as follows: "In illis diebus erat dominus Fulcrandus episcopus Tholosanus....De paucis que percipiebat de suis bovariis et furno suo vivebat in episcopali hospitio ut
successor, Raimond of Rabastens (1201-1205), was equally poor and the situation was made worse by litigation and conflict with his vassal Raimond Fort of Belpech; during this conflict he pledged his lands to creditors in order to raise cash, which worsened the financial condition of the bishopric.\(^50\) Although William of Puylaurens was writing several generations after these events, the accuracy of his observations is confirmed by a letter of Pope Celestine III, who deplored the poverty of the Bishop of Toulouse in 1191, blaming it in part on usury:

> In the Church of Toulouse, whether from the negligence of the canons, the ambition of the usurers, or even from the vices committed by the parishioners, both the spiritual and the temporal goods have been squandered and used up....\(^51\)

As noted above, when Foulques of Marseille became bishop of Toulouse in 1206, the see was desperately poor, due to declines in rents as well as debts, setting the stage for a confrontation between Bishop Foulques and the mercantile community.\(^52\) It seems fair to conclude that conditions on the ground in Toulouse exacerbated Foulques' dislike of usury, which had been

\(^{50}\) *Chronicle of William of Puylaurens*, 20-21; *Chronica de Magistri Guillelmi de Podio Laurentii*, 42: "Defuncto autem dicto Fulcrando episcopo... eligitur in episcopum dominus Raymundus de Rabastenx archidiaconus Agennensis....nam cum illum eandem paupertatem quam predecessor suus habuerat in litigando et alias guerras gerendo cum Raymundo Forti de Bellopodio vassallo suo inutiliter fere triennio consumpsisset, et bovarias suas et fortias creditoribus obligasset, ipse tandem ab episcopatu per Sedem apostolicam ad depositionem fuit sententialiter condemnatus." While some historians have understood 'alias guerras' to refer to armed conflict, Nicole Schulman believes it relates to the quarrels over rights and revenues that were the subject of the litigation referred to. Nicole M. Schulman, *Where Troubadours Were Bishops: The Occitania of Folc of Marseille, 1150-1231* (London: Routledge, 2001), 66.

\(^{51}\) Letter of Celestine III, dated April 30, 1191: "quatinus ad solum deum respectum habens, que in Tolosana ecclesia, tum ex negligentia canonicorum, \textbf{tum feneratorum ambitione}, tum etiam parrochianorum malicia faciente, tam circa spiritualia quam temporalia, dissipata sunt et consumpta, nostra fretus auctoritate per censuram canonicae sublatun appellationis obstaculo sicut iuste expedire videris benivola sollicitudine corrigas et emendes ...." Cited in Célestin Douais, ed., *Cartulaire de l'abbaye de Saint-Sernin de Toulouse*, lx-lxi; original in the Archives départementales de la Haute-Garonne, 4G Saint-Etienne 407. [my emphasis]

\(^{52}\) See n. 39 above.
prompted by recent canon law, Cistercian discourse, and the agenda of reform emanating from the papacy.

II. Critiques of Usury and Heresy in Twelfth-Century Toulouse

Cistercians and Popes

By the mid-twelfth century, the Toulousain had a reputation as a hotbed of heresy as well as a center of usury. Both of these were of particular concern to prominent Cistercians, who were allied with the papacy in promoting the reform agenda begun in the eleventh century, most notably under Pope Gregory VII (1073-1085). Several Cistercian leaders traveled to Languedoc in efforts to repress the heresy they believed infested the area. In 1178, a Cistercian delegation headed by Henry of Marcy, abbot of Clairvaux, and Peter of St. Chrysogonus, the papal legate to France, entered Toulouse in response to a plea from Count Raymond V for help against the heretics alleged to be infecting his lands. Henry had a dim view of Toulouse, calling it “the mother of heresy and the fount of error” (*mater haeresis et caput erroris*). The visit resulted in


55 See n. 20 above.

the first explicit linkage of heresy and usury by the Cistercians, as the delegation condemned a local notable, Peter Maurand, for both of these sins.57

Upon arriving in Toulouse, the Cistercians first questioned two alleged Cathar perfecti from the Albi area, Raymond de Baimiac and Bernard Raymond of Castres, who denied any heresy, claiming to hold such orthodox views as the belief that God had created all things; that all priests, regardless of their state of purity, can perform sacraments; that baptism is necessary for salvation; and that marriage does not impede salvation.58 However, the two alleged Cathars declined to take an oath swearing to these beliefs and for this reason were excommunicated for heresy.59 Since they had previously been promised safe passage to Toulouse for the debate, they were released.60

The Cistercians also questioned Peter Maurand, head of a wealthy and influential family in Toulouse, whom Henry of Marcy describes as "a certain old man, wealthy and well connected, great even among the ten greatest men of the city." Henry calls Peter the "leader of the damned,


58 These are orthodox beliefs; according to the traditional understanding of Catharism, heretical beliefs would have held that God did not create the material world (which was, rather, created by an evil god), that only a perfectus in a state of purity can perform the consolamentum, that baptism is irrelevant and useless for salvation, and that marriage is to be condemned.


60 Three years later, Henry of Marcy led a military expedition against Lavaur, where he encountered Raymond de Baimiac and Bernard Raymond of Castres again. On this occasion, they agreed to convert to 'orthodoxy' (assuming they really had been heretics), both becoming canons at cathedral churches in Toulouse. Mundy, "Abjuration," 163; Maisonneuve, Origines de l’Inquisition, 135.
the chief of the heretics." He was summoned by the visiting clerics and ordered to appear by the count. Ultimately he confessed to denying the efficacy of the mass in transforming bread into the body of Christ. Summoned to the cathedral of Saint-Sernin, he was required to abjure this heresy and suffer confiscation of his possessions. He was further enjoined to go on pilgrimage to Jerusalem for three years (there is no evidence that he actually did); make the rounds of Toulouse's churches every Sunday, naked and barefoot; restore goods he had taken from churches; destroy one of his two towers in Toulouse; and, significantly for our purposes, make restitution of all usuries which he had received.

As in the case of the two alleged Cathars they had questioned earlier whose beliefs had been essentially orthodox, the Cistercians seemed confused about what Peter Maurand's heresy consisted of. His denial of the efficacy of the mass is similar to charges made by Peter the Venerable against Peter of Bruys, and by Everwin of Steinfeld (1143/5) and Eckbert of Schönau (1163) against heretics they claimed to have uncovered in the Cologne. Rather than evoking radical dualism, it harks back to the eleventh-century conflict over the nature of the Eucharist.

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62 "Contra id quod de omnibus mentiri decreverat, falsitatis suae prodidit veritatem, et panem sanctum vitae aeternae sacerdotis ministerio in verbo Domini consecratum, non esse corpus Christi novo dogma contendebat." "Audite coeli," PL 204: 238.

63 "Mox autem possessionibus ejus publicatis universaliter et proscriptis, poenitentia illi talis injungitur, quod infra quadraginta dies a patria sua exsulaturus abscederet, in servitio pauperum Hierosolymis triennio moraturus. Interim vero singulis diebus Dominicis ecclesias Tolosanae urbis nudus et discalceatus cum disciplinalibus virgis jussus est circuire, ecclesiarum bona quae abstulerat reddere, usuras omnes quas acceperat restituere, damna pauperum quos afflexerat resarcire, et castrum quoddam suum, quod haereticorum conventiculis profanarat, ab ipsis fundamentis evertere." "Audite coeli," PL 204: 239.

64 Moore, Birth of Popular Heresy, 62 (Peter of Bruys); 77 (Everwin of Steinfeld); 91-2 (Eckbert of Schönau).
between Berengar of Tours and Lanfranc of Bec. Thus, this early foray into the suppression of heresy in Languedoc implies that representatives of the Church did not at first know what questions to ask to bring to light alleged heretics, and that, as Mark Pegg and R. I. Moore have suggested, these representatives of the official Church may well have contributed to the shaping of thirteenth-century heresy by virtue of this process.

This was not the first Cistercian venture into Languedoc to preach against heresy. Bernard of Clairvaux had traveled through the region in 1145, preaching against heresy generally, and specifically against Henry of Lausanne, who was most active in the Toulouse area. William of Puylaurens, who describes Bernard's journey in generally positive terms, notes the rejection of his mission against heresy by the people of Verfeil, a castrum, or fortified town, twelve miles east of Toulouse:

He decided in particular to go to the castrum of Verfeil, which at that time was flourishing with a large population of knights and commoners. He thought that if he could possibly extinguish heresy in this place, which had been especially infected, he would find it easier to prevail elsewhere. He started to preach in the church against the most important people of the place, but they left the church and the ordinary people followed them. This holy man went after them and began to preach the word of God in the street. The nobles hid everywhere in their houses, but he continued to preach to the common people, who stood round him. The knights then made a tumult and banged on their doors so that the people could not hear his voice, thus binding the word of God. So he shook the dust from his feet, as a sign to them that they were dust and would return to dust. He then left, and looking back at Verfeil cursed the castrum, saying: 'Verfeil, may God wither you.'

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67 Chronicle of William of Puylaurens, 10. Note that the Chronicle was written in the mid to late thirteenth century, and thus was not contemporary with these events. Nevertheless, it remains the best (or only) source for much of this information. For the Latin original, see Chronica Magistri Guillelmi de Podio Laurentii, 26: "Et ad castrum Viridisfolii, quod eo tempore vernabat militari multitudine et vulgari, duxit accutius accedendum, intendens ut, si
While Bernard's mission aimed to stamp out heresy in the South, it did not explicitly tackle the problem of usury. The condemnation of Peter Maurand in 1178 was, accordingly, the first case to clearly connect the sins of heresy and usury in Languedoc, but it was not to be the last. These sins were increasingly on the minds of churchmen and canon lawyers in the late twelfth century. Both had come to the attention of Pope Alexander III (1159-1181) in the previous decade; the canons of the Council of Tours, convened by Alexander in 1163, had condemned both usury and the Albigensian heresy. In 1179, the Third Lateran Council stepped up the Church's campaign against usury, launched in the early twelfth century, decreeing that

Nearly everywhere the crime of usury has become so firmly rooted that many, omitting other business, practise usury as if it were permitted...We therefore declare that notorious usurers should not be admitted to communion of the altar or receive Christian burial if they die in this sin....

The Third Lateran Council also followed up on the Cistercians' anti-heretical expedition with decrees aimed at suppressing heresy in Languedoc. Only five years later, Pope Lucius III

68 Mansi 21:1176-77. The canons of the Council of Tours included Canon 2: Clericis usura prohibentur and Canon 4: Ut cuncti Albigensium hereticorum consortium fugiant. The latter aimed to suppress heresy "in partibus Tolosae" by ordering the excommunication of anyone supporting the heretics. On the Council of Tours, see Robert Somerville, Pope Alexander III and the Council of Tours (Berkeley: University of California Press, 1977). The Council of Tours also banned the mort-gage loan as illicit usury. See n. 97 below.

69 Canon 25 of the Third Lateran Council: "Quia in omnibus fere locis crimine usurarum ita inolevit, ut multi aliis negotiis praetermissis quasi licite usuras exerceant, et qualiter ururisque Testamenti pagina condemmentur nequaquam attendant, ideo constitutimus, ut usuii manifesti nec ad communionem admittantur altaris nec christianam, si in hoc peccato decesserint, accipiant sepulturam, sed nec eorum oblationem accipiat." Tanner, Decreess of the Ecumenical Councils, 1:223.

70 Canon 27 of the Third Lateran Council: "For this reason, since in Gascony and the regions of Albi and Toulouse and in other places the loathsome heresy of those whom some call the Cathars, others the Patarenes, others the Publicani, and others by different names, has grown so strong that they no longer practise their wickedness in secret,
promulgated the bull *Ad abolendam* (1184), which heightened the scrutiny of heresy generally in the Latin West and intensified the penalties therefor.\(^7\) The parallel paths of the increasingly severe legal action taken against heresy and usury in the late twelfth century show that both were on the papal agenda at this time.

In 1177, seeking to gain leverage over the council of citizens in Toulouse that had taken over much of his power while his attention was focused elsewhere, Raymond V sought outside help by invoking issues he knew would attract the northerners' attention: usury and heresy.\(^2\) In

\(^7\) *Ad abolendam* called for unrepentant heretics to be turned over to the secular authorities for 'due punishment,' which generally meant burning at the stake, and the confiscation of their goods. It also called for lords, princes and other rulers who did not take action against heretics in their areas to be deprived of their lands and titles, and to be excommunicated and their territories placed under interdict. Mansi 22:476-78: "secularis relinquatur arbitrio potestatis, animadversione debita puniendus, nisi continuo post reprehensionem erroris ad fidei catholicae unitate sponte recurret, et errem rem suum, ad arbitrium episcopi regionis, publice consenserit abjurare, et satisfactionem congruam exhibere....Illos autem qui post abjurationem erroris...deprehensi fuerint in abjuratam haeresim recidisse, secundum sanctio- nom ad ecclesiis quibus deserviebant, decernimus relegiendos, bonis damnatorum, ecclesiis quisquis deserviente, secundo sanctiones legitimas applicandas....Statuimus in super, ut comites, barones, rectores, consules civitatum et aliorum locorum...si vero id observare nonuerunt, honore quem obtinere, spoliuntur, et ad alios nullatenus affirmatur, eis nihilominus excommunio morationem et terris ipsorum interdicto ecclesiae supponendis."

\(^2\) Count Raymond had been engaged in the 1170s in attempting to curb the expansion of Catalan and Aragonese power, but in 1177 he returned to Toulouse seeking to reassert his authority. The power of the consuls had grown in this time, setting the scene for a conflict in which Raymond prevailed, albeit temporarily. Mundy, *Liberty and Political Power*, 59-60; idem, *Repression of Catharism*, 13. Furthermore, his extended conflict with Henry II of England over rights to rule Toulouse – Henry claimed the territory through his wife, Eleanor of Aquitaine – had entered a hiatus following a peace treaty in 1173. Richard Benjamin, "A Forty Years War: Toulouse and the Plantagenets, 1156-96," *Historical Research* 61 (1988): 270-85, at 275. On Raymond’s letter to Alexander of Citeaux asking for help, see n. 20 above.
his letter to Alexander of Citeaux, Count Raymond had referred to an earlier appeal for help to
the king of France, which suggests that his concern for the alleged spiritual corruption of his
people by heresy may, in fact, have had political rather than religious roots. The kings of France
and England were tempted to intervene, but after meeting with Cistercian leaders, they decided
to back a mission led by the delegation of Cistercians described above.73

Bishops and Chroniclers

In 1212, three years after the beginning of the murderous Albigensian crusade, several
bishops of Provence, led by Michael of Mouriez, Archbishop of Arles, and William, Bishop of
Avignon, wrote to Innocent III, imploring him to rid the diocese of Narbonne (of which
Toulouse was a part) of heresy, and describing Toulouse as the source of the scourge of heresy:

Truly, most holy Father, it is still greatly to be feared and warned against, lest the
hydra, that is, the most deceitful city of Toulouse, collapse like a rotten limb and
infect and corrupt those surrounding places which have already been purged and
cleansed, and what was built by you with much labor and expense falls back into
its old chaos, or worse. Therefore...we supplicate that...you cast out that corrupt
city with all its foul and sordid crimes...which in evil is worse than Sodom and
Gomorrah, so that it will be utterly exterminated....74

Kienzle, Cistercians, Heresy and Crusade, 114. From Raymond's letter to Alexander of Citeaux with respect to
possible intervention by the French king: "Quoniam igitur spiritualis gladii virtutem nil perficere posse cognoscimus
ad tantam haeresis pravitatem extirpandam, oportet ut corporalis gladii animadversione compellatur. Ad quod
peragendum dominum regum Francorum accersiri vestris ex partibus persuadeo, quia per ipsius praesentiam tanta
male finem suscipere suspicor." Gervase of Canterbury, Chronicle of the Reigns of Stephen, Henry II, and Richard I,
1:271. ["Since I acknowledge that I can achieve nothing by the power of the spiritual sword in eradicating such
heretical depravity, it is necessary that punishment be compelled by the physical sword. I urge that the king of
France be sent for from your lands, because I suspect that due to his presence this great evil would meet its end."]

PL 216:836: "Verum, Pater sanctissime, adhuc sumnopere timendum est et cavendum de venenum hydrae, hoc
est, dolositimae civitatis Tolosae, si non tanquam memrum putridissimum succidatur, et ipsa circumstantia loca
jam plene purgata et salubria inficiat iterum et corruptam, et quod aedificatum est et reformatum a vobis multis
laboribus et expensis, in antiquum chaos recidat, aut in multo deterius relabatur. Proinde benignitati vestrae cum
devoitione omnimoda flexis genibus et profusis lacrymis supplicamus quatenus secundum zelum Phinees, quem
habetis, arripiat judicium manus vestra, et fermentatissima civitas illa cum sceleratis omnibus spurcitis et sordibus
quae se infra tumidum ventrem viperae receperunt, cum in sua malitia non sit inferior Sodoma et Gomorrah, debito
exterminio radicitus explantetur." For the situation of Toulouse in the diocese of Narbonne at this time, see Histoire
In 1213, Bertrand, Bishop of Béziers, wrote to Innocent, commenting that Toulouse “is and has been from ancient times a nest of heretics, with the result (as we read) that it was for a similar reason utterly destroyed and ploughed up.”\textsuperscript{75} The Cistercian chronicler Peter des Vaux-de-Cernay, describing the origins of the Albigensian crusade, claimed that Toulouse had \textit{always} been corrupted by heresy:

It is said that since its first foundation, treacherous Toulouse has rarely if ever been free of this detestable plague, the sin of heresy. The poison of superstititious unbelief was passed from father to son one after another. Indeed, there is a tradition that on a previous occasion long ago the city suffered avenging hands in expiation of this great sin, and deservedly endured the destruction of her people, to the extent that the ploughed fields extended to the very centre of the city. Moreover, one of the famous kings who ruled the city in those times, believed to be called Alaric, suffered the supreme dishonour of being hanged from a gibbet at the city gates. So infected with this ancient filth were the people of Toulouse – the generation – that even in our own times they could not be torn from their deep-rooted wickedness; indeed even after their inborn disposition to embrace heresy has been driven out by an avenging pitchfork, they are always ready to allow its return – such is their thirst to follow the ways of their fathers and their reluctance to abandon their traditions.\textsuperscript{76}

Another chronicler of the crusade, William of Puylaurens, went even farther in condemning Toulouse, associating its reputation for heresy with other evils, including usury:

The heretics waxed worse and worse….There were Arians, Manicheans, and Waldensians or Men of Lyon. These disagreed amongst themselves but all conspired against the Catholic faith, to the ruin of souls….As a result, the land, rejected and nigh unto cursing, brought forth little but thorns and briars, robbers

\textsuperscript{75} \textit{PL} 216:844: "\textit{Profecto namque, si dicta civitas, quae nidus haereticorum existit et exstitit ab antiquo, ita quod, sicut legitur, ob causam similèm fuit olim eversa funditus et etiam exarata, remanserit pestilenti tus memoratis, adhuc flamma egreditur de ipsa, quae partes nostras et alias circumpositas pejus solito profigabit."

\textsuperscript{76} Peter of les Vaux-de-Cernay, \textit{History of the Albigensian Crusade}, 9-10. For the Latin text, see \textit{Hystoria Albigensis}, 1:7-9: "\textit{Hec Tolosa, tota dolosa, a prima sui fundatione, sicut asseritur, raro vel nunquam fuit expers hujus pestis vel pestilentie detestabilis, hujus heretice pravitatis, a patribus in filios successive veneno supersticiose infidelitatis diffuso; quamobrem et ipsa in vindictam tanti sceleris tantum dicitur jamdudum sustinuisse namus ultricis et juste depopulationis excidium ut ipso meditullo civitatis sulcata vomeribus plantities pateret agrorum; unus etiam de regibus suis incitatis, qui tunc temporis in ipsa regnabat, Alaricus, ut creditur, nomine, in extremum dedecus pro foribus urbis ejusdem est suspensus in patibulo. Hujus antique viscositatis fece infectum, genimen predicte civitatis, genimen viperarum, non poterat etiam nunc diebus nostris a sue perversitatis radice divelli; quinquim naturam hereticam et heresim naturalem, furca digne ultionis expulsam, usquequaque passa in se recurrere, patrissare sitit, degenerare negans."
and mercenaries, thieves, murderers, adulterers and manifest usurers.\textsuperscript{77}

William of Tudela, author of an Occitan account of the crusade, notes that Bishop Foulques of Toulouse and the papal legate, Arnaud Amaury, travelled in the Agenais, an area just north of Toulouse, in 1210 to preach against usury, with a notable lack of success:

Fouquet of Marseille, bishop of Toulouse, a man of incomparable goodness, took counsel with the abbot of Citeaux [i.e., Arnaud Amaury]. Both of them preached assiduously to audiences who remained wrapped in slumber, and they spoke against moneylending and usury. They travelled all over the Agenais, even riding as far as St Bazeille. Not one word of their exhortations did those people listen to, but said scornfully, 'There's that bee buzzing round again!', so that I myself, God help me, cannot wonder that they are robbed, pillaged and suffer violent punishment.\textsuperscript{78}

These condemnations of Toulouse reflect the views of churchmen and the northerners whom Count Raymond V, under pressure from his rivals for dominance in the area, had called upon for help in the late twelfth century. As a strategem to engage their attention, he called upon them to help eradicate the heresy that he claimed was prevalent in his lands. The 1178 Cistercian expedition had set the stage for the twin campaigns against heresy and usury in Toulouse over the next several generations. Raymond's strategy of seeking northern assistance in his efforts to control local rivals by invoking the threat of heresy resulted in outsiders generally believing that his lands were, in fact, infested with heresy – an assumption that was to have dire consequences for later counts of Toulouse as well as their people. At the same time, the focus on Toulouse as a center of heresy also brought to the northerners' attention the thriving commercial culture of late twelfth-century Toulouse, including its moneylending practices, as described below.

\textsuperscript{77} Chronicle of William of Puylaurens, 8. The Latin text can be found in Chronica magistri Guillelmi de Podio-Laurentii, 22-24: "...adeo profecerunt in peius ipsi heretici....Erantque quidam Arriani, quidam Manichei, quidam etiam Valdenses sive Lugdunenses. Qui, licet inter se essent dissides, omnes tamen in animarum perniciem contra fidem catholicam conspirabant....Propter quod terra tamquam reprobæ et maledicto proxima paucæ preter spinæs et tribulos germinabat, raptores et ruptarios, fures, homicidas, adulteros et usurarios manifestos."

\textsuperscript{78} William of Tudela, Song of the Cathar Wars, laisse 46; La Chanson de la croisade albigeoise, 1:110.
III. Moneylending in Toulouse

Despite the fact that, beginning in the early twelfth century, prohibitions on various forms of usury had been enacted into canon law, including a ban on moneylending at interest and mortgage lending where the yields from the pledged property are paid to the lender without reducing the outstanding principal, as will be described below, such activities were openly practiced in Toulouse in the twelfth century and beyond.\(^9\) This is a sign of the independence of Toulouse's commercial practice and the resistance of its legal culture to outside influences until well into the thirteenth century.\(^8\)

**Pledges**

Commercial practice in Toulouse in the twelfth and thirteenth centuries included a variety of ways to lend money. One of the most common financial techniques was lending against pledges of property, which could include real property (land) or moveable property (goods). The latter generally involved small loans against pledges of consumer goods or the tools of one's

\(^7\) Wolff, *Commerces et marchands de Toulouse*, 23-24. John Mundy claims that over the course of the twelfth century, words indicating interest (*usura, lucrums*) were "sedulously avoided" in Toulousan contracts. *Society and Government*, 184. The documentary evidence, however, shows that this was not the case until well into the thirteenth century.

\(^8\) Christopher Gardner observes that "the peoples of Toulouse...envisioned their community as one defined by an autonomous customary legal tradition," particularly with respect to its consulate and commercial customs. Christopher K. Gardner, "Heretics or Lawyers? Propaganda and Toulousan Identity Through the Albigensian Crusade," in *Medieval Paradigms: Essays in Honor of Jeremy Duquesnay Adams*, ed. S. S. Hayes-Healy, 2 vols. (New York and Basingstoke, Hampshire: Palgrave McMillan, 2005), 1:115-137, 116. Mireille Castaing-Sicard notes that Justinianic law did not begin to penetrate the Toulousain until after the foundation of the University of Toulouse in 1229, as part of the peace treaty ending the Albigensian crusade. While the founding of the university inaugurated this process, it nonetheless took a long time for the learned Roman law to vanquish local custom. *Contrats*, 530-31. In *Les coutumes de Toulouse*, ed. Henri Gilles, 8-9, Gilles explains that the publication of the *Coutumes de Toulouse* in 1286 represented the Toulousan elites' attempt to reclaim their independence, particularly with respect to legal practice, in the face of consolidation of power by the French crown. For a discussion of the connection between the university, the adoption of Roman law, and the waning of Catharism in Toulouse, see Marie-Humbert Vicaire and Henri Gilles, "Rôle de l'université de Toulouse dans l'effacement du catharisme," in *Effacement du catharisme?*, 257-275, especially 268-75.
While no examples of such loans survive in the Toulousan sources – undoubtedly because they were too small to be recorded – it appears that secured consumer loans of this type were made. In 1221, the consuls of Toulouse prohibited artisans from pledging tools necessary to practice their craft; second-hand dealers were prohibited from pledging clothes entrusted to them for resale. In both cases, the statutes provided that lenders who accepted pledges of such goods were to forfeit the amount lent and pay a fine. The existence of such statutes implies that pledges of goods by artisans and tradesmen was taking place on a large enough scale to require government intervention to prevent the borrowers' impoverishment.

Far more common than loans secured by pledges of moveable goods, however, were pledges of borrowers' land. Mireille Castaing-Sicard, the leading authority on medieval contracts in Toulouse, notes that the medieval system of secured lending centered on pledges of real estate was "without doubt the most interesting and original creation of all of Toulousan

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81 For a study of this type of credit in the late medieval Mediterranean, see Daniel Lord Smail, *Legal Plunder: Households and Debt Collection in Late Medieval Europe* (Cambridge, MA: Harvard University Press, 2016).

82 As Daniel Smail notes, when the debts were small and the pledged goods were portable, notarized loan contracts were generally not drawn up; the goods were taken directly to the lender to be held pending repayment of the loan. Smail, *Legal Plunder*, 117.

83 *Cartulaire du Consulat*, AA1:90 (1221), 432-34; included in the *Coutume de Toulouse* codified in 1286; Henri Gilles, *Les coutumes de Toulouse*, 108-109 (sec. 67 of the *Coutume*).

84 Castaing-Sicard, *Contrats*, 303. The sources show that pledges of many types of interests in land or rights related to land were common. Pledged rights could include tithes (*decimaria*) (ADHG, H Malte Toulouse 1, no. 44, undated but probably c. 1100); shares of crops (*tascas*) (*Cartulaire de Saint-Sernin*, 2:159, 773 (c. 1127)); or profits from a wine harvest (ADHG, H Malte Toulouse 1, no. 2 (1137)). Some agreements show that a whole panoply of rights could be pledged together with the land itself. In 1155, Bernardus de Ancianis pledged to Helias de Fredaliaco and his brother all the land, cultivated or uncultivated, which he had in specified locations, together with "vineyards, meadows, woods, tithes, shares of crops, and men and women who are on that land or belong to that land, houses, and all rents, usages and rights," along with other properties described in the agreement, for a loan of 300 solidi of Toulouse (*Cartulaire de Saint-Sernin*, 2:323, 1084-85 (1155)). In 1189, Bertrandus de Rocafort borrowed 430 solidi of Melgueil, quite a large sum, and pledged "the islands, water, mills of Borel and also all service which the men and women of Borel owe to him for the fiefs and lands which they hold from him" (ADHG, E 503 54 (1189)).
law." Not only was this the most common form of large-scale financing arrangement in the twelfth century, its existence and customary terms serve to illustrate how the legal tradition of medieval Toulouse developed from custom and practice mixed with vestiges of Roman law. One sign of this is that the term 'hypotheca' (equivalent to the English word 'mortgage' and designating a pledge where the borrower retains legal ownership of the land), which derived from the later Roman law codified under Justinian, did not enter Toulouse's legal vocabulary until the late thirteenth century; until then, the traditional term 'pignus' (pledge) was used. Castaing-Sicard notes that the Toulousan law of pledges developed out of "the memory of Roman legal traditions" spurred by economic development and practical necessity. This law developed in parallel with, but independently of, the revolution in legal thought taking place at Bologna over the course of the twelfth century, and it was similarly independent from Germanic law, which had influenced other areas of Europe. In developing a sophisticated system of commercial law, Toulouse was more advanced than other regions of France at this time.

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85 "Le système de sûretés réelles que nous trouvons dans les actes et la coutume de Toulouse est sans doute la création la plus intéressante et la plus originale de tout le droit toulousain." Castaing-Sicard, Contrats, 298.

86 Castaing-Sicard, Contrats, 299, 378; Jean de Malafosse, "Contribution à l'étude du crédit dans le midi aux Xle et XIe siècles. Les sûretés réelles," Annales du Midi 63 (1951): 105-48, at 110. In contracts written in the vernacular, the parallel terms in Occitan were used (pens, meter em pens, empeinorar).

87 Castaing-Sicard, Contrats, 378: "il est au moins possible que les sûretés toulousaines soient nées de souvenir des traditions juridiques romaines." Jean de Malafosse concurs, noting that even though the resemblance between the law of pledge in Languedoc and the Roman mortgage ("hypotheca") is striking, the former did not copy the latter but rather passed through the same stages of development independently. "Les sûretés réelles," 145.

88 Castaing-Sicard, Contrats, 311-12, 346. In addition to arguing that such contracts did not derive from the recently introduced Roman legal learning, Castaing-Sicard argues against the claims of nineteenth-century German historians that they derived from Germanic law, pursuant to which they could be characterized as sales with a right of redemption. Rather, she believes that despite the lender's strong rights to recover his debt by moving on the pledged property, the Toulousan borrower retained legal title to it. See also Malafosse, "Les sûretés réelles," 126.

89 Castaing-Sicard, Contrats, 378. Well-developed laws of pledge, based on the creditor's enjoyment of the yields of the pledged property, can also be found across the Pyrenees in twelfth-century Catalonia and Aragon. See Aquilino Iglesia Ferreiros, Las garantías reales en el derecho histórico español. I. La prenda contractual: Desde sus orígenes hasta la recepción del derecho común (Salamanca: Universidad de Santiago de Compostela, 1977).
The customary law of Toulouse effectively recreated the fundamental elements of the ancient Roman pledge, in which the borrower retained legal title to the pledged property.⁹⁰ There were two forms of pledges available to the property owner seeking to borrow money, known as 'vif-gage' and 'mort-gage'. In a vif-gage, the yields or revenues from the pledged land are paid to the lender and serve to reduce the outstanding debt. In a mort-gage, by contrast, the revenues are paid to the creditor but do not reduce the outstanding principal amount of the loan; the revenues are, in effect, interest payments. In Toulouse (as in other areas of France), the mort-gage was the more common form of loan financing secured by real property; the vif-gage was the exception.⁹¹ Alphonse de Poitiers, who inherited the county of Toulouse in 1249, succeeded in treating certain debts that he inherited from Count Raymond VII as vif-gages, so that he was able to repay the creditors a much lower amount, but this was a rare occurrence.⁹² He was undoubtedly able to do so due to his power and position of authority.⁹³

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⁹¹ Constance Berman, "Land Acquisition and the Use of the Mortgage Contract by the Cistercians of Berdoues," Speculum 57, no. 2 (1982): 250-266, at 252-53 (noting that there are only two vif-gage contracts in the more than 200 pledges of land recorded between 1140 and 1250, contained in the cartulary of the Cistercian monastery of Berdoues, in Gascony). See also Castaing-Sicard, Contrats, 320, noting that there is only one vif-gage contract from twelfth century Toulouse, requiring that proceeds from a pledged vineyard paid to Bernard de Capdenier, the lender, be used to reduce the outstanding debt. This contract is quoted in n. 113: "et illam medietatem quam habuerit de illis vineis, Bernardus de Capite denario debet accipere in paccatione et in solutione...de istis .CCCC. sol....." ADHG E 538 (1174).

⁹² Correspondence administrative d'Alfonse de Poitiers, ed. Auguste Molinier, 2 vols. (Paris: Impr. nationale, 1894-1900), 1:526, no. 820: "...et cum quo computaverit de proventibus, redditibus et receptis ballivie supradicte, et facta inquisitione hujusmodi, de residuo predicti debiti, si quid fuerit, requiratis dilectum et fidelem nostrum Sycardum Alemanni, militem, cum magna iustancia, ut eidem Guillelmo satisfaciat de residuo supradicto...."

⁹³ Furthermore, as will be discussed below, by the mid-thirteenth century, the mort-gage had been illicit under canon law for almost a century, and commercial practice in Toulouse had shifted under pressure of the ecclesiastical campaign against usury.
The mort-gage arrangement was in use in northern France as well as in Languedoc, and was not considered problematic until the twelfth century. It was practiced by abbeys, including Cistercians, as well as by laymen; it did not occur to anyone that it could be characterized as usury, or that it was similar in any way to outright moneylending.\(^9^4\) In January 1163, Guirault de Castillo had a will drafted, in which he bequeathed a mill subject to a mort-gage; the mill was pledged to secure a loan of fifty solidi, and interest (\textit{lucrum}) was explicitly payable on this amount.\(^9^5\) But in the late eleventh and early twelfth century, in the wake of the Gregorian reform, attitudes in Christian Europe were beginning to change, and in some areas of Europe, the mort-gage fell under suspicion of being usurious. The Anglo-Norman chronicler Orderic Vitalis, writing in the 1130s, describes a mort-gage entered into at the end of the eleventh century as a sin subjecting the lender to a prolonged stay in the fires of purgatory.\(^9^6\) In 1163, at the Council of Tours, Pope Alexander III issued a decree banning the use of the mort-gage by ecclesiastics, under penalty of losing their ecclesiastical offices and benefices (although permitting an exception in the case of ecclesiastical property that had been usurped by laymen). In a


\(^9^5\) ADHG, 101 H 1 (January 1163): “Hoc est carta commemorationis illius testamenti et illius ultime dispositionis quam fecit Guiraldus de Castilione in infirmitate de qua obiit…Item, dedit et dispositus Guiraldus illum molendinum quem habebat in flumine Gironis et expletas illius molendini Petro Belis sub nomine pignoris per .L. solidos et per lucrum quod factum habent vel in antea fecerint; et dedit ipsum molendinum et dispositus Guiraldus opere Sancti Saturnini et Petro Moniono, qui tunc tenebat operam illam; sub tali conditione, ut Petrus Monionus reddat et persolvat illos .L solidos Petro Belis, et lucrum, ut supradictum est, solutis ei primum predictis .L solidos; et lucro paccato, sit molendinum de opera et de Petro Moniono...."

\(^9^6\) Orderic describes a tale told to him by a certain priest, who on a dark night met the ghost of a man who claimed to be suffering the fires of purgatory on account of a mort-gage loan he had made and foreclosed upon: "Ceterum super omnia me cruciat usura. Nam indigenti cuidam pecuniam meam erogavi, et quoddam molendinum eius pro pignore recepi, ipsoque censum reddere non ulante tota uita mea pignus retinui, et legitimo herede exheredato heredibus meis reliqui. Ecce candens ferrum molendini gesto in ore quod sine dubio michi uidetur ad ferendum grauius Rotomagensi arec." \textit{The Ecclesiastical History of Orderic Vitalis}, ed. and trans. Marjorie Chibnall, 6 vols. (Oxford: Clarendon Press, 1973), 4:244.
subsequent letter to the Archbishop of Canterbury, Alexander extended the prohibition to the laity as well. ⁹⁷ These decrees specifically stipulated that when pledges were made to secure loans, revenue from pledged property would be deemed 'usury' if it did not reduce the outstanding debt — in other words, vif-gages were permissible, but mort-gages were not. ⁹⁸

Although it is rarely stated outright, there are a few twelfth-century documents from the Toulousain explicitly requiring payments of income or revenue from the pledged asset in addition to repayment of principal, which makes such payments explicitly equivalent to interest. In 1185, Willelmus Bestiaco de Turribus agreed to share with his brothers a pledge with respect to a loan of fifty solidi of Toulouse that their father had made to the property's owner. The pledged asset consisted of a peasant family who owed rent to the landowner, and the sharing agreement among the brothers specifically stipulated that the pledge was to be paid "principal and interest (cabalem et servicium)." ⁹⁹

In the 1220s (after the campaign against usury described below had prompted many merchants and moneylenders of Toulouse to change their practices), some pledge agreements

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⁹⁷ Friedberg, Corpus iuris canonici, X.5.19. c.1-2. The mort-gage loan had been deemed usurious by Pope Eugenius III ten years earlier (PL 180:1567).

⁹⁸ “Plures clericorum, et, quod moerentes dicimus, eorum quoque, qui prasens saeculum professione vocis et habitu reliquerunt dum communes usuras, quasi manifestius damnatas, exhorrent, commodata pecunia indigentibus, possessiones eorum in pignus accipiunt, ei provenientes fructus percipiunt ultra sortem. Idcirco Generalis concilii decrevit auctoritas, ut nullus amodo constitutus in clero vel hoc vel aliud genus usurae exercere praesumat.” Friedberg, Corpus iuris canonici, X.V.19. c.1. There were two exceptions: when the pledged property was an ecclesiastical fief, and when it was given to a husband as a pledge for payment of his wife’s dowry. T. P. McLaughlin, "The Teaching of the Canonists on Usury," Mediaeval Studies 1 (1939): 81-147, 114.

⁹⁹ “Sciendum est quod tunc quando Willelmus Bestiaci de Turribus partivit cum fratribus suis cum Arnaldo et cum Petrono et cum Curvo et cum Pellistorto et cum Petro iudicio advenit tunc Willelmo Bestiacio de Turribus illa pignara de .L. sol. tol. quam Petrus Daltaripa filius Ramundi de Altaripa misit eorum patri Petro Trono Bestiacio qui fuit que pignora est in Stephani de Guoa de Espanas et ille et uxorem et infilios et infilias illorum et in eorum tenencia et istam pignoram totam solveret cabalem et servicium quod debet dari in Willelmo Bestiacio de Turribus vel ordinio sui supradicti fratres absque ulla retentiona quam ibi non retinerit.” ADHG, H Malte Toulouse 12, no. 101 (1185). [my emphasis] See also n. 95, describing the testament of Guirault de Castillo.
continued to rely on the earlier practice of mortgage, that is, of treating the revenues from pledged properties as interest on the loan, rather than reduction of principal.\textsuperscript{100} Even more revealing of customary practice, however, is a 1226 document memorializing the pledge of lands by the count of Toulouse to lenders in Avignon, explicitly mandating that the payment of revenues from the pledged lands should not be considered repayment of principal, but should be counted as interest; in a nod to the current legal climate, however, the document notes that such interest was also "for the purpose of paying the costs of holding the land in pledge."\textsuperscript{101}

**Loans**

By the middle of the twelfth century, new forms of lending against pledges of rights in land were becoming common. One such form was the 'retorn', pursuant to which the pledgor promised to protect the rights of the creditor in the event that he failed to repay the debt.\textsuperscript{102} The more common technique, however, was the loan, in which case the pledge was ancillary to a loan agreement recording the primary obligation to repay the amount borrowed.\textsuperscript{103} In 1190, Sancius

\textsuperscript{100} See, e.g., n. 265 below.

\textsuperscript{101} "Notum sit omnibus quod anno domini .m.cc.xxvi. vi. kalends Junii existentibus in civitate avinionensis potestatibus Willelmo Raimundo de Avinione et Raimundo de Brali. Nos Bertrandus de Avinione et Rodolfus de Podio Alto baiuli domini comitis Tolose obligamus et pignori supponimus vobis Willelmus Raimundo de Avinione et Raimundo de Brali potestatibus Avinione predictis et per vos avinionentibus creditoribus domini comitis tolose castrum belliguardi et bailliam totam ipsius castri cum omnibus pertinentibus suis, castrum de malavena totum vennaissimum ac aliam terram totam quam dominus comes habet circa Rodanum cum omnibus pertinentibus eiusdem terre. Volumus autem et concedemos pro nobis et pro domino comite tolose ut vos potestates predicti pignus memoratum tamdui teneatis pignori obligatum donec prefatis creditoribus de sorte tocius debiti quod dominus comes eis debet integre fuerit satisfactum, sic quod obventiones que de predicto pignore provenerint eisdem creditoribus in solutum nullatenus computentur sed eas habeant tam pro lucro denariorum suorum quam pro expensis in tenendo predicto pignore faciendis. ...." AN, J 309 4 (1226) [my emphasis].

\textsuperscript{102} In a pledge made in 1147 in exchange for a loan of 300 solidi of Toulouse, the borrowers promised the lender to substitute other property if they suffered a loss and the pledged property was for some reason unavailable ("Et si Calvetus Dansas per sufratam de garentiam aliquid perdebat vel mittebat de isto predicto pignore, habeat totum supra alia pignora quod Calvetus habet in pignus de Porcello et de Grimardo ejus filio"). Cartulaire de Saint-Sernin, 2:314, 1071 (1148). On return, see Castaing-Sicard, *Contrats*, 353-57.

\textsuperscript{103} Castaing-Sicard, *Contrats*, 357-59. The most common approach was a pledge of all the debtor's assets in the event that the creditor suffered any loss; this technique was used not only in loan contracts, but in securing the
de Capdenier pledged his rights in certain property for a loan of fifty solidi of Toulouse, "as is set forth in the charter of such debt," making clear that the pledge agreement was not the primary instrument. In another agreement, Bernardus Barravus promised to repay the guarantors who had paid his debt for him, and pledged to them "all those properties, namely, all the revenues and income which arise from those properties" to secure the underlying obligation, recorded in a separate agreement. This type of financing arrangement – the loan with interest – became more common in the second half of the twelfth century.

The loan agreements typically state that a borrower "owes" (debet) a sum of money to a named lender, and agrees to give him a certain sum "as interest" (pro lucro, de lucro) every month until the loan has been repaid. Alternatively, the borrower acknowledges that he is required to "give and pay" (debet dare et reddere) to the lender a sum of money constituting the purchase price of a sale, a rent obligation, and other types of obligations dependent on future performance. *Contrats*, 360-63.

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104 “Sancius de Capite denario misit in pignore Willelmo Fabro et Terreno des Toron et eius ordinio medietatem totius honoris [location described]...propter illos .L. solidos tolosanos...sicut in carta illius debiti continentur...." ADHG, E 538 134 (1190).

105 “Notum sit cunctis quod Bernardus Barravus de hospitale sua propria et bona voluntate recognovit atque concessit quod frater Bernardus de Capolegio preceptor domus hospitialis Ierusalemmi que sita est in Tolosa pro domino priore Petro Barravo et pro aliis fratribus ipsius domus persolverat .dccc. L. sol. tol. in illis debitis et in baratis que idem Bernardus Barravus debebat Petro Maurando et Petro Ramundo de Curtasola, pro quibus debitis erat fide Bernardus Raimundus tolose sicut in cartis illorum debitum continebatur. Quem idem Bernardus Barravus debebat et ibidem Bernardus Barravus mandavit et convenit persolvere et reddere istos predictos .dccc. .L. sol. tol..... Bernardus Barravus misit in pignore domino priori Petro Barravo...omnes illos honores scilicet omnes explectas et redditus qui exibunt de illis honoribus...." " ADHG, H Malte Toulouse 58 (1210).


107 For example: "Sciendum quod Arnaldus Crosatus debet Poncio David et eius ordinio .xxviii. sol. bonorum tol. vel melg. dupplos bonos ad electionem ipsius creditoris ... et convenit ei dare .viii. d. tol. et oblolum quoque mense de lucro dum illos tenuerit et habuerit illos .viii. dies in introitu madii, et istam pecuniam cabalem et lucrum predictus debitor laudavit Poncio David et eius ordinio in toto hoc integre quod modo hoc et in antea debet totum illud ei reddere cum toto predicto lucro quod factum habuerit in pace et sine omni placito...." ADHG, E 508, no. 6 (1194). [my emphasis]
principal together with a monthly payment of interest.\textsuperscript{108} There is no reticence at all about using words that clearly mean 'interest', including the word 'usura',\textsuperscript{109} despite the canon law prohibitions on interest-bearing loans and the harsh condemnations of 'usura' by theologians and canonists.\textsuperscript{110}

Due to the expansion of municipal courts, which provided creditors with a forum for seeking enforcement of their debtors' obligations, the loan with interest became a commonplace feature of Toulouse's economic life in the late twelfth century.\textsuperscript{111} The earliest example I have found is a loan made in 1160 of 219 solidi of Morlaàs, secured by a boat pledged as collateral, and explicitly calling for the loan repayment to include interest.\textsuperscript{112} In 1180, Ramundus Barba and his wife Bernarda borrowed 575 solidi of Toulouse from Bernardus Hugonis Barravi and

\begin{itemize}
  \item \textsuperscript{108} Sciendum est quod Poncius Ramundus de Rocos \textit{debet dare et reddere} Ramundo Durando et eius ordinio \textit{L. sol. tol. bonos pro quibus debet dare ei et suo ordinio. viii. d. tol. de lucro in unoquoque mense dum illos tenuerit}.... ADHG, 4G 227, no. 10 (1184).
  \item \textsuperscript{109} Although the most commonly used term is 'lucrum' (‘gazan' or 'gazain' in the vernacular), some contracts contain the word 'usura'. Laurencius de Cambiaco borrowed money from his brother to buy a horse from him, and covenanted to make sure his brother suffers no loss on account of the loan, including principal and interest: "Notum sit quod Laurencius de Cambiaco habuit et se tenuit pro bene paccatus de Petrus de Auriaco de illos xxxiii sol. tol. quos ipse debutit ipsi Laurencio pro illo rocino quam emerat de illo... et convenit firmo pacto supradictus Laurencius esse guirens de Petro Auriaco fratru suo que ullum damnum non fecerat de \textit{ista predicta barata de sorte et de usura}." AN J 320 4 (1204); Petrus de Auriaco agreed to indemnify Petrus de Montibus for payment he made as a guarantor of Petrus de Auriaco's debts in two loans, including principal and interest: "Notum sit quod Petrus de Auriaco debet et convenit indempnere eiscere et custodire Petrum de Montibus et eius ordinium de omni illa fide inqua dixit se eum mississe contra Arnaldum Ramundum de Excalquensis de \textit{istis duobus baratis de cabalibus et de usuris}...." AN, J 318 20 (1208).
  \item \textsuperscript{110} See John W. Baldwin, \textit{Masters, Princes and Merchants: The Social Views of Peter the Chanter and his Circle}, 2 vols. (Princeton: Princeton University Press, 1970), 1:271-78; McLaughlin, "The Teaching of the Canonists on Usury." See also Chapter One under the heading “Usury.”
  \item \textsuperscript{111} Castaing-Sicard, \textit{Contrats}, 228: "L'organisation de la justice municipale a contribué à assurer le succès du prêt, car le système d'exécution des créances créé par les consuls donnait au prêteur la quasi-certitude d'être remboursé. Aux XIIe et XIIIe siècles, le contrat de prêt perd tout caractère exceptionnel et fait désormais partie des opérations juridiques courantes."
  \item \textsuperscript{112} "W. R. d'Espeg deu .cc. sol de morlas e .xviii. sol a'n B. Amigo et a so orden et al ne mesa en pens aquela nau falsal que fa W.R. e dad torn tro pagaz ne sia, a sa volontad, de cabal e gazan...." Brunel, \textit{Les plus anciennes chartes en langue provençale}, no. 96, 94. 'Gazan' is interest; 'cabal' is principal, in Occitan and Provençale, the vernacular languages of Languedoc.
\end{itemize}
promised to repay him principal and interest; they also pledged all their land adjacent to the church of the Dalbade in Toulouse. Furthermore, if they failed to pay on time – one year from the date of the loan at the feast of Saint Gerald – they were required to pay penalty interest until the loan was repaid, in addition to ordinary interest on the principal.\footnote{113} At the turn of the thirteenth century, Ramundus Faber repeatedly borrowed money, pledging the same asset – an estate or farm (\textit{domus}) – as collateral and promising to pay interest on the loan in each case.\footnote{114} He then fled Toulouse, and the preceptor of the Hospital of St John, which had rights to certain rents from the estate, brought an action before the consular court seeking permission to sell the

\footnote{113}“\textit{Ramundus Barba et Bernarda uxor sua…conveniunt dare Bernardo Hugonis Barravi ….ccccc lxx v. solidos tolosanos}” one year from date of loan, at the feast of Saint Gerald; borrowers promise to repay \textit{"predictam pecuniam cabale et lucro"}; furthermore, “\textit{Ramundus Barba et predicta uxor sua ad capud mensis amoniti debent reddere illi predictam pecuniam in pace cabale et lucrum}.” Land belonging to the borrowers is also pledged: “\textit{concesserunt per pignus predictam pecuniam cabalem et lucrum super totum eorum honorem tantum quantum habent infra claustrum sancte marie de aureade}”. Additionally, there is a penalty designated for failure to pay: “\textit{et in super predictis pecuniis debet lucrorum penales donec pacatus sit}.” Borrowers confirm these arrangements: “\textit{et hanc pecuniam predictam cabalem et lucrum laudaverunt}.” ADHG, 102 H 166, no. 3 (1180). [my emphasis]

\footnote{114}The debtor, Ramundus Faber, has apparently pledged the same estate three times, for loans totalling 387 solidi in the aggregate: ”\textit{Notum sit cunctis quod Poncius Capellanus preceptor domus hospitalis Sancti Remedii de Tolosa representavit se coram consilibus urbis et suburbii tolose et ostendit et dixit eis quod domus hospitalis habebat oblationes et aliam dominationem ibi pertinentem in quadam domo Ramundi Fabri et contingit quod ipse Ramundus Faber misit illam domum cum omni pertinenti hedificamento in pignore Ramundo Durando pro .c. sol. tol. et pro lucro consilio eidem Poncii Capellani qui pro predicto hospitali predictum pignus ex parte dominationis ei laudavit. Et quod prius ea Ramundus Faber predictus misit illam eadem domum in pignore Petro Willelmo Signerono pro .c. sol. tol. et pro lucro consilio eidem Poncii Capellani qui dum memor non cederet quod aliqui in predicta domo alicui laudavit sed pro predicto hospitali predictum pignus ex parte domini laudavit. Et prius ea quod ipse Ramundus Faber misit aliam vicem in pignore illam eadem domum Petro Lombardo pro .c.Lxxvii. sol. tol. et pro gravo, consilio eiusdem Poncii Capellani qui pro predicto hospitale predictum pignus ex parte domini laudavit sine omni retentione quod in hoc laudamento nec in secundo non fecerat. Ipso tunc nesciente quod alicui in predicta domo alicui laudasse.” ADHG, H Malte Toulouse 15, no. 107 (1205).
pledged estate to satisfy the debt. The consuls agreed that the estate should be sold and the several creditors paid from the proceeds.

As the loan with interest came into general use, overtaking the mort-gage, which was tied to the revenues of a particular asset, the obligation of the debtor tended to include monthly interest payments at a specified rate and frequently, a general pledge of the debtor's assets. In 1208, Petrus de Auriaco borrowed from Raimundus Durandus 1,080 solidi of Toulouse, agreeing to pay him monthly fifteen denarii for every one-hundred solidi borrowed – that is, an annual interest rate of 15% – and to pledge as collateral for the 1,080 solidi and interest thereon, "all of his land and all of his holdings, wherever they may be." In 1201, Petrus de Roaxio released a pledge of land and all the buildings on it, upon receipt of repayment of a loan of 320 solidi of

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115 "Preterea Poncius Capellanus dixit quod Ramundus Faber erat ab hac villa tolose diffugitus et sui creditores iamdicti revertebantur se fratrem illum ideo quia uniqueque suam predictam peccuniam et lucrum et gravium laudaverat sine omni retencione quam ibi non fecerat ex parte dominationis in predicta domo et in omni pertinenti hedificio. Et quia predictorum creditorum excepto Ramundo Durando qui erat ibi prior volebat ab eo suam predictam peccuniam et lucrum et gravium recuperare.... Dixit Poncius Capellanus quod volebat vendere predictam domum Ramundi Fabri cum omni pertinenti hedificio, unde volebat Poncius Capellanus ut ipsi consules cognoscerent quod ipse possedet vendere predictam domum Ramundi Fabri cum omni pertinenti hedificio ad persolvendam predictam peccuniam et lucrum creditoribus suis."

116 "Quo audito...mandaverunt consules Poncio Capellano ut iuravet in eorum presentiam quod predictam domum bene et fideliter vendat et quod tantum quantum poterit inde haberet et si persoluta predicta peccunia iamdictis creditoribus suis aliquid inde superaverit quod residuum reddat ubi deberat." ADHG, H Malte Toulouse 15, no. 107 (1205).

117 "Notum sit quod Petrus de Auriaco debet Raimundo Durando et ejus ordino M. et LXXX. solidos Tolosanos bonorum, monetse septene, vel Melgorienses duplos, ad electionem creditoris, bonos et largos, vel argentum finum, ad rationem de quique xx. vl. solidis Tolosanis unam marcham, si monetse Tolosanorum et Melgoriensium abatebantur vel minorabantur de lege vel de penso, et de residuo ad eamdem rationem. Ex quibus M. et LXXX. solidis Tolosanis Petrus de Auriaco habuit inde et tenuit se per bene paccatum; pro quibus predictus debitor convenit inde ei dare de quisque c. solidis xv. denarios Tolosanos de lucro, in unoquoque mense dum eos tuerit; et de LXXX. solidis convenit inde ei dare lucrum ad eamdem rationem. Et habuit istos denarios Petrus de Auriaco, ex quibus habuit et tenuit se per bene paccatum, vl. die in introitu mensis novembri. Et si de capite anni in antea eos tuerit de cabali et de lucro, convenit inde ei dare lucrum ad eamdem rationem. Et pro istic predictis M. et LXXX. solidis Tolosanis bonorum, aut pro Melgoriensibus duplis, aut pro argento fino, uti superius dictum est, et pro omni lucro quod ibi factum fuerit, Petrus de Auriaco misit in pignus Raimundo Durando et ejus ordino totam suam terram et omnes suos honores, ubicumque essent...." AN, J 320 29 (1208). [my emphasis]
Toulouse and interest thereon.\textsuperscript{118} In the same year, Pons de Capdenier made a loan of sixty solidi of Toulouse to Gausbertus Baldoinus, secured by a pledge of all of Gausbertus's assets – including a mare that was specifically identified – for an annual interest rate of 20\%.\textsuperscript{119}

As loans with openly-expressed interest became increasingly common, they began to be made on an unsecured basis, that is, without pledges of collateral. Instead of pledges of collateral, these loan obligations were frequently guaranteed by third parties. This reduced the risk to the lender, who would have other sources to call on for payment in case of the debtor's default. In 1184, Poncius Ramundus de Rocas borrowed fifty solidi of Toulouse from Ramundus Durandus, with interest payable monthly and a guarantee by two others, at least one of whom appears to have been a relative of the borrower (Willelmus Odo, son of Seneroni de Rocas), of all payments of principal and interest.\textsuperscript{120} Sometime later, in 1197 or before, the guarantors paid

\begin{footnotesize}
\begin{enumerate}
\item Notum sit cunctis quod Petrus de Roaix qui dictus Grivis sua sponte et bona volutate habuerit et \textit{tenuit se per bene paccatum ex illis .ccc.xx. sol. tol et de omni lucro} quod factum habebat, quos ipse Petrus de Roaix habebat per pignus consilio dominorum honoris in toto illo honore et in omnibus hediificis et bastimentis ibi pertinentibus....” ADHG, H Malte Toulouse 3, no. 128 (1201). [my emphasis]
\item “Sciendum est quod Gausbertus Balduinus debet Poncio de Capitedenairo et suo ordinio .LX. solidos tolosanos bonos....et convenit illos ei vel suo ordino persolvere et reddere in pace et sine omni placito, in hoc proximo veniente festo Beate Marie mensis augusti solute et, si illos deinde tenereit, \textit{convenit ei inde dare .XII. denarios tolosanos de lucro pro unoquoque mense} cum illose deinde tenerent....Et pro istis predictis .LX. solidis tolosanis...Gausbertus Balduinus misit Poncio de Capitedenario et suo ordino in pignore et posse, suum corpus et unam quibus debet dare et reddere Ramundo Durando et eius ordinio .L. sol. tol. bonos pro quibus debet dare et suo ordino .vi. d. tol. de lucro in unoquoque mense dum illos teneuerunt et est terminus in qua predictus debitor habuit predictos denarios .xii. dies ad exitum mensis Septembris in quo Ramundus Durandus vel eius ordinius voluerit suas denarios recuperare predictus debitor debet et reddie illos cum omni lucro que ibi factum fuerit ad co cognitionem Ramundi Durandi et sui ordinio. Insuper Willelmus Odo dictus filius Seneroni de Rocas et Vitalis Boninus \textit{sunt in omnia fiducie et debitores et peccatores Ramundo Durando et suo ordinio de predictis .L. sol. tol. bonis et de omni predicto luco} quod ibi factum fuerit unaquaque de toto de cabale et de lucro ad recognitionem ramundi durandi ipsius et sui ordinii in pace et sine ullo placito.” ADHG, 4G 227, no. 10 (1184).
\end{enumerate}
\end{footnotesize}
the lender a total of 98 solidi, representing the principal and outstanding interest on the loan.\textsuperscript{121}

This was a common arrangement. If the guarantors were called upon to repay the lender, they succeeded to his rights against the borrower. For example, Petrus de Auriaco promised to reimburse Bertrandus de Montibus and his brother Petrus for any loss they suffered due to guarantees they, or their father, had made on his behalf; the undertaking explicitly covered both principal and interest.\textsuperscript{122} The fact that interest-bearing loans that were not expressly linked to a particular asset became increasingly common provides evidence that the commercial culture of Toulouse was highly developed and functioned independently, within its own legal parameters, without concern for the recent wave of legislation condemning usury.

The rates for interest-bearing loans vary in the documents I have reviewed, from a low of 8.75% annually to a high of 35% over the period 1184-1208.\textsuperscript{123} Not all the documents specify an

\textsuperscript{121} "...inter cabale et lucrum pro barata Poncii Ramundi de Rocas de quam Vitalis Boninus et Willelmus Odo filii dictus Seneroni de Rocas erant interea fiducie et debitores eidem Ramundo Durando." ADHG, 4G 227, no. 10. This text is on the same page as the loan itself, and bears a note indicating it was copied in 1197. The agreement memorializing this payment may have been written in 1187; however, since the parchment is torn, the date of the payment itself is not certain.

\textsuperscript{122} "Notum sit quod Petrus de Auriaco debet et convenit...custodire Bertrandum de Montibus et Petrum suum fratem et eorum ordinium de omni damnume de omnibus illis fideiussionibus in quibus recognovit quod miserat eorum patrem et de omnibus aliis in quibus recognovit quod miserat eos et de omnibus aliis in quibus eos miserit deinceps et si pro fide predictus Bertrandus et Petrus suus frater pro cabali vel pro lucro aliquid manulevaverint vel persolverint aliquid gravamen inde cum evenerit de toto integre debet et convenit ...custodire eos...absque omni eorum damnus quod ibi pro cabali nec pro lucroullo modo non habuerint...." AN, J 318 7 (1202). Giraud Saquets undertakes to reimburse Peire d'Auriag (Petrus de Auriaco), who had been his guarantor on a loan of 120 solidi of Toulouse, including any interest he was required to pay: "Conogud sia que Girauds Saquets...coneng garar de tot daun...per .c.xx. sol. de tol. e per le gazain...." AN, J 320 42 (1202).

\textsuperscript{123} 8.75%: loan of 80 solidi with interest of 7 solidi; a house was pledged as collateral (ADHG, E 538, no. 143 (1195)); 35%: loan of 28 solidi with interest of 9 denari and 1 obol per month (ADHG, E 508, no. 6 (1194). If the first is excluded as a secured loan, the lowest rate is 12% (AN, J 317 18 (1203)). My findings are only a sampling; I did not review every loan agreement in the archives, nor do all surviving documents specify an interest rate; in some cases the parchment is damaged, while in other cases, the surviving document is ancillary to the original loan (as, for example, an acknowledgement of receipt of payment), and does not state the interest rate. However, my findings are similar to Castaing-Sicard's finding of interest rates ranging from 10% to over 30% annually. Castaing-Sicard, \textit{Contrats}, 252-53.
interest rate, but of those that do, the rates are most commonly between 20% - 30% annually.\footnote{By contrast, mort-gages appeared to bear lower interest rates, although it is difficult to calculate their return as we generally have no information about the value of the crops or other revenue paid to the lender. In the case of loans secured by pledges of rents (oblias) or other feudal obligations owed by third parties to the borrower, which were repaid from the rent due on the property or the obligations in question, however, it is possible to partially calculate the interest rate on the underlying debt. In 1171, Ugo, son of Poncius Guillelmi, pledged to Petrus de Pozano his right to receive annual rent payments, amounting to three solidi, ten denarii of Toulouse from peasants living on his land, in exchange for a loan of forty solidi of Morlaàs, a rate of close to 10% annually (ADHG, 108 H 1, no. 12 (1171)). In 1151, Willelmus de Villa Sedul and his brothers pledged rents of twelve denarii annually on a house in Pauliac owed to the prior of the church of Saint-Sernin in Pauliac, in exchange for a loan of five librae by the prior. The annual payment of twelve denarii (equal to one solidus) amounts to an annual interest rate of 20%, although we have no way of knowing whether other payments were required as well. (\textit{Cartulaire de Saint-Sernin}, 2:230, 901 (c. 1152)): "Notum sit omnibus hominibus presentibus et futuris quod Willelmus de Villa Sedul et Petrus et Bernardus fratres ejus, consilio et voluntate Regine matris eorum, miserunt in pignus .XII. denario quod ipse prior reddebat eis omni anno de casale qui est juxta ortum ecclesie de Pavolac, pro .V. solidis tolosanis, Willelmo de Lux priori de Pavolac et successoribus ejus. Terminus redimendi hoc pignus est de festo sancti Thome in alia." In 1145, Porcellus and his sons Grimardus and Raimundus Grimardi pledged their serfs, Arnaldus Galterius and his wife and children, together with their rent obligations (consisting of two solidi due each year) as well as a meadow, in exchange for a loan of twenty solidi of Morlaàs, also 10% annually (not counting any profits from the meadow) (\textit{Cartulaire de Saint-Sernin}, 2:305, 1056-57 (1145)).}

Knowing the range of typical interest rates is helpful in determining when a charge constitutes normal interest and when it is a late-payment penalty, as the line between the two is sometimes blurred. Interest was generally not calculated in these agreements on an annual basis, but rather was stipulated as a rate to be paid monthly. This suggests that these loans were intended as short-term arrangements, and indeed, the maturity date is frequently a year or less from the date of the loan.\footnote{For example, a loan by Johannes Barravi to Petrus de Auriaco and Willelmus Aimericus de Valberald made in May 1200, for 20 solidi with monthly interest of 4 denarii, was due on the last day of the following April, after which penalty interest would be payable. AN, J 1024 1. See also Castaing-Sicard, \textit{Contrats}, 240.} In some cases, however, interest is paid in grain, rather than in cash, making it very difficult to determine the cost of the loan or to approximate an interest rate.\footnote{AN, J 321 98: Raimon de Dorna borrowed 120 solidi of Melgueil from Guillem Matfre, and agreed to give him five setiers of wheat each year for the term of the loan: "Sciendum est quod Ramonz de Dorna maleva .CXX. sol. milgoires bos de Guillem Matfre, e per aquestz .CXX. sol. milgoires deu li donar .V. st. de froment dea la pila, de servidi, et deu li donar aquestz .V. st. de froment de Nadal tro e Meg Careime cad'an, aitant cant los diners tenira...." Brunel, \textit{Anciennes chartes}, no. 325, 323-24 (1199). Sometimes the loan itself was of grain or other foodstuffs: one late twelfth century document (undated, but in a late twelfth century hand) is a record of multiple loans by Raimon Duran to Peire d'Auriag, some of which are measured in cartons of wheat ("baratas Peire d'Auriag ab Raimond Duran de .XV. cartos de froment..."). See also Castaing-Sicard, \textit{Contrats}, 241.}
One case that illustrates the operation of the various financing techniques being discussed is a loan from the early thirteenth century made by Petrus de Roaxio to Provincialis, a Jew. Provincialis had borrowed one hundred solidi of Toulouse from Petrus de Roaxio at some point in the past and secured this loan by a pledge of vineyards. Subsequently, however, he failed to pay interest amounting to thirty-five solidi on this loan, and it was rolled up into a new loan due in one year and secured by a pledge of additional property. Because the pledged land was held by Provincialis in fief from the Hospitalers, the latter guaranteed the loan and promised to pay the lender, Petrus de Roaxio, the outstanding amount if Provincialis did not do so after one year. In this event, the Hospitalers were to step into the shoes of the lender and Provincialis was to have two years to repay them. If he failed to do so, they in turn were to have the right to sell or re-pledge the property. If, however, they raised more than the thirty-five solidi owed, they


128 ADHG, H Malte Toulouse 18, no. 23 (1208): "Notum sit quod Provincialis iudeus debet Petro de Roaxio vel eius ordinio .XXXV. sol. tol. ...et debet illos ei reddere et persolvere de hoc .viii. die exitus mensis decembris in quo modo sumus usque .i. annum solute....Pro toto hoc predicte debito pro cabali et pro lucro misit ei in pignore total illam terram quam habet ad podium in feodo hospitalis....Petrus de Roaxio recognovit et concessit quod isti .XXXV sol. tol. debent persolvi in lucro illorum .C. sol. tol. quos ipse Provencialis ei debet et quibus habet de eo in pignore maloles."

129 ADHG, H Malte Toulouse 18, no. 23: "Item hoc fuit factum consilio et voluntate Bernardi de Capolegio preceptoris domus hospitalis qui pro se et pro Petro Barravo priore eiusdem hospitalis et pro omnibus aliis fratribus hospitalis predicti laudavit et concessit predictum pignus Petro de Roaxio et eius ordinio et si ad capud anni predicta terra non erit inde expedita de predicte pignore, deinde predictus preceptor Bernardus de Capolegio debet illam terram expedire de .xxxv. sol. tol. de predicto Petro de Roaxio quando Petrus de Roaxio vel eius ordinius velit de capite anni in antea et de inde quando Petrus de Roaxio predictos .xxxv. sol. tol. inde ab eo recuperatos habeat. Deinde prior et fratres hospitalis debent tenere in pignore et expectare predictam terram usque ad capud alterius anni et deinde in pignore eorum fuerit. Et si de ac die in quam hac carta facta fuit usque ad duos annos Provincialis iudeus non habuerit persolutos istos .xxxv. sol. tol. predicto preceptori deinde communiconie unius mensis prior hospitalis vel aliis fratres eiusdem domus habeant licenciam et libere unde posse vendendi vel inpignandi predictam terram ad recuperandam predictam peccuniam...."
would be required to turn over the excess to Provincialis.¹³⁰ This transaction illustrates the sophistication of financial practice in Toulouse, showing the use of pledges of land, loan agreements, and guarantees by third parties as, as well as the porous borders between them, in a series of transactions attempting to resolve the problems of a single debtor.

This discussion of moneylending techniques illustrates that taking interest was a normative, commonplace feature of the commercial practice of Toulouse in the twelfth and early thirteenth century. Credit could take many forms, ranging from loans secured by specific assets to loans secured by general pledges of the borrower's property, or unsecured loans backed by guarantors. In all of these cases, regular interest payments were an integral part of the arrangement. For the most part, the borrowers, the lenders, and the municipal courts who had occasion to adjudicate between them, were unperturbed by the fact that usurious lending was coming under increasing fire from the papacy, theologians, and canon lawyers. In many ways, this parallels the intensely local focus of the Cathar supporters before the Albigensian crusade: they too, were adhering to a particular culture and social structure that did not strike them as being at odds with their understanding of Christianity.¹³¹ In both cases, inhabitants of the region were following local custom and, unlike Cistercian legates from Bernard of Clairvaux to Arnaud

¹³⁰ ADHG, H Malte Toulouse 18, no. 23: "Et si aliquid inde superaverit paccato lucro illorum .C. sol. tol. Petrus de Roaxio debet ei reddere residuum."

¹³¹ See, for example, Doat 22, f.2v, containing the testimony of Bernarda Targuier, wife of Pons Bran, that thirty years previously (in the early thirteenth century), the people of her village would go from church services to hear the perfectus Bernard de Lamothe preach ("dixit etiam quod homines et mulieres de villa saepe veniebant ad eos indifferenter et maiores et minores et cum exibant de monasterio veniebant ad eos et audiebant praedicationem B. de Lamota"). See also the testimony of Berengarius Ademarii of Albi in 1299, describing how he and a friend would listen to the perfecti preach, then go to church ("Tunc ipse testis et omnes alii proximo nominati adoraverunt dictos hereticos flexis genibus dicendo benedicite secundum modum hereticorum. Post que ipse testis et dictus P. Bauderii simul iverunt ad audiendum missam ad ecclesiam Sancti Salvatoris, deinde Albiam redierunt"). Georgene W. Davis, The Inquisition at Albi, 1299-1300 (New York: Columbia University Press, 1948), 233. For an account of the fluid borders between Catharism and orthodoxy in Bologna, see Susan Taylor Snyder, "Cathars, Confraternities, and Civic Religion: The Blurry Border between Heresy and Orthodoxy," in Frassetto, Heresy and the Persecuting Society, 241-51.
Amaury, were not concerned with fitting into a particular vision of a unified Christian Europe imposed from above.

IV. The Campaign Against Usury

Theology and Preaching

The moneylending environment described above changed radically in the early thirteenth century, primarily as a result of a campaign against usury in Toulouse led by Bishop Foulques (1206-1231), a former troubadour turned Cistercian monk. Foulques' hostility to both heresy and usury was not developed in a vacuum but rather was in line with Cistercian attitudes dating back to the mid-twelfth century, when Bernard of Clairvaux visited Languedoc in an effort to eradicate heresy, and Henry of Marcy called Peter Maurand to account for both heresy and usury. In the closing years of the twelfth century, both of these sins were the subject of Cistercian and papal scrutiny, and they were of particular concern to Pope Innocent III, who ascended to the papal throne in 1198. In the early thirteenth century, a preaching campaign intended to reform and purify Latin Christendom was undertaken at the behest of Pope Innocent, and in the opening years of the Albigensian crusade, Church councils and ecclesiastical representatives condemned both usury and heresy.

One of Innocent's main concerns was the plight of the Holy Land. Jerusalem had been retaken by Saladin a decade before Innocent's ascension to the papacy, and the Third Crusade had failed to recapture it. The Fourth Crusade, called by Innocent in 1204, was a disaster, with

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132 For background on Bishop Foulques, see Schulman, Where Troubadours were Bishops, passim; see also 116-17 below. Bishop Foulques is the "Folco" whom Dante meets in Paradise in his Divine Comedy, although it is his youthful troubadour poetry that Dante is interested in, rather than his ecclesiastical career. Allen Mandelbaum, trans., The Divine Comedy of Dante Alighieri: Paradiso (New York: Bantam Books, 1986), IX:67-142.

133 For Cistercian connections to the efforts to eradicate heresy in Languedoc, see Kienzle, Cistercians, Heresy, and Crusade. See above under the heading “Critiques of Usury and Heresy in Twelfth-Century Toulouse.”
the crusaders sidetracked into attacking the Christian cities of Zara and then of Constantinople (conquering and nearly destroying it in the process) rather than the Saracens in the Holy Land. In the aftermath of this debacle, Innocent was even more concerned than he had been previously with the idea that moral reform within Latin Christendom was crucial to the success of the next crusade, which he was attempting to organize throughout the remainder of his papacy. In his sermon at the opening ceremonies of the Fourth Lateran Council in November 1215, Innocent made clear that he saw the crusade to liberate the Holy Land as a priority and that this goal was necessarily linked to moral reform within the Christian community.

Even before this, however, concern about usury — similar to the worry about the dangers of heresy — had been building since the early twelfth century. Although canons of early Church councils had legislated against it, usury had not been a matter of great concern in ecclesiastical councils from the Carolingian age until the Second Lateran Council in 1139, when the council had condemned the "ferocious greed" of usurers and decreed that they should be


136 See also the discussion under the heading "Usury" in Chapter One.
"held infamous throughout their whole lives and, unless they repent, be deprived of a Christian burial." ¹³⁷ Forty years later, the Third Lateran Council (1179) bemoaned the fact that nearly everywhere the crime of usury has become so firmly rooted that many, omitting other business, practise usury as if it were permitted, and in no way observe how it is forbidden in both the Old and New Testament.

The conciliar decrees went on to deny "notorious usurers" the privileges of communion and Christian burial, and condemned any priest who received usurers who had not made restitution of usuries they had received. ¹³⁸

In the late twelfth century, usury was a prime concern of a group of theologians in Paris under the influence of Peter the Chanter (d. 1197), cantor of Notre Dame in the 1180s and 90s, who were particularly interested in 'moral theology', or the practical application of Christian doctrine to everyday life. ¹³⁹ Peter himself included a condemnation of usury in his work of practical morality, the *Verbum abbreviatum*, calling it the "root of all vices" (*radicem omnium viciorum*) and comparing the usurer to a devil who tortures his victims as if in hell. ¹⁴⁰ As did

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¹³⁷ For early decrees against usury from late antiquity through the Carolingian period, see John T. Noonan, Jr., *The Scholastic Analysis of Usury* (Cambridge, MA: Harvard University Press, 1957), 15-17. The condemnation of usury at the Second Lateran Council is from canon 13: "Porro destestabilem et probrosam divinis et humanis legibus, per Scripturam in veteri et novo Testamento abdicatum, illam, inquam, insatiabilem foeneratorum rapacitatem damnamus et ab omni ecclesiastica consolatione sequestramus, praecipientes ut nullus archiepiscopus, nullus episcopus vel cuiuslibet ordinis abbas seu quivis in ordine et clero, nisi cum summa cautela usurarios recipere praesumat; sed in tota vita infames habeantur et nisi resipuerint, christiana sepultura priventur." Tanner, *Decrees of the Ecumenical Councils*, 1:200.

¹³⁸ "Quia in omnibus feri locis crimen usurarum ita inolevit ut multi alius negotios praemissis quasi licite usuras exerceant, et qualiter utriusque Testamenti pagina condemmentur nequaquam attendant, ideo constituimus, ut usurarii manifesti nec ad communionem admittantur altaris nec christianam, si in hoc peccato deceaserint, accipient sepurum, sed ned eorum oblationem quisquam accipiat. Qui autem acceperit aut eos christianae tradiderit sepulturae, et ea quae acceperit reddere compellatur et, donec ad arbitrium sui episcopo satisfaciat, ab officii sui maneate exsecutione suspensus." Tanner, *Decrees of the Ecumenical Councils*, 1:223.

¹³⁹ For a comprehensive discussion of Peter the Chanter and the circle of moral theologians around him in Paris, see Baldwin, *Masters, Princes, and Merchants*.

¹⁴⁰ "Sic ergo fenerator est similis diabolo....A quibus qui non abstinerit nec redivit a Domino, sed in potestate feneratoris, id est diaboli, relinquetur in perpetuum cruciando." *Petri Cantoris Parisiensis Verbum abbreviatum: textus conflatus*, ed. Monique Boutry (Turnhout: Brepols, 2004), 322. The *Verbum abbreviatum* was intended as a
canon 25 of the Third Lateran Council, Peter complained that while in ancient cities only one usurer would generally be found, in contemporary times there were many usurers; this was due to the protection they received from princes and prelates who shielded them so that they could practice usury openly.\textsuperscript{141} This was certainly the case for Toulouse, where, as we have seen, moneylending at interest as well as mortgage lending were openly practiced throughout the twelfth century, generally unchallenged by either the counts of Toulouse or the bishops.

Peter's circle included popular preachers who operated in France, Flanders and England at the turn of the thirteenth century, preaching the crusade to liberate the Holy Land as well as the moral issues that Pope Innocent III and the theologians believed necessary for the crusade's success. One of these was Fulk of Neuilly, an unlearned and dissolute parish priest who, in the late twelfth century, decided to reform his ways and went to Paris where he obtained some education from Peter the Chanter and his circle. He then devoted himself to preaching against corruption and moral vice.\textsuperscript{142} Gathering renown as a preacher, Fulk was commissioned by Pope 

\textsuperscript{141} "Item, processu temporis revera pestifer hic morbus contagious et cancerosus invaluit. Antiquitus enim in tota c\textipa{\v i}\textipa{\v t}e\textipa{\v t}a\textipa{\v v}ix unus f\textipa{\v e}\textipa{\v r}nor\textipa{\v t}orum temp\textipa{\v o}r\textipa{\v u}m …isti tam detestabiles hom\textipa{\v i}nes iam sunt facti pr\textipa{\v i}ncipum et p\textipa{\v e}\textipa{\v l}ator\textipa{\v u}m etiam cubiculari\textipa{\v i}, iam fil\textipa{\v i}os suos quos f\textipa{\v e}\textipa{\v n}ebri pec\textipa{\v u}nia interveniente provexerunt in cathedris ecclesie vident collocatos…..” \textit{Verbum ad\textipa{\v b}revi\textipa{\v a}tum}, 322.

Innocent in November 1198 to preach crusade and moral reform. Fulk condemned the sin of usury particularly harshly, calling it a form of theft.

Another well-known preacher from the Parisian circle was Eustace, abbot of Saint-Germer-de-Flay in the diocese of Beauvais. Described by the English chronicler Matthew Paris as a learned and religious man, Eustace went to England at Pope Innocent's command to preach crusade and reform, focusing particularly on usury. He also pressed for the closure of Sunday markets; ending the practices of usurious lending and conducting business on Sundays was seen as necessary to gain God's favor in order to succeed in liberating the Holy Land.

Another important preacher, although active somewhat later than Fulk of Neuilly and Eustace of Flay, was Jacques de Vitry (d. 1240). Born in Champagne, he studied in Paris in the closing years of the twelfth century and was a master by 1193. He briefly served as a priest in Argenteuil, near Paris. In the early thirteenth century he became a regular canon at Oignies, near Cambrai, where he made the acquaintance of Marie d'Oignies, one of the founders of the

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143 PL 214:378. In the same month, Innocent wrote to the prelates of France, enjoining them to take measures against usurers. PL 214:399.

144 Otto of Sancto Blasio tells of a usurer who, seeking absolution upon hearing Fulk preach, fails to turn over all of his riches for restitution, and accordingly he not only dies but his wealth is turned into toads and serpents (MGH, SS, 20:330); Jacques de Vitry notes that Fulk "confounded the greedy and the usurious," whose actions were particularly egregious during a time of famine ("Ipse autem malleus cupidorum, confundens non solum feneratores sed et illos qui per avaritiam congregabant, et maxime diebus illis, eo quod magna erat victualium caristia."). Historia Occidentalis, 98.

145 Baldwin, Masters, Princes, and Merchants, 1:266.

146 *Vir religiosus et literali scientia eruditus.* Matthew Paris, Chronica majora, ed. Henry Richards Luard, 7 vols. (London: Longman, 1878-1883), 2:464-65. He is described as traveling from place to place to preach against usury, encourage people to take the cross, and turn to works of piety ("Deinde de loco ad locum, a provincia in provinciam, de civitate in civitatem transiens, multos ad usurarum relaxionem induxit, crucem sumere Dominicam admonuit, ad his pietatis opera multorum corda praedicando permutavit.")

147 Chronica majora, 464.

Beguines. 149 Known for his preaching talents, in 1213 he began to preach against the heretics in the south of France, then took up the cause of crusade to rescue the Holy Land. Elected to the bishopric of Acre in 1216, he was present at Damietta during the Fifth Crusade (1218-1221), and became Cardinal Bishop of Tusculum in 1229. 150 Due to his historical works, sermon collections, and a biography of Marie d'Oignies, Jacques de Vitry is better known to us than many of his peers. His Historia occidentalis (1218-1221) provides a good deal of information about the circle in Paris around Peter the Chanter, as well as discussions of many of the moral issues of the day — including usury — and many of his sermons contain exempla intended to teach morality to lay audiences. Jacques became friendly with Bishop Foulques of Toulouse, who was in northern France while in exile from his diocese in 1212-1213, and was probably inspired by Foulques to preach against heresy. 151 This is an example of the close links between the Paris theologians and the Cistercians with respect to issues of moral reform, including usury and the problem of heresy in Languedoc.

Jacques de Vitry attacked usury in the Historia occidentalis as well as in his sermons. As did his mentor, Peter the Chanter, Jacques observed that usury had penetrated everywhere, robbing knights of their patrimonies, despoiling the poor, and impoverishing the Church. 152


151 Baldwin, Masters, Princes, and Merchants, I:38; Schulman, Troubadours, 108. Both Baldwin and Schulman note that Foulques may well have been the one who persuaded Jacques to write the biography of Marie d’Oignies.

152 "Sed et grate deo et hominibus liberalitas, munificentia et largitas sublate erant de medio, radice omnium malorum, peste scilicet avaritie omnes fere occupante et cupiditatis veneno inframe, adeo quod, usurarum crimine pessimo passim et quasi licite avaros feneratores possidente, per hanc sanguisugam insatiabilem patrimoniam et amplas hereditates milites amitabant, spoliabant pauperes, depauperabant nesciens, magis semper eos feneratoribus obligat. Hoc autem fedissimum et reprobissimum genus hominum adeo ubique invaluerat, quod non
also specifically condemned the practice of mort-gage, which, as we have seen, was common in France in the twelfth century and remained relatively common in Toulouse well into the thirteenth.\textsuperscript{153} In his sermons addressed to merchants, he emphasized the need for restitution of usurious profit if a moneylender was to receive absolution for the sin of usury.\textsuperscript{154} In one such sermon, he used the language of commerce and moneylending to describe the way in which the devil steals the souls of sinners:

For the devil in his fairs lends false money at usury, that is, sins, pretending false delight, underneath which lies vile sin. For false money is said to be sweeter. He is a very evil usurer; he never seeks to calculate \[the cost\] in this world, but he will calculate it in hell, where for those usuries he will demand an eternal penalty.\textsuperscript{155}

Jacques de Vitry also preached sermons against Catharism.\textsuperscript{156} Although none of the sermons that he preached specifically to promote the Albigensian crusade in the early years of the thirteenth century survive, a later sermon explicitly addresses the errors of the Cathars.\textsuperscript{157} He

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\textsuperscript{153} "Sed et pignora, sorte in integrum recepta, predicti perditionis filii contra mandatum domini reddere recusabant." \textit{Historia Occidentalis}, 78.
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\textsuperscript{154} "Inter alia mala et pericula qua peccatum usure comitantur unum est quo fere omnes usurarii irretintur et detinetur. Cum enim fere omnia alia peccata contritione et confessione purgentur, peccatum usure sine restitutione non purgatur, dummodo habeant unde restitueruere valeant. Unde valde difficile est de hoc peccato sufficienter penitere eo quod diviciis et delicis assuetis nolunt carere nec filios et pauperes uxorres relinqueruere....usuram purgari nisi per remedium restitutionis", \textit{Sermones ad status}, no. 58 (Ad mercatores et campsores), Paris, Bibliothèque Sainte-Geneviève, ms 1420, ff. 116v-117r.
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\textsuperscript{156} He may have been commissioned to do so by Robert of Courson in 1214. Hinnebusch, "Introduction," in \textit{Historia Occidentalis}, 5 n. 4.
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criticizes them for misunderstanding and misusing the Bible, for denying Christ's humanity and passion, and for denying that he died to redeem humanity. He points out the absurdity of their supposed belief in dualist gods and criticizes the *consolamentum* as ridiculous and ineffective.\(^{158}\)

He accuses the Cathars of a panoply of sins, including theft and usury, as well as sexual sins such as incest, sodomy and homosexuality.\(^{159}\) He concludes by claiming that since one cannot argue with them, they must be destroyed by the sword — justifying the violence of the Albigensian crusade.\(^{160}\)

One of the most important preachers to link usury, crusade, and reform was Robert of Courson (d. 1219).\(^{161}\) Robert was particularly disturbed by usury, considering it as sinful as heresy if not more so. Originally from Derbyshire, in England, he was a student of Peter the Chanter in the 1190s, taught theology in Paris, and acted as a judge in canon law cases in Paris in the first decade of the thirteenth century. He also was associated with the preaching campaigns promoting the crusade for the Holy Land and moral reform in the 1190s, and may have been associated with Fulk of Neuilly.\(^{162}\) In 1212, Pope Innocent elevated him to the papal curia by

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\(^{158}\) Muessig, "Les sermons de Jacques de Vitry," 74. This sermon is No. 25 of the *Sermones feriales et communes*.

\(^{159}\) "Unde discipulos sibi congregant quibus dominentur per superbiam, et a quibus temporalia extroqueant per avaritiam. Et quia de furtis, rapinis, et usuris non iniungunt restitutionem, multos inveniunt qui libenter eorum perverse doctrine acquiescunt, presertim cum per solam manus impositionem absque aliquo purgatorio, quantumcumque peccaverint, deceptis discipulis suis salutem eternam promittunt." Quoted in Muessig, "Les sermons de Jacques de Vitry," 76-77.

\(^{160}\) "Unde nisi secularis potestas, que non sine causa gladium portat, apposuisset remedium, iam fere occupassent totum mundum. Sed sicut una domus succensa quandoque diruitur ne alie succendantur, ita expedit extirpare unum heresiarcham ne alii pertrahantur in errorem. Planta quidem amovetur ab orto propter sterilitatem, membrum a corpore propter contagionem, lupus ab ovili propter occisionem." Quoted in Muessig, "Les sermons de Jacques de Vitry," 77.

\(^{161}\) For Robert of Courson's background and career, see Dickson and Dickson, "Robert de Courson."

\(^{162}\) Dickson and Dickson, "Robert de Courson," 66. He may have participated in a preaching campaign in Flanders, although it is not certain as none of his sermons have survived. Baldwin, *Masters, Princes, and Merchants*, I:20-21.
making him cardinal priest of Saint Stephen in Mount Celius. In 1213, Innocent announced his decision to hold a general council in Rome in 1215, and commissioned Robert of Courson as a papal legate, charged with overseeing preparations in France for what was to become the Fourth Lateran Council. Over the next two years, Robert convened local ecclesiastical councils (Paris, 1213; Rouen, Clermont and Bordeaux, 1214; Montpellier and Bourges, 1215), at which he promoted reforms that he deemed important to the improvement of Latin Christendom and for facilitating the success of the crusade for the Holy Land.

One of Robert's primary concerns was with usury. Ten years earlier, as part of a larger *Summa theologiae*, he had written a treatise on usury, explaining why it was sinful and that it should accordingly be forbidden and punished under canon law. Importantly for our purposes, in this treatise he argued that usurers should be treated as if they were heretics, for the sin they commit is just as harmful to Christendom.

The canons of the Council of Paris, convened by Robert, included several important pieces of anti-usury legislation. In fact, Robert of Courson's attacks on usury at the Council of Paris and the subsequent councils held over the next two years were so harsh that King Philip

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165 Dickson and Dickson, "Robert de Courson," 86. Although Mansi dates the Council of Paris to 1212, the Dicksons point out that it was convened by a papal legate, and Robert was not appointed as a legate until 1213; therefore, they redate the council to that year (90). Since Paris was the first of these, many of the later councils repeated its canons.

166 *Le traité 'De usura' de Robert de Courçon*, ed. Georges Lefèvre (Lille: University of Lille, 1902).

167 Advising priests how they should deal with usurers in their parishes, he says that they should accuse them as though they were heretics, because they lay waste to the Church in the same way: “Quia hoc tenemini facere in accusationem haereticorum et reciprociter in accusationem talium qui sic devastant Ecclesiam hodie ac si essent haeretici; nam tanquam vulpeculae vineam totam corrodunt in radice et in summitate et tanquam vulpes Samsonis intendunt messes alienigenarum et venena suorum foenorum omnium hominum conditioni infundunt.” *De usura,* 81.
Augustus complained to the pope, claiming that Robert was overreaching his mandate by attacking usury. Innocent, however, defended his legate in a letter to Philip, saying that the fight against usury was indissolubly linked to preaching the crusade:

The pestilence of usury has greatly increased in your realm, devouring and consuming the resources of churches, knights and many others to such an extent that, unless effective medicine is applied to combat this weakness, they [the resources] will not suffice for the relief of the Holy Land, for which reason we have specially appointed this [legate].

As had been previously promulgated, most recently at the Third Lateran Council in 1179, the canons of the Council of Paris forbid priests to perform spiritual services, including Christian burials or other sacraments, for manifest usurers unless they have made restitution of usurious profits. Under Robert's influence, the Council of Paris went well beyond this, however, mandating that the testaments of usurers be deemed null and void. It also barred clerics from drafting usurious contracts, performing calculations or otherwise assisting a usurer in his business dealings on pain of removal from office and excommunication, and it prohibited lawyers from defending usurers or heretics, again showing how closely these two types of transgressions were connected for Robert of Courson.

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171 Additions to the Council of Paris, Part V, canon II: "Statuimus sub poena excommunicationis, ne quis clericus nundinarius vel alius feneratori serviat, aut computationes usurarum aut venditiones usurarii ad terminum vel contractus ejus usurarios de nundinis ad nundinas scribat, et quod nullus advocatus causam usurarii vel haeresis
Additional canons went even further, including three provisions that appear closely linked to the ongoing attack on heresy in the South. First, obdurate usurers were to be put to the sword, like heretics — in fact, Canon IV of the additions characterizes them as worse than heretics — just as heretics were being killed in Languedoc by the crusader armies under Simon de Montfort:

But if the usurers greatly persist against the Church, and do not wish to be turned from usury by any means, but rather they stubbornly defend it as well as their way of life...then the sword must be used to cut off such putrid s, lest they tempt the entire body to evil, and so that the pure part is not betrayed by them as it is through heretics, than whom these stubborn ones are even worse.\(^{172}\)

Second, Robert's legislation called for the "plague of usury" to be uprooted by "inquisitions" to be conducted by ecclesiastical officials, who were to collect testimony, make lists of those believed to be usurers, issue them up to three warnings to desist from this practice, and finally, excommunicate them publicly and with great ceremony, if they did not give up their usurious practices and make restitution of profits previously received.\(^{173}\) Although the legal process of

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\(^{172}\) Additions to the Council of Paris, Part V, canon IV: "Si autem...feneratores se magis contra ecclesiam obduraverint, et converti ab usura noluerint aliquo modo, immo eam et statum suum in ea pertinaciter defenderit...tunc ferro est utendum ad ressecandum talia putrida membra, ne totum corpus scandalizent, et ne per eos sincera pars trahatur, sicut sit per haereticos, quibus hi obdurati sunt deteriores." Mansi 22:850.

\(^{173}\) Additions to the Council of Paris, Part V, canon V: “Omnibus praelatis…praeipimus, ut ad extirpandum infectionem totius ecclesiae, videlicet usuram quocumque modo aut manifestam, aut aliqua simulatione palliatam inquisitiones faciant canonicas et legitimas de his qui super hoc fuerint infamati…et si necesse fuerint, specialiter per censuram ecclesiasticam compellant, ut super his veritati testimonium perhibeat. Nomina autem illorum, de quibus sic eis per testes constiterit, quod sint usurarii, in matricula scibantur, et si post trinam admonitionem factam publice et nominatim…coram omnibus denuntientur excommunicati, pulsatim campanis, extinctis canendis, singulis Dominicis diebus et festivis excommunicetur, nec eis liceat appellare et omnia ecclesiastica sacramenta eos denegentur, obligationes eorum nullatenus recipiantur et cum in fine vitae suae ad ammnonitionem praelatorum suorum noluerint desistere, vel usuras restituere por posse suo recusaverint, praecipimus ne quos sacerdos vel monasterium eleemosynam ejus, vel eum ad sepulturam in morte recipiat, immo de ipsis consilio prudentium duximus sic statuendum, ut dominus terrae bursam et totam ejus possessionem per usuaram adquisatum saisiat, ut ordinet de ea arbitrio ecclesiae et canes civitatis carnet eorum turpiter ab ecclesie foribus ejectam corrodant, et daemones eorum animas impoenientes divino judicio asportent." Mansi 22:850-51.
inquisitio was not entirely new in the early thirteenth century, it is significant that Robert's canons mandated it specifically for a sin he linked to heresy some twenty years before the papal inquisition into heresy in Languedoc was formally launched by Pope Gregory IX. Such a connection is not merely hypothetical; following his work as a legate, Robert turned to preaching the Albigensian crusade against the heretics in the South. Third, Robert saw the communes themselves as the enemy, accusing them of having been established by moneylenders and calling for stringent penalties on usury and the communes that permitted it:

> Since, due to the evil implanted by the ancient enemy, synagogues, which are commonly called ‘communes’, have been most obstinately established by usurers and tax collectors in almost every city, town, and village in the entire kingdom of France…we order…with respect to usury or other crimes inflicted by the aforementioned usurers, that they be compelled to sustain the established penalties…

Although not named in the canon, Toulouse in the early thirteenth century certainly fit the model in Robert’s complaint.

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174 This procedure was not limited to investigations of heresy. A shift in the dominant form of criminal procedure, from accusatio, pursuant to which a trial was initiated by the plaintiff's accusation, to inquisitio, in which the judge initiated an investigation into a possible crime, was underway in the twelfth and thirteenth centuries. On inquisitio as a form of legal procedure, see Henry Ansgar Kelly, "Inquisition and the Prosecution of Heresy: Misconceptions and Abuses," Church History 58 (1989): 439-51, 441; Trevor Dean, Crime in Medieval Europe 1200-1550 (London: Pearson, 2001), 5-10; Edward Peters, Inquisition (New York: Macmillan, 1988), 52. Jörg Oberste notes that Robert may have gotten the idea from the decretal Ad abolendam, promulgated by Pope Lucius III in 1184, calling for clerics and others with knowledge of heretical activity to point it out to the local bishop or his representatives. Oberste, "L’usurier, un hérétique?" 428.

175 Hystoria albignensis, vol. 2, § 494: "Dum res ita se haberet, magister Robertus de Corcione, cardinalis et apostolice sedis legatus, qui, sicut superius diximus, laborabat in Francia, quantum poterat, pro subsidio Terre sancte sanctorum predicatorum nostrorum, qui pro negotio fidei contra hereticos predicare solitio erant, nobis abstulerat faciebatque illos pro succursu Terre sanctae instantiis predicare, ad bonorum et prudentum virorum consilium quosdam de dictis predicationibus nobis reddidit, ut pro negotio fidei predicarent; ipse etiam ad expugnandos hereticos Tolosanos suscipit in pectore vivifiche signum crucis" (185-86). See also Dickson and Dickson, "Robert of Courson," 99-100.

Pope Innocent III himself was involved in the campaign against usury in the first decade of the thirteenth century, at the same time that he was working to suppress heresy in the regions around Toulouse. In June 1207 he responded to a request for direction on how to treat usurers from the Bishop of Auxerre by instructing him to apply the penalties mandated by the Third Lateran Council, even where such usurers were protected by the secular authorities. He commented that in the bishop's diocese, there were "a great many usurers [and] no one can be found to accuse them for fear of princes and the powerful, who protect them." In September 1209, a council was convened at Avignon by Archbishop Hugh of Riez and Innocent's notary, Milo, calling for various forms of contamination to be removed from the Church: not only were heretics to be "exterminated and punished" and Jews to be kept away from positions of authority over Christians, usurers were to be excommunicated as required by the decrees of

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177 Letter of Innocent III to the Bishop of Auxerre, June 1207, *PL* 215:1158: "Caeterum cum in diocesi tua sint quamplurimi usurarii, de quibus minime dubitatur quin sint usurarii manifesti, contra quos propter timorem principum et potentum, qui tuentur eosdem, non apparat aliquis accusator, nec idem sunt per sententiam condemnati, qualiter procedere valeas contra ipsos, oraculum duxisti sedis apostolicae requirendum. Nos autem fraternitati tuae taliter respondamus, quod licet contra ipsos non appareat accusator, si tamen alii argumentis illos esse constiterit usurarios manifestos, in eos poenam in Lateranensi consilio contra usurarios editam libere poteris exercere."

178 Council of Avignon, Title I, canon II: *Ut haeretici exterminentur ac puniantur; Judaei omni administratione priventur*. Quia omnes non obediunt in Evangelio, ad supplementum gladi spiritualis...imploratur, decernimus quod...per censuram ecclesiasticam...praecipue circa exterminandos haereticos excommunicatos, perdurantes in sua pertinacia peculiatiter puniendos..." Mansi 22:785.

179 Council of Avignon, Title I, canon II: "Judaeos a publica seu privata administratione privandos, et quod nunquam ad suum ministerium in domibus propriis permittantur habere Christianos." Mansi 22:785. The decrees of this council also called for Jews to make restitution of usurious profits received in dealings with Christians. Mansi 22: 786.
the Third Lateran Council. In November 1209, Innocent wrote to the Archbishop of Narbonne and his suffragan bishops directing them to combat both usury and heresy in the South.

*The Albigensian Crusade and Toulouse*

In April 1207, Count Raymond VI of Toulouse was excommunicated by Innocent III's legate, Peter of Castelnau, for – among other things – failing to suppress heresy in his lands. The legate also called upon the king of France, Philip II Augustus, to intervene militarily against Raymond, butPhilip declined as he was more concerned about his conflict with King John of England. However, in January 1208, Peter of Castelnau was murdered after attending a contentious meeting with Count Raymond, and many people, including Innocent III, believed he

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180 Council of Avignon, Title I, canon III: "Ut usurarii excommunicentur. Licet ad exstirpandum usurarum vitium utriusque conveniat pagina testamenti et nihilominus super hoc canonica plurima emanaverint instituta…multi quasi licite usuras exercent, ad detestationem vitii memorati…usurarii omnes, sive suo, sive alieno nomine crimen illud exerceant, generaliter excommunicationis vinculo innodentur. Si vero fuerint publici, aut de crimine illo convicti, si post trinam admonitionem satisfacere noluerint, nominatim eadem feriantur censura, et insuper infligantur eisdem poenae contra usurarios in Lateranensi concilio constitutae: scilicet, ut eorum non recipiantur oblationes, nec, si in illo peccato decesserint, ecclesiasticam habeat sepulturam.” Mansi 22:786.

181 PL 216: 158-159: "...fraternitatem vestram rogandum duximus attentius et monendam, per apostolica vobis scripta praecipiendo mandantes quatenus apud subditos vestros studio sedulae praedicationis et exhortationis instetis ut ad reliquias hujus pestis penitus exstirpandas...." (heresy); "Cum autem pro fraterna defensione pugnantes ad praestandas usuras juramento tenentur astricti, creditores eorum in vestris dioecesibus constitutos, cum ab ipsis fueritis requisiti, per censuram ecclesiasticam appellatione postposita compellatis ut eos a juramento penitus absolverentes, ab usururam penitus exactione desistant. Quod si quisquam creditorum ad solutionem ipso coegerit usururam, eum ad restituendas ipsas, postquam fuerint persolutae, simili censura sublato appellationis obstaculo coarctetis, creditores talium quam diligentius poteritis inducentes ut terminos ad solutionem debitorum praeferis, donec illi labori vacaverint hujusmodi pietatis, elongent; quo sic demum retributionis eorum gaudeant participio quorum certamen tali promoverint admento" (usury).

182 For an overview of the Albigensian crusade, see Chapter One, under the heading “The Albigensian Crusade” and the sources referenced therein. For Raymond VI's excommunication by Arnaud Amaury, see Hystoria albigensis, §27, 30: "Set comes Tholosanus, Raimundus, inimicus pacis, noluit acquiescere dicte paci, donec tam per guerras, quas movebant ei nobles Provincie, mediante industria viri Dei, quam per excommunicationem, ab eodem in ipsum comitem pronuntiatam...."

had been assassinated at Raymond's instigation.\textsuperscript{184} Innocent then called for a crusade against heresy in Languedoc, and specifically against Raymond.\textsuperscript{185}

Although initially Raymond was successful in his strategy of deflecting the crusader army from his lands – directing them instead to the territory of his nephew, the viscount Raymond-Roger Trencavel – in September 1209 the papal legates demanded that the citizens of Toulouse turn over the city’s heretics and their followers, together with their goods, to the crusaders, which the consuls refused to do. The city was placed under interdict, which rendered it subject to seizure by the crusaders. Count Raymond then left for Rome, hoping to reconcile with the pope and have his excommunication lifted.\textsuperscript{186} The consuls of Toulouse also sent a delegation to Rome, seeking to have the interdict revoked.\textsuperscript{187} In a letter of January 1210, Innocent ordered

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184 Peter des Vaux-de-Cernay describes the assassination and resulting call to crusade as follows: "Now, there are sure indications that [the Count of Toulouse] must be presumed guilty of the death of that holy man.... " Peter of les Vaux-de-Cernay, History of the Albigensian Crusade, 34-35 ["quia tamen certis inditiis mortis sancti viri presumitur esse reus...."] Hystoria albigensis, 1:60, §62.

185 Pegg, Most Holy War, 54; Hystoria albigensis, 1:61, §62: "non solum persequi personam ejusdem, verum etiam occupare ac detinere terram ipsius, illos presertim obtentu quod ab heresi per suam prudentiam fortiter expietur...." Peter of les Vaux-de-Cernay, History of the Albigensian Crusade, 36: "moreover, that it will be permitted to any Catholic person...not only to proceed against the Count in person, but also to occupy and possess his lands, in the expectation that the right thinking of the new occupier may purge those lands of the heresy which has hitherto so foully defiled the in consequence of the Count's villainy." Furthermore, Innocent decreed that the Count should be anathematized (a step beyond excommunication, as Raymond had already been excommunicated) and all who supported him should be placed under interdict (a ban on permitting the clergy in a given place to minister to the people living there). History of the Albigensian Crusade, 34, nn. 26 and 28.

186 Pegg, Most Holy War, 94-97; Peter of les Vaux-de-Cernay, History of the Albigensian Crusade, 76-77; Hystoria albigensis, 1:143-45, §§138-139.

187 Marvin, Occitan War, 70; Song of the Cathar Wars, laisse 42, at 30; Chanson de la croisade albigeoise, vol. 1:104, laisse 42 "Letter to King Peter II of Aragon from the Consuls of Toulouse," in Histoire générale de Languedoc, VIII:161, 612-619, 614: "Unde nos nuncios nostros, viros discretos, cum domino comite ad prosequandam appellacionem et nostrum negocium ad sedem Apostolicam destinavimus." In this letter, written in July 1211, the consuls describe in details their attempts to have the interdict on the city lifted. As will be described below, as part of their agreement with the papal legate, Arnaud Amaury, they agreed to pay a fine of 1000 librae, but could only raise 500 due to internal conflict in the city. The legate ordered all priests to leave Toulouse, and this caused the warring parties to reconcile with each other ("et propter hoc, quod nos valde moleste patimur, clericos tam civitatis nostre quam suburbii exire cum corpore Xristi injunxerunt. Et super hoc omnes discordias et dissensiones, que in civitate nostra et suburbio diu fuerant, pacificavimus, et, divina cohoerentera gratia, totam villam nostram ad unitatem, ita quod nunquam fuit melius, reformavimus.") Ultimately, Bishop Foulques negotiated a settlement, but Arnaud Amaury did not uphold it. Layettes du trésor des chartes, ed. Alexandre Teulet, 5 vols. (Paris: H. Plon, 1863-1909), 1:968, pp. 368-371, also contains the text of this letter.
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that the interdict and excommunication be lifted provided the city made satisfaction for its offenses.\textsuperscript{188} However, the papal legate, Arnaud Amaury, apparently not believing that adequate satisfaction had been made, refused to carry out the pope's mandate.\textsuperscript{189} Bishop Foulques negotiated a compromise, pursuant to which the consuls agreed to pay Arnaud Amaury 1,000 librae of Toulouse in support of the crusade, in exchange for which they were to be absolved.\textsuperscript{190} The consuls were able to raise only half of this sum, however, due to riots in the city resulting from the conflict between the Black and White Confraternities described below.\textsuperscript{191} Arnaud Amaury promptly excommunicated the consuls and placed the city under interdict once again.\textsuperscript{192} Bishop Foulques negotiated a further compromise: the remaining 500 librae were to be paid by August, and as a pledge of good faith, ten prominent citizens of Toulouse were sent to the crusaders as hostages. Foulques then absolved the city and its consuls.\textsuperscript{193} Despite Foulques' efforts, in February 1211 the legates once again decreed Count Raymond's excommunication and placed the city under interdict. These actions were confirmed by Innocent III in April.\textsuperscript{194}

As the back and forth over Count Raymond's excommunication and the city's interdict dragged on, the crusader army, under the leadership of Simon de Montfort, began to move

\textsuperscript{188} Marvin, \textit{Occitan War}, 70; "Letter to Peter II," cols. 614-15.

\textsuperscript{189} "Letter to Peter II," col. 615: "Sed cum dominus A. abbas Cisterciensis solus voleret contra tenorem rescripti pro voluntate sua procedere, sencientes nos ab ipso pregravari, iterum appellavimus."

\textsuperscript{190} Mark Pegg notes that this was a huge sum, equal to about one tenth of the wealth of the city. Pegg, \textit{Most Holy War}, 102.

\textsuperscript{191} "Letter to Peter II," col. 615: "Quingentis itaque libris persolutis, quia, quibusdam inter nos exortis dissensionibus, quingentas libras reliquias ibidem non persolvimus." On the confraternities, see below at 118-22.

\textsuperscript{192} "Letter to Peter II," col. 616: "statim consules excommunicavit et obedientes eis posuit in interdicto."

\textsuperscript{193} Pegg, \textit{Most Holy War}, 102; Peter of les Vaux-de-Cernay, \textit{History of the Albigensian Crusade}, 87-88; \textit{Hystoria albigenensis}, 1:165-67, §162; "Letter to Peter II," col. 616.

\textsuperscript{194} Pegg, \textit{Most Holy War}, 108; PL 216:410-411.
against Toulouse. The people of Toulouse were undoubtedly terrified, having heard about the atrocities committed by the crusaders in the opening years of the crusade. Not only were many inhabitants of Béziers killed during its sack by the crusaders in 1209, there were many other cruelties on both sides.\(^\text{195}\) In January 1211, as the army was approaching the gates of the city, the consuls sent representatives to negotiate with them. The legates and Bishop Foulques, who were travelling with the army, responded that the army did not wish to attack the city but only the Count himself. They demanded that the citizens renounce their oaths of loyalty to Count Raymond and eject him from the city, which they were not willing to do.\(^\text{196}\) Accordingly, the army continued its advance on Toulouse, laying waste to the surrounding countryside, destroying fields and vineyards and killing civilians. The crusaders set up camp at the city gates and conducted damaging raids from there. There were several skirmishes and minor battles, although the sources differ on the exact details of these conflicts. The people of Toulouse fought back, and undoubtedly due to this resistance, combined with the severe logistical challenges posed by besieging such a large city, the army abandoned the siege in late June 1211.\(^\text{197}\)

In 1215, at the Council of Montpellier, papal legate Peter of Benevento ordered Bishop Foulques, who had been at odds with the people of Toulouse and in exile from the city since

\(^{195}\) For Béziers, see Chapter One, n. 98. The crusaders captured Carcassonne in August 1209 and imposed very harsh terms: the citizens were expelled from the city without their property, the city itself and all its contents were forfeited to the crusades, and its lord, Viscount Raimon-Roger Trencavel, was imprisoned indefinitely, dying in prison not long after. Marvin, *Occitan War*, 52. Other atrocities were committed at Montlaur, Bram, and elsewhere. See Peter of les Vaux-de-Cernay, *History of the Albigensian Crusade*, 78-9; *Hystoria albigenesis*, 1:146-8, §§ 141-142.

\(^{196}\) "Letter to Peter II," col. 617: "Quod si dominum nostrum comitem ejusque fautores de villa ejiceremus, eum abnegantes et dominio et fidelitate nos ipsius subtrahentes...exercitus signatorum dampna nobis aliqua non inferrent."

1211, to travel to Toulouse and take charge of the city on behalf of the Church. In April of that year, Innocent III issued a bull appointing Simon de Montfort to administer the territories of the Count of Toulouse, and that spring Simon took up residence in the city, basing himself at the Château Narbonnais, the count's stronghold at the southern edge of the city. In December 1215, at the Fourth Lateran Council, Innocent formally granted virtually all of the lands of the Count of Toulouse, including the city, to Simon, noting that Toulouse was "of all places the most corrupted by the stigma of heresy." In 1216, however, Count Raymond VI and his son, the future Raymond VII, began to fight back against the crusader army, causing serious setbacks for Simon de Montfort. In September 1217, Raymond VI regained control over most of Toulouse (excepting only the comital fortress, which Simon's forces continued to control). Simon learned of this development while on campaign outside the city and rushed back to Toulouse, besieging the city once more. He was killed on June 25, 1218 by a stone hurled from the city walls, and the siege was quickly abandoned.

Although the war dragged on for ten more years, first under Simon's son, Amaury de Montfort, and then under Louis VIII of France, it had little military impact on the city of Toulouse. Under the terms of the Treaty of Paris in 1229, the lands of the Count of Toulouse passed to Raymond VII's daughter, Jeanne, and her husband, Alphonse de Poitiers, brother of the

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198 Marvin, Occitan War, 220-21. On Bishop Foulques, see below under the heading "Bishop Foulques and the Campaign Against Usury in Toulouse."

199 Marvin, Occitan War, 227.

200 Marvin, Occitan War, 233-34; see History of the Albigensian Crusade, Appendix F, item (v), p. 311, for a translation of Innocent's letter. The original, found in Histoire générale de Languedoc, VIII:681, is as follows: "Tota vera terra, quam obtinuerunt crucesignati adversus hereticos, credentes, fautores et receptatores eorum, cum Montealbano atque Tolosa, que magis exitit heretico labe corrupta, dimittatur et concedatur....Simoni comiti Montisfortis...." [my emphasis]

201 Pegg, Most Holy War, 152-60; Marvin, Occitan War, 268-96.
French king, upon Raymond's death in 1249. Upon the deaths of Jeanne and Alphonse without children in 1270, the lands reverted to the French crown, thereby bringing Toulouse under direct royal control.202

Bishop Foulques and the Campaign Against Usury in Toulouse

The encroaching crusader army, as well as the campaign for moral reform, particularly the intensifying campaign against usury – so openly practiced in Toulouse – could not have failed to influence Toulouse's bishop during this time, Foulques of Marseille. Foulques was a Cistercian, and thus linked not only to the papal legate to Languedoc, Arnaud Amaury, abbot of Citeaux and leader, with Simon de Montfort, of the Albigensian crusade, but also to the Cistercian tradition of preaching against both heresy and usury in Languedoc reaching back to the mission of Bernard of Clairvaux in 1145 and the condemnation of Peter Maurand in 1178. Foulques was born in Marseille, the son of a prosperous Genoese merchant, and early in his life he had been a well-known troubadour. He was married, with two sons, when in the mid-1190s he joined a Cistercian monastery, probably Thoronet, about 45 miles from Marseille. In 1197, he was elected abbot of Thoronet, and over the next several years he became active in Cistercian affairs and went on at least one mission to Rome on behalf of the order.203 In the fall of 1205, Foulques was elected bishop of Toulouse. The position had been vacated by Raimond de Rabastens, who had been removed from the bishopric in July.204 His removal was part of a campaign by Innocent III and the Cistercian legates to Languedoc to reform and purify the


203 Schulman, *Troubadours*, 3-6, 37-49. Thoronet is located between Marseille and Nice in modern-day Provence.

ecclesiastical establishment in Languedoc, which they perceived as overly tolerant of heresy and in need of prelates who would support moral reform.\textsuperscript{205}

Not only was Foulques a Cistercian, with links to the Cistercian papal legate Arnaud Amaury, he was connected to the circle of Peter the Chanter, particularly to Jacques de Vitry. It is likely he met Jacques in Oignies, where he went in 1210, drawn by the saintly reputation of Marie d'Oignies, and it was likely Foulques who prompted Jacques to write Marie's *Vita*.\textsuperscript{206}

While in the north, he preached the Albigensian crusade, inspiring Jacques to do the same.\textsuperscript{207}

Prior to this, just after the assassination of papal legate Peter of Castelnau in January 1208, Foulques had left Toulouse for Rome, where he may have denounced Count Raymond to Innocent as the force behind the assassination.\textsuperscript{208} As noted above, the assassination was the proximate cause of the Albigensian crusade, called by Innocent that year.\textsuperscript{209} Following this, Foulques attended the Council of Avignon in September 1209, which focused attention not only on heresy but on usury,\textsuperscript{210} as well as excommunicating Count Raymond and the consuls of Toulouse, and placing the city under interdict.\textsuperscript{211}

\textsuperscript{205} Raimond de Rabastens was one of several bishops in Languedoc removed from office in this period. Others included the bishops of Fréjus and Carcassonne in 1198, the bishop of Vence in 1205, and the suspension of the bishop of Béziers in 1203. Archbishop Berenger of Narbonne was not deposed, but upon his death, he was replaced in 1212 by the Cistercian papal legate, Arnaud Amaury. Although Raimond was removed for having allegedly obtained his position through simony, it appears that his family may have had connections to heresy and thus the Cistercian legates may have feared that he would not take actions against heretics. Schulman, *Troubadours*, 65.


\textsuperscript{207} Hinnebusch, "Introduction," in *Historia Occidentalis*, 5.

\textsuperscript{208} This is Schulman's speculation; she notes that "the charges Innocent made against Raymond on March 10th rested upon a body of information whose source is unclear" and suggests that Foulques was in a position to have provided such information. *Troubadours*, 98.

\textsuperscript{209} Marvin, *Occitan War*, 3-4; Pegg, *Most Holy War*, 59.

\textsuperscript{210} Mansi 22:785-86. See n. 180 above.

\textsuperscript{211} Additions to the Council of Avignon, Mansi 22:794. As noted previously, the consuls as well as the count sent delegates to Rome to contest their excommunication, and in January 1210, Innocent agreed to grant Raymond a new
negotiations with the papacy over Toulouse's interdict for its association with heresy, Foulques and Arnaud Amaury traveled in the Agenais, a region north of Toulouse, preaching against usury – a mission which again demonstrates the close connection between heresy and usury in the minds of the Cistercian ecclesiastics. Their mission was unsuccessful, as the local people had no use for the prelates' message, dismissing it as so much noise:

Fouquet of Marseille, bishop of Toulouse, a man of incomparable goodness, took counsel with the abbot of Cîteaux. Both of them preached assiduously to audiences who remained wrapped in slumber, and they spoke against moneylending and usury. They travelled all over the Agenais, even riding as far as St. Bazeille. Not one word of their exhortations did those people listen to, but said scornfully, 'There's that bee buzzing around again!', so that I myself, God help me, cannot wonder that they are robbed, pillaged and suffer violent punishment.  

Subsequently Foulques went to northern France to preach the Albigensian crusade, apparently with more success as it resulted in knights and noblemen traveling south to join the crusaders' campaign.  

Upon his return to the city, and undoubtedly with the failure of his preaching campaign against usury in the Agenais in mind, in the winter of 1210-1211 Foulques founded a new organization in Toulouse, known as the ’White Confraternity’. This was not a typical confraternity, i.e., a fraternal organization of laymen associated with a religious order, devoted to trial and release the city from interdict when they had satisfied his legate's conditions, which they had trouble doing. See Schulman, Troubadours, 100; "Letter to Peter II," cols. 612-619.

212 Song of the Cathar Wars, laisse 46; Chanson de la croisade albigeoise, 1:110-12, laisse 46.

213 Schulman, Troubadours, 103; Peter of les Vaux-de-Cernay, Hystoria albicensis, 1:213; Chanson de la Croisade Albigeoise, 1:154-57, laisse 63.


According to the chronicler William of Puylaurens, Foulques established this confraternity so that by actively participating in the war against heretics and, particularly, against usurers, the citizens of Toulouse would have the same opportunity to earn crusade indulgences as did outsiders.\footnote{Chronica de Magistri Guillelmi de Podio Laurentii, chapter XV, 64: "De confratria magna facta Tholose et crucesignata contra hereticos et usurarios coram cuius baiulis usuraii cogebantur respondere. Venerabili itaque patre Fulcone episcopo curam gerente vigilem, quod oves eius cives Thosiani ista que extraneis concedebatur indulgentia non carerenit, utque per hoc devotioni eos Ecclesie aggregaret atque facilius per eos expugnaret hereticam pravitatem, et fervorem extinguent usurorum, cum Dei auxilio iuvante legato optinuit Tholose magnam fieri confratriam, confretres omnes consignans Domino signo crucis."}

Despite William of Puylaurens' characterization of the White Confraternity as a force against heresy, it appears, rather, to have been aimed more directly at usury; he notes many actions taken against usurers but does not describe any specific activity to combat heresy. Furthermore, at least one of the leaders of the confraternity was a Cathar believer.\footnote{This was Aimey de Castelnau, who later sheltered the perfecta Arnaude de la Mothe in his home. Bibliothèque municipale de Toulouse, ms 609, f. 203r. On the Castelnau family, see Mundy, Repression of Catharism, 183-89.}

The confraternity summoned usurers to appear before its leaders to answer complaints about usury and to give satisfaction for moneys received in usury.\footnote{Chronica de Magistri Guillelmi de Podio Laurentii, chapter XV, 64: "ipsa convaluit confratria, quod cogebantur usurarii coram eis conquerentibus respondere, et satisfacere...." The leaders of the confraternity were four prominent citizens, two of whom were characterized as knights and all of whom served as consuls either before or after these events.}

Unsurprisingly, moneylenders did not wish to do so, and the confraternity set about compelling them to appear through violent means, resulting in armed conflict, if not outright civil war, in Toulouse.\footnote{Chronica de Magistri Guillelmi de Podio Laurentii, chapter XV, 64-66: "et satisfacere malo velle, et cum armis in ruinam domorum et predam contumacium currebatur. Et aliqui turres, ut se defendenter, muniebant. Factaque fuit ex hoc magna inter Cives et Burgenses divisio, ita quod in Burgo adversus istam fecerunt aliam confatriam}
William of Puylaurens' chronicle is the only one to describe the specific actions taken by the confraternity and to highlight its campaign against moneylenders; other sources simply focus on the intramural conflict it caused. In a letter to King Peter II of Aragon, Toulouse's consuls describe the violence, amounting to civil war, but without detailing the attacks on usurers. William describes the conflict as being between residents of the main part of Toulouse, centered around the Cathedral of Saint-Etienne, known as the 'City', and one of its two suburbs, known as the 'Bourg', an area north of the city itself, built up around the pilgrimage church of Saint-Sernin. There was a history of conflict between the City and the Bourg, although both had been part of a united Toulouse and represented among the consuls since the late twelfth century. It is unclear whether there were social distinctions between the two areas; some historians believe that the Bourg contained more nouvelles riches families, more moneylenders, and possibly, more heretics. On the other hand, other scholars have found not only that the

vallatam vinculo iuramenti. Tamque processum erat, quod ista diceretur confratiea candida, illa nigra, fiebantque cum armis et vexillis frequenter et equis armatis prelia inter partes."

220 William of Tudela mentions this conflict, but does not explain the background of the confraternity; although the stanza describing the conflict follows immediately on the description of Foulques' futile trip to the Agenais to preach against usury, William ascribes the conflict to Foulques' desire to sow dissension in the city so that the crusaders could more easily defeat them. Song of the Cathar Wars, laisse 47: "In Toulouse the citizens of the fraternity and those of the town were in constant conflict, and in the end achieved nothing worth an acorn or a rotten apple. Those who believed in or supported the heresy said that the bishop, the abbot and the clergy were deliberately creating this disagreement so that the Toulousans in their folly would destroy each other, for if men hold together all the crusaders in the world can do them no harm." ["Li borzes de Tholosa, cels de la cofairia E li borzes del borc contedion tot dia; E anc no i delhivero, can venc a la fenia Que valha una glan ni una poma poirian. Le crezen dels eretges, que an ab lor paria, Van dizien que l’avesques, l’abas e la clercia Les fan mesclar vers lor, e per aital folia Que l’us destrua; car qui esems se tenia, Tuit li crozat del mon dan tener nols poirian." Chanson de la croisade albigeoise, vol. 1, 112.]

221 "Letter to Peter II," cols. 615, 617.

222 Mundy, Society and Government, 22-26; Philippe Wolff, Regards sur le Midi médiéval (Toulouse: Privat, 1978), 201-212. The other suburb was (and is) located on the other side of the Garonne River, centered around the church of Saint-Cyprien.

223 Mundy, Liberty and Political Power, 84.
economic and social distinctions between the two areas have been exaggerated, but also that there is little evidence to support the claim that the Bourg was more closely linked to heresy than the City.\textsuperscript{224} The contemporary account states that most of the support for the White Confraternity came from the City, and that it attacked moneylenders who declined to cooperate with it, and that this in turn evoked a response from the Bourg, which formed a rival confraternity, called the Black Confraternity.\textsuperscript{225} Whatever the differences were, they could be overcome when it was important for the city to unite in the face of the threat from the crusaders, as it did in 1211.

The last we hear of these confraternities is that members of the White Confraternity participated in the siege of Lavaur on the side of the crusaders in the spring of 1211, at the request of Bishop Foulques and the papal legate, Arnaud Amaury.\textsuperscript{226} The White Confraternity does not appear to have been a long-lived phenomenon. It is, however, noteworthy that at a

\textsuperscript{224} Mundy has described the City as the center of old money and elite power, while he finds that more new families lived in the Bourg, and ascribes the conflict between them to this difference. Liberty and Political Power, 84; idem, Society and Government, 24. Wolff makes similar claims about the social differences between the City and the Bourg, and also claims that the Bourg was more heresy-ridden ("gangréné par l'hérésie") and finds that the White Confraternity was founded by Bishop Foulques specifically to combat the heresy of the Bourg. Regards sur le Midi médiéval, 206. Elisabeth Magnou-Nortier similarly claims that the Bourg had more heretical supporters than did the City. "Dans la tourmente hérétique (XIIe-XIVe siècles)," in Histoire du diocèse de Toulouse, ed. Philippe Wolff (Paris: Beauchesne, 1983), 47-83, at 64. Mundy, however, does not believe that the Bourg was proportionately more given to heresy than the City, Society and Government, 25-26. Furthermore, recent studies have shown that the social differences between the old elites and new wealth is less clear than was previously believed. See, e.g., Petrowiste, "Le consul," 303-4.

\textsuperscript{225} Chronica de Magistri Guillelmi de Podio Laurentii, chapter XV, 66: "ista dicetur confratria candida, illa nigra...." However, it is far from clear why these two parts of the city were in conflict, and whether one contained more usurers or more heretics than the other.

\textsuperscript{226} Chronica de Magistri Guillelmi de Podio Laurentii, chapter XVI, 68-70; "Letter to Peter II," cols. 616-617. Peter des Vaux-de-Cernay, however, reports that some of the members of the White Confraternity were ambivalent about helping the crusaders at Lavaur, and left with Count Raymond before the end of the siege. Hystoria albigensis, vol. 1, §217, 216-17: "...venit comes Tolose ad exercitum; comes autem Autisiodores et Robertus de Corteniaco, qui erant cognati ejus germani, ceperunt monere comitem Tolose ut, rediens ad cor, mandatis ecclesie obediret; set, cum nichil profecissent, come Tolose cum ranchoe et indignatione recessit a comite Montis Fortis; homines etiam Tolose qui erant in obsidione Vauri recesserunt ab exercitu; inhibuit insuper comes Tolose civibus Tolosanis ne uterius deferrent victualia apud Vaurum."
moment when Toulouse was under threat as a center of heresy, a group within the city supported Bishop Foulques’ efforts to cleanse it of usury.

V. Usury in Toulouse in the Thirteenth Century

William of Puylaurens' description of the White Confraternity suggests that its leaders formed a court before which they summoned moneylenders to appear.\(^{227}\) While we have no information on the activities of such a court, we do know that Bishop Foulques formed a similar court specifically to treat cases of usury around the same time. The archival record contains evidence of one case that came before Bishop Foulques' ecclesiastical court.\(^{228}\) Since it was Foulques who established the White Confraternity and mandated that one of its chief concerns be the suppression of usury, it is not surprising that he would use his episcopal authority to exercise jurisdiction over what was, after all, a violation of canon law and a concern of the ecclesiastical authorities (including the pope, the Paris theologians, and the Cistercians). In this case, the bishop's representatives heard a claim for restitution of usurious interest paid by the guarantor of a loan made by Pons David, a well-known moneylender, to a knight named Bouso.\(^{229}\) Pons had

\(^{227}\) "Aimeric of Castelnau surnamed Copha, and his brother Arnold, who were knights, Peter of Saint-Rome and Arnold Bernard surnamed Endura, all men of vigour, distinction and influence, were appointed as officers of the Confraternity, which with God's help grew in strength to the extent that the usurers were compelled to answer to complainants before these officers and give satisfaction – albeit with an ill will." *Chronicle of William of Puylaurens*, 36. ["Prepositisque baiulis confratrie Aymerico de Castronovo, qui dicebatur Copha, et Arnaldo fratre eius militibus, et Petro de Sancto Romano et Arnaldo Bernardi dicto Endura, viris quidem strenuis et discretis atque potentibus, adeo, Deo faciente, ipsa convaluit confratria, quod cogeabantur usurarii coram eis conquerentibus respondere, et satisfacere malo velle...." *Chronica de Magistri Guillelmi de Podio Laurentii*, chapter XV, 64.]

\(^{228}\) ADHG, E 508, no. 15 (November 11, 1215): "Noverint omnes presentes et futuri quod Raimundus Augerius fuit conquestus pro Ademario Augerio fratre suo coram nobis, scilicet Magistro Poncio archidiacono Villamurensi et Petro Donati iudicibus constitutis ad audiendas querelas et controversias usurarum pro venerabili domino Fulcone Tolosano episcopo...." Nothing is otherwise known about Archdeacon Pons or Petrus Donati, but this language makes clear that they were representing Bishop Foulques in presiding over an episcopal court convened to hear cases of usury. The text of this case has been published as Appendix 15 to Mundy, *Liberty and Political Power*, 208-209, albeit with minor differences from the text as set forth in the original document.

\(^{229}\) Pons David owned a share of Toulouse's mint, and was also a very wealthy moneylender. When he died, he left the bulk of his estate to the Hospitalers. Although there is no evidence that he was anything but orthodox, his brother Bernard was sentenced for being a Cathar believer. Mundy, *Repression of Catharism*, 203-8.
subsequently died and his heirs, the Hospitalers of St John, were summoned before the court and ordered to make restitution of sixty solidi of Toulouse that had been paid to them by Bouso's guarantor as interest on his loan of 300 solidi. A deadline was given for this restitution payment to be made, after which a penalty of seven denarii per week would become due.\textsuperscript{230}

The effects of the campaign against usury were felt almost immediately, as lenders began to require their borrowers to sign undertakings not to complain or accuse them of having demanded or taken usury. This was the only practical option open to lenders whose loans had already been repaid, short of giving back the money to the borrowers – which some lenders did.

In February 1210, Willelmus Petrus de Sacasa "of his own free and spontaneous will" absolved Bernardus Barravus from all claims with respect to interest and usury that Bernardus had received from him, and undertook not to bring a claim for restitution of interest or usury before the bishop's court.\textsuperscript{231} One month later, Ramundus Girbertus de Castaned entered into a virtually

\textsuperscript{230} ADHG, E 508, no. 15 (November 11, 1215): "...dixit prefatus Raimundus Augerius Poncium David habuisse et extorsisse .lx. solidos Tolosanos nomine usurarum pro quodam debito de .ccc. solidis Tolosanis pro illa fideiussione quam Ademarius Augerius ei fecerat pro quodam milite nomine Bouso; et quia predictus prior hospitalis tenebat et defendebat bona prefati Ponci David defuncti, volebat et postulabat ut ad predictam querelam responderet....Et cum predictus procurator hospitalis esset confessus prefatam pecuniam, scilicet .lx. solidos Tolosanos esse solutos nomine usurarum, nos, scilicet Magister Poncius archidiaconus Villamurensis et Petrus Donati...condempnavimus procuratorem prefati hospitalis in bonis Poncii David qui fuit in predictis .lx. solidis Tolosanis persolvendis Raimundo Augerio, salvo privilegio et iure in bonis Poncii David priorum et privilegiatorum creditorum, mandantes et iudicantes quod usque in festo Sancti Saturnini predicta pecunia persolvatur, in ipso iudicio penam apponentes et mandantes quod, elapso illo tempore, nisi de prefata pecunia satisfactum fuerit, iamdictus procurator hospitalis de bonis Poncii David ipsi Raimundo Augerio in qualibet septimana in .vii. denariis Tolosanis teneatur nomine pene quam penam diffinendo dicimus exigendam."

\textsuperscript{231} ADHG, E 508, no. 11 (February 1210): "Notum sit quod Willelmus Petrus de Sacasa qui manet apud Portellus sua propria ac sponata voluntate absolvit et condonavit Bernardo Barravo et eius ordinio totum lucrum et omnem usuram quod ipse Bernardus Barravus de eo habuerat usque ad illam diem quo hoc fuit factum absque ulla retencione quam ibi non fecit, et mandavit ut non sit de eo conquerens ecclesia nec alicui viventi ullo tempore pro isto predicto lucro nec pro ista usura, et recognovit Willelmus Petrus predictus quod Bernardus Barravus se erat cum eo concordatus de tuto predicto lucro et de tota predicta usura, et debet esse guirens Bernardo Barravo et eius ordinio de omnibus hominibus et feminis qui pro eo vel ex suis partibus aliquid pecierint pro predicto lucro et pro usura." Under the medieval dating convention, February 1210 is after the anti-usury campaign was launched (1211 under modern dating systems).
identical undertaking with respect to a loan from Ramundus Andree. Other lenders had their borrowers sign a document acknowledging that the lenders had returned all usurious interest to them, and pledging not to bring any action against them with respect to usury. This was the case with a woman named Bernarda and her husband, Pons de Faoil, who acknowledged the return of all "interest and usury which they had ever paid" to Pons de Murello and Petrus Sobacus, and agreed, in exchange for money paid, to hold Pons de Murello and Petrus Sobacus harmless against any claim for usury.

There is, unfortunately, no way of looking beyond the documents to determine whether restitution of interest previously paid actually took place, or whether these lenders somehow managed to convince their borrowers to participate in a legal fiction. In a case that could be an example of a legal fiction to protect lenders from claims of illicit usury, Ramundus de Sancto Barcio paid Pons David 300 solidi out of 700 that he owed him. According to the document itself, this represented the final payment for a manor which Pons David had sold to Ramundus. The date of the document – April 1210, as the anti-usury campaign was in full swing – raises the possibility that this was a disguised interest payment on a loan. In September 1213, Pons de

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232 ADHG, E 508, no. 12 (March 1210): "Notum sit quod Ramundus Girbertus de Castaned sua bona voluntate solvit Ramundum Andream et eius ordinium et suam animam de omnibus illis usuris et lucris que ei dederat pro aliquibus de lucris....et non debet inde eo facere querelam domino episcopo nec alicui literate persone nec alicui viventi ullo modo....Item ipse Ramundus Girbertus recognovit et concessit quod ipse Ramundus Andreas erat bene cum eo concordatus de omnibus predictis usuris ad voluntatem ipsius Ramundi Girberti absque omni obstaculo."

233 ADHG, 108 H 5, no. 8 (February 1211): "Sciendum est quod Bernarda pro se et pro viro suo Poncio de Faoil sua spondere dedit et solvit et misit in finem et condonationem hic et ante domini Poncio de Murello qui fuit et Petro Sobaco et eorum ordinium totum illum lucrum et usuram quam de eis umquam habuerant....et recognovit et concessit predicta Bernarda quod de omnibus illis lucris et usuris quas Poncius de Murello et Petrus Sobacus de ea et de viro suo Poncio de Faoil umquam habuerant. Quod de toto evenerat cum ea Petrus Sobacus ad satisfacionem et ad concordiam et quod pro ista satisfacione et pro hac concordiam dedant ei peccuniam de qua peccunia predicta Bernarda tenuit se pro bene paccata, et convenit indi facere quirentiam ipsa Bernarda Poncio de Murello qui fuit et Petro Sobaco...de se et de viro suo...et de omnibus amparatoribus qui pro eis vel ex eorum partibus eis alicuid peterent pro lucro nec pro usura."

234 This is the suggestion of an archivist at the Archives départementales de la Haute-Garonne, as noted on the back of the parchment; other than the timing and the fact that Pons David was known as a moneylender, there is no evidence for this proposition. ADHG, E 508, no. 13 (April 1210): "Notum sit universis quod Ramundus de Sancto
Capdenier, another well-known lender, came up with an even more ingenious solution: his borrowers were to pay to "a certain woman two denarii daily for her necessities" while their loan was outstanding.\textsuperscript{235} Since the loan amount was 200 solidi of Toulouse, this represented an annual interest rate of about 30\%, which, as we saw previously, was within the typical range for loans in Toulouse at this time.\textsuperscript{236} Again, we have no way of knowing whether the woman was a convenient fiction, or whether the interest arrangement was constructed to benefit the lender, who might thereby be relieved of a charitable obligation he had undertaken. In 1219, Pons de Capdenier agreed to accept repayment of a loan of forty solidi of Toulouse in the form of certain rights to receive rents held by the debtors; this arrangement meant that interest never had to be mentioned in the contract. In fact, the contract made a point of noting that Pons made the loan "out of friendship" (\textit{pro amore}).\textsuperscript{237}

\textsuperscript{235} A moneylender as well as a merchant and landholder, Pons de Capdenier was one of the richest men in Toulouse when he died in about 1229. He was a major donor to the Church, and made the monastery of Grandselve, a Cistercian abbey near Toulouse, the residual beneficiary of his will. He was also a patron of the early Dominican order in Toulouse. Mundy,\textit{ Repression of Catharism}, 155-165.

\textsuperscript{236} ADHG, E 508, no. 14 (September 1213): "Sciendum est quod Arnaldus Aiscius et Willelmus Aiscius et Bernardus Aiscius eius frater debent Poncio de Capite denario et eius ordinio .cc. solidos tolosanos vel melgorienses bonos dupplos largos ad eius electionem et convenerunt dare une domine cotidie pro suis necessariis .ii. denarios tolosanos dum predictos denarios tenuerint."

\textsuperscript{237} "Willelmus Ramundus filius Arnaldi Ramundi qui fuit...recognovit et concessit Poncio de Capite denario quod ipse Willelmus Ramundus debet et persolvire illam baratam de .XL. sol. tol....et quod ipse Poncius de Capite denario fecerat ei illam baratam acomodare pro bene et pro amore. Et pro ista barata de .XL. sol. tol. ipse Willelmus Ramundus vendidit et dedit ac solvit Poncio de Capite denario....X. d. et obolum tol. obliarum cum omnibus pertinentibus donationibus et [various other rent streams described]...pro supradicta barata...."\textit{ Cartulaire des Capdenier}, ADHG 7 D 138, ff. 169v-170v (1219).
In April 1210, Pons David acknowledged that his debtors, Domina Albia and her sons, had repaid loans totalling 1500 solidi of Toulouse and released her property from pledge. The release document makes no mention of interest at all, merely stating that specific amounts have been repaid with respect to Domina Albia's debt. Given that before this point, as we have seen, interest was routinely charged, this document looks like a hasty attempt to conceal any interest that was, in fact, paid. The following January, the Hospital of Jerusalem in Toulouse repaid a loan of 850 solidi to Petrus Maurandus and Petrus Ramundus de Curtasola, on behalf of Bernardus Barravus, who then acknowledged a debt of this amount to the Hospital. As security for this debt, Bernard pledged certain lands and their revenues, without explicitly referring to payment of interest or noting that the revenues from the land were to be paid to the creditor.

Given the pledge of revenues, however, we can infer that the revenues were, in fact, to be paid to the lender as was typical in a mortgage arrangement; this contract looks like an attempt to finesse the question of interest, which undoubtedly had been charged in the original loan agreement.

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238 ADHG, E 501, no. 51 (April 1210): “Notum sit quod Poncius David sua propria et bona voluntate habuerit et tenuit se per bene paccatum de .d. sol. tol. ex illis debitis qui domina Albia et filii eius Willelmo Ugo et Ramundus Willelmus debent eidem Poncio David sicut in cartas illorum debitorum continetur....” The document goes on to describe an earlier payment of 1000 solidi that had also been owed to Pons David.

239 ADHG, H Malte Toulouse 58 (January 1210): “Notum sit cunctis quod Bernardus Barravus de hospitale sua propria et bona voluntate recognovit atque concessit quod frater Bernardus de Capolegio preceptor domus hospitalis Ierusalemini que sita est in Tolosa pro domino priore Petro Barravo et pro alis fratribus ipsius domus persolverat .dccc. L. sol. tol. in illis debitis et in baratis que idem Bernardus Barravus debebat Petro Maurando et Petro Ramundo de Curtasola, pro quibus debitis erat fide Bernardus Raimundus tolose sicut in cartis illorum debiti continebatur. Que idem Bernardus Barravus debebat et ibidem Bernardus Barravus mandavit et convenit persolvere et reddere istos predictos .dccc.L. sol. tol. ex quibus Bernardus Barravus convenit garire et custodire predictum priorem et omnes frates predicti hospitalis de omni danno ad bonam fidem absque omni fraude, quia ita hoc omnia debent fieri ad bonam fidem ex utraque parte. Et pro istis predictis .dccc.L. sol. tol...., Bernardus Barravus misit in pignore domino priori Petro Barravo et alius fratribus predicti hospitalis omnes illos honores scilicet omnes explectas et redditus qui exibunt de illis honoribus de Bolsanag quos idem Bernardus Barravus emerat et adquisierat et misit eis in pignorus omnes explectas et redditus qui exibunt ex illis domibus et ex illis operatoribus que idem Bernardus Barravus tenebat...."
By 1212, loan documents were beginning to include an explicit repudiation of interest and usury. On the other hand, they frequently contained a provision for penalties in the event of late payment. In a loan of sixty solidi made in August 1212, which was payable in three annual installments and secured by pledge of a vineyard, a penalty was to be charged for late payment of any installment.\textsuperscript{240} Most notable in this agreement, however, is the requirement that any payment – in particular, a late payment penalty – be expressly acknowledged \textit{not} to constitute usury or interest.\textsuperscript{241} Similarly, in February 1217, Petrus de Cruce Baragnone and his wife Bernarda signed an undertaking to pay a certain amount of grain to Pons de Capdenier, their creditor. Although the initial loan amount was not mentioned, they agreed to pay the principal amount (\textit{'cabalem'}) and a penalty (\textit{'gravamen'}), excluding usurious interest (\textit{praeter usuram}).\textsuperscript{242} The penalty in this case was not expressly associated with late payment, which suggests that it may have reflected the interest which would have been due under the original loan agreement, now characterized differently in order to seem less offensive under the new regime.

Penalty payments continued to be used in loan documents throughout the thirteenth century, frequently with an explicit exclusion of usurious interest.\textsuperscript{243} Penalty payments were not

\textsuperscript{240} See, e.g., ADHG, E 508, no. 16 (August 1212): "Sciendum quod Bernardus Massus debet Poncio de Capite denario et Arnaldo Aiscio et eorum ordinio .lx. solidos tolosanos...de quibus debet eis reddere et persolver in festo Sancti Micahelis quod venit solute .xx. solidos tolosanos et de eodem festo Sancti Micahelis quod venit ad .i. annum solute alios .xx. solidos tolosanos et de eodem festo Sancti Micahelis quod venit solute ad .ii. annos alios .xx. solidos tolosanos,...et si ultra constitutos terminos illos tenuerit convenit eis reddere et reficere omnem miscionem et gravamen quod deinde predicti creditores vel eorum ordinium inde fecerint...."

\textsuperscript{241} ADHG, E 508, no. 16: "excepto fenore et usura."

\textsuperscript{242} ADHG, E 43, no. 89 (February 1217): "Notum sit quod Petrus de Cruce baranone et eius uxor Bernarda debent Poncio de Capite denario et eius ordinio .vi. sextarios mixtura et pulcre ad electionem creditoris et convenerunt illos ei persolvere infesto sancte marie augusti quod venit....si deinde illos terminos convenerunt inde ei dare et reficere totum gravamen quod inde fecerit praeter usuram bona fide...et convenerunt reddere ei et eius ordinio totum cabalem et gravamen in pace et sine omne placito."

\textsuperscript{243} See, e.g., AN, J 324 15 (May 1243): "Notum sit quod Belitus judeus debet et convenit reddere et persolvere Bertando de Turribus et Guidoni de Turribus et eorum ordinio .CCCC.LXXX. solidos tolosanos...et si deinde illos tenebit, convenit inde dare et reficere omnem gravamen et missionem quam inde fecerint, bona fide, preter usuram...." In a similar case from 1262, brothers Petrus and Bernardus Condano of Castanet are obligated by a legal judgement
in themselves considered usurious. In the thirteenth century, canonists and theologians agreed that a financial penalty was appropriate in order to prevent harm to the creditor if the debtor failed to pay on time. If, however, a penalty payment was in fact intended to serve as disguised interest, it would be deemed usurious. In another case where the penalty may, nevertheless, have concealed interest payments, in 1227 Count Raymond agreed to repay a loan of 1000 solidi which he had received from Durandus de Sancto Barcio, together with a penalty ('pena') of two denarii per 100 solidi for each day that he kept the money beyond the due date. This equates to a 60% annualized rate, which seems too high to reflect disguised interest; on the other hand, the matter-of-fact reference in the document may indicate that the 'penalty' was expected to be paid. In some instances, agreements requiring penalty payments did not contain the formulaic exclusion of usurious payments, reinforcing the inference that the 'penalty' may sometimes have been disguised interest. If a penalty was, in fact, a disguised interest payment, the ban of overt interest payments as illicit usury had the unintended effect of raising the cost of borrowing money.

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245 AN, J 320 42 (November 1227): "Notum sit cunctis quod post illam concordiam et solutionem quam Durandus de Sancto Barcio fecit domino Ramundo comiti tolose sicut in cartis concordie et solutionis...quos ego Bernardus de Samatano scripsit post illam solutionem prefatus dominus Ramundus comes tolose debet et convenit persolvere Durando de Sancto Barcio et eius ordinio .m. sol. tolo bonos...in .xv. die post primum festum natalis domini solute et si deinde illos tenuerit debet et convenit inde dare de pena et de gravio quoque die .ii. denarii tolosani de quisque .c. sol. dum illos deinde tenuerit et pro toto hoc debito pro cabali et pro gravio et pro pena."

246 For another example, see AN, J 324 18 (April 1244): "Notum sit quod Belidus judeus debit et convenit rededere et persolvere Guildoni de Turribus et suo ordinio .lxxxx. sol. tolo in veniente festo sancte marie augusti sine omni dilatone et fide in illos tenebit et convenit inde ei dare pro unoquoque die .ii. d. tolo de pena...."
Despite the fact that many commercial documents now disclaimed interest payments, there is evidence that some moneylenders continued to make loans at interest well into the thirteenth century. In 1255, three Toulousan moneylenders were tried for usury in the archepiscopal court at Narbonne; two of them were described as being "publicly known usurers and moneylenders at Toulouse." Furthermore, in the 1270s, William of Rosergue, notary, testified about the receipt of usury by Pons and Petrus Barrau of Mas-Sainte-Puelles, a village in the Toulousain. He says that in the 1250s, he had been the officer in charge of works for the parish church of Mas-Sainte-Puelles, [and] received for the construction of the church two hundred Toulouse shillings, which the aforesaid Pons Barrau lent, and after four months the same witness returned to the aforesaid Pons Barrau the aforesaid two hundred Toulouse shillings, and a further forty Toulouse shillings, for usury.

William also testified that Pons had lent the syndics of the monastery of Boulbonne 400 solidi of Toulouse for which they promised to pay him 100 solidi annually (25%) as "service" while they

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247 Two of those accused of usury, Arnaldus Boumero and Tholomeus Portalli, were described as "usurarii publici et fenatores, et de hoc est fama in Tholosa"; they were accused of having lent Petrus Sayceti of Toulouse 140 solidi of Morlaâ, for which he paid 240 solidi. Also accused was Stephanus de Castronovo of Toulouse, who was alleged to have lent Petrus Sayceti 60 solidi of Morlaâ and to have received interest payments thereon. The disposition of the case is not fully known, although at the end of the testimony there is a notation that the case against Stephanus was unproven, implying that it was proven against the other two. Le livre de comptes de Jacme Olivier, marchand narbonnais du XIVe siècle, ed. Alphonse Blanc (Paris: Alphonse Picard, 1899), 2:333-44.

248 This reflects an interest rate of 20% over the term of the loan, or 60% annually. Doat 25, f. 37r: "testis iuratus et requisitus super receptione usurarum Poncii et Petri Barravi, fratrum...ipse testis...receptit pro fabrica ecclesiae ducentos solidos Tholosanos, quos mutuavit Pontius Barravi praedictus, et post quatuor menses ipse testis reddidit praedicto Pontio Barravi praedictos ducentos solidos Tholosanos, et amplius quadraginta solidos Tholosanos pro usura." Translation in Peter Biller, Caterina Bruschi, and Shelagh Sneddon, eds., Inquisitors and Heretics in Thirteenth-Century Languedoc: Edition and Translation of Toulouse Inquisition Depositions, 1273-1282 (Leiden and Boston: Brill, 2011), 259.
had this debt outstanding. Pons was known to be a Cathar believer, having received a penance around that time.

It is in wills and testaments that we most frequently see efforts to deal with the difficult problem of usurious loans: the testaments of many lenders required money to be set aside for claimants who might seek restitution of usurious interest. The departmental archives in Toulouse contain at least two examples of testaments providing for restitution of usury that predate the campaign against usury in 1210, reflecting the concern of some orthodox lenders for their salvation even in the prevailing commercial climate of Toulouse, where lending at interest was the norm. In a testament written in 1191 and confirmed in 1202, Arnaldus de Paratico directed his executors to repay interest which he had received from certain named borrowers, setting aside ten cartons of grain for this purpose from his assets. Pons David's will of 1207

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249 Doat 25, f. 37r: "Item dixist se vidisse et audivisse quod dictus Pontius mutuavit sindicis Monasterii de Bolbona quadragintas solidos Tholosanos, pro quibus idem sindici promiserunt solvere eidem pro servitio centum solidos annuatim quamdui tenerent mutuum supradictum." William also stated that Pons had lent a certain Arnold Lapassa of Mas-Saintes-Puelles 100 solidi of Toulouse for which Arnold was obligated to pay 30 solidi per year "above the principal" (ultra sortem) (f. 37v).

250 Doat 25, f. 37v: “De tempore mutui dixit quod postquam dictus Pontius recepit penitentiam propter haeresim, a viginti duobus annis citra” (i.e., c. 1252).

251 Restitution of illicit usury was a cornerstone of the theology of penance for this sin. Both contrition and affirmative restitution of the proceeds of usury were required in order for the sinner to be absolved; this is based on the idea, dating back to Saint Augustine, that usury was a form of theft and that no forgiveness could take place without the restoration of the stolen goods. This position was adopted by the canon lawyers, the Paris theologians, and the preachers, such as Fulk de Neuilly and James de Vitry, who spoke against usury. See Baldwin, Masters, Princes and Merchants, 1:302-307; T.P. McLaughlin, "Teaching of the Canonists on Usury II," Mediaeval Studies 2 (1940):1-22. For further discussion of penance and restitution, see Chapter Five.

252 ADHG, E 973, no. 1 (April 1191, confirmed July 1202): "dimitto et dispono .x. cartones blati...et mando et dispono ut de predictis .x. cartones blati sint persoluti debita mei scilicet .xii. sol. tol. et .ii. d. in unoquoque mense de lucro Bernardo [parchment torn] et lucrum quod habui de Willelmi Bosquet de .vi. solidis tolosanis quos tenuit de me de quibus sum persolutos, et lucrum quod habui Stephani Boneti de Carraz de frumento quod ei accomodavi et omnia queremonia." Interestingly, Arnaldus also directed his executors to pay his outstanding debts, including interest, so that while he wished to avoid the consequences of usury himself, he was willing to participate in it if it meant honoring obligations to others.
similarly ordered the restitution of usuries received during his lifetime, setting aside from his assets the enormous sum of 2000 solidi of Toulouse for this purpose.253

After Bishop Foulques’ campaign against usury in 1210, more attention was paid to the issue of restitution. In 1214, the testament of Ramundus de Montelauro bequeathed a claim for restitution of usury – interest he had paid to his lender, Petrus Grivus de Roaxio, on 200 solidi at a rate of 15% annually for twelve years – to a relative, domina Titburga, so that she could pursue the case, indicating that he had expected to recover money previously paid as interest.254

Testators who had engaged in moneylending were now directing their executors to make restitution of usury received during their lifetimes.255 In his testament of March 1218, Stephanus Astro ordered his wife, Valeria, to make restitution of usuries he had received from certain

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253 ADHG, H Malte Toulouse 1, no. 17 (January 10, 1207): "In primis dictus Poncius David iussit et disposuit reddi de suis bonis conquerentibus suis de usura .ii. milia sol. tol. qui reddantur cognitione proborum hominum...." The "probi homines" are his executors and witnesses to the will.

254 ADHG, 4G 227, no. 6 (1214): "Item ipse Ramundus de Monte lauro recognovit et concessit, super infirmitatem quam super se habebat, et per fidem corporis sui, et super sacrosancta evangelia juravit, quod quandam baratam de .cc. sol. tol. debuerat Petro Grivo de Roaxio, et illam quod tenuerat .xii. annos et amplius, et quod persoverat inde eidem Petro de Roaxio .xxx. sol. tol. de lucro quoque anno de istis predictis .xii. annis. Et totum illud jus, et totam rationem illam, et totam peticionem quam ipse Ramundus de M. L. poterat facere Petro Grivo de Roaxio vel suo ordino, pro ista predicta barrata, istum hoc, dedit, disposuit et reliquit, ipse Ramundus de Monte lauro, domine Titburge, cognate sue, et suo ordino pro omne sua voluntate inde facienda et misit inde eam et suum ordinium in suo loco et in suo ordino et in suo jure pro petere et pro recuperare totum illud lucrum quod ipsi Ramundus dederat Petro Grivo de Roaxio, pro ista barat predicta de .cc. sol. tol....." According to an archivist at the ADHG (personal conversation, April 17, 2015), the original of this document was damaged in 1994, when a fire broke out at the archives, and therefore the date is not legible on the original. I have confirmed the year and the text with Castaing-Sicard's reading, in *Contrats*, 260, n. 176.

255 Language directing executors to pay restitution of usurious interest is not found in all testaments from this period. In the testament of Bernardus Stephanus, called Bernardus Balderia, provision is made for paying the testator's debts but there is no mention of putting aside money for claims of usury. Bernardus seems to be a prosperous merchant and landowner, so one might expect that, like many of his peers, he on occasion lent money as well. Either he was not concerned about usury or he was not, in fact, a moneylender; in any case, the omission of the restitution clause shows that when it occurs, it is meaningful rather than boilerplate language. See AN, J 330 12 (October 10, 1216): "Item ipse Bernardus Stephanus iussit et disposuit quod Stephanus Medicus...vendat omnes illas partes quas ipse Bernardus Stephanus et Stephanus Medicus habebant in molendinis...et totum bladum et vinum et vaxellam...ad persolvenda omni illa debita que ipse Bernardus Stephanus et Stephanus Medicus debebant...."
named borrowers.\textsuperscript{256} In an agreement dated March 1222, the heirs and executors of Ramundus Durandi promised to pay to the executors of a borrower who predeceased him any amounts which might have been considered usurious interest.\textsuperscript{257} Similarly, Pons de Capdenier directed his executors to set aside money from the total that his wife and daughter were to receive under his will of 1228, in order to pay claimants seeking restitution of usury they had previously paid.\textsuperscript{258} A document dated two years later proves that this directive was carried out; in it, Helias Barravi acknowledged the return of money he had paid to Pons as interest, and released Aurimunda and Stephania, Pons' wife and daughter, from any future claims for restitution.\textsuperscript{259} Similar directives can be found in Toulousan testaments throughout thirteenth century, and as late as 1282 executors were being directed to make restitution of usurious interest received by the deceased.

\textsuperscript{256} ADHG, 108 H 1 (March 1218): "In primis ego Stephanus Astro cognitus multitudinem peccatorum meorum accipio de meis bonis c.s. solidos tolosanos quos Valeria uxor mea ponet et reddat meis conquerentibus quorum lucrum acceperam sua cognitione et pro cognitioe predictorum virorum scilicet Bernardi Ramundi Astronis et Ramundi Petri Astronis et Willelmi Ramundi filii Ramundi Willelmi qui fuit et Petri de Pruleco et Poncii Astronis et Willelmi de Marcillo."

\textsuperscript{257} AN, J 318 26 (March 1222): "et si de predictis duabus baratis erat aliquid persolutum vel aliquid caderat inde pro usura, supradiecti sponderii...debet et convenerunt et mandaverunt illud totum refficere et restituere."

\textsuperscript{258} ADHG, 7D Registre 1, no. 41 (March 1228): "Ego Pontius de Capite denario quod hoc remanserit ex istis decem millibus solidis tolozanis domina auramunda uxor mea et Stephania mea filia donent et divident meis conquerentibus amore dei et anima mea." At the same time, he directs that his executors forgive debts still outstanding: "Item ego Pontius de Capitedenario...dono et dispono eidem Ariberto de meis bonis centum solidos tolozanos et relinquo et solvo eidem ariberto totum hoc quod ipse mihi debet nec faciendum habet et quod ipse Aribertus cum hoc habeat et teneat se ex me pro bene paccato."

\textsuperscript{259} ADHG, E 538, no. 80 (June 1230): "Notum sit quod Helias Barravus, sua bona, propria ac spontanea voluntate, dedit et solvit et misit in fine et in condatione, hic et ante Deum, Poncio de Capitedenario, qui fuit, et domine Aurimunde sue uxori et domine Stephanie eorum filie et eorum ordnio, totum hoc quo de eis nec eorum ordnio petere poterat vel putabat pro lucris, nec pro usuris, nec pro explectis pignorum, nec pro redditibus, quicquid esset ullo modo....et recognovit pro se et pro suo fratre Arnaldo Barravo quod totum illud lucrum et usuram et explectas quas Poncius de Capitedenario qui fuit, nec predicte domine...de eodem Helia Barravo, nec de suo fratre Arnaldo Barravo, nec de eorum honore habuerant aliquo modo, quod totum hoc integre ei reddiderant et totum hoc ipse recuperaverat, ita quod de toto hoc tenuit se pro bene paccato....Et debet convenit Helias Barravus, nec pro suo fratre Arnaldo Barravo qui fuit, nec ex partibus eorum, aliquid eis peterent neque requirerent por lucris nec pro usuris, nec pro explectis, nec pro redditibus pignorum."
from borrowers.²⁶⁰ The thirteenth-century campaign against usury in Toulouse was successful, at least to some degree, in changing the behavior of orthodox moneylenders (and those who wished to appear so).²⁶¹

The campaign against usury launched by Bishop Foulques and the White Confraternity in 1210 also had repercussions for mortgage lending, which, as we have seen, had an illicit interest component but did not use the vocabulary of usury in the same way as other forms of lending did.²⁶² Some pledges began to include provisions that the borrower (pledgor) would not challenge payment of revenues derived from the pledged property to the creditor (pledgee) as usury, language not seen in the Toulousan record before the thirteenth century. Such language is present in two related transactions dated June 12, 1222, each of which includes a promise by the borrower not to challenge as usurious payment of the pledged property's yields to the lender without reduction of principal. Both documents memorialized loans by domina Nacavaers and her husband, Pons de Olargues, to Willelmus Bernardus de Vaure, secured by pledges of

²⁶⁰ In his testament, dated January 1282, Ademarus Maurandus directs his heirs and executors to make restitution of any usury he has received. ADHG, 101 H 696: "In primis dictus testator voluit et ordinavit quod de bonis suis fiat plena et integra restitutio omnibus illis persoluitis [text illegible]...aliquid nomine usuraris reciperat...." Other examples can be found at AN, J 328 24 (August 1238), testament of Bernardus de Miramonte de Portaria ("Bernardus de Miramonte prefatus iussit persolvere de suis bonis debita que debeat et mandavit et dixit quod sui sponderii concordent se cum conquerentibus de usuris"); AN, J 330 25 (October 1239), testament of Ugo Johannis, directing his heirs to make restitution, although the word 'usury' is not used ("mando et statuo et dispono ego Ugo Johannis quod mei predicti filii Arnaldi Johannis videlicet et Ramundus Johannis donent et reddant et restituant meis conquerentibus a quibus aliquid inuirose habui"); ADHG, H Malte Toulouse 1, no. 31 (December 1251), testament of Deusaida, including a provision for restitution of money obtained through usury and bequeathing money to the Hospital of Jerusalem on the condition that her debts are paid and restitution is made ("quod fratres dicte domus hospitalis donent m.ccc. sol. tol. ad persolvendum sua debita et ad faciendum restitutiones omnibus illis personis a quibus usuram acceperat"); ADHG, H Malte Toulouse 2, no. 171 (October 1278), testament of Paulus notarius, in which he orders his executors to make restitution to complainants, but does not use the word 'usury' explicitly ("In primis volo iubeo atque mando ego testator predictus quod fuerit restitutio de bonis meis conquerentibus de me, a quibus apareret me aliquid in debite extorsisse").

²⁶¹ For a different reaction to the problem of restitution of usurious profits by moneylenders who had Cathar affiliations, see Chapter Five.

²⁶² See the section under the heading "Pledges" above.
property. In the first, Willelmus had borrowed 5000 solidi of Melgueil and pledged a dairy farm, and he waived any right to challenge the lenders' receipt of income or revenue from the farm as interest or usury, while in the second he had borrowed 1000 solidi and pledged a mill; this document contains the same waiver as the first.263

Mortgage lending proved more resistant to change than ordinary loan agreements, perhaps because interest was generally not mentioned explicitly, or because it was more deeply embedded in Toulousan commercial practice. In documents ranging from the 1220s to the 1240s, we find provisions requiring that revenues of pledged property be paid to the lender without reducing outstanding principal, in contravention of canon law on mortgages and in spite of the anti-usury campaign of 1210.264 In 1238, a document evidencing a mortgage loan of 150 solidi of Morlaâªs called for revenues from the pledged property to be paid to the lender, a monastery, without reduction in outstanding principal. In what was most likely an attempt to mitigate the illegality of this, however, the document calls for this payment to be made "as charity, out of love of God and for the redemption of [the borrower's] soul."265 On the other hand, in June 1226,

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263 AN, J 320 32: “Notum sit quod Willelmus Bernardus de Vaure sua bona propria voluntate mandavit et firmo pacto convenit domine Nacavaers et Poncio de Olargues marito suo et eorum ordinio quod ipse non petat eis nec requirat pro lucro vel pro usura illas explectas et redditus quos ipsi vel aliquis pro eis habuerit vel acceperit de bovaria de bovaria [sic] de flamalenchis et de pertinentiis illis bovarie quam ipse Willelmus Bernardus eis obligaverat sicut in carta illius pignoris quam ego Ramundus Bernardus scripsi continetur...qui pro predictis explectis vel redditibus aliquid eis petent vel requirerent ullo modo renuntiavit ibi dictus Willelmus Bernardus omni juri canonicco et civili." The second contract is AN, J 320 33: "...quos explectas et redditus dictus Willelmus Bernardus eis dederat donec eis habet redditos et persolutos .m. sol. melgoriensium sicut in carta illius doni quam egomet Ramundus Bernardus scripsi continetur non petat nec requirat eis pro lucro vel pro usura...."

264 The prohibition on mortgages remained enshrined in canon law throughout the thirteenth century. The Decretals of Gregory IX, promulgated in 1234, reiterated earlier papal statements barring this form of lending. X.III.xxi.c.4 and c.5 (Innocent III); X.V.xix.c.8 (Alexander III), in Emil Friedberg and Aemilius Ludwig Richter, Corpus Iuris Canonici, 2 vols., (Graz: Akademische Druck-u.Verlaganstalt, 1959), vol. 2. See also Castaing-Sicard, Contrats, 318; Noonan, Scholastic Analysis of Usury, 95-98; McLaughlin, "Teaching of the Canonists on Usury," 113-15.

265 ADHG, Malte Saint Clar 1, no. 3 (March 1238): "Notum sit quod Ursetus de Bergonhas et Bernardus Latro, frater ejus, miserunt in pignore propter .cl. solidos morlanenses bonorum fratri Willelmo de Baregge, preceptorib domus Aure et domus Podii Aramedii et conventui et habitatoribus presentibus et futuris harum domorum, totos herbagges et aquas et lignis quos ipsi impignatares habeant et tenebant et habere debebant ad Sanctum Clarum et ad Montanum et ad Claras et in totis alodiis et territoriis horum locorum. Et de toto hoc quod habeabat et tenebant
Count Raymond VII of Toulouse borrowed money from lenders in Avignon and pledged several *castra* to them; the pledge document states that revenues from the pledged lands were not to be counted as repayment of principal but constituted interest (*pro lucro*) on the loan as well as reimbursement of expenses in connection with holding the pledge.\(^{266}\) It is noteworthy that while formerly mort-gage agreements generally did not include such language (because payment of revenues from the property was assumed to be in addition to principal repayments), now that usury had become problematic, an agreement with a prominent – and undoubtedly high-risk – borrower stated explicitly that revenues from the pledged property *must* count as interest. Presumably this was because, under the current legal climate, it could no longer be taken for granted as it had been previously. The following year, Count Raymond borrowed money pursuant to a loan agreement that did not require interest to be paid (but did call for penalty interest of 60%).\(^{267}\) Perhaps mort-gage lending was seen as less problematic than ordinary loans: because in an interest-bearing loan, the interest component was more obvious, the authorities

\(^{266}\) AN, J 309 4 (June 1226): "Notum sit omnibus quod anno domini .m.cc.xxvi. vi. kalends Junii existentibus in civitate avinionensis potestatibus Willelmo Raimundo de Avinione et Raimundo de Brali. Nos Bertrandus de Avinione et Rodolfus de Podio Alto baiuli domini comitis Tolose obligamus et pignori supponimus vobis Willelmu Raimundo de Avinione et Raimundo de Brali potestatibus Avinione predictis et per vos avinionentibus creditoribus domini comites tolose castrum belliguadri et bailliam totam ipsius castr ci cum omnibus pertinentibus suis, castrum de malavena totum vennaissimum ac aliam terram totam quam dominus comes habet circa Rodanum cum omnibus pertinentibus eiusmodiem terre. Volumus autem et concedemus pro nobis et pro domino comite tolose ut vos potestates predicti pignus memoratum tan diu teneatis pignori obligatum donec prefactis creditoribus de sorte tocius debiti quod dominus comes eis debet integre fuerit satisfactum, sic quod obventiones que de predicto pignore provenerint eisdem creditoribus in solutum nullatenus computentur sed eas habant tam pro lucro denariorum suorum quam pro expensis in tenendo predicto pignore faciendis." [my emphasis]

\(^{267}\) See discussion at n. 245 above.
may have been more likely to call the latter into question as a direct violation of canon law (despite the fact that the mort-gage had also been banned).

Around the same time, one of the witnesses interrogated by the papal inquisitors in the Lauragais testified about a bequest to the heretics by his brother, who had received the consolamentum on his deathbed, consisting of cash proceeds of a loan the brother had received as a result of pledging his farm. The pledgee, or lender, also decided to donate to the heretics the yield from the farm, consisting of 24 sextaria of wheat over a three-year period, indicating that mort-gage loans were still being made at this time.\textsuperscript{268} In 1241, a pledge agreement for a loan of 375 solidi of Morlaàs stipulated that the lender was to receive revenues from the pledged property, using language that would have been typical in the twelfth century.\textsuperscript{269} In 1250, a lawsuit over a farm near Toulouse occasioned an appeal to Pope Innocent IV, who responded by ordering an inquiry into the allegations that revenues from the farm, which was pledged to various local lenders – one of whom was the abbot of Saint-Sernin – were being paid to the lenders without reduction of principal, in contravention of canon law prohibiting mort-gages.\textsuperscript{270}

While it is evident that the campaign against usury launched in the winter of 1210 resulted in changes to Toulouse's lending practices, it is not always possible to show how far

\textsuperscript{268} Doat 22, f. 79r: "Dixit etiam quod Montespieu frater suus fuit hereticatus in obitu sicut Calderia pater suus narravit ipsi testi, et Braconac pignoravit boarium de Caunas ipsius testis et fratris sui pro ducentos solidos Melgoriensibus quos dictus frater suus legaverat hereticis in obitu et tunc recepit dictus Braconac infra triennium viginti quatuor sextaria frumenti de dicta boaria, quae persolvit ipsis hereticis et sunt octodecim anni et amplius."

\textsuperscript{269} This was a pledge of land by Bernardus de Saissec in favor of Rogerius de Hoerio, who lent him 375 solidi of Morlaàs "pro tenere et pro expletectare ad omnem voluntatem ipsius Rogerii de Hoerio et sui ordinii usque ad proximum venturum festum sancti Johanis babtiste." AN, J 330 20 (July 1241).

\textsuperscript{270} Innocent ordered the prior of the church of the Daurade in Toulouse to investigate this case, noting that the complainant alleged that the "abbas et conventus Sancti Saturnini....., Bernardus de Baregio et quidam alii laici et clerici Narbonensis Tholosane civitatis et dioecesis quasdam terras, possessiones et res alias ipsius titulo pignoris detinet obligatas licet ex eis perceperint ultra sortem" and that if the usury allegations were true, the clerics and laymen should be punished in accordance with canon law. Quoted in John Hine Mundy, "Fontanas: A Family, a Monastery and a Pope," in Studies in the Ecclesiastical and Social History of Toulouse in the Age of the Cathars (Aldershot: Ashgate, 2006), 195-208, at 207.
these changes extended. Some documents may reflect attempts to paper over the problem without making substantive changes, or to disguise past behavior. Some changes in practice were clearly made in response to the crackdown on usury: loan agreements no longer, in most cases, openly required payment of interest. Yet the trial of three Toulousan usurers in Narbonne in the 1250s shows that lending at interest did persist. The loans made by Pons Barrau around the same time show that openly usurious loans were being made as well. While Pons was a known Cathar believer, it is not clear whether the Toulousan moneylenders on trial at Narbonne had any heretical connections. That the mort-gage – calling for revenues from pledged land to be paid to the creditor, in contravention of canon law – did not fade away is evident from Count Raymond's arrangement with his lenders in 1226 and other examples noted above. The most dramatic effect appears to have been on the practice of restitution of usurious gains, as increasing numbers of wills call for this after 1210. Moneylenders who were concerned with their salvation in the orthodox church made sure to direct their executors to pay claims for usury, generally designating a sum to be set aside for this purpose. Moneylenders with heretical affiliations most likely did not do so, however, believing either that moneylending at interest was not sinful or that they had other means of atoning for their actions. While the long ecclesiastical campaign against usury, culminating in Toulouse in the formation of the White Confraternity and attacks on moneylenders, may not have eradicated practices considered usurious under canon law, it did

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271 See, e.g., n. 247 above. For a discussion of credit at Toulouse in the fourteenth and fifteenth centuries, including practices considered usurious under canon law, see Wolff, *Commerce et marchands*, 355-402.

272 Of the testaments I have seen, none of the testators appear to have Cathar affiliations. See Mundy, *Repression of Catharism*. Of the testators mentioned above, Mundy notes that the family of Stephanus Astro had no affiliations with heresy (55); nor did Ugo Johannis (245); and Bernardus de Miramonte, known as "one of the wealthiest men in Toulouse" (199) similarly did not appear to be linked to heresy. One possible exception is Raimundus Durandus; in the 1220s and 30s, there was a perfectus named William Peter Durandus who appears in the inquisition records (86). It is unknown whether the Raimundus Durandus referred to in the agreement of 1222 cited above (n. 257) was a close relative.
have an effect on Toulouse's traditional credit practices, requiring at a minimum legal precautions in the wording of loan documents. It also led to attempts to obtain payment for the extension of credit by other, less obvious, means, and prompted moneylenders concerned for their souls and desiring to die in good standing with the Catholic church to offer to return usurious profits after their deaths.

**Conclusion**

The campaign against usury and moneylenders in Toulouse was launched under the auspices of Bishop Foulques in 1210-1211 as the crusader army under Simon de Montfort was closing in on Toulouse. Foulques himself had been influenced by the ecclesiastical assault on usury in the early thirteenth century as well as by the impoverishment of his bishopric, which was at least in part attributable to its debts. Condemnation of usury and penalties for usurers and those who protected them had been enshrined in canon law over the course of the twelfth century, and the papacy under Innocent III took up the cause of suppressing usury – as well as heresy – as part of Innocent's promotion of moral reform. This movement was in turn influenced by the moral theologians in Paris and by half a century of Cistercian attempts to enforce theological conformity on Languedoc. Although Foulques was from Marseille, his Cistercian affiliation allied him not with the commercial and religious culture of his fellow southerners, but with the northern ecclesiastics who sought to unify Latin Christendom under a common moral code.

The ecclesiastical attack on usury paralleled, in its timing and rhetoric, the attack on Cathar heresy in the south of France (and extending into northern Italy) that developed over the course of the late twelfth and thirteenth centuries. While the Cathars of Toulouse were not the targets, as such, of Bishop Foulques' campaign against usury, their way of life was under attack
at the same time, from the forces seeking to impose conformity and obedience to the
ecclesiastical authorities on Latin Christian Europe. As will be shown in subsequent chapters, the
Cathars of Languedoc were not attracted to the virtues of apostolic poverty, which distinguishes
them from most religious movements arising out of the reform ethos of the eleventh century.273
A close examination of financial documents from twelfth- and early thirteenth-century Toulouse
reveals how thoroughly integrated into the city's economic life forms of lending considered
usurious under canon law actually were. This helps to explain why commerce and money were
not viewed negatively by the Cathars of Languedoc, and why the region's culture and customary
practices, joining as they did unorthodox religious traditions with unorthodox commercial
practices, were perceived by the ecclesiastical authorities as particularly threatening to Christian
Europe. This was especially the case when Latin Christendom was led by a pope, Innocent III,
strongly motivated by the desire to purge Christian society of moral corruption and unify it under
one set of standards for all Christians. While the institutional Church could not reject wealth
outright in favor of apostolic poverty, as some medieval religious groups did, its representatives
could express their discomfort with money through condemnation of usury, an attitude that was
based in biblical text and patristic tradition.274 The Cathar perfecti, who embodied the local
differences in religious practice, would not have provided a voice critical of Toulouse's
moneylending practices, since the renunciation of money was not part of their conception of
holiness. In the next chapter, I examine the testimony of Cathar believers in the first half of the
thirteenth century to provide evidence for this statement.

273 See discussion in Chapter One under the heading “Apostolic Poverty and Catharism.”

274 See discussion in Chapter One under the heading "Usury."
CHAPTER THREE

Cathars and Money: Evidence from the Inquisition Registers, 1237-1255

Introduction

The attitudes towards wealth and money held by Cathar *perfecti* and their supporters can be seen in the earliest evidence available to us, the depositions and records of sentences compiled by inquisitors between 1237 and 1255, in the early years of the papal inquisition in Languedoc. These registers show how the Cathars obtained money, how they used it, and what their attitudes towards money and wealth appeared to be. The Cathars and their supporters were intertwined in a network that helped to sustain the *perfecti*, especially in the time of persecution which began with the Albigensian crusade in 1209 and intensified with the coming of papal inquisitors in the 1230s. The *perfecti* were, increasingly, unable to live openly and forced to rely on their supporters to a very great extent. At the same time, however, Cathar fundraising efforts yielded wealth which could be drawn upon not only to support the *perfecti* but also to help supporters in need of assistance. The inquisition records of the mid-thirteenth century illustrate the ways in which believers supported the *perfecti*, both financially and through gifts in kind, and conversely, the ways in which Cathar *perfecti* supported and helped their communities of believers.

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1 This chapter relies on testimony taken by papal inquisitors between 1237 and 1255, specifically, volumes 21-24 of the Collection Doat of the Bibliothèque nationale de France; Bibliothèque municipale de Toulouse, ms 609; and Archives départementales de la Haute Garonne, ms 202. Although Doat 21 contains some records from the 1230s, and ms 202 contains fragments of testimony from 1254-1255, the bulk of this evidence is from the 1240s. See Chapter One, under the heading “Overview of Sources.”

2 For a discussion of the question of the registers' reliability, see Chapter One, under the heading "Overview of Sources."

3 See Chapter One, under the headings "The Albigensian Crusade" and "Papal Inquisition and Inquisitors."
The existence of such networks of support demonstrates that despite the claims of some historians to the contrary, there was a community of people who adhered to, and sought to preserve, an alternate form of belief and practice. Their leaders were the perfecti, who are most often referred to in the sources as ‘heretics’. Supporters are referred to by a variety of terms in the registers, according to their relationship to the perfecti. These include descriptive terms such as believers (credentes), supporters (fautores), deposit-holders (depositarii), guides (ductores), receivers (receptatores), or messengers (nuncii).

I. How Did Believers Support the Perfecti?

Alms, Solicitation, and Gifts

Unsurprisingly, the inquisition registers most commonly depict the giving of alms and small gifts to heretics by their supporters. The most common donations consisted of small amounts of money, followed by gifts of grain, other foodstuffs, and articles of clothing. Rica, mother of Arnaud Guidonis, who was sentenced for heresy in 1237, frequently gave bread, wine, fish and money to heretics, while Bernard Hugo de Festa of Fanjeaux, knight (miles), gave the heretics wheat and money. Many supporters simply gave money; Bernard of Gourdon gave heretics two solidi, while Hugo de Portu gave five solidi of Paris. Such gifts could reach large

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4 The leading proponent of the claim that there was no ‘Cathar’ heresy in Languedoc in the mid-thirteenth century is Mark Pegg. See, inter alia, his Corruption of Angels; "Albigenses in the Antipodes: An Australian and the Cathars," Journal of Religious History 35, no. 4 (2011): 577-600. See Chapter One, under the heading "Historiographical Overview: The Debate Over the Catharism’s Existence."

5 See Chapter One, under the heading “Terminology.”

6 Doat 21, f. 183r; Doat 22, f. 51v.

7 Doat 21, f. 215v; f. 265r-v. Units of money were consistent throughout Latin Christendom in this period: 12 denarii equaled one solidus, and 20 solidi equaled one libra, or pound. There were many currencies issued in various places by various authorities. The most prominent currencies in use in medieval Languedoc, which we encounter frequently in the registers, include the money of Toulouse, Melgueil, Cahors, Albi (called "ramondins") and Morlaàs; money was minted in additional locations, such as Carcassonne, Rodez, Narbonne and Béziers, to name a few. By the second half of the thirteenth century, royal French currency, the money of Tours, was becoming increasingly prevalent. Mireille Castaing-Sicard, Les monnaies féodales et circulation monétaire en Languedoc (Xe-XIIIe siècles) (Toulouse: Association Marc Bloch, 1961). The value of these currencies against one another could vary widely. For
amounts: Guillelmus Geraldi senior pledged fifty solidi to heretics, which he subsequently paid, while Na Francia of Rigaut gave twenty solidi and a half carteria of wheat. Occasionally, the money given was earmarked for something in particular that the recipient needed, as when Bernardus Stephani gave a heretic three solidi for the purchase of boots. On other occasions, the alms were given to the heretic through an intermediary, as when the knight Primarius of Mirepoix gave Petrus de Flaira of Mirepoix ten or eleven denarii of Toulouse to buy wheat for the use of heretics, or when Raimundus Cassainha of Puylaurens sent the heretics three solidi of Toulouse through Gaucelinus de Miraval of Puylaurens, whose testimony shows him to have been quite active in collecting on behalf of the heretics.

As the case of Gaucelinus de Miraval illustrates, soliciting and collecting funds on behalf of heretics was common, indicating the existence of an organized network of support for them. Solicitation of funds on behalf of the heretics often took place on a larger scale than the simple gifts of alms to individual perfecti. Raimundus de Gaillard gave individual heretics between twelve denarii and two solidi in one instance and another time contributed two solidi to someone collecting on their behalf. Bernard Capel gave money to believers who were soliciting on

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8 Doat 21, ff. 229r; 299r.
9 Doat 21, f. 290r.
10 Doat 22, 198v; money given to buy “unam eminam frumenti” for heretics.
11 Doat 23, f. 111v.
12 Doat 21, f. 304r. Note that this text, the register of penances of inquisitor Pierre Cellan contained in ff. 185-312 of Doat 21, draws a distinction between a direct gift and response to a solicitation: “Item...dedit hereticis a duodecim denariis usque ad duos solidos. Item alibi dedit cuidam ad opus hereticorum duos solidos Provencienses.”
behalf of heretics.\textsuperscript{13} Pons Grimoard of Castelsarrasin, seneschal of the Count of Toulouse in Cahors, frequently sent money to heretics through designated collectors named Rainald Rauc and Guillelmus Fabri, who are termed “treasurers” or “quartermasters” of the heretics in the registers; Grimoard's donations reached the relatively large sum of thirty solidi of Cahors.\textsuperscript{14}

Guillelmus Padet of Renneville, an active supporter of heretics, reported that Petrus Brus was a believer who acted as an agent for the collection of funds: “the said Peter Brus is a believer of heretics and receiver, and he still knows heretics and holds and receives money and other legacies which believers bequeath to the heretics.”\textsuperscript{15} He described Stephanus Donat and Donatus, brothers, similarly as “receivers and believers of heretics and [those who] receive money which believers donate to heretics.”\textsuperscript{16} Arnaldus d’Ou of Fanjeaux and Petrus Barba of Mirepoix also acted as agents on a larger scale, taking up collections which the witness, Bernard Teuler, termed a tax or a tithe (\textit{tallia}).\textsuperscript{17} Juvenis de Lastroa received ten librae and six solidi of Cahors on behalf of heretics, while Ramundus Rufet brought eleven solidi at the heretics' request from one place to another, and on another occasion turned over fourteen marabotini donated by others to heretics.\textsuperscript{18} In the late 1220s, a gift of 200 solidi of Melgueil made by Pons de Villanova was

\textsuperscript{13} Doat 21, f. 233v: “dedit denarios illis qui querebant pro hereticis, credentes quod ad opus hereticorum querebant.” Petrus Stephani gave three solidi to someone soliciting for heretics (Doat 21, f. 304v).

\textsuperscript{14} Doat 22, f. 36r. Rainald and Guillelmus are called “questores eorum [i.e., of the heretics]” in the text.

\textsuperscript{15} Ms 609, f. 54r: “Item dictus Petrus Brus est credens hereticorum et receptator et adhuc scit hereticos et tenet et recipit denarios et alias legationes quas credentes hereticorum legant hereticis.”

\textsuperscript{16} Ms 609, f. 55r: “receptatores et credentes hereticorum et recipient pecuniam quam credentes donant hereticis.”

\textsuperscript{17} Ms 609, f.169r: “faciebant tallias et collectas per totam terram ad opus hereticorum.” Bernard Teuler contributed 12 denarii of Toulouse to this fundraising effort. This is the only mention of such a tax that I have encountered in the testimony of Cathar believers.

\textsuperscript{18} Doat 21, f. 210v; Doat 21, f. 238v. "Marabotini" were gold coins, originally issued in Muslim Spain. When the striking of these gold coins ceased in the late twelfth century, the Christian kings of Castile, Leon and Portugal began to issue them, although this too, ceased about 1221. Nevertheless, reckoning in marabotini continued sporadically throughout the thirteenth century. At the turn of the thirteenth century, a gold marabotino was worth five solidi of Tours and seven solidi of Anjou. Peter Spufford, \textit{Handbook of Medieval Exchange} (London: Royal Historical Society, 1986), 155-57.
taken by an intermediary to the *perfectus* Guilabert of Castres to be divided among the heretics living in Montségur.  

Alms and gifts by family members, however, were often made without the services of collectors or solicitors. Guillelmus Fondut, knight of Paolhac, gave three boxes (*cartones*) of wheat, a half-box of nuts, and ten solidi of Morlaàs to heretics during the time that his mother, who had become a *perfecta*, was with them. Isarn de Montserver promised to give his mother, Braida, a half modum of wheat and a half modum of wine annually when she went to live as a *perfecta*. Raimond de Lamothe, brother of the well-known *perfecta* Arnaude de Lamothe, frequently gave heretics money, in this case, not specifically directed to his sister but presumably inspired by her example.

Foodstuffs were important as charitable gifts to heretics, frequently given together with money but often given on their own. As noted above, Rica frequently gave bread, wine, fish and money to heretics, while Bernard Hugo de Festa, knight of Fanjeaux, and Bernard Gralh gave

19 Doat 22, ff. 147r-v. On Montségur, see below under the heading "Montségur."

20 Doat 22, f. 57r.

21 Doat 22, f. 112v. Braida received the *consolamentum* while ill, but recovered from the illness and thereafter lived as a heretic. She was subsequently burnt at Montségur. Michel Roquebert, *Montségur. Les cendres de la liberté* (Toulouse: Privat, 1998), 423. Similarly, Ramundus Guiraudi saw Audiaarda, his mother, who had become a *perfecta*, and gave her a carteria of wheat, but asked her to return to the Catholic faith, which she did not wish to do. Ms 609, f. 216r: "dedit ei unam carteriam farine et rogavit eam quod rediret ad fidem catholicam, sed ipsa noluit."

22 Doat 21, ff. 250r-251v. Raimond “dedit eleemosinas ad opus hereticorum.” Another brother of Arnaude de Lamothe, Bertrand, gave heretics twelve denarii in one case, and pledged to give more at their request. Doat 21, f. 279r: “Item alibi vidit hereticum et presentavit ei servitium suum et audivit admonitionem eius.” Joannes Touzet also gave his sister, a *perfecta*, money on several occasions (Doat 21, f. 232v). Arnaude was a *perfecta* who was caught by the inquisitors, recanted, then renounced her conversion to Catholicism. She was captured again but her ultimate fate is unknown. A lengthy confession from 1244, describing her life and wanderings, is contained in Doat 23, ff. 2v-49r. On Arnaude de Lamothe’s career as a *perfecta*, as well as her family, see Feuchter, *Ketzer, Konsuln und Büsser* (Paris: Perrin, 1992), passim. Extracts from Arnaude’s testimony before the inquisitor Friar Ferrier in 1244 that appear in Doat 23 have been published in Gottfried Koch, *Frauenfrage und Ketzertum im Mittelalter: Die Frauenbewegung im Rahmen des Katharismus und des Waldensertums und ihre sozialen Wurzeln (12.-14. Jahrhundert)* (Berlin: Akademie-Verlag, 1962), 186-200.

23 Doat 21, f. 183r.
wheat and money. Franciscus *clericus* gave heretics food and delivered food donated by others. It is noteworthy that Franciscus is described as a clergyman, suggesting that the boundary between Cathar supporters and Catholics was not a rigid one, although *clericus* could simply have meant that he was literate. Phillipa, widow of Arnaud Guillaume, knight of Albiac de Francartvilla, gave heretics fruit and wine (and also received gifts from them). Eels were a popular gift; due to their ascetic diets, consoled heretics could not eat meat, so fish and eels were a welcome source of protein. Petrus de Calusellas of Burlat, near Albi, took two eels worth six denarii of Melgueil to heretics on behalf of two supporters. Eels were apparently such a welcome gift that they could be used to inspire trust in the giver: Pons Faber of Villanova, a knight attached to the retinue of the Count of Toulouse, gave a heretic a salted eel to induce the heretic to trust him, so that he could capture him. In a similar case, Marquesa, widow of Bertrand de Pruliano, gave heretics fish purchased with money given to her by Magister Radulphus of Narbonne, for whom she was searching out heretics.

Some supporters gave gifts of both food and money. Na Fais of Cornezano on one occasion gave visiting heretics an emina of wheat, and on another gave them food as well as

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24 Doat 21, f. 316v; Doat 22, f. 51v.
25 Doat 21, f. 220r.
26 Doat 23, ff. 259r-v.
27 Cathars who had received the *consolamentum* were required to abstain from food made from animals (meat, cheese, eggs), although fish was permitted, and were allowed to eat vegetables and fruit products. Here is a typical summary of the Cathar diet from a witness's description of a *consolamentum*: "Dictus infirmus promissit ad interrogationem dictorum hereticorum quod ulterius non comederet carnes nec ova nec caseum nec aliquam unctuam nisi de oleo et piscibus...." Doat 22, ff. 163r-v.
28 Doat 24, f. 236v.
29 Doat 24, f. 118r.
30 Doat 23, ff. 98r-v. Magister Radulphus arrived and seized one of the heretics to whom Marquesa had given the fish, but the other got away. As in the case of Pons Faber, Marquesa appears to have been acting as a spy or agent provocateur to seek out Cathars. This incident took place in 1235, as the papal inquisitors were beginning their work.
twenty solidi of Melgueil. Another supporter brought the heretics a fish pie, together with five solidi of Melgueil. Although the registers abound with further examples of gifts of food to heretics, one incident suggests that money was preferred. Carchassona, wife of Ramundus de Grefulha, was told by Vitalis Torner, a heretic who was subsequently burnt, that she should give alms to the good men and she replied that she did not have the wherewithal to do so. Vitalis told her that she should give them produce. The witness then collected produce to contribute, only to find that Vitalis did not wish to accept it.

Fabric and articles of clothing were also given as gifts. Thomas, in whose home in La Curada two heretics were staying, gave them not only five solidi of Cahors but also some new linen cloth, on behalf of Domina Pulla, mother of Ademar de Sales of Cordes, a local nobleman. Guillelmus Ricart exchanged gifts of clothing with heretics as well as giving them wheat. Austorga, wife of Pierre de Rosengas of Falgairac, gave two female heretics some of her own wool to spin. Bernard Oth of Niort, member of a prominent family with strong Cathar ties, gave a female heretic two blankets worth fifty solidi during a visit to Lombardy.

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32 Ms 609, f. 120r.

33 Ms 609, f. 117v: "quadam die Vitalis Torner, nunc combustus, venit ad ipsam testem et dixit ei quod faceret helemosinam bonis hominibus et ipsa respondit quod non habebat unde faceret helemosinam. Et tunc dictus Vitalis dixit sibi quod daret ei ad opus proborum hominum de oleribus. Et tunc ipsa testis fecit colligi olera, et collectis oleribus, dictus Vitalis noluit ea recipere." The produce is in the original is called *de oleribus*, literally, vegetables or cabbages.

34 Ms 202, f. 106v.

35 Doat 21, f. 208v.

36 Doat 24, f. 1v.

37 Doat 24, f. 102r: “duos chalos quibus parantur lecti valentes quinquagintos solidos.” Bernard Oth of Niort was a member of an aristocratic family with strong Cathar ties. Bernard was largely raised by his grandmother, Blanca, in her house at Laurac. Blanca became a *perfecta* after her husband's death, and her house was a home for Cathar women, including Bernard's sister, Mabilla. His mother, Esclarmonda, was a sister of Aimery of Laurac, who defended Lavaur against Simon de Montfort. His brother, Raimond, was consoled at his death in the 1220s. Bernard
Female heretics were more likely to be recipients of gifts in kind, whether clothing or food, than money. Esclarmunda, a dying woman who received the *consolamentum*, not only bequeathed items of clothing and a linen cloth to the heretics who performed the ceremony, she gave Arnaude de Lamothe and her sister Peironne, who were present at the deathbed, a tunic as well as shoelaces and a purse. Esclarmunda also gave the sisters some cash, which was relatively unusual.\(^{38}\) Dias, widow of Pons de Sancto Germerio, received the *consolamentum* while ill, but recovered and went on to live as a *perfecta*. Supporters frequently sent her bread, wine and other foodstuffs; there is no mention of money.\(^{39}\) The registers suggest that women were less likely to be involved in large scale or institutional fundraising, and more likely to be living off of gifts from family members and supporters, than men. Similarly, women are rarely seen to perform the *consolamentum*.\(^{40}\)


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\(^{38}\) Doat 23, f. 47v. See Arnaude’s testimony generally in ff. 2r-49v, where she describes many more gifts of food and clothing than of cash.

\(^{39}\) Doat 23, ff. 57r-64r. See also Ms 609, f. 205r, where Arnaude de Lamothe testifies that during her time living in hiding as a heretic, two male heretics were responsible for the living expenses of her and her companions; this suggests that female heretics were not involved in fundraising and allocating funds to the same extent as the men.

to heretics. In 1235, when persecution was making the lives of heretics more precarious, Bernard Oth, lord of Niort, saw that the heretics in Montségur had nothing to eat. Accordingly, he arranged for believers in Carcassonne to supply them with grain; many noblemen bought wheat and turned it over to the heretics. This strategy was not uncommon, especially among the elites with the resources to carry it out. Pierre de Cabanil of Saint Julien testifies that several leading citizens of the area each gave a quarteria of wheat to the heretics Ramundus de Mirepoix and Pons Sirven; Pierre de Cabanil collected all of the grain and delivered it to the heretics. In August of 1246, when Guillelmus Saixs, lord of Cambiac, was freed from imprisonment in the Château Narbonnais in Toulouse, he returned to Cambiac and asked Guillelmus Viguier to give some wheat to the boni homines, or heretics, but Guillelmus did not wish to do so. Guillelmus Saixs offered to put up the money and permit Guillelmus Viguier to repay him when he was able, but the latter still would not agree. According to the witness, Guillelmus Viguier’s wife Aimersens, Guillelmus Saixs ultimately obtained the grain from half a dozen others, who each contributed a quarteria of wheat. This shows, perhaps, the limits of community effort on behalf of the heretics; what was important to members of a noble family historically linked to heresy

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41 Ms 202, f. 106r.
42 Doat 24, ff. 88v. These efforts of Bernard Oth on behalf of the heretics were deemed insufficient; when Bernard had recovered from a severe wound, he received a visit from a heretic named Guilabertus who told him that he had taken much from the heretics and should make amends. Bernard then gave them 1,200 solidi of Melgueil – a very substantial sum. (“Adjiecit etiam quod quando dictus Guilabertus haereticus venit ad ipsum testem [Bernard Oth of Niort] apud Lauracum cum esset vulneratus, dictus haereticus dixit eidem testi quod ipse testis abstulerat Ecclesiae haereticorum et receperat ab eis multum, et tune ipse testis dedit dictis haereticis pro emenda mille et ducentos solidos malgorienses” (f. 87v)).
43 Doat 24, ff. 27r.; see also Ms 609, f. 215v. The brother of Petrus Daire purchased an eminum of wheat for the heretics’ use, at their request (Doat 23, f. 135r), while in 1236, a local lord named Guillelmus Bernardi Desnava told his baillie, Petrus de Garavet, to send two sextaria of wheat to Comtoria, a heretic living in Villamur (Doat 24, ff. 251r-v); later the lord directed Petrus de Garavet to give her and her companion 10 solidi of Toulouse.
44 Ms 609, ff. 239v-240r.
may not have been as important to all.\textsuperscript{45} More importantly, though, it indicates the existence of an organizational structure that permitted information about the heretics' needs to circulate among their supporters over a relatively broad area, and which facilitated large-scale collection and distribution of resources.

\textit{Deposits}

As we have seen, Cathar believers frequently acted as solicitors or collection agents for the heretics, collecting and aggregating gifts of cash or goods.\textsuperscript{46} While in some cases the amounts were relatively small, and the arrangements to collect funds on behalf of the heretics were quite casual, in other cases, the solicitation and collection efforts were larger in scale and appear to have been more organized. Guillelmus Padet describes two sets of agents operating in an organized fashion: Petrus Brus, who "collects and holds money and other donations which believers of the heretics bequeath to heretics," and the Donat brothers, who are "receivers and believers of the heretics and receive money which believers give to heretics."\textsuperscript{47} Similarly, Bernard Teuler describes Arnaldus d'Ou of Fanjeaux and Petrus Barba of Mirepoix as collecting on behalf of the heretics on a large scale: "they were taking tithes and collections throughout the whole land for the benefit of heretics."\textsuperscript{48}

\textsuperscript{45} This story is, in fact, more complex than it would seem at first glance. Aimersens is the woman who was famously placed in a wine barrel by this same Guillelmus Saixs in order to intimidate her into keeping silent about support for heresy in Cambiac. Ms 609, f. 239v. See Pegg, \textit{Corruption of Angels}, 63. Her testimony describes how, after the wheat was collected from Guillelmus Saixs and the other six donors, it was taken to a central collection point, where it was discovered by the local priest and carried away. Aimersens, no friend to the heretics, finally discloses that it was she who told the priest where to find this wheat. Ms 609, f. 240r.

\textsuperscript{46} See above at 142-43.

\textsuperscript{47} For Petrus Brus, see n. 15 above; Stephanus Donat and Donatus: "Item dixit quod Stephanus Donat et Donatus fratres, qui morantur apud Montem Galhardum sunt receptatores et credentes hereticorum et recipiunt pecuniam quam credentes donant hereticis" (Ms 609, f. 55r).

\textsuperscript{48} Ms 609, f. 169r: "faciebant tallias et collectas per totam terram ad opus hereticorum."
Further evidence that there was an organized, or at least systematic, collection effort by or on behalf of the heretics can be gleaned from descriptions of deposits and deposit-holders, a function that is mentioned with some frequency in the registers. These descriptions range from large to relatively small in scale, but make clear that holding deposits of money on behalf of the heretics was not unusual. In the mid-1230s, Guillelmus de Elves, also known as Guillelmus Donadeu of Maserac, in the diocese of Cahors, was asked to take a letter to Petrus Donadeu of Cahors on behalf of a perfectus, which he did. In testifying about this event, Guillelmus noted that Petrus Donadeu "had an infinite amount of money on deposit from heretics and their believers [habuerat infinitam peccuniam ex deposito ab hereticis et a credentibus eorum].” In the early 1240s, Galterius Archembaut of Gourdon, in Quercy, is described as a deposit-holder (depositarius) for heretics, and received a substantial penance that included, among other things, the obligation to support a pauper for his lifetime.

Another large-scale deposit holder was Bertrand de Garda, knight, who, having been imprisoned at Cahors for heresy, had his son, Bernard de la Garrigue, request the assistance of certain perfecti in securing his freedom. They replied that they did not wish to help him because he had "done a bad thing" in taking thirty marks sterling from the heretics' council without their knowledge and consent, and hiding it, and that they "would not be happy with him until he

49 Doat 23, ff. 216v-217r: "adiecit etiam se audivisse dici pluries a fratre ipsius testis et ab aliis credentibus hereticorum quod prae iius Petrus Donadeu civis caturcensis habuerat infinitam peccuniam ex deposito ab hereticis et e credentibus eorum, de tempore quod sunt decem anni."

50 Doat 21, f. 196v-197r: "Galterius Archembaut...conduxit hereticos et fuit depositarius eorum...." The penalty may have deliberately included a severe financial component, to coincide with the financial aspect of his transgression. See Andrew P. Roach, "Penance and the Making of the Inquisition in Languedoc," Journal of Ecclesiastical History 52, no. 3 (2001): 409-433, 420. Roach notes that approximately 15% of the penitents sentenced by the inquisitor Pierre Cellan in the early 1240s received penances that included the requirement to support a pauper, and that this requirement was generally imposed on those who had some financial connection with the Cathars. For a discussion of penances imposed on those condemned for heresy in Montauban, see Jörg Feuchter, "Le pouvoir de l’Inquisition à travers ses peines. Le cas de Montauban (1241),” in Inquisition et pouvoir, ed. Gabriel Audisio, (Aix-en-Provence: Université de Provence, 2004), 235–55.
Bertrand claimed that he had exchanged the thirty marks for marabetinis and would deliver them to the heretics when they were next in the area of Cahors. This did not happen, however, as the heretics in question were arrested shortly thereafter. The fact that Bertrand de Garda had access to this money suggests that he was an agent of the heretics, holding large sums of money on their behalf, and whether he had actually embezzled this money or, as he claimed, simply taken it to be exchanged for another currency, is not as significant as the fact that he held money for the heretics on this scale.

In about 1230, Petrus de Flaira of Mirepoix was summoned to Montségur by Petrus de Rodoma, a perfectus, and the former paid the latter fifty solidi of Toulouse that he owed. Petrus de Rodoma then gave Petrus de Flaira ten solidi. While the text does not explain what the

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51 Although this passage appears to reference a ‘heretics’ council’ (de ipsorum hereticorum consilio), the language could also be interpreted to mean ‘on the heretics’ advice’. I believe the former is the better translation. Although the word ‘council’ is usually spelled ‘concilium’ rather than ‘consilium’, J. F. Niermeyer’s medieval Latin dictionary, *Media Latinitatis Lexicon Minus* (Leiden: Brill, 1976), gives ‘council’ as one possible meaning of ‘consilium’ in this period, and I believe the context of the passage supports my reading.

52 Henri Blaquière and Yves Dossat, "Les Cathares au jour le jour. Confessions inédites de Cathares Quercynois; Part I: Le Manuscrit 202; Part II: Reconstitution d'un registre d'inquisition; Part III: Le Catharisme en Quercy et en Albigeois vers le milieu du XIIIe siècle,” in *Cathares en Languedoc*, Cahiers de Fanjeaux 3 (Toulouse: Privat, 1968), 265-66, citing Archives départementales de la Haute Garonne, Ms 202, ff. 106r-v: "...ipse testis et Grimaldus Donadei heretici exiverunt ad quondam locum extra mansum, ubi venit ad eos quidam domicellus Bernardus de Lagarriga, filius cujusdam militis, Bertrandi de Garda, qui erat inmuratus apud Caturcum et ille domicellus locutus fuit ipsis hereticis de illo patre suo qualiter posset exire de muro et recedere cum ipsis hereticis et ipsi heretici responderunt illo domicello Bernardo de Gardo quod irt locutum cum patre suo predicto et dicaret ei quod male se habeabant pro pacatis de ipso quia pecuniam suam abscenderat de ipsorum hereticorum consilio, triginta marches sterlignorum sine ipsorum sciencia et consensu extraxerat de loco ubi posuerant eam et quod non essent contenti de eo donec illam pecuniam reposuisset in eorum potestate et super verbis illis, ad instantiam ipsius domice illi miserunt illi Bertrando de Garda inmurato suas litteras dicta verba de dicta pecunia continentes ex parte ipsius testis et dicti Grimaldi Donadei heretici, qui Bertrandus remandavit ipsis hereticis per dictum Bernardum filium suum quod litteras eorum receperat et fecerat sibi legi per quendam alium qui erat cum eo inmuratus, de Vallibus de Moncuc, dioecesis Caturcensis, et quia scribere nesciebat, mandebat eis verbotenus et [ut?] scirent quod dictas triginta marches cambiaverat in marabetinis et in primo regressu quem facerent ipsis hereticis in terra illa mitteret eis illos marabetinos per dictum filium suum et, interim, procurasset qualiter posset liberari a muro et quod tune et in regressu illo essent parati heretici illi ipsum recipere; et verba ista non venerunt aliter ad effectum quoniam ipse testis interim fuit captus."

53 Doat 22, ff. 184r-v: 'Item dixit quod quadam die Petrus de Rodoma hereticus mandavit eidem testi quod veniret apud Montem securum ad loquendum secum et tunc ipse testis ivit apud Montem securum et portavit eidem hereticos quinquaginta solidos Tholosanos quos ipse testis eidem hereticos debeat et tunc ipse testis venit ad domum Raimundi Tornerii hereticorum et ibi invenit dictum P. de Rodoma hereticum cui ipse testis persolvit dictos denarios, et
payment was for, it seems likely that Petrus de Flaira was holding money for the heretics of Montségur and that the ten solidi constituted a fee for this service. In another case, Stephanus de Vila Nova was suspected of heresy because he was a guide and receiver of heretics (ductor et receptator hereticorum) and held deposits for the heretics (tenet comendas hereticorum); this language implies a regular activity, rather than a singular occurrence.  

Another holder of a large deposit was Ugo Rotlandus, who held a deposit for the perfectus Bernard Engilbert in a jar buried under his house. Bernard Engilbert asked the deponent, Saixs de Montesquieou of Puylaurens, knight, to make inquiries about this money when Ugo was ill (he ultimately died of his illness); upon learning where the jar was buried, Saixs dug it up and, at Ugo's request, gave it to Bernard Engilbert. There were over 600 solidi of Melgueil in the jar. While money buried under a believer's house would not be accessible in the same way that money held by a deposit agent in Cahors might be, it shows that large amounts were gathered and kept for the heretics' use, and that the depositors were keeping track of their funds.

On the other hand, other examples of deposit-holding seem more ad hoc. Berbegueira, wife of En Lobenx of Puylaurens, held a deposit of eighty solidi, as well as books and some wax, for Guillelmus Bernardi, a heretic, which she eventually turned over to him through an

cum persolvisset ei ipse testis dictos denarios, hereticus dedit eidem testi decem solidos tolosanos et ibi ipse testis adoravit dictos hereticos....”

54 Ms 609, f. 134r. Note that although comenda generally means a kind of investment loan, in these registers the term is often used to mean "deposit," as in Doat 22, ff. 153r-v, where Petrus de Flaira asks about comende in Montségur and bemoans the loss of 300 solidi that he had on deposit there. See n. 232 below. Jean Duvernoy makes a similar observation in Le catharisme: la religion des Cathares (Toulouse: Privat, 1976), 250, where he translates commendas as "dépôts des fonds." In an undated document from the late twelfth or thirteenth century contained in the Archives départementales de la Haute-Garonne, discussing the theft of some papers from the church of St. Remigius in Toulouse, the two terms are equated: "traxerunt cartas de Petro de Sancto Marino que erant in deposito scilicet in comanda" (my emphasis). ADHG, H Malte Toulouse 1, no. 23.

55 Doat 24, ff. 131v-132r: “ipse testis locutus fuit cum dicto infirmo qui infirmus dixit ipsi testi quod foderit sub tus limen dictae domus, et ipse testis fodit ibi et invenit ibi unam ollam plenam denarios, et ipse testis ostendit dictam ollam plenam denarios dicto infirmo qui infirmus dixit ipsi testi quod traderet eam dicto haereticio, et ipse testis tradidit dictam ollam cum denaris dicto Bernardo Engilberto haereticio in qua olla erant sexcenti solidi melgorienses, et amplius.”
intermediary. She also occasionally gave him items of food, which makes the deposit-holding in this case appear more congruent with general charitable activities rather than an organized activity of its own.56 Ademarus Ramundi, lord of the castrum of Belcastel, near Lavaur, received a deposit of fifteen gold pieces (aureorum); Na Guidal de Goire received a deposit in an unspecified amount from a heretic.57 These appear to be one-time occurrences, as no hint of regular activity appears in the text. In contrast, Guillelmus Ricart was a depositarius, which term implies a more regular function, although the text does not provide us with detail about his activities.58

Legacies and Bequests

The most significant way in which believers contributed to the perfecti was by means of deathbed bequests, or legacies. It is not surprising that testamentary bequests should be common among the heretics' supporters in Languedoc, as they had become an increasingly significant means of contributing to charity among the general population of Toulouse and its surrounding areas over the course of the twelfth century.59 Legacies bequeathed by Cathar believers were often quite substantial, reflecting the significance to Cathar believers of the deathbed ritual of consolamentum.60 Since the Cathar way of life included very little by way of ritual in which

56 Doat 24, ff. 140r-v: “Item dicit se dedisse cepas, pisces, et huiusmodo dicto Guillelmo Bernardi haeretico et etiam deosposuit dictus haereticus penes ipsum testem quendam libram et sexaginta solidos, et unum frustrum de cera, et ipsa testis remisit haec omnia dicto haeretico per Guillelmmum Matfredi de Empiac.”
57 Doat 21, f. 311r (Ademarus Ramundi); f. 295r (Na Guidal).
58 Doat 21, f. 208v.
60 For a definition of the consolamentum, see Chapter One, n. 17.
believers, as opposed to *perfecti*, could participate, the deathbed *consolamentum* was extremely important.\(^{61}\) Furthermore, it may have had theological significance for the consoled believer, in that the *consolamentum* was believed to end the cycle of transmigrations of the soul, caught in the unholy, material world, until by virtue of this rite, it could be freed to ascend to heaven.

Although testimony on this point is relatively rare, there are a few examples in the registers. Guillelmus Cabi Blanc of Labécède testified to the heretics' belief that souls could move from a human body to that of an ass.\(^{62}\) Petrus de Mazerolis, lord of Gaja-la-Selve, heard heretics say that the soul goes from one body into another until it can be saved.\(^{63}\) Petrus Garcia was overheard by four Franciscan friars in 1247 to say that if a soul was unable to complete its penance in one body, it would transfer to another to do so, and Fabrissa, wife of Petrus Vitalis, a joiner living in Toulouse, was heard to say in about 1270 that God did not create new souls for babies, and that God would have too much to do if he had to create new souls every day and that

\(\text{\footnotesize \(^{61}\) The *perfecti* conducting the *consolamentum* would place their hands on the recipient, read aloud certain passages from the New Testament, and extract a promise from the recipient to follow certain practices commensurate with the way of life of a *perfectus*. There are many descriptions of the rite in the registers; here is one example: "primo praedicti heretici [Bertrandus Martini et socius eius] quae-rerunt a dicta infirma utrum se vellet reddere deo et Evangelio et dicta infirma respondit quod sic, deinde dicta infirma promisit ad interrogationem dictorum hereticorum quod ulterius non comederet carnes, nec ova, nec caseum, nec aliquam uncturam nisi de oleo et piscibus et quod non iuraret nec mentiretur, nec aliquam libidinem exerceret toto tempore vitae suae et quod non dimitteret sectam hereticorum timore ignis vel acquae vel alterius generis mortis, deinde predicti heretici posuerunt manus et librum super caput dicte infirme et legerunt et fecerunt predicti heretici plures genuflectiones coram dicte infirme et oraverunt et dederunt eidem infirmae pacem cum libro....", Doat 22, ff. 191r-v. See also the *Rituel cathare*, a mid-thirteenth century document in Provençal detailing Cathar prayers and rites, which includes prayers and text required for the *consolamentum*. *Cathar Ritual*, ed. Marvyn Roy Harris (2005), www.rialto.unina.it/prorel/CatharRitual/CathRit.htm; translation in Walter L. Wakefield and Austin P. Evans, eds. and trans., *Heresies of the High Middle Ages: Selected Sources, Translated and Annotated* (New York: Columbia University Press, 1968), 483-94. An earlier transcription and French translation can be found in Léon Clédat, *Le Nouveau Testament. Traduit au XIIIe siècle en langue provençale, suivi d'un rituel cathare. Reproduction photolithographique du manuscrit de Lyon* (Paris: E. Leroux, 1887), ix-xxvi; 470-82.}

\(\text{\footnotesize \(^{62}\) Ms 609, f. 120v: "audivit hereticos dicentes quod, quando anima exiebat de corpore hominis, intrabat corpora asinorum et querebat salvacionem."}

\(\text{\footnotesize \(^{63}\) MS 609, f. 125r: "audivit hereticos dicentes quod qualibet anima hominis circumbat tot corpora hominum quousque posset salvari"; English translation in Arnold and Biller, *Heresy and Inquisition*, 411.} \)
the spirit of a believer who had recently died unconsolled "would go from body to body until it came into the hands of the good men."  

Even for laymen unconcerned with Cathar theology, the rite offered an opportunity for salvation, as it cleansed the recipient of sin. The rite presented the believer with a difficult timing problem: since one's time of death is unknowable, when should one send for the perfecti to perform the consolamentum? Too early, and the believer might recover from the illness, leaving him or her with the choice of living thenceforth as a perfectus, or relapsing into the layman's less ascetic way of life and negating the benefit of the ritual. Too late, and the believer might die, or lose the power of speech, before the ceremony could be performed, putting his or her soul in jeopardy. Added to this, of course, was the danger inherent in a time of persecution.

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64 For Petrus Garcia, see Doat 22, f. 99r: "quod spiritus qui in uno corpore non poterat facere penitentiam, si debere salvari, transibat in alium corpus ad complendum penitentiam." For a translation of this text, see Wakefield, Heresy, Crusade and Inquisition in Southern France, 242-49. For Fabrissa, see Doat 25, f. 43r: "Deus non crebat novos spiritus in infantibus, et quod multum haberet Deus facere, si cotidie crearet novos spiritus… spiritus Guillelmi Arebaudi defuncti iret tantum de corpore in corpus donec veniret in manus bonorum hominum"; English translation in Biller, Bruschi, and Sneddon, Inquisitors and Heretics in Thirteenth-Century Languedoc, 272-75.

65 In 1250, a Cathar perfectus turned Dominican friar and inquisitor described the consolamentum as follows: "The imposition of hands is called by them 'consolamentum' and spiritual baptism, or baptism of the holy spirit, without which according to them mortal sin cannot be remitted nor the holy spirit given to anyone, but only by its performance is either conferred [Manus impositio vocatur ab eis consolamentum et spirituale baptismum, sive baptismum spiritus sancti, sine qua secundum eos nec peccatum mortale remittitur, nec spiritus sanctus alicui datur, sed per eam factam solummodo ab eis utrumque confertur]." Summa fratris Raynerii de ordine fratrum praedicatorum, De Catharis et Pauperibus de Lugduno, in Un traité néo-manichéen du XIIIe siècle, ed. A. Dondaine (Rome: Istituto storico domenicano, 1939), 65. For a more recent edition of the Summa, see François Šanjec, "Raynerius Sacconi O.P. Summa de Catharis," Archivum Fratrum Praedicatorum 54 (1974): 31-60. For an alternate translation, see Wakefield and Evans, Heresies, 331.

66 For example, Braida, mother of Isarn de Montserver, was consoled during an illness and bequeathed 100 solidi of Toulouse if she should die, and her son Isarn promised to pay this amount upon receipt of his inheritance. However, she recovered and lived thereafter as a perfecta; her son made yearly gifts for her support. See n. 21 above. Doat 22, f. 112v. On the other hand, there is the case of Raimond d'Arvinha, who received the consolamentum while ill and bequeathed 1000 solidi (50 librae) of Toulouse, a very substantial sum. However, he recovered and subsequently left the community of Cathar believers. Doat 22, f. 116v.

67 In general, the consolamentum could not be performed if the sick person could not verbally indicate his assent to the procedure. See, e.g., the deposition of Bernard Hugo, who wished to ensure he would receive the consolamentum even if he lost the ability to speak due to illness, and arranged for the rite to take place if this were to occur (Doat 21, f. 317r); Ms 609, f. 205v contains the testimony of Ramunda Petri de Podio, whose husband wished to receive the consolamentum but apparently did not (Ramunda is not sure) because by the time the heretics arrived, he was unable to speak.
of seeking out *perfecti* to perform the ceremony, and the danger to the family and friends of the believer who would be punished by the authorities for participating in, or even simply attending, this critical ritual. One indication of the risk inherent in the procedure is seen in the case of Bernard Chammer of Toulouse, who in 1237 wished to receive the *consolamentum* and bequeathed fifty solidi of Morlaàs. However, the *consolamentum* was not performed because the heretics became frightened and left the house before the ritual could be carried out.68

With the importance of this rite and the fraught nature of its performance, it is not surprising that it became central to the relationship between *perfecti* and believers in a financial sense as well as a theological one. Accordingly, deathbed bequests by believers who received the *consolamentum* were extremely common, in fact, almost expected. In a smaller number of cases, the believer paid the *perfecti* who performed the *consolamentum* directly (or had his relatives do so) rather than leaving a testamentary bequest, as noted below.

One of the earliest inquisitorial sentences for heresy of which we have knowledge was rendered in the case of Alaman de Roaxio, a member of a prominent Toulouse family, who was commanded to take the cross and go overseas in penance for his actions (which, by the way, he did not do, and was subsequently excommunicated and imprisoned).69 He was sentenced in 1237 for “carrying letters of heretics concerned with the collection of money bequeathed to heretics in testamentary wills and receiving money in their [the heretics’] name.”70 This sentence provides

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68 Doat 21, f. 180r. In an example from the 1280s, the wife of Vitalis Col wanted to receive the *consolamentum* on her deathbed. Heretics were brought to her bedside, but the *consolamentum* could not be carried out due to clamor on the street: “sed non hereticaverunt eam tune quia clamor fuit in carreria et propter tumultum qui ibi fuit.” Paris, BNF ms lat. 12856, f. 55r.

69 Doat 21, f. 144r.

evidence that testamentary bequests were an important source of funding for the Cathars even early in the thirteenth century (perhaps before this, but we do not have direct evidence) and that believers were actively involved in the logistics of this method of financing. It may also provide evidence for the existence of an early, relatively well-organized, collection effort by believers.

To whom, exactly, were the bequests made? Were they paid to the individual heretics who performed the *consolamentum*, or were they paid to some central organization? The registers do not provide a clearcut answer, as the testimony rarely specifies, usually relying on general language referring to payment to, in the words of the inquisitors, "the heretics." One case which draws a distinction between the *perfecti* who performed the *consolamentum* and others provides some indirect evidence that the payment typically went in the first instance to those performing the ceremony, rather than other heretics with whom the dying believer may have been in contact. Fabrissa, wife of Gaucelinus de Miraval of Puylaurens, received the *consolamentum* on her deathbed and bequeathed thirty solidi of Toulouse and eight sextaria of wheat; however, her husband Gaucelinus reported that neither the money nor the wheat went to the heretics who consoled her, but instead were to be paid to Bernarda de Lavallette of Puylaurens, who later became a *perfecta*.\(^71\) The fact that Gaucelinus found it necessary to include this clarifying detail in his deposition suggests that it was unusual for the bequest not to go to the heretics who had conducted the *consolamentum*. When Gaucelinus himself was ill, he bequeathed forty solidi to his mother, a *perfecta*, rather than to the heretics who performed his *consolamentum*. As Gaucelinus recovered, the point was moot. It is noteworthy that these two exceptions to the general rule that bequests were made to the heretics who performed the

\(^{71}\) Doat 23, f. 115r.
The consolamentum involved one specific individual. What remains unstated, however, is whether the moneys received by the perfecti who conducted the ceremony were turned over to a central institution or financial official, or were retained personally by the perfecti. While the sources do not specify, we can infer from the existence of large deposits and deposit holders seen above, as well as the availability of resources to support the perfecti, that most bequests were directed to a central depositary rather than retained by the individual perfecti performing the consolamentum. This inference is supported by the language of the Rituel cathare, which calls for bequests to be turned over to the Cathar church rather than retained by the individual who performed the consolamentum.

The inquisition registers reflect the fact that those higher up the social scale were able to, and did, bequeath large amounts to the heretics. The large sums involved lead to the conclusion that the money was handled institutionally, rather than retained by the individual perfecti performing the consolamentum in each case. Although the registers do not address this issue – the inquisitors are not especially interested in "following the money," and it generally comes up as incidental detail in response to what the inquisitors are interested in, which is whether the witness saw, 'adored' (worshipped), or helped a heretic, or attended a consolamentum – there is,

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72 Doat 23, 115v. In other examples, separate bequests were made to the heretics performing the consolamentum and other heretics. Marta, wife of En Gorsas, received the consolamentum when dying and bequeathed ten solidi of Cahors to the heretics who performed the ceremony and five solidi to another perfecta (Doat 21, f. 307v); Arnaude de Lamothe was present at the consolamentum of Esclarmunda, wife of D'en Assalit, who bequeathed goods in kind to the heretics who performed the ceremony and made a separate bequest to Arnaude and her sister, Peirona (Doat 23, f. 47r). To the heretics performing the ritual, she bequeathed "unam vanoam, et pannum lineum ad opus linteminum, et unam clamidem"; the dying woman sent Arnaude a tunic and 22 denarii to share with Peirona.

73 “E sil malaute fenis ni lor laissa ni lor dona alcuna causa, no o devo tenir per lor ni amparar, mais que o devo pausar e la voluntat de l'Orde.” Harris, Cathar Ritual. An English translation can be found in Wakefield and Evans, Heresies, 494: “And if the sick person dies, leaving them anything, or if he should give them anything, they must not keep it for themselves or take possession of it, but should put it at the disposal of the order.”
as we have seen, evidence attesting the existence of pools of money held by financial agents for the Cathars.  

The largest bequests were often made by the nobility. Pierre Roger of Mirepoix, from the ruling family of Mirepoix, uncle of the witness Arnaud Roger and father of Pierre Roger who led the defense of Montségur, received the consolamentum on his deathbed and bequeathed a vineyard and 200 solidi of Melgueil. Bernard Hugo de Festa, knight of Fanjeaux, pledged that if he received the consolamentum when ill, he would bequeath 100 librae of Melgueil, a truly large sum compared to others in these sources. Isarn Bernard of Fanjeaux, also a knight, paid the heretics fifteen librae of Toulouse bequeathed by his brother; this highlights one of the characteristics of these legacies – the fact that someone must be appointed to carry out the bequest on behalf of the deceased. There are many bequests that depend on payment by relatives or friends of the deceased. Since these relatives – unlike the testator, who is, presumably, deceased – are available to describe them to the inquisitors, they can provide us

74 See above, under the heading "Deposits," particularly the case of Guillelmus de Elves, known as Guillelmu Donadieu, of the diocese of Cahors, who was reputed to have "an infinite amount of money on deposit from the heretics and their believers." Doat 23, ff. 216v-217r: "Petrus Donadeu civis caturcensis habuerat infinitam peccuniam ex deposito ab heretics et a credentibus eorum."

75 Doat 22, f. 116r: "dictus infirmus dimisit praedictis haereticis quandam vineam quam habebat in terminio de Mirapisce et ducentos solidos melgorienses." For the Roger family of Mirepoix, see Jean Duvernoy, Le Dossier de Montségur: Interrogatoires d'inquisition 1242-1247 (Toulouse: Privat, 1998), 25-26; Roquebert, Cendres de la liberté, 115-130; Barber, Cathars, 59, 180.

76 Doat 21, f. 317r. Bernard Hugo wished to ensure he would receive the consolamentum even if he were to lose the ability to speak due to illness (generally the recipient was expected to give certain verbal responses as part of the ceremony), and pledged to bequeath 100 librae in this event: "in infirmitate tua rogasses eos et pascissens cum eis ut si in articulo mortis esses, licet sed [sic] non haberes usum linguæ nilominus te in suam sectam recipierent legando eis valens centum libras melgorienses." This eventuality did not take place, as Bernard Hugo was subsequently sentenced by inquisitors Friar Ferrar and Friar Petrus Durand in September 1244 (f. 316v).

77 Doat 21, f. 315r-v.
with information about the scale of bequests made by the aristocracy. Sometimes, however, they choose not to honor the testator's bequest, as described below.

On the other hand, not all bequests by members of the aristocratic ranks of society were so large. Guillelmus d'Albiac, lord of the castrum of Albiac near Caraman, received the consolamentum on his deathbed from Raimond Forts and his companion and bequeathed only forty solidi of Toulouse and some wheat. Alzeu de Massabrac, a knight who received the consolamentum on his deathbed from the perfecti Johannes Cambiaire and his companion, bequeathed the relatively modest amount of either thirty or fifty solidi of Toulouse, in about 1230.

Members of the nobility without large cash resources had other means to pay bequests to heretics. In several cases, knights bequeathed their horses to the heretics upon receiving the consolamentum. Bernard Batalla of Mirepoix, knight, was consoled on his deathbed and bequeathed fifty solidi of Toulouse "from his horse" – presumably, from the sale thereof. Bernard de Calhavelh of Fanjeaux testified that he was present at the consolamentum of his lord, Bec of Fanjeaux, and that he delivered to Bernard Hugo de Festa, a friend of the deceased, the bequest of a horse.

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78 Other examples include Ath Arnaldus of Castelverdun, miles, who was consoled on his deathbed and bequeathed 100 solidi of Melgueil which he ordered his wife, Serena, to pay, although there was a later dispute over the payment of this legacy (Doat 22, f. 144v); and Galhard, knight of Fanjeaux, who paid 200 solidi which his brother, who had received the consolamentum, had bequeathed (Doat 21, f. 318r). Rogerius de Turre, knight of Lavaur, who was consoled on his deathbed by the perfecti Raimond Marti and his companion, bequeathed 200 solidi of Toulouse, which he ordered his wife, Aladaicis, and his nephew, Pons de Turre, to pay (Doat 24, f. 100v).

79 Doat 23, ff. 328v-329r.

80 There are two accounts of this deathbed consolamentum and bequest in the registers, the first in Doat 22, f. 140v which claims the amount was 50 solidi, and the second in Doat 24, ff. 50v-51v, which claims the amount was only 30 solidi.

81 Doat 22, f. 114v: "et tunc dictus infirmus dimisit predictis hereticis quinquaginta solidos Tholosanos, quos concessit ei super equum suum." Bertrand de Durban, brother of the Abbot of Foix, also received the consolamentum on his deathbed and bequeathed his horse to the perfecti who consoled him (Doat 24, f. 244r); Guillelmus Segarii bequeathed a horse to the heretics, which the knight Stephanus Massa and his squire led to Montségur, where Raimond Roger of Toulouse bought it from the heretics (Doat 23, ff. 301v-302r).
military equipment and horse as well as some cows that had belonged to his lord, to be turned over to the heretics following Bec's *consolamentum*.\(^82\) Vasega, a knight of Avignonet, received the *consolamentum* on his deathbed and directed his wife, Austorga, to sell a mule that he owned and give the money to Ramundus Sans and his companions, who had performed the *consolamentum*. Austorga sold the mule for 100 solidi of Toulouse, but did not immediately pay the bequest to the heretics. Ramundus Sans had to ask her to turn it over, which, in fact, she ultimately did.\(^83\) In the 1230s, Isarn de Castilione received the *consolamentum* on his deathbed and bequeathed his horse to the heretics; however, when his brother Guido de Castilione heard about this, he arrived on the scene, took the horse and left with it. Bertrand Marti, a prominent *diachonus hereticorum* (in the words of the inquisitors), summoned Guido to Fanjeaux and demanded that he return the horse to the heretics, but Guido refused to do so and promptly departed.\(^84\) These examples of familial conflict over payment of bequests to heretics evidence the fact that families were not necessarily united in supporting the heretics: while sometimes heresy "ran in families," this cannot be assumed to be true in all cases. Furthermore, Guido's departure unimpeded after refusing to honor a bequest demonstrates the difficulty the Cathars had in enforcing payment of legacies, given their need to stay hidden from authority and consequent lack of access to legal recourse.

In some instances, large bequests were made by believers who are not specifically described in the text as "knights" or with some other marker of social status, so that we cannot

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\(^{82}\) Ms 609, f. 153r: "Dixit etiam quod ipse testis tradidit bernardo huc de festa armaturas begonis dominij ipsius testis pro legato quod dimisit dictus bego hereticis pro hereticatione sua. Dixit quod dictus Bernardus huc de festa habuit equum et vaccas dicti begonis ut solverat predictum legatum hereticis...

\(^{83}\) Ms 609, ff. 54v-55r.

\(^{84}\) Doat 23, ff. 221r-v: "et tune idem haereticus [Bertrandus Martini] dixit eidem testi quod reddiret equum fratris ipsius hereticis quibus idem frater ipsius testis legaverat eum in morte sua, et ipse testis respondit eidem hereticisco quod nunquam faceret, et hoc facto ipse testis recessit inde et abiit viam suam."
reliably identify them with a particular social group. However, since the inquisition registers typically do identify knights, local lords and members of their families as such, I think we can, for the most part, assume that where the text is silent about the testator's social status, he or she is likely not a member of the aristocracy. There are many cases of relatively large bequests by people not associated with the nobility, a fact which demonstrates the high level of economic development and wealth of the community of Cathar supporters in Languedoc in this period. In the late 1220s, Raimond d'Arvinha received the *consolamentum* while ill and bequeathed 1000 solidi (fifty librae) of Toulouse to the heretics, but he did not die of this illness and subsequently abandoned his Cathar affiliations. Guilabertus de Marcunh received the *consolamentum* on his deathbed and bequeathed 100 solidi of Toulouse to the heretics, which Bernard de Podio Cavo counted out (*numeravit*) on the spot and handed over to Arnaldus Ou, an associate of Bertrand Marti. In one instance, the bequest consisted not of money, but of several sextaria of wheat. There is one case of a large bequest being made to Waldensians – the only example of such a bequest that I have seen in the inquisition registers. In this instance, Ramon Carbonel persuaded his brother to pay to the Waldensians 200 solidi that he had bequeathed to them.

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85 The inquisition registers from the late thirteenth and early fourteenth centuries suggest that gifts and donations were generally smaller than those described in the earlier sources discussed here. See Chapter Three, especially under the heading "Gifts and Donations."

86 Doat 22, f. 116v. Other large bequests include that of Augerius Isami, brother of Marquesa, widow of Bertrand de Pruviniano, who was consoled on his deathbed and bequeathed 400 solidi of Melgueil (Doat 23, f. 96r). Petrus de Bretos received the *consolamentum* on his deathbed and bequeathed 100 solidi of Barcelona to the heretics, directing his wife Bernarda to pay it (Doat 24, f. 186r).

87 Ms 609, f. 158r. Guillelmus Molineri received the *consolamentum* on his deathbed and bequeathed 100 solidi, to be paid by his brother, Roques. Doat 21, f. 188r. Later, another brother, Raimond Molinerii, paid 100 solidi on Roques' behalf to the heretics; the reasons are not specified in the text but we can speculate that Roques himself had died and bequeathed this amount (f. 210v).

88 Ms 609, 236r. According to India, the witness reporting this event, six or seven sextaria of wheat were bequeathed by Pagana, mother of Pons de Messal, the late husband of the witness.

89 Doat 21, f. 234r-v.
In other cases, the amounts bequeathed by those not identified as belonging to the nobility are, as we might expect, more modest. Bernard de Congost received the *consolamentum* on his deathbed at Montségur and bequeathed to the heretics twenty solidi of Toulouse, which his nephew Bertrand de Congost was to pay as Bernard's heir. In another case, the father of a consoled dying man promised the heretics one sextarium of wheat. In a situation where there were clearly few resources available, the bequest consisted of the bed linens and clothing belonging to the dying man. Fabrissa, wife of Bernard Carcases de Vilaflorano, bequeathed her clothes (*vestes suas*). Her husband Bernard was not a believer, and even if cash had been available would have been unlikely to allow it to go to the heretics.

Occasionally, the bequest was the subject of a dispute or required a complex financial arrangement before payment could be made, which allows the reader a window into the financial lives of this community and helps us to understand how money was treated. In one particularly complicated case, Petrus Gauderia, knight of Lautrec, describes the bequest made by his brother, Montespieu, after receiving a deathbed *consolamentum*. Montespieu bequeathed 200 solidi of Melgueil, which he had received in cash as a result of pledging his manor (*boaria*); the pledgee, or lender, was entitled to receive the yield from the farm, which amounted to 24 sextaria of wheat over a period of three years. The lender, Braconac, – apparently himself a supporter of the

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90 Doat 24, f. 52v: “idem infirmus legavit haereticis viginti solidos tholosanos quos debuit persolvere Bertrandus de Congost nepos eius quem instituit haeredem in bonis suis.” Arnaldus Domis received the *consolamentum* on his deathbed and bequeathed 20 solidi of Toulouse (Ms 609, f. 55r), and Guillelmus de Calhavelho paid to the heretics 20 solidi of Melgueil which his consoled father had bequeathed to them (Ms 609, f. 166r).

91 Ms 609, f. 78r.

92 Doat 23, f. 297v. The dying man was Raimundus de Castro, who was consoled by Raimundus Gros.

93 "Régistre du notaire ou greffier," Douais, *Documents*, 290. Bernard, who is testifying, tells the inquisitors that he was not a believer, and left the room while Fabrissa received the *consolamentum*. On another occasion, Fabrissa was given five solidi by one heretic to give to another and asked Bernard to perform this errand for her; he refused, so she had her son Raimond do it instead (288).
heretics – donated this as well.\textsuperscript{94} Guillelmus de Varanha, a member of the nobility (although the text is not clear as to his exact social status), bequeathed 200 solidi to Raimond Sans and his companion, who performed the \textit{consolamentum}. The 200 solidi, however, did not originate with Guillelmus de Varanha, but was the amount paid by his servant, Blancha, for freedom from her obligations of service to him, along with the freedom of her children.\textsuperscript{95} Thus, the bequest cost Guillelmus de Varanha (or his heirs) nothing out of pocket, although they did, apparently, lose their servants. Raimond Sans and his companion also performed the \textit{consolamentum} for the dying Bernard de Montesquieu, lord of Calhavel, and Bernard bequeathed to them 100 solidi of Toulouse. The money was paid to the heretics by Ramundus Segans, who had owed Bernard 100 solidi of Toulouse on account of some land he had purchased from him.\textsuperscript{96} These examples illustrate the sophisticated financial life of the community, and their desire to donate to the Cathars while maximizing their own profit; there appears to be no governing ethic of renunciation of wealth or one's own interests.

The cases described above show that a variety of credit arrangements and financial techniques could be used to raise cash to make a bequest to the heretics. There is one where the proposed financing arrangement was unsuccessful, as the heretics, in this case Ramundus Rigaut and his companion, would not agree to it. Petrus Fornier, a barber (\textit{barbitonsor}), was ill and wished to receive the \textit{consolamentum}. The heretics would not agree to perform it until they were

\textsuperscript{94} Doat 22, f. 79r: "Dixit etiam quod Montespieu frater suus fuit hereticatus in obitu sicut Calderia pater suus narravit ipsi testi, et Braconac pignoravit boarium de Caunas ipsius testis et fratris sui pro ducentos solidos Melgoriensibus quos dictus frater suus legaverat hereticis in obitu et tunc receptit dictus Braconac infra triennium viginti quatuor sextaria frumenti de dicta boaria, quae persolvit ipsis hereticis et sunt octodecim anni et amplius."

\textsuperscript{95} Ms 609, f. 55r: "Ramundus Sancii et socius suus hereticaverunt Willelmus de Varanha socerum Ramundi Stephani de Tholosa...et illico dictus Willelmus de Varanha fecti Blacham uxorem Ramundi Peitavini et filios dicte Blanche liberos de homaggio quod debebant dicto Willelmo de Varanha, et dicta Blanche debuit propter quitacionem illam dare .cc. solidos Willelmo de Varanha, et dictus Willelmus de Varanha legavit illos .cc. solidos dicto Ramundo Sancii et socio suo hereticis."

\textsuperscript{96} Ms 609, f. 55r.
paid what Petrus's parents had bequeathed at their deaths. Petrus told them he had twenty-six sextaria of wine, together with some wheat, that he would give them to hold until he could arrange payment of what was due from his parents as well as himself. However, Ramundus Rigaut and his companion refused to agree to this, saying it was not in accordance with the "custom of their sect." Petrus became very angry and expelled them from his house, hurling insults after them.97 The Rituel cathare helps to explain what was meant by the "custom of their sect." According to the Rituel, the sick person was not supposed to be consoled until he had made good on anything owed to the Cathar church; however, if he could not pay the amount due, he was not to be refused the consolamentum.98 Ramundus Rigaut seems to be taking a very hard line in this case, as Petrus Fornier appears to be making every effort to honor his parents' bequest. Creative financing was, it seems, less acceptable when it did not result in prompt payment to the heretics, although it is difficult to generalize from one case, in which there may be background information not made clear in the recorded testimony.

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98 "Si crestias als quals le menester de la Gleisa es comandatz si an message de crezentz malaute, anar i devo, e devo li demandar en cossell co s'es menatz vais la Gleisa depues que receup la fe, ni si es de re endeutatz vas la Gleisa ni encolpatz. E si deu lunha re e o pod pagar far o deu. E si far no o vol, no deu esser receubutz. Quar qui prega Deu per home torturer ni per deslial, no pod profeitar aquela pregeira. Empero si pagar no o pod, no deu esser sofanatz." Harris, Cathar Ritual. A translation can be found in Wakefield and Evans, Heresies, 492: “If Christians to whom the ministry of the Church is entrusted receive a message from a believer who is sick, they should visit him and inquire privately how he has borne himself toward the Church since he received the faith; whether he is in any way in debt to the Church or has done it any injury. If he owes it any debt and can pay, he should do so. If he is unwilling to do this, let him not be received. For if one prays to God on behalf of a lawbreaker or a dishonest man, the prayer can be of no avail. But he should not be turned away if he is unable to pay.”
As in the case of Isarn de Castilion e, whose bequest of his horse was not accepted by his brother, occasionally the relatives of the deceased did not wish to pay the legacy to the heretics.\(^9^9\) Ramundus de Roquefeuille, knight, and brother of Bernard Oth of Niort, was badly wounded in 1220, and received the *consolamentum*; he bequeathed either 300 or 500 solidi of Melgueil to the heretics (the witness is uncertain as to the exact amount), but Bernard Oth, as his brother's executor, did not pay it.\(^1^0^0\) Isarn D'Espertenx, knight, received the *consolamentum* on his deathbed and would not leave his lands to his brothers until they promised to give 300 solidi from his estate to the heretics. Other supporters raised the cash and paid the heretics even before Isarn died. The text does not comment on why this was necessary, but presumably the believers were concerned about the brothers' intentions.\(^1^0^1\) When Ermessendis, the mother of Stephanus Massa of Toulouse, received the *consolamentum* before dying, she bequeathed eleven solidi of Morlaàs to the female heretics who performed the ritual, but her son did not pay them.\(^1^0^2\) These cases further illustrate that payment of testamentary bequests depended on the goodwill of the Cathar believers and their relatives; as fugitives from religious as well as secular authorities, the

\(^{99}\) Doat 23, ff. 221-r-v.

\(^{100}\) Doat 24, ff. 99v-100v. The text does not explain why he did not; as evidenced by other testimony, Bernard Oth was a Cathar supporter. It is possible that his brother's death occurred at a time when he was, however temporarily, reconciled with the Catholic church. However, when he himself was wounded and wished to receive the *consolamentum*, he was reminded that he owed the Cathar church money and must pay it before being consoled; presumably this failure to pay his brother's bequest is what was being referred to. Doat 24, f. 87v. See n. 42 above. See also n. 98 above, for a discussion of the *Rituel cathare*, which records the requirement that a sick person seeking the *consolamentum* make good on his obligations to the church.

\(^{101}\) Doat 23, f. 113r: "praedictus Isarnus d'Espertenx miles noluit terram suam dimittere dictis Saissio et Pictavino, donec promiserunt bona fide quod de bonis ipsius militiae Isarni darent hereticis trecentos solidos, quos dictus Arnaldus de Rivals et Bernardus de Bonavila manulevaverunt statim, et antequam dictus Isarnus moreretur fuerunt predictis hereticis persoluti..."

\(^{102}\) Doat 23, f. 300v: "et tunc dicta infirma legavit hereticahus predictis undecim solidos morlanorum quos ipse testis debuit persolvere tamen nihil de eis habuerunt." Note the relatively small amount of the bequest; it compares in magnitude with other gifts and legacies to female heretics, who generally receive more modest donations than the men. In a similar case, Bruna, mother of Isarn Bonhom, received the *consolamentum* after suddenly falling ill and bequeathed 100 solidi of Melgueil; however, after her death, Isarn claimed that he did not have the money and would pay when he could. Doat 24, f. 232v.
heretics themselves had no access to the courts to enforce compliance. The Cistercian chronicler
Peter des Vaux-de-Cernay relates a story in his history of the Albigensian War purporting to
show that Cathar supporters often did not honor bequests made by their dying relatives; however,
this story reveals more about Peter's distaste for Cathars as well as the Catholic view of the need
for testamentary bequests, than it does about Cathar behavior. Peter describes a Cathar believer
named Bertrand de Saissac who bequeathed 300 solidi on his deathbed, and told his son to pay
this to the heretics. However, after his father's death, when the son was asked for the money, he
deprecated to hand it over, saying, "I should like you to tell me, if you please, how my father is
doing now?" The heretics told him that he was already saved and in heaven (having received the
_consolamentum_), to which the son, smiling, replied: "Thanks to God and you! Truly, since my
father is now in glory, his soul is not in need of alms, and I know that you are kind enough that
you will not recall him from glory. Therefore, you should know that you will get no money from
me." While this may indicate that on occasion, the heirs of believers did not honor their relatives'
bequests to the heretics, in fact it says more about Catholic belief: it shows that orthodox belief
linked charitable donations on behalf of the dead to their fate in the afterlife, which Catharism
did not. Thus, Peter's cynicism is understandable in the spiritual economy of orthodoxy, but
makes little sense for Cathar believers.\[103\]

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Occasionally the *perfectus* himself had to pursue payment of the bequest. Bertrand Marti, the *diacronus haereticorum*, who had performed the deathbed *consolamentum* of the father of Pons de Turre, consul of Laurac, asked Pons to pay him some of the fifty solidi of Melgueil that his father had bequeathed. Pons refused. Bertrand Marti later asked Pons again for the money, this time saying that Pons' father had it 'in *comenda*‘ — on deposit or on loan — apparently trying another tactic in an effort to obtain the funds. Bertrand must have felt that appealing to Pons' sense of obligation to return moneys that had been collected for the heretics and that were being held by his father on their behalf would yield better results than his failed effort to collect on Pons' father's deathbed wishes to bequeath them money. In any event, this incident shows no hesitation on the part of the heretic about collecting moneys to which he believed he was entitled.

A different obstacle to making payment of the bequeathed funds appears in the case of Arnaldus de Bruno, who had trouble figuring out how to pay the heretics who had consoled his father, Brunus. Arnaldus and his friend Padet (the latter being the one who had brought the heretics to the deathbed) each gave twelve denarii and were told to take the money to a woman in another village; since she didn't know them, she would not accept the money. Padet then told

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104 Ms 609, f. 71v: "dictus Bertrandus peciit ab ipso testi quingentos solidos melgorienses quos dicebat patrem ipsius habuisse in *comenda*." As the term is used in these registers, *comenda* frequently appears to refer to deposits of funds, rather than loans, as is more typical in other sources of the period. See n. 54 above. It is possible, though, that *comenda* here refers to a loan; either way, we see Bertand Marti invoking an obligation undertaken by Pons' father in order to persuade Pons to pay over the funds.

105 In another, rather complicated case, the heretics asked Domina Serena, widow of Ath Arnaud, for the money which her husband had bequeathed to them. It had been agreed between her and Garcia Arnaud (probably a relative and heir of Ath Arnaud) that they would each pay half of the legacy; Domina Serena claims to have paid her share but she does not know whether Garcia Arnaud paid his, as the heretics allege that money is still owing. Doat 24, f. 262r. This testimony describes the bequest as consisting of 100 solidi, rather than 1000 solidi (as reported in Doat 22, f. 144r). Since this is testimony offered by Domina Serena herself, it is more likely to be reliable than the other account, which was contained in the testimony of Arnaud Roger of Mirepoix, who brought the heretics to Ath Arnaud but was not present at his *consolamentum*. Furthermore, 1000 solidi (50 librae) would have been an unusually large amount.
Arnaldus to give four solidi to the heretical church in Avignonet, which Arnaldus pledged but, for unspecified reasons, did not pay. The heretic's reluctance to accept funds from donors she did not know may well have reflected her caution in an atmosphere of persecution.

The evidence of the registers serves to build a strong case that a bequest or legacy was expected when heretics performed a *consolamentum* for a dying person, regardless of that person’s wealth or social status. In a few cases, the deponent notes that a *consolamentum* took place, but adds that he does not know how much was bequeathed – implying that it was usual to bequeath something. Raimundus Aiffre, knight of Montjoie, attended the *consolamentum* of his nephew and notes that he did not know how much the dying man bequeathed to the heretics.

Of course, if the consoled person did not actually die, a bequest was not paid. Pons de Vacaressa received the *consolamentum* while ill and bequeathed to the heretics 100 gold pieces, which, as he testified later, he did not pay – clearly he was alive at the time of the deposition.

As we saw above, Raimond d'Arvinha received the *consolamentum* when ill and bequeathed the...
large sum of 1000 solidi of Toulouse, but recovered and left the Cathar community.\footnote{Doat 22, f. 116v.}

Gaucelinus de Miraval received the \textit{consolamentum} and bequeathed forty solidi of Toulouse to his mother, a \textit{perfecta}, when seriously ill, but this was never paid as Gaucelinus recovered.\footnote{Doat 23, f. 115v.}

On occasion, the heretics who performed a \textit{consolamentum} ritual received compensation directly from the consoled believer, rather than in the form of a bequest to be paid after death. Marta, wife of En Gorsas, received the \textit{consolamentum} on her deathbed and gave the \textit{perfecti} who performed it ten solidi of Cahors. She also gave a \textit{perfecta} five solidi and bequeathed her bed to her aunt Huguette, also a \textit{perfecta}.\footnote{Doat 21, f. 307v.} The text distinguishes between these types of donations, making clear that Marta was differentiating between a payment to the heretics who attended her and a bequest to a family member. Domina Serena, widow of Ath Arnaud, was asked by the \textit{perfecti} who performed the \textit{consolamentum} for her dying husband to give them a furnished bed (in addition to the cash bequest described above), which she did.\footnote{Doat 24, f. 262v: “Dixi etiam quod ipsa testis dedit unum lectum munitum dictis haereticis ad requisitionem ipsorum pro haereticatione dicti Athonis Arnaudi viri sui.” Arnalda, wife of Bernard Bailes of Podio Lunari, received the \textit{consolamentum} on her deathbed from Bernard de Mairevilla, \textit{diachonus hereticorum}, for which he was paid, although the text does not specify the amount. Ms 609, f. 177r: “Radulphus de Podio Lunari...portavit ei [Bernard de Mairevilla, \textit{diachonus hereticorum}] denarios pro hereticatione Arnalde, uxoris Bern. Bailes de Podio Lunari, qui fuit hereticate in morte.”}

It is probable that the money went to a central collection point, while the \textit{perfecti} may well have had use for the bed. This remains, however, somewhat rare; most payments described in these registers were made by means of legacies, paid by the heirs of the deceased, rather than payment by the sick person to the \textit{perfecti} performing the ritual.\footnote{Doat 24, f. 262v: “Dixi etiam quod ipsa testis dedit unum lectum munitum dictis haereticis ad requisitionem ipsorum pro haereticatione dicti Athonis Arnaudi viri sui.” Arnalda, wife of Bernard Bailes of Podio Lunari, received the \textit{consolamentum} on her deathbed from Bernard de Mairevilla, \textit{diachonus hereticorum}, for which he was paid, although the text does not specify the amount. Ms 609, f. 177r: “Radulphus de Podio Lunari...portavit ei [Bernard de Mairevilla, \textit{diachonus hereticorum}] denarios pro hereticatione Arnalde, uxoris Bern. Bailes de Podio Lunari, qui fuit hereticate in morte.”}

\begin{thebibliography}{9}
\bibitem{footnote1} Doat 22, f. 116v.
\bibitem{footnote2} Doat 23, f. 115v.
\bibitem{footnote3} Doat 21, f. 307v.
\bibitem{footnote4} Doat 24, f. 262v: “Dixi etiam quod ipsa testis dedit unum lectum munitum dictis haereticis ad requisitionem ipsorum pro haereticatione dicti Athonis Arnaudi viri sui.” Arnalda, wife of Bernard Bailes of Podio Lunari, received the \textit{consolamentum} on her deathbed from Bernard de Mairevilla, \textit{diachonus hereticorum}, for which he was paid, although the text does not specify the amount. Ms 609, f. 177r: “Radulphus de Podio Lunari...portavit ei [Bernard de Mairevilla, \textit{diachonus hereticorum}] denarios pro hereticatione Arnalde, uxoris Bern. Bailes de Podio Lunari, qui fuit hereticate in morte.”
\bibitem{footnote5} The registers contain some additional cases of payment directly to the \textit{perfecti} by the dying man. When the nephew of Guillelmus Calveti was ill and believed he was going to die, he asked for \textit{perfecti} to be brought to console him, and asked Guillelmus for money to give them. Guillelmus gave him the money and believes it was paid to the \textit{perfecti}; no amount is specified in the testimony. Ms 609, f. 231v. Ramundus Ademari of Lanta, knight, was consoled in the late 1220s by Bernard de Lamothe and directed his son Ramundus to give Bernard 50 solidi of
\end{thebibliography}
The evidence of the inquisition registers with respect to testamentary bequests reflects the importance of deathbed donations in Latin Christian culture generally; orthodox Catholics routinely left money to charity and to religious institutions in their wills.\textsuperscript{114} It would have seemed entirely normal for a dying person to leave some of his wealth to those tending to his religious needs, in this case, the \textit{perfecti} and the Cathar community. The fact that payment was typically (although, as we have seen, not exclusively) made by means of a bequest to 'the heretics' rather than a direct payment to a particular individual indicates that Cathar believers saw the \textit{consolamentum} as a religious necessity, rather than a service to be paid for, to which the proper response was to donate to the religious institution involved.

\textit{Loans}

Believers occasionally made loans of money to heretics. Bernarda Tarquiera, who had lived as a heretic for many years, but then married, made a point of telling the inquisitors questioning her that she had not seen any heretics since her marriage, except for Bernard de Lamothe, from whom she received fifty solidi of Morlaàs that he owed her.\textsuperscript{115} Durandus Vairet lent the heretics who stayed in his house four solidi, while Guillelmus Macip stood as guarantor of fifteen solidi on behalf of a heretic.\textsuperscript{116} Guabertus d’Aremége offered to lend Vigoroux de la Toulouse. The son, the deponent, testifies that he gave only 30, but does not explain why. Ms 609, f. 200v. This will become more common by the turn of the fourteenth century, as described in Chapter Four.


\textsuperscript{115} Doat 22, ff. 2v-3r: "Item dixit quod Dominus Fulco Episcopus Tholosanarius reconciliavit eam de haeresi, et postea accepit maritum et postea non vidit haereticos nisi B. de Lamota ut praedictum est a quo reperiebat quinquaginta solidos quos debebat ei."

\textsuperscript{116} Doat 21, ff. 220r-v: “accomodavit eis quatuor solidos”; Doat 21, f. 246r: “Item posuit fideiussem quendam hereticum pro eo pro quindecim solidis.”
Baconne, a prominent Cathar frequently referred to in the registers as a deacon (*diachonus hereticorum*), up to five solidi, if so requested. Marquesia, daughter-in-law of Jordanus de Roquefort, was owed 500 solidi of Toulouse by her aunt Marquesia, who had become a heretic, and, through an intermediary, the knight Guillelmus Guitbert of Montjoie, she requested Bernard Engilbert, the deacon of heretics at Lantar, and his companion, to collect the money for her. These casual statements about loans made to heretics, and repayments accepted from them, suggest that Cathar *perfecti* were not troubled by the idea of accepting credit or engaging in financial transactions.

Ransom, Bribes, and Redemption of Captives

Some of the funds donated by the heretics' supporters were used to bribe officials and to pay ransoms or other fees required to bring about the release of heretics captured by ecclesiastical or royal authorities. Sometimes hefty fines were levied on communities that undertook to protect the heretics in their midst; these can also be seen as part of the price of being a Cathar believer. At other times, communities as a whole bribed local officials to

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117 Doat 21, ff. 225v-226r: “Et cum Vigorosus de Bacona hereticus salutasset eum per quendam nuncium, presentavit per eundem nuncium dicto Vigoroso servicium suum usque quinque solidos, quos misisset dicto heretico sicut dixit se mandasset ei.”

118 However, the heretics refused to do this; it is unclear why: “alii supradicti rogaverunt dictum B. Engilbert haereticum et dictus Jordanus similiter quo dictus haereticus portaret de debito quod Marquesia nurus dicti Jordani de rupe forti debeat, et pro Marquesia haeretica quae erat amita dictae Marquesiae nurus dicti Jordani de rupe forti scilicet quingentos solidos tholosanos, et tunc dictus haereticus respondit eis quod nihil faceret, et hoc audito ipse testis et alii supradicti recesserunt inde.....” Doat 24, f. 13r.

119 A motive to capture heretics and turn them over to the authorities was provided by the decision of the Council of Albi in 1254 to offer one mark of silver to anyone who captured a heretic, payable from assets confiscated from the heretic. See Canon II: “Ut qui haereticum ceperit, marcam argentii accipiat.” *Acta conciliorum et epistolae decretales, ac constitutiones summorum pontificum*, 11 vols. (Paris: Ex Typographia Regia, 1714-1715), 7:458.

release captured *perfecti*, or to refrain from penalizing the town if the captives were freed before being turned over to the inquisitors.

In the early 1240s, Raimond Forts and his companion were captured but rescued before they could be turned over to the inquisitors. At the urging of the men of Caraman, knights as well as townsmen (*barrianorum*), the witness, Bertrand de Alamans de Saint Germer, negotiated with the *baillies* of Caraman, Aribert and Pons Guillaume, to persuade them not to punish the town of Caraman nor to conduct an investigation into the matter.\(^{121}\) The *baillies* agreed on the condition that Bertrand pay each of them 100 solidi of Toulouse. Bertrand asked the men of Caraman and its surrounding area to contribute to this effort, and virtually all of them did. In this account, they collected 150 solidi, with Aribert receiving 100 and Pons Guillaume, fifty.\(^{122}\) In Ms 609, more detail is provided about this incident. Various witnesses from Cambiac, a town only a few kilometers from Caraman, describe the money-raising effort to bribe the *baillies* of Caraman. These witnesses, however, report that Raimond Forts and his companion were actually imprisoned by the authorities, and that the money was to bribe the officials of Caraman to release them. Jordan Saix, lord of Cambiac, testifies that his son, William, gave twelve denarii and that the other men of Cambiac as a group donated eight solidi at the request of Bertrand de Alamans and Austorga, wife of Petrus Resengas and a devoted Cathar believer. Jordan Saix also claims

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\(^{121}\) *Doat* 23, ff. 69r-70v: "Item dicit quod cum duo haeretici qui ducebantur capti apud Tholosam fuissent ablati in via ab illis qui ducebant eos captos ipse testis ad instantiam universorum hominum tam militum tam barrianorum de Caramanh, exceptis Guillelmuus de Albiaco et Atho de Francartvila, tractaverat cum Ariberto baiulo de Caramanh, et cum Pontio Guillelmo, cum quolibet eorum seorsum, ad partem. Etiam rogavit eosdem baiulos ne pro captione ipsorum haereticorum ipsi desuere rent castrum ipsum de Caramanh, nec facerent inquisitionem contra aliquem de ipso castro super ablatione dictorium haereticorum."

\(^{122}\) *Doat* 23, f. 70v. Another version of this story is provided by Petrus Fogasset of Caraman, who discloses that it was he who revealed to the then *baillie* of Caraman who had spirited away Raimond Forts and his companions. He also confirmed the role of Bertrand de Alamans in bribing the officials not to pursue the matter. In this version, however, 200 solidi were raised so that each official received 100, as they demanded. In Petrus Fogasset’s version, it was money of Morlaàs, not Toulouse, that was paid. *Doat* 23, ff. 333v-334r.
that Austorga told him that if he revealed the plan to free the *perfecti*, the brothers of Bertrand de Alaman would kill him.\textsuperscript{123} Ramundus Sichardi of Cambiac also testifies that all the men of Cambiac gave money to the *baillie* of Caraman to free Raimond Forts.\textsuperscript{124} Aimersens, wife of Guillelmus Viguier of Cambiac, states that her husband contributed six denarii to this effort.\textsuperscript{125} Despite the conflicting and confusing details, what is clear from this story is that most of the town of Cambiac was willing to contribute money to free the captured *perfecti*, indicating a high level of support for the Cathars and a robust collections network.

There are other cases reported in the registers of payments by supporters to free captive heretics. Guillelmus Faber of Podio Hermer reports that he heard that the count of Toulouse had taken two heretics captive and was paid 100 librae of Morlaàs for their ransom.\textsuperscript{126} In about 1230, the prominent Cathar Bertrand Marti was captured along with three companions, and bribes were arranged to free them. While a total of 300 solidi of Toulouse were ultimately raised from many supporters, Pictavin Arneu gave seven silver dishes to the *baillies* of Fanjeaux as a pledge until the money was paid. The money was subsequently collected from supporters in Fanjeaux.\textsuperscript{127}

\textsuperscript{123} Ms 609, f. 238v: "Dixit etiam quod dicta Austorga dixit ipsi testi, ab .vij. diebus cita: 'Non detegatis Bertrandum Alamanni, quia, si facitis, fratres ipsius interficient vos.' Item, dixit quod Wllmus, [filius] ipsius testis, dedit .xij. denarios pro redemptione Ramundi Fortis, heretici, capti, ad instancium Austorge et Bernardi predictorum, secundum quod dixit ipsi testi filius ejus, Wllmus. Dixit etiam quod .viiij. solidos habuerunt de hominibus de Cambiag."

\textsuperscript{124} Ms 609, f. 239r: "Et tunc temporis ipse testis et alii homines de Cambiac dederunt .vij. solidos Wllmo Sais; et postea audivit ipse testis quod dicti denarii fuerunt dati predicto Wllmo Poncii [the *baillie* of Caraman] pro liberatione Ramundi Fort, heretici, qui tunc temporis captus fuit." Petrus Arnaldi of Cambiac testifies that he contributed to the collection as well (ibid.).

\textsuperscript{125} Ms 609, f. 240r. Aimersens' intention to disclose this incident to the inquisitors was the reason that Guillelmus Saix put her in a barrel; she had to pay him three solidi and seven denarii to be released (f. 239v). See n. 45 above.

\textsuperscript{126} Doat 22, ff. 6v, 8r.


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Pons Garrigue testifies that in the 1220s, he was entrusted by the seneschal of Carcassonne with custody of two captured *perfectae*, sisters of the prominent *perfectus* Guilabert de Castres, at Labécède. After the women escaped with the help of some locals, Pons fled "for fear of the French" (*pro timore francigenarum*), and the men of the town paid an enormous fine to the French authorities of 9,000 solidi.\(^{128}\) Pons was later given thirteen solidi of Toulouse by heretics in order to redeem himself after having been captured by inquisitors at Castelnaudary; he had fallen into disfavor with them after the foregoing incident.\(^{129}\) As was the case in Cambiac, the registers reflect a willingness of Cathar communities throughout the Lauragais to pay fines and bribes to secure the release of captured *perfecti*.

Occasionally, however, the money flowed the other way: the registers reveal at least one instance where the authorities bribed a witness to inform on supporters of heretics and reveal the whereabouts of heretics nearby. Arnaud de Bonahac tells the *baillie* of Caraman, Petrus del Lac, that Petrus de Resengas and his wife Austorga (who, as we have seen above, was an active supporter of the heretics) were hiding heretics in their house and that the heretics could easily be seized there. The witness, Arnaud, was apparently a servant of the Resengas, as the *baillie* promised to pay him a silver mark and the wages he would have had from the Resengas (assuming that they would be arrested and thus no longer able to pay their servant). However, the

\(^{128}\) Ms 609, f. 127r: "Poncius Garriga testis juratus dixit quod Petrus de Vesis et senescallus Carcassone comendaverunt ipsi testi et Symosse Chenti et quibusdam aliis duas hereticas, sorores Guilaberti de Castras hereticas et ipse testis custodivit eos apud Becetam et dictas [hereticas] Symossa liberavit eas ipso teste nesciente et propter hoc ipse et ali custodes fugerunt pro timore francigenarum et propter hoc habuerunt gallici IX milia solidos ab hominibus de Beceda."

\(^{129}\) Ms 609, f. 127r: "Item dixit quod cum Petrus de inquisitoribus teneret captam ipsum testem apud castrum novumdarri hereticci dederunt ipsi testi ad redemptionem suam xiii solidos tholosorum et sunt xvii anni vel circa."
heretics left the house before they could be seized.\textsuperscript{130} Presumably Arnaud de Bonhac never received his bribe.

\textbf{II. How Did Perfecti Support Believers?}

\textit{Loans}

Although the idea of Cathar \textit{perfecti} making loans to their supporters may strike us as peculiar, given that they were generally living as fugitives by the 1230s, and given the common assumption that they followed an ideal of apostolic poverty, in fact, we see a number of examples of just such activity in the mid-thirteenth century registers. In a few instances, the loan transactions took place in the early years of the thirteenth century when the \textit{perfecti} lived openly in the villages and towns of Languedoc. Pons Magrefort, knight of Saint Michel de Lenes, describes how, before the crusaders came, his uncles pledged a house belonging to him and his brother (the boys were minors at the time; the uncles were their guardians) to heretics in exchange for the loan of an unspecified sum of money.\textsuperscript{131} Helis de Mazailorilis, widow of Arnaud de Mazailorilis, describes how, in the early years of the century, she and her lady-in-waiting Aladaicis of Mirepoix would frequently adore the heretics, and the heretics would lend her

\begin{itemize}
\item \textsuperscript{130} Ms 609, f. 200r: "Item, dixit quod, dum ipse testis credidit illos homines pro certo esse hereticos, ivit ad Petrum del Lac, bailivum de Caramano, et dixit ei quod hereticici erant in domo Petri de Resengas, et posse illos capere si vellet. Et tunc dictus P. respondit quod consuleret Ar. del Lac, fratrem suum, et, si ita erat quod caperent dictos hereticos, et promisit ipsi testi quod daret sibi unam marcham argenti et persolveret totum mercedem quam debebat habere ipse testis a dicto P. de Resengas. Et postea ipse testis non vidit dictum Petrum del Lac quousque dicti homines exierant dictam domum. Et postea venit ad ipsum testem in sabbato Paschali, et quesivit ab ipso teste si erant in domo P. de Resengas illi homines quos ipse testis credebatur esse hereticos. Et ipse testis respondit quod non, quia in die Sancti Veneris exierant de domo. Et erit annus, quod hoc fuit, in hoc Pascha proximo venturo."
\item \textsuperscript{131} Doat 23, f. 80v: "et tunc Raimundus Bernardi et Arnaldus Magrefort avunculi ipsius testis, qui erant curatores ipsius testis et fratris ipsius testis, tradiderunt pignore domos ipsius testis et fratris ipsius testis hereticis, et obligaverunt pro quadam peccunie quantitate, et tunc ipse testis erat puer."
\end{itemize}
varying amounts of money. These examples show how integrated the perfecti were into the social and economic life of their communities before the Albigensian war.

Heretics made loans to their believers after 1209 as well. One example of a financial transaction took place only six weeks before the deponent testified in 1244. Bernard de Ceteraiz of Minerve testified that female heretics who were staying with him extended credit to his wife, Rubea, by repaying a loan of six solidi and four denarii of Toulouse from a third party, for which she had pledged a piece of linen cloth. Not long afterwards, however, a deacon of the heretics wished to raise money to redeem captives and asked Bernard to redeem the pledge of linen cloth, so that the heretics could get their money back. Bernard de Ceteraiz also noted in his testimony that Olivarius de Cuc, knight of Auriac, owed some heretics three solidi and five denarii of Toulouse for linen cloth that he had acquired from them two months previously; it appears the heretics had sold it to Olivarius on credit. Willelma, wife of Arnaldus de Clerenx, testified that two heretics, Arnaldus Fabri and his companion, spent an entire night in her house trying to convince her husband to pay them the money they had lent him (mutuaverint); the text

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132 Doat 23, f. 166v: "quandoque predicti heretici accommodabant eidem testi viginti solidos, quandoque decem, quandoque minus tamen ipsa testis totium quidquid accommodaverunt eidem testi rediddit eis, de tempore sunt triginta quinque anni et plus."

133 Doat 23, ff. 183v-184r: "Item dixit quod Rubea uxor ipsius testis miserat in pignore linteamina pro sex solidis et quatuor denariis tholosanis, et quadem die predictae hereticae quae stabant in domo ipsius testis dixerunt Rubeae uxor ipsius testi quod faceret eis venire Guiraudum Artus filium Hugonis Artus, et tunc dicta Rubea fecit venire ad dictas hereticas dictum Guiraudum Artus, et tunc dictae hereticae mandaverunt eidem Guiraudo quod redimeret dicta linteamina de denariis ipsarum hereticarum, et quod teneret dicta linteamina pro ipsis hereticabus quoque dicta Rubea redimeret dicta linteamina et tunc dictus Guiraudus Artus redemit dictos linteolos de denariis hereticarum et ad huc habet ipsos de tempore quod sunt sex ebdomada vel circa."

134 Doat 23, ff. 184r-v: "Item dixit quod Giraudus Artus venit quadam die ad ipsum testem apud Auriacum et dixit eidem testi quod dominus scilicet H. diaconus hereticorum volebat habere bona, et Ros dictae Raseritz et sociarum eius hereticarum, quae erant captae, et quod ipse testis redimeret linteamina sua de dictis sex solidis, et quatuor denariis tholosanis, et ipse Guiraudus Artus redderet dictos denarios dicto Domino scilicet diacono hereticorum de tempore a festo nativitatis cita."

135 Doat 23, f. 182.
does not make clear whether he did so. Petrus Fogasset of Caraman promised to repay a loan of five solidi of Morlaàs to the perfecti Bernard Gaufre and his companion out of fear, although it is not entirely clear whether he feared what they would do if he failed to pay or whether he was nervous because he intended to capture them and turn them over to the authorities. In any event, he did not repay his loan.

In some cases, there appears to be an underlying motivation for a heretic to make a loan to a supporter. Petrus de Mazerolis, lord of Gaja-la-Selve, reports that Bertrand Marti lent him 200 solidi of Toulouse and asked him "to be a friend of heretics and protect them"; this makes the loan sound like a bribe of sorts. Gualharda, wife of Johannes Pages, says that the heretic Guillelmus of Fanjeaux lent (mutuavit) her husband eleven solidi and eight denarii of Toulouse to repair a house that he owned, so that heretics could stay in it. In later testimony, however, Pages describes this as a gift rather than a loan (heretici dederunt ipsi testi). In either case, it seems intended to benefit the heretics rather than Pages himself. We can see that heretics did not hesitate to use financial incentives to motivate their supporters to provide protection and assistance, where appropriate or necessary.

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136 Ms 609, f. 224r: "dicti heretici steterunt ibi per totam noctem et querebant denarios a dicto Arnaldo de Clerenx viro ipsius testis quos mutuaverunt ei...."
137 Doat 23 ff. 334v-335r: "quadam nocte...Jordanus de Fandevila adduxit ad dictam aream Bernardum Gaufre et socium eius hereticos, et tunc predicti heretici petierent eidem testi quinque solidos morlanos quos debebat eis, et ipse testis respondit quod bene persolveret eis dictam pecuniam, et hoc dixit pro timore ne interficerent quia quamvis vellet ipse testis capere eos non esset ausus, et statim ipse testis recessit a praedictis hereticis....interrogatus dixit quod ipse testis non persolvit praedictis hereticis dictos quinque solidos morlanos imo debet dictos denarios hereticis."
138 Ms 609, ff. 124v-125r: "mutuavit ipsi testi ducentos solidos tolosanos et rogavit ipsum testem quod esset amicus hereticorum et quod diligenter eos et quod defenderet pro posse sua ne aliquis faceret malum hereticis, et ipse testi promisit tunc dicto Bertrando martini heretico quo ipse defenderet et custodiret ipsum et alios hereticos pro posse sua."
139 Ms 609, ff. 189v-190r.
140 Ms 609, f. 190r.
141 For an instance of this in the early fourteenth century, see Chapter Four at 231-32.
At times the text simply notes the existence of a loan, or *mutuum*. Guillelmus of Montgaillard sold cloth on behalf of heretics and received a loan from heretics; Coxunta, wife of En Ichier, was a receiver of heretics and received a loan from them, as did Rainalde, wife of Rainier Arpe.\footnote{Doat 21, f. 188v: "de mandato hereticorum vendidit pannos eorum et recepit mutuum ab eis"; f. 189v: "fuit receptatrix hereticorum...et recepit mutuum ab hereticis"; f. 201v: "recepit mutuum ab hereticis."} Raymundus Ademarii received a loan from Guillelmus de Tressens, heretic, in about 1240.\footnote{Doat 24, f. 283r: "recepit denarium mutuo ab ipso Guillelmo de Tressens, haeretico."} In these cases, we cannot know if the loans were intended to motivate particular behavior by the supporters, were straightforward financial transactions, or simply favors done for the community of believers served by the heretics making the loans. Nevertheless, these cases demonstrate that the heretics had the financial wherewithall to make loans to their adherents.

Since it was contact with heretics that was of interest to inquisitors, rather than loan details, the registers rarely make clear the terms of a loan or of repayment. In one case, we learn that Pons Jordani repaid a loan from the *perfectus* Petrus Arnaldi and his companion, in the amount of twenty solidi of Toulouse, within fifteen days.\footnote{Ms 609, 37v: "Et...ipsi heretici dederunt ipsi testi mutuo .xx. solidos Tholosanorum....Item, transactis .xv. diebus...reddidit dictis hereticis denarios quos mutuaverat ab ipsis."} In another, a heretic made a loan to a supporter, but required a guarantor: Petrus de la Cauna borrowed ten solidi from Raimond d'Arvinha, a heretic, and Guillelmus d'En Oliver guaranteed the loan.\footnote{Doat 24, f. 266r: “et tunc ipse manulevavit ab ipso R. D’Arvinha haeretico decem solidos, et Guillelmus d’En Oliver fuit fidejussor pro ipso pro dictis decem solidis.”} However, beyond these anecdotes, we cannot know the terms of these loans. The deponents' testimony simply does not say whether interest was charged or what other loan terms prevailed.

In one case, a believer hinted at her need for a loan, but the heretics she talked to did not offer to lend her anything. Raimundus Carabassa of Monteolivo, a heretic who converted back to orthodoxy under the auspices of the inquisitors, reported that Ermengardis, sister of Ysarn de...
Vilatravier, told him and his companion that she would like to pledge a ring that she owned to raise money. Raimundus did not offer her a loan, and apparently she was unable to find one elsewhere.\textsuperscript{146} While it is not clear why Ermengardis was unable to obtain funds (perhaps the ring was not worth much; perhaps the people she spoke to did not have ready cash to lend), this incident suggests that moneylending by heretics, and in their social milieu, was normal and not an activity to be frowned upon. It is especially noteworthy since it is the former heretic himself who reports this event, without any harsh words or condemnatory tone for the subject of moneylending.

\textit{Gifts}

Although the registers most frequently report support for the \textit{perfecti} by the community of believers, in the form of gifts, loans, and financial services, the \textit{perfecti} at times provided similar support to believers. Sometimes these were gifts made in the context of a reciprocal relationship between the supporter and the heretic. Gaubertus Galterii "received gifts [from heretics] and gave them frequently."\textsuperscript{147} Bernard de Rocheville, knight, reported receiving gifts of clothes, shoes and boots from heretics.\textsuperscript{148} In addition to being a \textit{depositarius} as noted above, Guillelmus Ricart gave and received various small items of clothing, and on one occasion gave some heretics a quarteria of wheat.\textsuperscript{149} At times, heretics gave money to their supporters, as when

\textsuperscript{146} Doat 24, ff. 216v-217r: "dicta Ermengardis dixi eidem testi et aliis haereticis praedictis quod denarii erant sibi necessarii et quod libenter inpignoraret unum annulum quem deferebat, si inveniret denarios ad manulevandum et cum non inveniret dictos dictos denarios exivit inde et demisit in dicta domo dictos haereticos."

\textsuperscript{147} Doat 21, ff. 197r-v: "recepit ab eis munera et dedit multociens."

\textsuperscript{148} Ms 609, f. 228r. This was, however, 40 years ago, before the arrival of the crusaders, when the heretics were more integrated into the daily life of the community.

\textsuperscript{149} Doat 21, f. 208v. Similarly, Phillipa, widow of Arnaud Guillaume, knight of Albiac de Francartvilla, received gifts from heretics of shoes, wax and other things (\textit{sotulares et ceram et alia munera}), and also gave them fruit and wine. Doat 23, ff. 259r-v.
Johannes Blanch of Hautpoul, together with brothers Petrus Ort and Bernard Ort, adored Petrus de Vernadet and Martror his companion, and the brothers received some money from the heretics, although the witness, Johannes Blanch, did not know how much. Aymeric de Tolleto, a heretic, promised to give Johannes Blanch ten solidi, and while he did give him boots and slippers, he did not give him the money right away; subsequently, however, Aymeric sent Johannes the promised ten solidi through his nephew, Johannes Barravi. The text gives no indication of why Aymeric gave Johannes this money, nor why its payment was delayed. Petrus Guasberti, a heretic, gave a believer five sextaria of wheat, who sold it and kept the money; it is unclear whether this was part of a commercial transaction or simply a gift. Ramunda, a heretic, gave Aimengard, wife of Petrus de Mazerolles, several punhols of silk. Gifts could be given by a parent who has become a perfectus to a child, as when Raimundus de Acha, an active supporter of heretics, who functioned as a guide and a messenger (nuncius) for them, received nine solidi sterling and thirty solidi Arnaldenses from his mother, a perfecta.

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150 ‘Adoration’ (adoratio) is the term given by the inquisitors to the ritual interaction between a perfectus and a believer when they encounter each other; it typically consists of certain words of greeting and gestures of respect, together with a request for a blessing, which was given by the perfectus. The Cathars called it melioramentum (or melhoramen in Occitan). See Pegg, Corruption of Angels, 92; Malcolm Lambert, The Cathars (Oxford: Blackwell, 1998), 141-42; John H. Arnold, Inquisition and Power: Catharism and the Confessing Subject in Medieval Languedoc (Philadelphia: University of Pennsylvania Press, 2001), 130-33.

151 Doat 23, f. 249r: "et hoc facto [i.e., the adoration] prefati heretici dederunt dicto Petro Orto et Bernardo Orto fratri eiusdem quandam summam pecuniae sed ipse testis nescit quanto fuit illa summa...." In the mid-1250s, Guillelmus Sicredi of Cavanac adored the perfecti Bernard Acier and his companion and they gave him five solidi of Melgueil as a gift ("ipse testis, adoratis hereticis, et acceptis ab eis ex dono quinque solidis melgoriensium, rediit in sua"), "Régistre du notaire ou greffier," Douais, Documents, 277.

152 Doat 23, f. 252v: "et tunc dictus Aymericus de Tolleto hereticus promisit eidem testi quod daret ei decem solidos et dedit eidem testi in praesenti quasdam caligas et sotulares, quo facto ipse testis exivit inde"; delivery of the money is at ff. 253r-v.

153 Ms 609, f. 228r.

154 Ms 609, f. 196r.

155 Doat 21, f. 289r. Similarly, when Bernard Azeu was taken to see his father who had become a perfectus, the father gave him 18 denarii of Toulouse, and later sent him three solidi. Ms 609, f. 188r.
Gifts of money could follow upon a visit to heretics, as when Ostaca stayed with a heretic in his home and received twenty solidi from him. Etienne Fourcaud saw heretics in a house and asked one of them to give him twenty solidi; it is not clear whether this was payment for something, a request for a loan, or simply a gift, or whether he actually received the money. When Petrus de la Cauna asked heretics to give him two solidi, Guillelma d'En Oliver invited him to her house, where heretics who were present gave him four solidi of Toulouse. Bernard Bonafos, a heretic, arranged for Tholosanus de La Sala to be given five solidi of Morlaàs. These may be instances of heretics helping believers in need, although the text typically does not make this clear. From the information contained in the registers about gifts of this nature, it is difficult to draw firm conclusions about the nature of charitable giving among the Cathars. On the other hand, this and similar anecdotes suggest that charity towards believers in need was not uncommon. The fact that the inquisitors' questions did not elicit enough information to enable us to determine whether or not such gifts were part of a regular program of charity does not mean such charitable programs did not exist, despite the Cathars’ reputation for not being charitable.

It is also interesting that some believers saw the perfecti as sources of funds or credit, which bolsters the conclusion that they did not practice apostolic poverty but rather were well-integrated into the economy.

156 Doat 21, f. 228r.
157 Doat 21, f. 267v: "S. Forcaldi vidit hereticos in quadam domo et rogavit pro quodam hereticou ut solveretur ei viginti solidos."
158 Doat 24, f. 269r.
159 Ms 609, f. 132r.
Doat 24 contains multiple references to gifts by heretics at Montségur to their supporters. This is something of a special case, as Montségur was under siege and life there was undoubtedly difficult; it seems likely that the heretics wished to provide living assistance as well as to reward the believers who lived and worked with them under harsh conditions. Petrus Serviens, a perfectus, gave Guillelmus de Bonan of Avellanet, and others who were working at Montségur, five solidi of Toulouse at the time that the stronghold fell. Bertrand Marti, the diachonus hereticorum, gave the knights protecting Montségur and men working there basic foodstuffs, which were in short supply. He also gave defenders such as Rainard de Palajac and Imbert de Salis money, clothing, and food. Rainard de Palajac also received money, shoes and other clothing from other heretics at Montségur.

Mediation

Cathar perfecti occasionally served as mediators in disputes among members of the community, which often ended with a compromise brought about through the intervention of a respected perfectus. This activity could result in financial benefit for the heretics involved as well as the parties to the dispute. For example, in the 1210s, Mir Bernard of Lavaur, knight, accepted a compromise negotiated by a heretic and subsequently paid him 100 solidi sterling on behalf of his dead brother, who had been a long-time believer. Generally, however, the

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161 See below under the heading "Montségur."
162 Doat 24, f. 81r: "Item dixit quod Petrus Serviens haereticus dedit eidem testi, et aliis servientibus de Montescuro cuilibet quinque solidos tholosanos prout audivit dici in nocta diei qua castrum Montesecure cum haereticis fuit traditum."
163 Doat 24, f. 180r.
164 Doat 24, ff 179v-180r, Rainard de Palajac; f. 180r, Imbert de Salis. Each man received 20 solidi of Melgueil. This took place shortly before the fall of Montségur at Easter, 1242.
165 Doat 24, f. 180r. The money totaled 12 solidi of Melgueil.
166 Doat 21, f. 321r: "insanis de controversia quam habebas cum aliis compositionem per manum heretici recepisses persolvisses ei centum solidos sterlingorum de mandato fratris tui deffuncti credens eorum annis triginta quinque..."
heretics performed this function of mediation between conflicting supporters without receiving payment. In the early 1230s, Guillelmus Fondut, knight of Paolhac, had a dispute with his sister-in-law, which was mediated by the perfecti Ademar de Rocamaura, heretic; no mention of money is made. In 1242, Bertrand Marti made peace between Pierre Roger of Mirepoix, leader of the defense of Montségur, and a group of other nobles. The mediation ended well for Pierre Roger, as the opposing group of knights paid him 200 solidi of Toulouse and accepted the peace arrangement negotiated by Bertrand Marti.

The peacemaking role of the perfecti in these examples suggests that they were well integrated into their communities and performed a social function traditional for religious leaders. Catholic bishops, prominent abbots, and well-respected mendicants were known as mediators and peacemakers in both high political circles and more ordinary communities. Given that Cathar theology involved some rejection of the material and, moreover, did not require the performance of penitential acts that might have called for the involvement of, or supervision by, the clergy, some historians have found it surprising that perfecti would have been involved in peacemaking activities. Others have surmised that Cathars rejected Catholic justice and had recourse to their own system of justice. As John Arnold points out, however,

167 Doat 22, f. 73v.
168 Doat 22, ff. 121r-v: “Bertrandus Martini fecit pacem et concordiam inter ipsos hoc modo, quod predicti homines de Roca darent dicto P. Rogerio pro amicabili compositione ducentos solidos Tholosanos....”
171 Duvernoy, La religion des Cathars, 195-96.
one need not assume that Cathars rejected orthodox justice; rather, it rejected them, as the
perfecti were outlaws and could not safely participate in the established system. Instead, these
instances of peacemaking operated on the level of the community, with the perfecti, whether they
received money or not, acting in the role of community leaders to repair and cement social
bonds. In this way, they were living up to their name of "good men." I note, however, that the
instances of perfecti involved in peacemaking activities are all from the early thirteenth century,
when it was still possible for the perfecti to participate relatively openly in society, or from
Montségur, which was a Cathar town until its fall in 1244. I have found few reports of such
activity from the second half of the thirteenth century, when the perfecti were leading
increasingly isolated lives. Their inability to live openly, and need to be frequently on the
move, undoubtedly took a toll on their leadership roles in the community.

III. How Perfecti Use Money

Daily Life

Before the Albigensian crusade, heretics lived independently, often in group houses, as
noted by Guillelmus Helias of Montesquieu, who saw more than ten houses of heretics living

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172 Arnold, Inquisition and Power, 137.

173 An episcopus haereticus in Piacenza adjudicated a dispute over land and money between Cathars from
Languedoc, in the 1260s. Doat 25, ff. 132r-v: "Et in regressu de curia Romana, transivit similiter per Placentiam, et
vidit in eodem hospitio dictum Stephanum Donati, haereticum, et repetitit tunc ab eo praedictam peccuniam. Et tunc
respondit ipsi testi quod suus episcopus haereticus audiverat quaerimoniam de terra quam pater ipsius testis
auferabat Petro Donati de Montegalhardo fratre ipsius haeretici, et quia ecclesia haereticorum intendebat habere ius
in dicta terra, ratione fratrisae ipsius Stephani, non erat voluntas ipsius episcopi quod ipse Stephanus redderet ipsi
testi praedictam peccuniam, nisi pater ipsius testis quitaret praedictam terram." However, this case deals with the
Cathars' own claim to the disputed property, rather than a peacemaking initiative within the community.

174 For the itinerancy of heretics generally, see Caterina Bruschi, The Wandering Heretics of Languedoc
(Cambridge: Cambridge University Press, 2009), passim.

175 It is difficult to know how to interpret the references to 'mansiones hereticorum' that existed before the coming of
the crusaders. While it may be that they were communal homes for perfecti, it is also possible they were simply
homes where some people known to be heretics lived. This is Mark Pegg's suggestion, although he believes that the
women's houses, in particular, were intentional communities of older and younger women, often from noble
openly and even sold them one such house for forty solidi of Toulouse.\textsuperscript{176} Poncius de Tornafulha testified that at the turn of the thirteenth century, he not only saw heretics living openly at Montesquieu, he also had routine economic exchanges with them; he bought linen cloth and shoes from them and sold them wheat and wine grapes.\textsuperscript{177} Arnaldus Pisce noted that he knew of at least six group houses of heretics living publicly in Montesquieu, both male and female. In one such house, the heretics were shoemakers and had a workshop there open to the public, where the people of the town came and bought openly from them, as they did from other shops.\textsuperscript{178} Petrus de Garmassia made a similar observation about pre-crusade Fanjeaux, noting that heretics lived there openly, and that as a boy, he had worked in their workshops.\textsuperscript{179} Petrus de Flaira of Mirepoix testified that on the eve of the crusade, when the heretics publicly maintained their own houses in Mirepoix, he frequently shaved their beards.\textsuperscript{180} Arnaud Boquet also saw heretics living publicly in Mirepoix, where he sewed shoes for wages in their workshops, more than thirty-five

\textsuperscript{176} Ms 609, f. 103r: "vidit plusquam .x. mansiones hereticorum publice existentium et, quandoque oportebat...vendidit dictis hereticis quandam domu pro quadringentis solidorum Tholosanorum." This took place in about 1208.

\textsuperscript{177} Ms 609, f. 99r: "vidit hereticos stantes publice apud Mont Esquiu, et emit ab illis pannum lineum et sotulares, et vendidit eis bladum et vindemiam...."

\textsuperscript{178} Ms 609, f. 103r: "vidit Poncium de Grazac et Arnaldum Cabosz hereticos. Et, quia erant sabatarii, tenebant operatorium et operabantur ibi publice. Et omnes homines et femine de vila veniebant et emebant ita publice, sicut et de alis gentibus. Et erant bene tunc in dicta vila vii. mansiones, tam hereticorum quam hereticarum publice existentium."

\textsuperscript{179} Ms 609, f. 157r: "vidit hereticos publice manentes in castro de Fano Jovis. Et tunc, cum esset puer suerbat in operatoris eorum...."

\textsuperscript{180} Doat 22, f. 173r: "Item dixit quod ipse testis pluries rasit barbas hereticis ad domum eorum apud Mirapiscem ubi dicti haeretici tenebant domos suas...." Bernard Faure of Folcaville also confirmed that he saw heretics living openly before the crusaders came. Ms 609, f. 207r: "vidit hereticos stantes publice in terra."
years previously.\textsuperscript{181} Guillelmus Donadeu of Maserac saw heretics living publicly at Cordes, where, he reports, they had a cloth-making workshop as late as the early 1220s.\textsuperscript{182} Pons de Vendinac of Bunhac, near Taravello, testified that he had bought a cow from two heretics in a field where the heretics were plowing, at the time when the heretics were living openly.\textsuperscript{183}

Following the Albigensian crusade and the coming of the inquisitors, however, the heretics could no longer live publicly and earn their living openly as they had previously. Although we find one mention of a heretic who appears to be dealing in pins in the 1240s,\textsuperscript{184} and some who are working as doctors,\textsuperscript{185} generally heretics of the decades following the crusade lived off the hospitality of their supporters. Yet, although they relied on them for services as guides, hosts, and providers, they typically paid their own way in these matters: they were not begging, nor even, generally speaking, accepting daily contributions of food and clothing. This did happen, as the discussion of alms and gifts above demonstrates, but most often we hear that

\textsuperscript{181} Ms 609, f. 184r: "vidit hereticos stantes publice apud Mirapiscem, et tunc ipse testis suit sotulares pluries in operatoriis eorum per mercede...." Thirty-five years before his testimony would have been approximately 1208-1210.

\textsuperscript{182} Doat 23, f. 209v: "tenuerunt operatorium artii textoriae" 20 years ago and more (or before 1225 or so).

\textsuperscript{183} Ms 609, f. 205r: "Item dixit quod apud Podium Agot quadam vice emit a Stephano Aicre et Petro laules hereticis quendam bovem in agro ubi dicti heretic abrant...et tunc manebant heretici publice per totam terram."

\textsuperscript{184} Ms 609, f. 190v: The witness, Johannes Pages of Pexiora, "emit a Petro Gauberti [identified earlier as a heretic] xxxta et iiior miliaria acuum et promisit dicto Petro Gauberti quod daret pro predictis acubus vi libras Melgorencium, et Arnaudus Praderii, diachonus hereticorum, intravit fideiussor dicto Petro Gauberti pro ipso teste, sed non reddidit ipse testis predictos denarios dicto Petro Gauberti, sed ipse testis et Willelmus Cavaler reddiderunt predictas acus Arnaudo de Clerenx de Cassio et quod redderet eas dicto Petro Gauberti heretico; et est annus, vel circa."

\textsuperscript{185} For example, when Austorga of Falgairac was ill, she was taken to see a heretic who was a doctor, and was cured by his medicine, in the late 1220s (Doat 24, f. 4r); Saixs de Montesquieu of Puylaurens was tended by Guillelmus Bernardi Dairo, heretic, when he was ill in the early 1230s (Doat 24, f. 128v). On the other hand, there was sometimes confusion over whether the heretics would treat people who were not interested in their religious services as well. Petrus de Corneliano of Montjoie reports that he took his brother to see Guillelmus Bernardi de Ayros, who held himself out as a doctor ("qui fingebat se medicum"), but when his brother said he did not want to become a heretic, the "doctor" left (Doat 24, ff. 21v-22r); Geralda, wife of Guillelmus Fabri, says that this same Guillelmus Bernardi d'Airos did not wish to treat her after she learned that he was a heretic (presumably because she did not wish to become one) (Ms 609, f. 57v).
heretics paid for their food, clothing and frequently, for their lodgings. When the occasion arose, heretics paid for necessary medical services, as well.\footnote{186 Arnaud Medicus, who worked as a doctor, treated heretics and was paid for his services. For example, “A. Medicus vidit hereticos et ligavit tibiam cuiusdam heretici fractam et habuit inde viginti solidos cum magistro suo.” Another time: “Item alibi vidit hereticos et dedit eis unguentum et accepit ab hereticis duos solidos Morlanorum, item medicinam ad opus hereticorum.” Doat 21, f. 256v. See also Ms 609, f. 217v, where Petrus Guiraudi senior describes being treated by Arnaud Fabri, heretic and doctor, who gave him “pulveres et herbas ad curandum egritudinem, sed non adoravit,” about 20 years previously.} There are many reports of the heretics paying for their own food and clothing, although frequently it was the supporters who procured these goods for them, presumably because the heretics could not risk being seen in public. Petrus de Flaira of Mirepoix testified, for example, that he frequently bought foodstuffs and cloth for heretics with their money.\footnote{187 Doat 22, f. 182r: "Item dixit se emisse pluries haereticis panem, vinum, pisces, et alia victualia de denariis eorum et pannos laneos et lineos similiter."} Raimundus Carabassa of Monteolivo, who had lived as a \textit{perfectus} prior to being captured, noted that when he and his companion stayed with supporters, their hosts bought food for them with the heretics’ money.\footnote{188 Doat 24, ff. 213r, 214v. Guillelmus Sicredi of Cavanac testified that when two heretics stayed with him and his mother in their home, they generally ate and drank from their own resources, but occasionally Guillelmus and his mother bought grain for them. "Régistre du notaire ou greffier," Douais, \textit{Documents}, 283: "comedentes et bibentes de proprio ipsarum hereticarum...veruntamen tam ipse testis quam mater ejus emodebant [sic] bladum eis aliquando et aliquando emebant ab aliis." Guillelmus Vasc reports that two heretics gave him nine denarii of Toulouse and asked him to buy bread for them, which he did. Ms 609, f. 253v.} It was particularly likely in the case of female heretics that their hosts would purchase necessities for them. Arnaude de Lamothe testifies that when she and her sister, Peironne, stayed in the farm (\textit{manso}) of Pons Saquet for three years, their host bought their food or caused it to be bought, with their money.\footnote{189 Doat 23, f. 19v: "et comedebant in dicta domo de his quae Poncius Saquet emebat eis vel faciebant emi de denariis ipsius testis et sociarum eius hereticarum...."} Amelia, wife of Bernard Bors, had female heretics at her farm and bought what they needed with their money; sometimes they gave her money as well.\footnote{190 Doat 21, f. 251v: "emebat eis necessaria de denariis dicte heretice. Item aliquando dicta heretica dedit sibi denarios." Her husband, Bernard, was sentenced for having heretics on his land and buying provisions for them as well (Doat 21, f. 254r). It is not clear from the text whether these were the same heretics his wife assisted. Ramundus Textor also bought food for female heretics using their money. Doat 21, f. 245r.}
However, when Domestica de Cabanoles received female heretics in her house, she gave them money – up to thirty solidi at various times – rather than the other way around.\textsuperscript{191}

Heretics occasionally compensated their hosts for their lodgings, as well as for food.\textsuperscript{192} The amounts varied widely. Heretics brought by supporters to stay with Gaucelinus de Miraval of Puylaurens paid him three solidi of Toulouse and some boots made of white cloth,\textsuperscript{193} while Gaubertus Sicart de Coranda and his wife received wine and twenty solidi for lodging heretics on his land.\textsuperscript{194} Raimond Sicart notes that heretics stayed in his father's house and that his father was paid twenty solidi for this.\textsuperscript{195}

The registers show that before the Albigensian crusade and the advent of the inquisitors, which caused those living openly as \textit{perfecti} to retreat into hiding, the heretics lived among, and participated in the ordinary economic life of, their communities. After they were forced to become fugitives, they frequently lived off of their own resources, often paying their hosts to lodge them. Generally, they had money sufficient to meet their needs; on those occasions when they did not, they accepted gifts of money and goods from believers. The fact that they were generally able to pay their own way suggests that funds raised through donations and bequests were pooled and used to support \textit{perfecti}.

\textit{Guides, Messengers and Other Services}

\begin{footnotes}
\item[191] Doat 21, f. 306v: "et dedit eis usque ad triginta solidos diversis temporibus."
\item[192] For the contrary view that "no record of payments made for the provision of shelter survive in the records from Languedoc," see Chris Sparks, \textit{Heresy, Inquisition and Life Cycle in Medieval Languedoc} (York: York Medieval Press, 2014), 113.
\item[193] Doat 23, f. 110v.
\item[194] Doat 21, f. 231r. The heretics also paid for their food with their own money.
\item[195] Doat 21, ff. 232r-v. Hugo Gaufredi frequently received heretics, and was paid 70 soli for heretics he lodged (Doat 21, f. 297v); the sentence imposed notes that he also guided heretics; perhaps this helps to explain the large payment he received.
\end{footnotes}
Heretics frequently used their money to pay people to guide or lead them from place to place, act as messengers, or provide other services on an ad hoc basis. For example, Guillelmus Sicredi of Cavanac was paid twenty solidi of Melgueil to perform various unspecified services. Generally, it was Cathar believers who performed such services, but at times the witnesses claimed—whether disingenuously or not we have no way of knowing—that they did not know that the people they were assisting were, in fact, heretics, and that they themselves had no heretical leanings.

Most instances of heretics paying for services involved the use of guides, a necessity for heretics living secretly who needed help navigating their way safely between locations which, in many cases, were probably unfamiliar to them. The amounts paid for this type of service varied widely. The highest amount I have found was the payment to Guillelmus Donadeu of Maserac and Stephanus de Garriga to conduct Garsenda and Guillelma, heretical daughters of Guillelmus de Caussada, to Cremona in Lombardy. The two men were paid 100 solidi for this undertaking. By contrast, most of those who served as guides for female heretics were paid very little; presumably, most of these trips were quite local in nature. Guillelmus Albas guided female heretics and received only eight denarii, while Amiel Buissel received eighteen denarii for this activity and Hugo de Podio, twelve.

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196 “Régistre du notaire ou greffier,” in Douais, Documents, 281: “pro labore quem subierat et fecerat pro eis.”

197 See, e.g., Doat 22, f. 79r: "Petrus Capella dedit ipsi testi viginti solidos ut assecuraret ei quendam clientum...quod ipse testis fecit sed non adoravit nec vidit adorare nec scivit ipsos esse hereticos...."

198 Lombardy constituted a relative safe haven for heretics from Languedoc in this period. Lambert, Cathars, 220-22; Arnold, Inquisition and Power, 154; Bruschi, Wandering Heretics of Languedoc, 75-78. See discussion in Chapter Three, under the heading “Lombardy.”

199 Doat 23, ff. 214r-v.

200 Doat 21, f. 310r (Guillelmus Albas); f. 206v (Amiel Buissel); f. 309r (Hugo de Podio). Similarly, Pons Sicre was given only six denarii of Toulouse for guiding female heretics, while Petrus Bernart transported a female heretic on his donkey and was paid eleven denarii. Doat 22, ff. 235r-v (Pons Sicre); Doat 21, f. 218r (Petrus Bernart).
Although two heretics paid Ramundus Pinaut only four denarii of Toulouse to guide them, guides of male heretics generally received more.\textsuperscript{201} At the high end, Guillelmus Matfredus, knight of Puylaurens, was asked by a prominent heretic, Guilabertus of Castres, to bring Bernardus Bonafos, deacon of the heretics of Lantar, and his companions out of Saint-Paul-Cap-de-Joux, and promised to pay him well. This promise was kept, as Guillelmus Matfredus received fifty solidi of Toulouse.\textsuperscript{202} Bertrandus de Vallette guided heretics many times, performed other services for them, and, according to his sentence, received 200 solidi (ten librae), but this very large amount seems to be in exchange for a wide variety of services provided over time.\textsuperscript{203} Most payments ranged from a few solidi to half a libra.\textsuperscript{204}

Some guides received non-monetary payment: Raimond de Montcabrier, knight, guided Guillelmus Salamonis and his companion from Verfeuil to Saint-Paul-Cap-de-Joux, and, discovering that Raimond did not have his own horse, the heretics sent him one.\textsuperscript{205} Guillelmus Ramundi guided two female heretics from a house where they had been staying to a hut in the

\textsuperscript{201} Ms 609, f. 23r.

\textsuperscript{202} Doat 24, ff. 111v-112r. This took place "at the time when the Count made peace with the Church and the king" – i.e., in 1229.

\textsuperscript{203} Doat 21, f. 285v: “Bertrandus de Valeta vidit hereticos et duxit eos ad Montem Escot et tenuit eos fere per dimidium annum in diversis mansis et diversis locis per se et homines suos, et venit semel cum uno eorum apud Mosiacum. Item ad preces hereticorum quos ipse tenebat venit ad portam d’Aron. Item alia vice conduxit hereticos quos recepit de manu cuiusdam et adduxit eos ad quemdam mansum in quo erant alii heretici. Item habuit ab hereticis duocentos solidos.” Other examples of relatively large payments include Petrus of Périgueux, who received 20 solidi for guiding heretics (Doat 21, f. 210r), and Fortanerius of Gourdon, who received seven librae of Cahors (Doat 21, f. 199v).

\textsuperscript{204} Arnaud Roger of Mirepoix guided a group of heretics and was paid ten solidi of Toulouse (Doat 22, f. 132v), while on two occasions Petrus de Flaira guided heretics to Montségur and was paid between three and five solidi of Toulouse (Doat 22, ff. 182r, 184r). On another occasion, Petrus de Flaira led heretics out of Montségur and received 2 lbs of pepper rather than cash (Doat 22, f. 132v). All of these incidents took place many years before the siege of Montségur. Stephanus Massa of Toulouse, along with two brothers named Bertrand Peirerius and Arnaud Guillaume, led a group of heretics from Portovilla to a village near Caraman and was paid five solidi of Morlaàs (Doat 23, f. 292v), while Bernard de Rochovila, knight, received ten solidi of Toulouse for guiding heretics (Ms 609, f. 228r).

\textsuperscript{205} Doat 23, f. 158r.
woods, and was given a pair of pants (femoralias). In one case, the guides expected to be paid, but were not: Petrus de Corneliano of Montjoie and his uncle, Guillelmus of Roquefort, led heretics from the castrum of Roquefort to the church of Frassenx, for which they were supposed to be paid ten solidi, but the heretics refused to pay.

Occasionally, rather than receiving payment, the guides gave the heretics money. This seems to be in the nature of alms or gifts, rather than a financial transaction. For example, Bernard Oth of Niort guided heretics and gave one of them, Raimundus Mercer, diachonus hereticorum, twelve solidi of Melguiel. Since Bernard was an important nobleman, perhaps it was unnecessary or impolitic to pay him. Arnaud de la Mora guided heretics and gave them ten solidi of Morlaàs, but the text provides no clues about the circumstances.

Heretics paid for other services as well. Petrus de Auca was given seven denarii by Raimond Clavel, heretic, to take a letter to Raimond Armengavi in another town. Petrus Gauderia, knight of Lautrec, was given twenty solidi by the heretic Petrus Capella to find a client (quendam clientem) of his; he claimed in his testimony that he did not know that Petrus Capella was a heretic. Stephanus Donat was paid fifteen solidi of Toulouse by Ramundus del Verger, a heretic, to go to Lombardy and fetch two other heretics, which he did, accompanied by Ramundus del Verger's nephew. The errands often involved food procurement. Petrus de

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206 Ms 609, f. 208v.
207 Doat 24, ff. 22v-23r: "Item dicit quod ipse testis et Guillelmus de Roquafort avunculus ipsius testis duxerunt septem haereticos a castro de Roquafort usque ad ecclesiam de Frassenx, et propter hoc debuerunt habere ab eisdem haereticis decem solidos, tamen haeretici noluerunt eos persolvere."
208 Doat 24, f. 102r.
209 Doat 21, f. 301v.
210 Doat 22, ff. 76r-77r.
211 Doat 22, f. 79r.
212 Ms 609, f. 43r.
Flaira was given ten or eleven denarii by Primarius of Mirepoix, knight, to buy wheat for the use of heretics, while Raimundus Boerii Brasserius of Lanierville was paid five denarii by some heretics to take grain to a mill to be ground for their use. Guillelmus de Cauz was paid three denarii by a third party to take some grain to a mill on his donkey, but claims not to have known that the flour was to be given to heretics.

The evidence of this section shows that the perfecti generally had access to resources with which to pay for their needs, and customarily compensated or reimbursed those who helped them. Again, this supports the conclusion that organized financial networks existed to gather, hold, and distribute funds to individual heretics in this period.

Montségur

The mountain-top castrum of Montségur, southeast of Toulouse in the Lauragais, is well-known as the site of the last military stand of the Cathars of Languedoc. It became a Cathar refuge in the 1230s, attracting both Cathar perfecti and their supporters to a place where they could live openly, without fear of the inquisitors. After the murder of two inquisitors, Guillaume Arnaud and Stephen de Saint-Thiéry, in May 1242 in Avignonet by a group of men from Montségur, a campaign was mounted by royal troops, with the cooperation of the count of Toulouse, Raymond VII, to take the fortress. After a long siege, it surrendered in March 1244.

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213 Doat 22, f. 198v (Petrus de Flaira); Doat 23, f. 148r (Raimundus Boerii).

214 Ms 609, ff. 91r-v: "Item dixit quod R. Ermengau dedit ipsi testi tres denarios pro eo quod portaret cum asino suo dimidiam quartam frumenti ad molendinum Cabrier et cum ipse testis et dictus Raimundus Ermengau revertentur de dicto molendino cum farina dictus Raimundus intravit quandam bartam et statim exivit de barta illa cum duobus hereticis qui receperunt ibi dictam farinam sed ipse testis non adoravit ibi dictos hereticos...."

215 Count Raymond had resisted royal authority when he could, but without success, and the murders at Avignonet only made his position more precarious. See Michel Roquebert, L'Épopée cathare, vol. 4: Mourir à Montségur (Toulouse: Privat, 1989), 340-58; Lambert, Cathars, 166-67.
Most residents were allowed to leave the town; \textit{perfecti} who would not renounce the Cathar faith were burned, about 200 in all.\footnote{Roquebert, \textit{Cendres de la liberté}, 194-209; see also Barber, \textit{Cathars}, 179-183. Barber notes that not all historians accept the traditional view that 200 heretics were burned at Montségur (183). The historiography of this revisionist opinion is summarized in Duvernoy, \textit{Le Dossier de Montségur}, 13-16, although Duvernoy rejects the theory that the burnings did not take place.}

Discussion of Montségur in the inquisitorial registers offers an additional window into the attitudes of the Cathar heretics and their supporters towards the use of money. As an isolated, fortified town, it needed to be provisioned and defended, which required substantial resources as well as interaction with the surrounding population. As a Cathar refuge over the course of more than ten years, it provides an opportunity to examine how the Cathars functioned economically when they were not living as fugitives.

Many deponents testify to the economic interrelationship between Montségur and the surrounding population. Before the final siege, many people, both Cathar supporters and non-supporters, came to sell foodstuffs and supplies to those in the \textit{castrum}, both heretics and laymen.\footnote{See, e.g., Doat 24, f. 61v: Berengarius de Lavelanet testifies that “veniebant in Castrum Montis securi et afferebant ibi victualia ad vendendum et vendebant ea indifferenter haereticis et aliis de ipso castro.” See also Doat 22, ff. 147v, 152v, 170r.} Heretics who were outside of Montségur used their contacts to purchase grain, which they took to Montségur, as when Guillelmus Tardiu of Galiola, a heretic, was staying with Bertrand de Congost and provided the funds for Bertrand to purchase a sextarium of wheat. Guillelmus Tardiu then brought the wheat to Montségur.\footnote{Doat 23, f. 205v.} When funds were insufficient, wealthy supporters arranged to pay for food: in about 1235, Bernard Oth of Niort saw that the heretics in Montségur had little to eat, so he arranged for believers in Carcassonne to supply grain; many noblemen bought the wheat and turned it over to the heretics in Montségur.\footnote{Doat 24, f. 88v.}
At the time of the siege, getting money and supplies in or out of Montségur was difficult. One deponent, Imbert de Salles, testified that heretics smuggled money into Montségur and gave it to Pierre Roger of Mirepoix, leader of the defense. Pierre Roger used money from raids on the surrounding countryside, and possibly that stolen from the two murdered inquisitors in 1242, to help provision the town. The leadership also used funds belonging to the heretics of Montségur themselves. Petrus Arans, a heretic, described to a friend how Raimundus de Sancto Martino, *diachonus haereticorum*, had taken forty solidi of Toulouse from his house in Montségur to divide with Pierre Roger. Imbert de Salles testified that Pierre Roger seized goods from the homes of Bertrand Marti and other heretics living in Montségur, including pepper, oil, salt, wax, blankets, grains and forty doublets made by the heretics, presumably for the use of the defenders or to raise money for necessary supplies. On the other side of such transactions, we learn that the Catalan Arnaud de Bretos bought ropes (*cordas*) and a sling or net (*fundam*) with money sent by Pierre Roger through a messenger. Pierre Roger also used his

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220 Doat 24, f. 173r: "Item dixit se vidisse quod [heretici] attulerunt Petro Rogerio de Mirapisce plenam flaciadam de denarios [sic] haereticorum et dederunt eos eidem Petro Rogerio." Pierre Roger of Mirepoix was a member of the family of the lords of Mirepoix, vassals of the counts of Foix, and the son-in-law of Raymond of Pereille, who in the first decade of the thirteenth century had rebuilt the fortress of Montségur as a center for the Cathars and their supporters. He was the leader of the defense of Montségur. Duvernoy, *Dossier de Montségur*, 25-26; Roquebert, *Cendres de la liberté*, 115-130; Barber, *Cathars*, 59, 180.

221 Doat 22, f. 296v: Fias, wife of Guillelmus de Planha of the Lauragais, testified that she was holding 50 denarii for Pierre Roger, obtained from "theft," which she returned to him when he need them for expenses: "Item dixit se dedisse de mandato Petri Rogerii de Mirepiscie quinquagentos denarios quos habuerat de rapina et ipse testis hoc sciebat ex deypoio et reddidit denarios eidem P. Rogerii sicut erant sibi necessarii ad expendendum,..." It is not clear whether she is referring to theft from the murdered inquisitors or generally to raids on the countryside surrounding Montségur. She describes the murder of the inquisitors only a few folios prior to this excerpt, so it is possible that the "rapina" she is referring to took place during the assassination (Doat 22, f. 288r). However, Roquebert believes that this money came from raiding (*Mourir à Montségur*, 354).

222 Doat 24, f. 81r.

223 Doat 24, f. 173v. Similarly, Pierre de Cabanil of Saint Julien testified that Pierre Roger had taken 40 solidi of Toulouse from the house of the heretic Johannes de Combello, at the time of the truce between Montségur and the king. Doat 24, f. 61v: "Item dixit se audissse ab Arnaldo Rogerio quod Petrus Rogerii de Mirapisce habuit quadrungentos solidos tholosanos a domo Johannis de Combello haeretico postquam fuit truea facita inter castrum Montis securi et Regem et Ecclesi."  

224 Doat 24, ff. 195v-196r.
funds to pay for communications, as when Escotus de Bellicrado brought him a letter at Montségur, and Pierre Roger paid him with coin (*nummus*).\(^{225}\) In addition, supporters of the Cathar defense at Montségur used their own money to help, as when Bernard de Alio and Arnaud de So promised to give a certain Corbaire Catalan fifty librae of Melgueil to bring twenty-five men to the aid of Montségur against the French; Corbaire had difficulty raising the troops after receiving the money, but finally was able to. The deponent, Imbert de Salles, was among them.\(^{226}\)

At the time of the *castrum's* surrender, there was a good deal of wealth remaining in Montségur. Many deponents testify that heretics, Bertrand Marti and others, gave food, clothing and money to supporters who had been living and working at Montségur in the weeks prior to the final surrender.\(^{227}\) Most striking is the frequent testimony, from many deponents, concerning treasure at Montségur.\(^{228}\) Arnaud Roger, Pierre Roger's cousin, testified that after the surrender and mass burning, Pierre Roger hid two heretics, Amelius Aicart and Hugo, who knew where in the surrounding woods the treasure of the heretics' church was hidden.\(^{229}\) Imbert de Salles

\(^{225}\) Doat 24, f. 181r.

\(^{226}\) Doat 24, ff. 168v-169r.

\(^{227}\) Doat 24, ff. 179v-180r.

\(^{228}\) This testimony appears to be the origin of the legend of the wealth of the Cathars. Some have believed that this treasure constituted the Holy Grail, including, for instance, the Nazi writer Otto Rahn, *Crusade Against the Grail: The Struggle between the Cathars, the Templars, and the Church of Rome*, trans. Christopher Jones (Rochester, VT: Inner Traditions, 2006), and American popular writers such as Dan Brown. Michel Roquebert notes that serious historians have always understood that the 'treasure' was a matter of money belonging to the Cathars at Montségur, and that "c'est l'imagination des poètes, et surtout celle, plus intéressée, de pseudo-historiens, qui a agrandi la cassette des *parfaits* aux dimensions d'un trésor fabuleux." Roquebert, *Cendres de la liberté*, 176-77. For a discussion of the legends surrounding the 'lost treasure' of Montségur, see Malcolm Barber, "Cathars After Catharism," in *Cathars*, 239-57.

\(^{229}\) Doat 22, f. 129r: "Petrus Rogerii de Mirapisce retinuit in dicto Castro Amelim Aicart et Hugonem socium eius hereticum et in nocte postquam alii heretici fuerunt combusti cum grassa dictus P. Rogerii celavit dictos hereticos et evaserunt et hoc factum fuit, ne Ecclesia hereticorum posset ammittere thesaurum suum, qui erat absconditus in nemoribus, et illi duo sciebant illud et istud audivit ipse testis ab Alzieu de Massabrac, qui viderat ipsos et a Guillelmo Johanne de Lordat, qui visdit ipsos postquam evaserunt de dicto castro...."
reported that a heretic described to him how he and a companion got out of Montségur with "gold, silver and an infinite amount of money."\textsuperscript{230} Shortly before the surrender of Montségur, Bertrand Marti asked Imbert to tell his brother, Raimond Marti, about forty solidi of Toulouse that were hidden in a heretical church (\textit{ecclesia haereticorum}) either in Fanjeaux or in the Lauragais.\textsuperscript{231} In the confusion following the surrender, supporters who had lent or deposited money with the heretics of Montségur had difficulty finding out what had happened to it. Arnaud Roger of Mirepoix reported that he was approached by Petrus de Flaira and his sister, Maurina, also of Mirepoix, shortly after the surrender, who were wondering what had become of the deposits at Montségur, since Petrus had lost at least 300 solidi that he had on deposit there; Arnaud Roger told him that Pierre Roger had all of the deposits. The registers do not tell us whether Petrus de Flaira was able to recover the money he had lost.\textsuperscript{232}

\textbf{IV. Attitudes towards Money and Wealth}

\textit{Wealth and Treasure}

The inquisition registers from the mid-thirteenth century show that Cathar \textit{perfecti} openly expressed their interest in, and approval of, wealth and money; it was not an object of

\textsuperscript{230} Doat 24, f. 171v: "Item dixit quod Matheus haereticus dixit eidem testi quod idem Matheus haereticus, et Petrus Bonetus diachonus haereticorum de Tholosa, quando exiverunt Castrum de Montesecuro, et inde extraxerunt aurum et argentum et pecuniam infinitam fecerunt transitum per locum ubi homines de Camo excubabant qui dederunt eisdem haereticus locum et viam ut possent inde libere transire et exire….”

\textsuperscript{231} Doat 24, f. 173r: “Item dixit quod Bertrandus Martini, Episcopus haereticorum, dixit eidem testi quod ipse testis diceret Raimundo Martini, fratri illius haeretici, quo de illis quadringentis solidis tholosanis quos ipse Raimundus Martini sciebat, inveniret inditia in Ecclesia haereticorum vel de Faniovis, vel de Lauraguesio de tempore hoc anno circa medium quadregesima proxime praeterita.”

\textsuperscript{232} Doat 22, ff. 153r-v: "Item dixit quod quadam die dum ipse testis esset in quadam forcia iuxta Appamias venit ibi P. de Flaira de Mirapisce et Maurina soror eius et quasierunt ab ipso teste si sciebat aliquid de comandis Montis securi quia ipse P. de Flaira amiserat bene trecentos solidos quos deposuerat hereticos in dicto castro, et ipse testis dixit dicto P. de Flaira quod Petrus Rogerii de Mirapisce habuerat omnes comandas dicti castr. De tempore quod sunt quindecim dies vel circa.” Note that the testimony uses the word \textit{comanda}, which would mean either loan or deposit. In this case, it seems most likely that Petrus de Flaira was referring to money he had on deposit in Montségur.
embarrassment, derision or denial. When Ramundus Bernardi of Saint-Martin-de-la-Lande, heretic, returned from a journey into Lombardy in the 1220s, he promptly asked his brother, Bernard Peire, to turn over to him his half of the family wealth, and other goods that belonged to him. About the same time, Ramundus del Verger, heretic, traveled to Lombardy and left all his money there; upon his return to Languedoc, he asked his nephew, Petrus Garini, to go to Lombardy on his behalf to reclaim his money, but Petrus' efforts were unsuccessful as the heretics in Lombardy did not wish to relinquish this wealth. In neither case was renunciation of wealth the desired outcome, nor was there any hint that these perfecti considered embracing holy poverty.

Although, as we have seen, Cathar perfecti frequently relied on lay supporters to hold money for them, they did not appear to have any discomfort with handling money themselves. At times they collected and stockpiled funds, going out of their way to ensure the safety of their wealth as much as possible. In 1242, Petrus de Clausellas of Burlat, in the diocese of Albi, was traveling with the heretics Aimeric de Colleto and his companion. Petrus describes how the two heretics left him at the foot of a mountain while they climbed it in order to dig up 100 solidi of Melgueil that they had hidden there. Upon retrieving – and counting – the money, they rejoined Petrus and continued on their way. On another occasion, also in the early 1240s, Guillelmus Vasc heard that Ramundus de Manso and his companions, heretics, had lost eighty solidi of

233 Ms 609, f. 34r: "Item dixit quod vidit R. Ber., fratrem suum, hereticum, quando venit de Lombardia. Et tunc dictus hereticus petebat medietatem possessionum et omnium aliorum bonorum; et causatus fuit per multum temporis cum dicto heretico, fratre suo."

234 Ms 609, ff. 44v-45r: "Et dictus R. del Verger, hereticus, steterat per multum temporis in Lombardia et detulerat ibi totam peccuniam suam. Et ipse testis...ad preces et ad instanciam dicti Ramundi del Verger, heretici, avunculi ipsius testis, ivit pro dicta peccunia cum letteris ipsius Ramundi, heretici, in Lombardiam....Et ipsi heretici, quibus missi ipse testis et socius suus fuerunt, nichil voluerunt ipsis tradere de dicta pecunia eis dimissa et comodata."

235 Doat 24, f. 231r: "et tunc praefati haeretici soli recedentes ab ipso testi...diverterunt ad quendam locum super ipsum montem, et foderunt et reperierunt centum solidos melgorienses quos ibi absconderant, et tunc receptis denariis et computatis recesserunt inde...."
Toulouse. Upon learning that some shepherds who had been seen in the area had found the money, Guillelmus was hired by a friend of the heretics to try to recover the money, with the promise that if he succeeded, he could have a portion of it. Guillelmus went to find the shepherds; although he caught one – the other ran away – who confessed to having taken it, he did not succeed in recovering the money.  

In the late 1250s, when the heretics were under pressure from the inquisitors, loss of money was a serious matter. Guillelmus Sicredi recounts that while walking in the woods, he met a heretic who had lost a great deal of money and treasure. Guillelmus and a friend, also a supporter of heretics, stayed in the woods for three days to look for this money, managing to recover most of it. They returned it to the heretics, who, nevertheless pressed Guillelmus's friend for further information about the remaining money. The sum recovered was in excess of forty librae sterling, an extremely large amount which likely represents funds collected from many

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236 Ms 609, f. 254r: "Et tunc predictus Ar. Vitalis rogavit ipsum testem, ex parte dictorum hereticorum, quod irent ad dictos vacquerios et caperent eos, et, si possent recuperare dictos denarios, ipse testis haberet inde partem suam....Et invenerunt ibi duos vacquerios, quorum unum ceperunt, alter vero fugit. Et dictus vacquerius, cujus nomen ipse testis nescit, interrogatus, dixit quod ipse et dictus socius ejus, qui aufugerat, invenerant dictos LXXX solidos morl., quos diviserant ipse et socius ejus....Item, interrogatus, dixit quod tunc non recuperaverunt nec etiam alios dictos denarios, quod ipse testis sciret, nec ipse testis habuit aliquid inde."

237 "Régistre du notaire ou greffier," Douais, Documents, 280: “…invenit Bernardum de Monte Olivo, hereticum, et cum eo Vitalem de Paulmiano de Vesola. Qui narraverunt ipsi testi quod Petrus Pollani, episcopus hereticorum, clam recesserat ab eis et absconderat totam pecuniam et totum thesaurum. Quo audito, ipse testis remansit ibidem cum eis per tres dies; et querentes per nemus repiperunt prima die unam botillam subtus terram, ubi erant numero xii vel xiii librorum sterlingle, et secunda die, aliam botillam, in qua erant xiiii librorum sterlingle, et tertia die, tertiam botillam in qua erant xviii libre millarensium; quibus acaptis, venerunt insi mul usque ad Cornasanum, ubi remansit Bernardus de Monte Olivo hereticus simul cum Arnaudo Barbionis, qui veniens exixerat ad eundem hereticum; et ipse testis et Vitalis de Paulmiano cum pecunia venerunt Cavanacum in domum ipsius testis; et post unum vel duo dies, ambo, ipse testis et dictus Vitalis, venerunt cum pecunia apud Casals, ubi invenerunt Bernardum de Monte Olivo et Bernardum Acier et alium hereticum, et adoraverunt eos ambo; et hoc facto et redita eis pecunia, ipse testis solus recessit ab hereticis et a Vitale de Paulmiano, qui remansit cum eis."

The heretics later sent Guillelmus to press Vitalis for more information, to no avail: "ipse testis, de mandato hereticorum, ivit Vesolam ad Vitalem de Paulmiano, cui ipse testis dixit, ex parte hereticorum, quod, si pecuniam quam simul cum Vitale et quedam alia absconderant, quam hereticí invenire non poterant, idem Vitalis sciret, certificaret eos; et idem Vitalis respondit ipse testi quod postea non fuerat in loco ubi pecunia fuerat absconsa, nec sciebat aliquid de illa pecunia” (282). For an English translation of this passage, see John H. Arnold and Peter Biller, eds. and trans., Heresy and Inquisition in France, 1200-1300 (Manchester: Manchester University Press, 2016), 454.
people over a period of time, and that was probably being transported to a central place for safe-
keeping.

When Bertrand de Garda, a Cathar supporter, was immured at Cahors, he sent his son to
ask two heretics to help obtain his release; they refused to do anything until the thirty marks
sterling belonging to the council of heretics, which Bertrand had "hidden" (perhaps embezzled,
perhaps simply removed to a place they did not know about), was returned to them. In this
incident, locating the missing funds took precedence over securing the release from prison of a
prominent supporter.

There is also evidence in the registers that heretics were concerned enough about their
possessions to write wills detailing how their assets should be disposed of. Petrus de Devesa, a
clerk of the priest of Auriac, testified that he wrote such a testament at the request of two
perfectae who feared imminent capture, to be delivered to believers who held the women's
money.

Interaction with Surrounding Community

The registers show that the heretics of Languedoc had economic relationships with their
neighbors, and rather than shying away from business and financial activity, they actively
engaged in it when the opportunity arose. Such activity was commonplace before the
Albigensian crusade, when heretics were living openly throughout Languedoc. Petrus de
Garamassia testified in the 1240s, that as a boy, over thirty years previously, he had worked at

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238 Ms 202, ff. 106r-v; with respect to the “council of heretics,” see n. 51 above.
239 Ms 609, f. 98v. This incident was the source of a great deal of testimony, as many witnesses recalled the priest's
discovery of this document in the bosom of the recipient, Andreva, from which he dramatically snatched it in full
view of many of the people of Auriac. ("Et tunc prefatus capellanus accessit ad dictam Andrevam et posuit manum
suum in sinum prefate Andreve et extraxit inde quandam cartam quam ipse testis manu propria conscripserat de
mandato predictarum hereticarum.")
sewing in a workshop belonging to heretics who were then living publicly in Fanjeaux. Even after the crusade, some heretics remained engaged in economic activity such as cloth-making, and bought and sold from the people around them. Berbegueira, wife of En Lobenx, knight of Puylarens, paid Bernard Engilbert and his companion, heretics, five solidi that she owed for pelts she had bought from them, and on another occasion, purchased cloth which was woven for her by heretics. Willelma, wife of Arnaldus de Clerenx, brought female heretics who were living in some woods nearby wool to spin for specified wages, which, however, they did not receive because they were captured.

Heretics sometimes cultivated land together with non-heretics. Olivarius de Cuc, mentioned above as a purchaser of cloth from heretics, also worked some land together with Bernard Gasto, a heretic, who purchased animals that Olivarius used to work the land for two years. Phillipa, widow of Arnaud Guillaume, knight of Albiac de Francartvila in Caraman, paid Bernard Engilbert and his companion, heretics, five solidi that she owed for pelts she had bought from them, and on another occasion, purchased cloth which was woven for her by heretics.

For a discussion of heretics' alleged affiliation with the textile craft, see Grundmann, Religious Movements in the Middle Ages, 13-15. Grundmann critiqued earlier Marxist claims that heretics sprang from the working classes, particularly, those affiliated with the craft of weaving; he famously noted that "weavers and artisans did not become heretics, heretics became weavers" (15). Since Grundmann, historians have believed that Catharism was dominated by the elites and wealthier classes, an observation that the registers generally, but not universally, appear to bear out. See also Lutz Kaelber, "Weavers into Heretics? The Social Organization of Early-Thirteenth-Century Catharism in Comparative Perspective," Social Science History 21 (1997): 111-137, for an argument that neither the Marxists nor Grundmann were entirely right or wrong. Kaelber argues that Cathars in Languedoc had a network of textile workshops that trained young people in both the craft of weaving and Catharism, and that this social factor was important in the persistence of adherence to Catharism; while this is not implausible, it does not seem prevelant enough in the mid-century registers to account for a large percentage of Cathar supporters or perfecti.

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240 Ms 609, f. 132v. Witnesses from many villages in the Lauragais testified to this.

241 For a discussion of heretics' alleged affiliation with the textile craft, see Grundmann, Religious Movements in the Middle Ages, 13-15. Grundmann critiqued earlier Marxist claims that heretics sprang from the working classes, particularly, those affiliated with the craft of weaving; he famously noted that "weavers and artisans did not become heretics, heretics became weavers" (15). Since Grundmann, historians have believed that Catharism was dominated by the elites and wealthier classes, an observation that the registers generally, but not universally, appear to bear out. See also Lutz Kaelber, "Weavers into Heretics? The Social Organization of Early-Thirteenth-Century Catharism in Comparative Perspective," Social Science History 21 (1997): 111-137, for an argument that neither the Marxists nor Grundmann were entirely right or wrong. Kaelber argues that Cathars in Languedoc had a network of textile workshops that trained young people in both the craft of weaving and Catharism, and that this social factor was important in the persistence of adherence to Catharism; while this is not implausible, it does not seem prevelant enough in the mid-century registers to account for a large percentage of Cathar supporters or perfecti.

242 Doat 24, ff. 136v-137r: "persolvit dicta testis quinque solidos praedictis haereticis quos debebat sibi de pellibus"; f. 137r: "Item dixit se vidisse duos textores haereticos in domo den Barra apud Podium laurentium qui texerunt eidem testi unam telam."

243 Ms 609, f. 222r. Guillelma de Rocafort gave heretics a shirt and boots to sew for her, and paid them for the work with wheat (Doat 21, f. 190v). Olivarius de Cuc, knight of Auriac, purchased linen cloth from some heretics in 1244, for which he owed them three solidi and five denarii of Toulouse (Doat 23, f. 182v). Guillelmesus de Sancto-Michaele also bought cloth from heretics (Doat 21, f. 228r).

244 Doat 23, f. 182bis-r: “Item dixit se audivisse dici a praedictis haereticis quod Olivarius de Cuc miles de Auriaco laborabat terras suas ad meioriam cum Bernardo Gasto haeretico et dictus B. Gasto emebat bestiarium, quod erat necessarium dicto Olivario ad laborandum terras suas, et hoc tenuit dictus Olivarius per duos annos sicut ipse testis audivit dici a praedictis haereticis, de tempore auditus quod sunt sex ebdomade.”
testified that in the early 1220s, her husband gave Petrus Gaubert and Petrus Rosaud, heretics, land to cultivate in exchange for a portion of the crops that they grew on the land.\textsuperscript{245} This shows not only that heretics and non-heretics could engage in joint economic activity, but also that some heretics were engaged in agriculture as late as 1220, suggesting that before the crusade, they had been quite integrated into their communities as noted above.

There are further examples of close interaction between heretics and the surrounding population in everyday situations involving economic exchange. Heretics used lay doctors, and heretics who were doctors treated non-heretics. Arnaldus Medicus treated heretics, and received payment from them, many times.\textsuperscript{246} When Austorga of Falgairac was ill, she was taken to see a heretic who practiced medicine and was cured by him; Petrus Pis paid Arnaud Faure and Pons Faure, heretics who had reputations as doctors, seven solidi of Toulouse to heal his sick son, but had no interest in their religious views.\textsuperscript{247} Petrus Bonusfilius rented a workshop from a \textit{perfecta}, knowing that she was a heretic; evidently she owned the property and lived openly enough to function as a landlord.\textsuperscript{248} Guillelmus Bord hired a heretic, Arnaldus Mirra, to extract a quantity of wheat from Castrum de Verduno, near Toulouse, which was under siege at the time. Arnaldus Mirra was able to recover six sextaria of wheat, which he delivered to Guillelmus, and was paid

\begin{itemize}
\item \textsuperscript{245} Doat 23, f. 257v: "dixit quod Arnaudus Guillelmus maritus ipsius testis dedit apud Francartvilla Petro Gaubert et Petro Rosaud socio suo hereticis terras ad laborandum in quodam nemore iuxta Francartvila et dabant inde dicti heretici dicto Arnaudo Guillelmi d'Albiac marito ipsius testis usaticae quolibet anno de omnibus fructibus inde exuontibus...."
\item \textsuperscript{246} Doat 21, f. 256v.
\item \textsuperscript{247} Doat 24, f. 4r; Ms 609, f. 132v.
\item \textsuperscript{248} Doat 21, f. 270: "Item conduxit quoddam operatorium a quedam heretica sciens eam esse hereticam." The date of this transaction is unknown; the sentence this relates to was issued in 1241.
\end{itemize}
a fee. Guillelmus emphasized in his testimony that this was purely a business transaction, claiming that he neither adored the heretic nor listened to him preach.\textsuperscript{249}

\textit{Conclusion}

The evidence presented in this chapter indicates that Cathar supporters were expected to, and did, contribute to the financial well-being of the \textit{perfecti}, while the \textit{perfecti} in turn frequently assisted the believers. Gifts and bequests from believers on a large scale were frequent and normative. Solicitors collected and aggregated these gifts, and moneys were held on deposit by both \textit{perfecti} and believers to support the community in a variety of ways. This evidence points to the existence of organized networks of fundraising and support within the Cathar community of Languedoc. The evidence further demonstrates that there was no particular squeamishness about money, commercial activity or lending. Believers occasionally made loans to \textit{perfecti}, and \textit{perfecti} not infrequently lent money to believers. Neither the ideal nor practice of apostolic poverty was of concern to the Cathars and, unlike other religious dissident movements of the high Middle Ages, did not play an important role in defining the Cathars or their understanding of holiness.

The testimony contained in the inquisition registers suggests institutional management of the Cathars' wealth. While small gifts of goods and money were made to individual Cathars as alms, larger amounts were collected and held institutionally. Collections of funds were made on a wide scale; legacies and bequests were generally made to the Cathar community as an institution, rather than to specific individuals, especially when a \textit{consolamentum} was performed, and this money was typically held on deposit with agents who operated on a large scale. Money

\textsuperscript{249} Ms 609, f. 251v. Furthermore, Guillelmus says the heretic was living openly at the time (about 1220): "Et dictus haereticus ibat tunc publice."
was used for many purposes, many of which reflect the running of an organization, such as, for example, the use of messengers and guides as well as payments for lodging and food. Reviewing the evidence, it is hard to imagine that the collection and holding of funds described in the testimony could have been achieved solely on an ad hoc basis; rather, it suggests a good deal of institutional organization. This, in turn, sheds light on the question of whether a Cathar church existed. Whether or not its theology and belief system were as described in the sources available to us, tracing the role of money in these sources serves to demonstrate the existence of an organized community of believers in the thirteenth century who supported the perfecti and who believed in their power to perform the consolamentum – a ritual that was clearly extremely important to this community and worth risking arrest and punishment to obtain.

In the next chapter, we will continue the inquiry into the financial practices of the Cathars and their supporters, looking at developments in the second half of the thirteenth century and the early years of the fourteenth. While the conclusions of this chapter concerning the Cathars’ lack of interest in poverty as part of a holy life continue to hold, some changes in fundraising and organization, as well as in attitudes of some believers towards wealth, can be observed.
CHAPTER FOUR

Cathars and Money: Evidence from the Later Inquisition Registers, 1273-1325

Introduction

From the last quarter of the thirteenth century through the first quarter of the fourteenth, Cathar perfecti and their supporters continued to engage with the money economy as they had in earlier years. While the sources continue to show that apostolic poverty and the renunciation of money were not part of their way of life, they also reflect changes in how the Cathars and their supporters raised funds, used money, and interacted with the economy of late thirteenth-century Languedoc.¹ Some historians have misinterpreted these changes, reading the later sources to describe Cathar practices generally without regard to changes occurring over time.² I suggest instead that some of the testimony in the later registers reflects changes in believers' attitudes towards wealth and social class that developed over the course of the thirteenth century.³ Other

¹ On the Cathars and apostolic poverty, see Chapter One, under the heading “Apostolic Poverty and Catharism.”

² This includes some works by prominent historians of Catharism who, I suggest, may have been too quick to read evidence taken at one point in time as being characteristic of Catharism in Languedoc as a whole. See, e.g., Yves Dossat, "Cathares et Vaudois à la veille de la croisade albigeoise,” in idem, Église et hérésie en France au XIIIe siècle (London: Variorum, 1982), 75; Jean Duvernoy, Le catharisme: la religion des cathares (Toulouse: Privat, 1976), 196, 248, and Cathares, vaudois et béguins: dissidents du pays d'Oc (Toulouse: Privat, 1994), 207; Emmanuel Le Roy Ladurie, Montaillou, village occitan de 1294 à 1324 (Paris: Gallimard, 1975), passim; Andrew Roach, “The Cathar Economy,” Reading Medieval Studies 12 (1986): 51-71, at 59. These works make generalizations about Cathar economic and religious practices that may rely too heavily on the fourteenth-century sources, particularly that perfecti are required to give all their belongings to the Cathar church upon receiving the consolamentum, or that they are required to engage in manual labor, as will be discussed further below.

³ For example, believers in Montaillou in the fourteenth century speak disparagingly about Guillaume Belibaste, who had been a shepherd before becoming a perfectus. Le registre d'inquisition de Jacques Fournier (1318-1325), ed. Jean Duvernoy, 3 vols. (Toulouse: Privat, 1965), 2:20-81; 3:110-252. Others note the social differences between Prades Tavernier, who had been a weaver before becoming a perfectus, and Pierre Autier, who had been a wealthy notary. Registre, 2:416. By contrast, a century before, Jordan Saix, lord of Cambiac, had adored two perfecti who were his own men (Bibliothèque municipale de Toulouse ms 609, f. 238v) and Ramundus de Rocovila, lord of Les Cassés, had adored one of his peasants who was a perfectus (ms 609, f. 216r) – in each case without comment on their social status. Testimony from Montaillou criticizes the wealth of Pierre and Guillaume Autier, perfecti operating in the Ariège valley south of Toulouse at the turn of the century. See Registre, 2:403-4.
testimony, showing changes in the perception of work and the role of alms-giving, may well reflect influence of the rapidly growing mendicant movements.4

In the late thirteenth and early fourteenth centuries, perfecti frequently made loans to believers, and believers occasionally made loans to perfecti. The sources show particularly persistent efforts to collect loan repayments, and risk of loss was a serious concern, reflecting the diminished prospects of the Cathar community at the end of the century. Many perfecti and believers fled to Lombardy – which was an expensive and difficult undertaking – further depleting the ranks of supporters, already reduced by imprisonment, secrecy, and fear of the inquisitors. While testamentary bequests continued to be an important source of funds, they were becoming more difficult to collect, as relatives of the deceased might be reluctant to pay.

Institutional collection networks still operated, but with greater difficulty, especially in the early years of the fourteenth century. Perfecti were rarely able to work to support themselves and gifts of food, clothing, and occasionally, money, were important and frequent. Indeed, the level of donations belies the view of some historians that Cathars did not practice charity.5

By the end of the century, the ranks of perfecti operating in Languedoc had thinned considerably. The appearance of the perfecti Pierre and Guillaume Autier of Ax, in the Ariège

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4 Attitudes towards manual labor by perfecti appear to have shifted by the fourteenth century; see Registre d’inquisition de Jacques Fournier, 2:406. Other testimony reflects a view of alms-giving that seems more similar to mendicant views than to earlier Cathar attitudes, which favored gifts that were freely offered rather than calling for the active solicitation of alms. Annette Pales-Gobilliard, L’Inquisiteur Geoffroy d’Ablis et les Cathares du Comté de Foix (1308-1309). Texte édité, traduit et annoté (Paris: CNRS, 1984), 57.

5 John Hine Mundy, Society and Government at Toulouse in the Age of the Cathars (Toronto: Pontifical Institute of Medieval Studies, 1997), 4; idem, Men and Women at Toulouse in the Age of the Cathars (Toronto: Pontifical Institute of Mediaeval Studies, 1990), 3. This was also the view in the mid-thirteenth century of anti-Cathar polemicists, such as Raynerius Sacconi, a former perfectus who became a Dominican friar and inquisitor, and Moneta of Cremona. See François Šanjek, "Raynerius Sacconi O.P. Summa de Catharis," Archivum Fratrum Praedicatorum 44 (1974): 31-60, at 47; Moneta of Cremona, Venerabilis patris Monetæ Cremonensis ordinis praedicatorum s. p. dominico aequalis Adversus Catharos et Valdenses libri quinque, ed. Tommaso A. Ricchini (Rome, 1743, repr. Ridgewood, NJ: Gregg Press, 1964), 451-52.
valley south of Toulouse, in 1300, inaugurated a resurgence of Cathar activity in the area, in what is known as the 'Autier revival' in the historiographical literature. It is apparent, however, that certain changes in heretical practices with respect to economic matters appeared in the period of the Autiers' activity (1300-1310), including new attitudes towards wealth, work and almsgiving that may have been influenced by a century of mendicant activity.

Sources

Primary sources for this chapter include testimony contained in inquisition registers from the 1270s through 1325, as well as records of sentences imposed by the inquisitor Bernard Gui in the first quarter of the fourteenth century. There are two additional registers containing depositions taken in Albi in two waves, one in 1285-86, and the other in 1299-1300. These were produced in connection with events in Albi that will be addressed in Chapter Five; in brief, they

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6 Historians have used this term to refer to Cathar activity in the Ariège valley south of Toulouse, in the area known as the Sabarthès, because it was dominated by brothers Pierre and Guillaume Autier and their circle of perfecti. The Autier brothers became perfecti in Italy, where they had gone in the 1290s to be trained, and in turn initiated new perfecti among their followers.

7 Doat 25 and the first part of Doat 26 contain depositions taken by inquisitors in Toulouse between 1273 and 1282. See Chapter One, n. 150, for background and an overview of the Doat material. The texts of Doat 25 and Doat 26, ff. 1r-78r, are transcribed and translated in Inquisitors and Heretics in Thirteenth-Century Languedoc: Edition and Translation of Toulouse Inquisition Depositions, 1273-1282, ed. and trans. Peter Biller, Caterina Bruschi and Shelagh Sneddon (Brill: Leiden, 2011), which contains a lengthy introduction discussing technical aspects of this material, the deponents, the inquisitors, and the history of these volumes. Unless otherwise indicated, however, quotations from these registers were taken directly from the original Doat manuscripts and English translations are mine. The balance of Doat 26 contains material purporting to be from Toulouse at the end of the thirteenth century. However, the authenticity of some of this material has been called into question. See n. 119 below.

8 Le livre des sentences de l’inquisiteur Bernard Gui, 1308-1323, ed. and trans. Annette Pales-Gobilliard, 2 vols. (Paris: CNRS, 2002). This edition, and the accompanying French translation, is taken from British Library Add MS 4697. An earlier, less reliable, edition was published by Philippe van Limborch in Amsterdam in 1692; the original manuscript had been considered lost until 1973, when it was discovered in the British Library. Pales-Gobilliard, “Introduction,” in Le Livre des sentences de Bernard Gui, 1:14. Bernard’s sentences were delivered between 1308 and 1323, accompanied by lengthy sermons detailing the offenses of the condemned as well as their punishments. There were 636 persons convicted, including Cathar heretics, Waldensians, and beguins, as well as Jewish converts who had reverted to Judaism, those condemned of false witness, the commander of the leprosarium at Pamiers who was convicted of poisoning, and the Franciscan Bernard Délicieux (on the latter, see n. 119 below). “Introduction,” in Le livre des sentences de l’inquisiteur Bernard Gui, 1:33-4. Selections from Bernard Gui’s sentences have been translated into French by Julien Théry, ed., Le livre des sentences de l’inquisiteur Bernard Gui (Paris: CNRS, 2010).
consisted in the arrests of many prominent citizens of the towns of Albi, Castres and Cordes on charges of heresy, at the instigation of the Bishop of Albi, Bernard de Castanet, in what many historians have viewed as a power struggle between the town's elites and the bishop.\(^9\)

Other important sources relate to the activities of *perfecti* and believers surrounding Pierre Autier and his brother, Guillaume, and Pierre's son, Jacques, leaders of the Autier revival in the first decade of the fourteenth century. Pierre Autier was a successful notary from the town of Ax in the Ariège valley, who, together with his brother Guillaume, underwent a personal conversion. The brothers traveled to Italy to study the Cathar faith, became *perfecti* there and returned to conduct a mission of preaching and performing spiritual services for believers in the Ariège region. The main period of revival lasted from about 1299 to 1310, when Pierre Autier was captured and burned. The other *perfecti* in his circle continued their activity as best they could until 1321, when the last active *perfectus*, Guillaume Belibaste, was burned. The activities of the Autier circle were carried on clandestinely, as the authorities were trying hard to suppress them, and the number of believers was greatly reduced from the thirteenth century.\(^{10}\)

\(^9\) Although some historians are skeptical that the accused were indeed Cathar supporters, the detailed testimony indicates that there was heretical activity in the area, whatever Bernard de Castanet's motives may have been for choosing to act when he did. For background on this situation, see "Introduction," in Georgene W. Davis, *The Inquisition at Albi, 1299-1300* (New York: Columbia University Press, 1948), 11-99; Jean-Louis Biget, "La liberté manquée (1209-1345)," in idem, *Histoire d'Albi* (Toulouse: Privat, 1983), 57-90, especially 73-81; idem, "Un procès d'inquisition à Albi à 1300," in *Le credo, le morale et l'inquisition*, Cahiers de Fanjeaux 6 (Toulouse: Privat, 1971), 272-341. These registers are useful sources of information about the activities of *perfecti* and their adherents operating in the area of Albi and its neighboring towns, northeast of Toulouse, for which information is scarce. The registers can be found in two manuscripts: Bibliothèque nationale de France, ms lat. 12856, containing testimony dating from the 1280s, and BNF ms. lat. 11847, containing testimony from the proceedings of 1299-1300. See Chapter Five, at 273 and n. 10.

\(^{10}\) For an overview of the Autier revival, see Malcolm Lambert, *The Cathars* (Oxford: Blackwell, 1998), 230-71; Malcolm Barber, *The Cathars: Dualist Heretics in Languedoc in the High Middle Ages*, 2nd ed. (Harlow: Pearson, 2013), 208-38. On the Autier family, see Pales-Gobilliard, “Introduction,” in *Geoffroy d’Ablis*, 44-8. A family of heretics named Autier from Villepinte, in the Aude region, is mentioned in ms 609. The parents, Ramundus and Ramunda, were *perfecti* early in the thirteenth century, later returning to the Catholic church and receiving pardons (although subsequently, the mother returned to Catharism), and at least one of their sons was a *perfectus* for a time as well. Ms 609, ff. 177r, 179r-v, 251r. Petrus de la Cauna testifies that in the 1230s, he saw heretics in the home of Petrus Autier of Ax, and that Petrus Autier was himself a heretic. Doat 24, ff. 267v-268r, 269v. Although we cannot
successive inquisitors dealt with the Autier circle of *perfecti* and their supporters, covering depositions over a period of almost twenty years.\textsuperscript{11}

\textbf{I. Fundraising and Collection Networks}

\textit{Large-Scale Collection of Funds}

For much of the late thirteenth century, large-scale collection of money proceeded along the same lines as in the middle of the century, demonstrating the continued existence of institutional fundraising networks. Certain individuals acted as aggregators of funds, such as Peter Bagalh of Lavaur, who in the early 1270s received legacies and goods to be sold to raise money for the heretics.\textsuperscript{12} Bernard Hugh of Roquevidal, who testified about Peter's activites, also

\begin{itemize}
\item be certain, it seems quite possible that the Autier family of Ax in the 1230s was related to Pierre and Guillaume Autier of our period. Marcel Becamel notes the existence of a *perfectus* named Pierre Autier who had been seen at Rabastens, between Toulouse and Albi, in the 1250s. Marcel Becamel, "Le catharisme dans le diocèse d'Albi," in \textit{Cathares en Languedoc}, Cahiers de Fanjeaux 3 (Toulouse: Privat, 1968), 237-252, at 250.
\item Doat 25, f. 75r: "Petrus Bagalh de Vauro recepit pro ipsis [sc. Guillelmus Prunelli et Bernardus de Tilhol], sive pro ecclesia haereticorum, quaedam legata sive roubam, quam vendiderat."
\end{itemize}
discussed the activities of other collectors of funds. He described Raymond Tiragoian of Saint-Paul-Cap-de-Joux as a friend of heretics, who had sent them "a full three hundred solidi of Melgueil," indicating fundraising on a large scale.\textsuperscript{13} Raymond Hugh of Roquevidal, brother of Bernard, described a task assigned to him as a collector of pledged funds: he was directed to "see lord Olric Baldwin of Lavaur, and greet him on our behalf, and ask him for ten Toulouse shillings which he promised to give us, and [to ask] if he wants to give them to us." Raymond was able to collect this pledge from Olric, and he returned from Lavaur with the cash and delivered it to two \textit{perfecti}, Guillaume Prunel and Bernard Tilhol.\textsuperscript{14} Bernard Hugh's brother-in-law, Bernard de Puy of Prades, reports that he worked as a collector of funds together with Bernard of Montesquieu, son of Saix, knight of Puylaurens. Bernard de Puy notes that the other came frequently to his house "on account of the aforesaid money in the aforesaid chest," implying that while he helped with collection and stored the money, Bernard of Montesquieu was responsible for managing it.\textsuperscript{15} Bernard of Montesquieu testifies that six months previously, he had gone to the house of Bernard de Puy from which he had caused certain debts to be paid, thereby supporting this inference.\textsuperscript{16} On one occasion they jointly delivered to Guillaume Prunel a

\begin{flushright} \textsuperscript{13} Doat 25, f. 79v: "miserat dictis haereticis bene trecentis solidis Melgoriensibus [sic]." Bernard Hugh also describes the heretics instructing him to find Stephen of Pradines to give him a bag containing 20 solidi of Toulouse, implying that Stephen was a collector of funds on their behalf: "dicti heretici tradiderunt ipsi testi quemdam saculum ubi poterant bene esse viginti solidis Tholosanis vel circa, ut et ipse testis eos traderet dicto Stephano de Pradinus quod et fecit" (f. 78v). \end{flushright}

\begin{flushright} \textsuperscript{14} Doat 25, ff. 116v-117r: "Guillelmus Prunelli haereticus qui tunc erat, una cum Bernardo de Tilhols socio suo, in domo ipsius testis, dixit ipsi testi volenti ire Vaurum ad forum, 'Videatis dominum Olricum Baudoini de Vauro, et salutetis eum ex parte nostra, et petatis ab eo decem solidos Tholosanos, quos promisit dare nobis, et si velit eos dare nobis aportetis nobis'. " \end{flushright}

\begin{flushright} \textsuperscript{15} Doat 25, f. 129v: "Item dixit quod pluries venit ad domum ipsius testis, occasione dictorum denariorum praedictae quisae, dictus Bernardus de Montesquivo." \end{flushright}

\begin{flushright} \textsuperscript{16} Doat 25, f. 159v: "Et dixit quod in septimana praecedente Natale Domini proxime transactum vel circa accidit quod ipse erat in domo Bernardi de Podio apud Pradas...de quibus mandavit solvi quaedam debita apud Sanctum Paulum." \end{flushright}
bag of gold coins which Bernard de Puy had been given by Peter of Villèle, an old man of Saint-Paul-Cap-de-Joux. The two men counted the money and found sixty-five gold coins; however when they gave the bag to Prunel, he counted them and noted that some money was missing, blaming Peter.\textsuperscript{17} In 1290, Richa Topina de Ripparia Cabareti, wife of Paschalis Recordi, reported that Raimundus Macellari, known as a messenger (\textit{nuntius}) for the heretics, received the lord Raimundus Costa, magister Laurentius Paschali (in an ironic aside, the testimony notes that Laurentius was currently the official responsible for property confiscated from heretics) and Petrus Raimundi de Vilaronio, who came to his house bringing money they had collected for the heretics.\textsuperscript{18}

In the early fourteenth century, the Autier circle was working with a much smaller and less wealthy circle of believers, yet they continued to have money on deposit with moneylenders and agents. They also had supporters who performed the function of collecting money for their benefit, and who were known to the others in the community. Bernarda Guillelma, widow of Bernard Guillelmi de Asso, testified that on various occasions she was given donations of money intended for the heretics, and that she in turn passed them on to Guillelmus Porcelli, who appeared to be engaged in collecting and aggregating donations for them.\textsuperscript{19} Guillelmus More de

\textsuperscript{17} Doat 25, ff. 163r-v: "Et post aliquam moram venit dictus Bernardus de Podio, aportans secum quendam parvum librum coopertum corio nigro, et unum saccum parvum, ubi erant denarii aureii dicens quod illa tradiderat sibi Petrus de Vilela senex de Sancto Paulo de Cadaiovis, ut ea daret praedicto Guillelmo Prunelli haeretico, et exinde, ipso teste et dicto Bernardo de Podio euntibus viam suam versus Pradas...idem Bernardus recognovit, praesente ipso teste, numerando quod denarii aureii erant in sacco illo, et erant ibi sexaginta quinque morabatini vel alii denarii aurei...et ipse testis...audivit dictum Gillelmum Prunelli loquentem, et dicentem ipsi Bernardo de Podio, 'Be a faig mas ben a restanta quatre trins,' intelligens ipse testis quod diceret de Petro Vilela praedicto, qui miserat eis dictos aureos, quos [receperat] ab eisdem haereticis in deposito vel debebat eis."

\textsuperscript{18} Doat 26, f. 135v: “Item dixit quod dominus Raimundus Costa, magister Laurentius Paschali modo procurator incursuum, et Petrus Raimundi de Vilariano iwerunt ad domum Raimundi Macellarii et portaverunt peccuniam predictis haereticis, et eis ipsa teste vidente tradiderunt.”

\textsuperscript{19} "Item ipsa recepit tres seu quinque solidos a Guillelma Portalta, sororia sua, pro hereticis quos ipsa portavit Guillelmo Porcelli apud Lugannum ut traderet eos hereticis. Item alia vice ipsa recepit alios quinque solidos a Guillelmu Adzemarii de Asso ad dandum hereticis quos ipsa portavit dicto Guillelmo Porcelli ut redderet hereticis."
Taravello testified that he received money on multiple occasions from supporters, and transferred them to Pierre Sans, a *perfectus* in the Autier circle. Sometimes he passed the money on to yet another collector, Ramundus de Morovilla, and other times he gave it directly to Pierre Sans. He collected money in varying amounts and currencies, suggesting that the funds were collected at different places and times, and from people of different means. Petrus Andree of Verdun-Lauragais was another local collector. Bonassyas, widow of Guillelmus Guidonis of the same town, gave him six white tournois, together with two books belonging to them, to be passed on to the heretics. On other occasions, Petrus Andree, who had moved to Castelnaudary, gave money he had collected to Martin Frances of Limoux, an agent and depositary of the Autiers. Another time, however, he passed on what he had collected to Guillelmus More for delivery to the heretics. This activity reflects the existence of a collections network, with local people collecting small amounts, then turning them over to others to be aggregated and delivered to the

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20 "Guillelmus More...vidit pluries Petrum Fillii de Taravello quem sciebat esse fugitivum pro facto heresis et receptavit eum in domo sua et recepit ab ipso pecuniam ut conservaret et per partes traderet Ramundo de Morovilla ad opus Petri Sancti heretici et audivit ab eodem Petro Fillii quod dictus hereticus erat in dome dicti Ramundi de Morovilla....Item receptit semel a Bonassyas quinque solidos pro dicto heretico quos postea tradidit cum alia pecunia Ramundo de Morovilla pro dicto heretico. Item a quadam persona quam nominat diversie vicibus et temporibus recept pecuniam quam dicta persona mittebat heretico predicto et cuidam socio dicti heretici, videlicet una vice X solidos regalium, item alia vice XII solidos regalium in obolis argenteis, item alia vice C turonenses argenteos et omnia reddidit et misit dicto heretico preter X solidos regalium per personas quas nominat." *Le livre des sentences de l'inquisiteur Bernard Gui*, 1:632-34.


23 "Item...ipse tradidit valorem dictorum turonensium predicto Guillelmo More ut traderet illam pecuniam dicto heretico." *Le livre des sentences de l'inquisiteur Bernard Gui*, 1:816.
heretics or their bankers. The scale of operations is smaller, however, and appears to be more locally based, than in the Lauragais a few generations earlier.

A glimpse into how the collectors solicited contributions is provided by Bernard Gui's description of the activities of Arnaldus Fabri of Verfeil, who "heard many good things about heretics from a friend who induced him to love and believe them, and through this man he sent the heretics five royal solidi." The registers dealing with heretics in Albi contain cases of messengers explaining the advantages of adhering to the heretics, both worldly and spiritual, which was another fund-raising technique. For example, Vitalis Vinhalz, a believer and messenger in the Albi area in the 1280s, tells the lawyer Ramundus Fumeti of Albi that he should love the heretics, promising "that great good and great wealth would come from doing so."

While typically the sources do not indicate that the funds collected should go to a particular individual, supporting the inference that it was collected and held institutionally, occasionally a collector of funds for the heretics would direct the fundraising to a specific *perfectus* whom he believed to be in need of money. Ramundus Petri of Arques was an important supporter of the heretics, and seeing that the Autier brothers had sufficient resources while Andreas Tavernier did not, he organized a collection for him specifically. Bernard Goch of Cordes, who had escaped from prison and received the *consolamentum* after reaching Lombardy,

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24 "Item quidam homo alius quem nominat commendavit sibi pluries et in diversis locis hereticos et vitam et sectam ipsorum, inducendo eum ad amorem et credenciam hereticorum et per illum hominem dedit et misit hereticis V solidos regalium." *Le livre des sentences de l'inquisiteur Bernard Gui*, 2:1096.

25 BNF ms lat. 12856, f. 52r: "quod magnum bonum et magnam pecuniam haberet inde." See Chapter Five, under the heading "They Will Give You Gold and Silver: Heresy and Wealth," for additional examples.

26 Since the Autiers were "sapientes homines et multum dilecti per multos, multa diversos dabantur," while Andreas was a "simplex homo et non habebat tot noticiaes et amicicias sicut predicti idcirco erat indigens," Ramundus Petri arranged that "omnes predictii dederunt dicto Andree usque ad X libras turonenses parvorum...." *Registre de Jacques Fournier*, 2:416.
subsequently returning to Languedoc as a *perfectus*, was another beneficiary of the fundraising network; Durand Boyssa of Cordes collected money from many local people and brought it to the fugitive, and continued to collect money for him when he returned from Italy. This personal approach suggests that the institutional support networks had weakened over the course of the century.

**Gifts and Donations**

Although spontaneous gifts and contributions to the heretics were undoubtedly being made in the late thirteenth century as they had been in the earlier years of the century, they appear less frequently in the late thirteenth century registers than in the mid-century registers. This is most likely a result of the differences in the sources; the mid-century registers are wide-ranging, comprehensive accounts of the activities of all the residents of the villages of the Lauragais, and the inquisitors allowed them leeway to testify in detail. The registers from the latter part of the century do not generally allow the deponents as much scope for descriptive detail. The register of Jacques Fournier, by contrast, once again contains detailed testimony, more similar to Ms 609 in scope and style than Doat 25 and 26 or the sentences of Bernard Gui, which are more laconic. This register, with testimony dating from the first quarter of the fourteenth century, provides further evidence that alms, gifts, and donations of food and clothing

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27 "Item ex parte unius viri quem nominat portavit dicto fugitivo tunc quadragintos turonenses argenti quos dictus vir tradidit sibi portandos predicto fugitivo....Item a quadam muliere quam nominat recepit XII denarios aurii et ex parte ejus portavit predicto fugitivo....Item scivit quod quedam persone quas nominat viderunt et visitaverunt dictum fugitivum in predicta vinea latitantem et unus ex illis tunc dedit dicto fugitivo C solidos turonenses in uno capello lineo....Item postmodum dictum Bernard de Goch factum hereticum consolatum postquam rediit de Lombardia, recepit et tenuit in domo sua....et ibi visitaverunt eum alique persone quas nominat et quedam persona quam nominat misit dicto heretico C solidos turonenses per ipsum Durandum." *Le livre des sentences de l'inquisiteur Bernard Gui*, 2:998-1000.

28 This is particularly true of Bibliothèque municipale de Toulouse ms 609, containing testimony of residents of the area around Toulouse known as the Lauragais, from the mid-thirteenth century.
continued to be very common. This evidence counters the view that the Cathars did not practice charitable giving; it is, rather, the nature of the charitable giving that seems to have changed in the fourteenth century, as will be seen below.\(^{29}\)

Testimony from the 1270s and early 1280s contained in Doat 25 and 26 offers a glimpse into the donation practices of Cathar believers at this time. From this testimony, we see that believers continued to provide gifts of food and clothing, and occasionally, money, to the perfecti. The perfecti Guillaume Prunel and Bernard Tilhol requested donations of food, asking Bernard of Montesquieu to bring them fish, which he did.\(^{30}\) Fabrissa of Limoux, wife of Peter Vital, joiner, living on the island of Tunis in Toulouse, sent grapes from her vineyard to heretics through an intermediary, and also gave them eleven solidi of Toulouse.\(^{31}\) Raymond Hugh of Roqueviral noted that a "certain rich man" of Toulouse – whose name he does not recall – sent the heretics gifts of foodstuffs.\(^{32}\) Guillelmus Raffardi de Roquefort, a perfectus who returned to orthodoxy upon being captured, testified in 1278 that while living in hiding as a 'robed heretic' (haereticus vestitus), another term used by the inquisitors for a perfectus, he had been given gifts

\(^{29}\) See n. 5 above.

\(^{30}\) Doat 25, f. 160r: "Et petierunt ab eo quod daret eis pisces, et promisit."

\(^{31}\) Doat 25, f. 52r: "Dixit etiam quod in prima visione adoravit dictos haereticos secundum ritum eorum, et tunc dedit eis undecim solidos Tholosanos. Dixit etiam dicta testis quod quadam vice transmisit haereticis racemos per Esclarmondam uxorem dicti Bernardi Fabri, et ipsa testis alia vice portavit racemos de vinea sua ad portam Esclarmondae quos tradidit dictae Esclarmondae ut eos traderet dictis haereticis."

\(^{32}\) Doat 25, f. 118v: "Ante domum in qua stabat Pontius de Gomervilla Tholosae, erat quidam dives homo qui habebat magnam domum, et pulcram, qui misit ipsis haereticis ensennia comestibilium." Guillelma Andreva, wife of Raymundus Borderii of Lavaur, sent a fish pie to Guillelma Prunel and Bernard of Tilhol, who were staying in the home of Bernard Hugh of Roqueviral: "Item dixit quod Guillelma Andreva uxor Raymundi Borderii de Vauro misit unum pastillum de piscibus per ipsum testem supradictis haereticis, qui tunc erant in domo ipsius testis" (f. 74v). Her husband, Raymundus Borderii, an animal merchant, frequently sent provisions, including fish and bread: "Item dixit quod praedictus Raymundus Borderii est amicus et credens haereticorum…. Et idem Raymundus Borderii multotiens misit comestibilia, scilicet piscis et fogacias..." (f.109r). Bernard of Montesquieu gave them fish and eels (f. 84v).
of food and clothing by supporters. He also noted that he took Grazida of Las Touzeilles, near Castres, who was planning to make blankets for the use of the heretics, to several female believers who willingly donated wool to her for this project. This same Grazida of Las Touzeilles appeared to be running an organized network for collecting donations of foodstuffs for the *perfecti*; many people in the area brought provisions to her, and she passed them on to the heretics. Although most gifts and donations, especially of food or clothing, appear spontaneous, the example of Grazida of Las Touzeilles shows that such collections could, like large-scale monetary collections, be organized as well.

Other believers donated clothing, such as Bernard Hugh of Roquevidal, who gave Guillaume Prunel a coat and a blue cloak trimmed with fur. Guillaume Prunel organized such donations when he needed them; in one case, he arranged for Stephanus of Pradines, a tailor of Saint-Paul-Cap-de-Joux, to come to Roquevidal, where Prunel was staying in the home of

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33 Doat 26, ff. 28r-v: "Item dixit quod quando ipse testis manebat absconditus ut supradictum est, et haereticus vestitus in cellario praedicti Raymundi Raffardi fratis sui apud Rocafort, praedictus Raymundus apportavit sibi unam carteriam de nucibus [dicens] ei quod dictas nuces mittebat sibi domina Mathelio uxor Iordani de Ruppeforti....Item dixit quod Guillelma Arimanda de Causaco apportavit ei unam cannam et duos palmos de blanqueto, dicens ei quod dicta domina Mathelio mittebat ipsi testi praedictum pannum pro tunica facienda."

34 Doat 26, ff. 36r-v: "Quadam vice duxit Grazindam de Toellis quaerentem lanam pro faciendo lodice ad opus haereticorum ad mulieres credentes eorum...et primo ad Raymundam Arlandam.....et dicta Raymunda [dedit] de lana sua praedictae Grazidae....Deinde duxit eam ad Fabrissam uxorem Petri Raymundi mercatoris...quae similiter dedit de lana sua...."

35 During the 1260s, Grazida collected bread, legumes, mushrooms, onions, cabbages, nuts, fruit and fish from people of the nearby villages, including from Isarn of Foissac, a noble of Puylaurens, and other donors named in the text. Grazida's son, Guilabert of Saint-Michel of Las Touzeilles, testifies, for example, that he "audivit dicentem praedictam Grazidam, matrem suam, quod ipsa habuerat panem, legumina, cepas, caulas, et alia victualia ad opus haereticorum." Doat 25, f. 31v.

36 Doat 25, f. 84v: "Item dixit quod venit ibi Bernardus Hugonis de Rupe Vitalis qui apportavit ibi Guillelmo Prunelli, haeretico, unum supertunicale, et unum caputium cum pellibus blanchis de sarga blava."
Raymond Hugh, to cut clothes for him. The fabric was taken to Saint-Paul at Prunel's order, and made into clothing there.  

In the second half of the thirteenth century, there is evidence that money gifts could be quite substantial. Arnaldus of Gardouch, lord of Roquevidal, and his chaplain, Alegre, visited the perfecti Guillelmus Prunel and Bernard of Tilhol, who were staying on Arnaldus' land, and gave them the money they had with them, about ten solidi of Toulouse. Peter Pictavin of Sorèze reported that Peter Stephen Trulhier of Puylaurens wanted to see the 'good men' (bonos homines), if possible, but even if he could not see them, he wished to send them fifty solidi of Toulouse. Bernardus de la Garda, knight of Montalzat, testified that in the late 1260s he sent Bernard de Lagarriga and Raymundus de Bautio, heretics, thirty solidi of Cahors as well as some cloth. Bernard Hugh of Roquevidal describes how Guillelmus, son of Guillelmus Fabri of Lavaur, came to his house while Prunel and Tilhol were there, and gave them a sum of money on behalf of his father. This was not simply a contribution, however, but was money owed by

37 Doat 25, ff. 102v-103r: "Et tunc idem Stephanus venerat ibi ad thalhandum vestes...de mandato praedicti Guillelmi Prunelli haeretici qui mandaverat ei quod veniret ibi pro faciendis dictis vestibus....Dixit etiam quod idem Stephanus talhavit dictas vestes in domo ipsius testis apud Rocavidal, et portavit eas ad Sanctum Paulum ubi [sutae] sint, et reddidit sutas sine pecunia." This example suggests that the general rule that perfecti were only supposed to accept freely given gifts, rather than solicit them, was not always followed in practice even in the thirteenth century, before the changes that become evident in the fourteenth century sources.

38 Doat 25, f. 114v: "Et quilibet praedictorum dedit praedictis haereticis denarios quos portabant ita quod inter ambos dederunt eis usque ad decem solidos Tholosanos."

39 Doat 25, f. 265v: "dixit ipsi testi ...quod vellet videre homines bonos haereticos si posset, sin autem mittere eis quinquaginta solidos Tholosanos vel valorem."

40 Doat 26, ff. 48v-49r: "ipse misit Bernardo de Lagarriga et Raymundo de Bautio haereticis triginta solidos Caturcences, per Petro de Roseto de Lados....quadam vice misit ipse testis Bernardo de Lagarriga et socio suo, haereticis, per Petrum de Roseto de Lados, de panno lundo vel burello tres almas et dimidiam."

41 Doat 25, f. 71v: "apportavit praedictis haereticis, qui tune erant in sotulo domus ipsius testis quandam peccuniae summam ex parte patris sui."
Guillelmus Fabri senior to Raymundus Bordier, and at the direction of Raymundus, the loan repayment was donated to the heretics.\footnote{Doat 25, ff. 74v-75r: "Item dixit quod denarios quos Guillelmus Fabri de Vauro misit praedictis haereticis per filium suum Guillelmmum apud Rupem Vitalis in domo ipsius testis, debuerat idem Guillelmmus Faber praedicto Raymundo Borderii, et de mandato ipsius Raymundi solvit eos haereticis sicut ipse testis audivit dici ab eisdem haereticis."}

Believers in Albi in the 1270s and 80s customarily made donations to perfecti they encountered and when they attended meetings at which the adoratio was performed.\footnote{For a description of adoratio, see Chapter One at 11; Chapter Three, n. 149.} Bernardus Torrena gave five solidi tournois to heretics, after performing the adoratio at a meeting at the farm of Bernardus Arnaldi de Dosano of Castres; on another occasion, after a similar meeting, he gave the heretics ten solidi tournois. Johannes de Castaneto, merchant of Albi, gave a perfectus named Peyrota fifteen solidi of Cahors; Petrus Aymerici and Ramundus Cogorla, of Albi, sent Peyrota another fifteen solidi of Cahors through Johannes de Castaneto.\footnote{BNF ms lat. 12856, f. 49v: "Item dixit quod dictus Johannes de Castaneto dedit dicto Peyrota xv sol. caturcenses ipsi testi vidente, et ipse testis et dictus P. Aymerici miserunt dicto Peyrota quilibet xv sol. caturcenses per Johannem de Castaneto predictum."}

The registers from the early fourteenth century contain descriptions of donations made on a smaller scale. Blanche de Rodes testifies that she and her friends would give money to the heretics when they saw them.\footnote{"Interrogata quid fecerunt cum dictis hereticis, dixit quod dederunt eis peccuniam, tamen nescit quantum ut dixit." Geoffroy d'Ablis, 232.} She notes that Condors, sister of the local lord Guillaume Arnaud de Chateau de Rabat, gave her two solidi and half a real to give to the heretics; this appears to have stood out in her mind as a larger donation than she and her friends were able to give.\footnote{"Et tunc dicta Condors tradidit ipsi qui loquitur duos solidos cum dimidio regalium et dixit ei quod daret hereticis predictis quos vocabat bonos homines seu dominos quod et fecit." Geoffroy d'Ablis, 236.}

Pierre Capellan visited Phillipe de Coustassa, heretic, and gave him one silver tournois.\footnote{"Dixit etiam quod...Petrus Capellani qui dedit dicto heretico unum turonensem argenti." Geoffroy d'Ablis, 306.} The
sentences of Bernard Gui, containing descriptions of the activities of supporters of the Autier group of *perfecti*, show donations which were frequently on an even smaller scale. While there was one donation of thirty royal solidi,\(^{48}\) most were not larger than a few solidi,\(^{49}\) and many are denoted in pennies (denarii) rather than solidi.\(^{50}\)

The register of Jacques Fournier, containing testimony relating to the operations of the Autiers' circle in the first quarter of the fourteenth century, in many cases by residents of the Pyrenees village of Montaillou or neighboring villages, shows that donations to the *perfecti* were frequent and normative. The amount given, unsurprisingly, often depended on the social status and wealth of of the giver. Beatrix de Planissoles, daughter of a prominent Montaillou family and whose first husband was the lord of the area, gave five solidi of Paris to Bernard Beloti of Montaillou, a believer who subsequently died in prison in Carcassonne, to pass on to the

\(^{48}\) Gentilis, widow of Pierre Barre of Toulouse, hearing that Pierre Autier and Pierre Sans were in the area, sent them boots, shoes, a cloak that had belonged to her husband together with 30 solidi (“misit eis per quendam predictas botas cum sotularibus et cum quodam capucio quod fuerat viri sui et amplius XXX solidos regalium pro ambibus hereticis”). *Le livre des sentences de l'inquisiteur Bernard Gui*, 1:516.

\(^{49}\) Bernard Teisseyre of Roqueserière sent five solidi reales to the heretics through Bernarda Guilhem d'Asos, who praised the heretics and told him that he should give alms ("Bernardus Textoris...audivit commendari sibi pluries hereticos et vitam et sectam ipsorum quod tenebant viam Dei et apostolorum a Bernarda Guillelma de Asso et induxit eum ad faciendum elmosinam hereticis et tradidit sibi quinque solidus regalium quos ipse dabat eis. Item...dedit eis dictos quinque solidos"). *Le livre des sentences de l'inquisiteur Bernard Gui*, 1:596. Similarly, Raymond Peyre of La Garde gave heretics foodstuffs and also 5 solidi tournois (410); Dominicus Durand Bastier, living in Rabastens in the diocese of Albi, brought a heretic named Phillipe a fish and two solidi reales (404); Guillaume Peyre of Montcabrier gave Pierre and Jacques Autier two solidi of Toulouse, and brought them eight solidi of Paris given by someone else (276).

\(^{50}\) There are many examples of these small donations. Matheus Aycardi, a dyer of Toulouse, gave the *perfectus* Peter Raymond 12 denarii of Toulouse on one occasion and 6 denarii on another, *Le livre des sentences de l'inquisiteur Bernard Gui*, 1:210; Bertrand of Montcabrier gave 8 or 12 denarii of Toulouse to the *perfecti* Amiel and Pierre Autier (278); Aladaycis, wife of Martin de Proault of Pouzonville of Toulouse, one time sent 12 denarii to heretics, and another time sent them one white tournois (460); Brayda, wife of Raimond Gasanhayre, laborer, of Verdun-sur-Garonne, sent foodstuffs and seven denarii to Pierre Autier at the farm of Ramunda, wife of Arnaud de Cantecorps (576).
On another occasion, Beatrix gave a substantial quantity of wheat flour to her neighbor Alazaicus Maurina for the heretics. Alazaicus had persuaded her to do so by explaining that it was important to give alms to the 'good men', even if one went hungry oneself, reflecting the strong ethic of almsgiving that had become entrenched in both mainstream and heretical culture by the early fourteenth century.

The testimony in this register is full of other examples, large and small. Bernard Clergue, the bailli of Montaillou, frequently donated grain and flour for the use of the perfecti. Simon Barra of Ax sent the Autier brothers a load of wine; Guillelma de Area collected a large quantity of grain for the use of perfecti. Rixendis Cortil of Ascou reported that her father gave

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51 "Et tunc ipsa dedit dicto Bernardo quinque solidos Parasinorum [sic], monete tunc correntis, ut ipse portaret eos bonis hominibus, dicens: 'Ego nescio quis istam pecuniam accipiet, sed pro amore Dei sit'." Registre de Jacques Fournier, 1:4233.


53 "Item dixit quod pluries et pluribus vicibus et quasi infinitis ipse loquens dedit predicte Guillelme socrui sue bladum et farinam sciens dictos hereticos esse in domo dicti Guillelme." Registre de Jacques Fournier, 2:272.


55 "Item dixit contra Ramundam uxorem Ramundi de Laburato dixit quod quindecim anni sunt…obviavit…Guillelme de Area matri Guillelmi de Area portanti super caput suum in quodam saco bladum usque ad quantitatem carterii curentis, et ipse loquens videns eam portantem dictum bladum interrogavit eam de quo loco vel persona habuerat dictum bladum, que respondit quod Ramunda uxor Ramundi de Blanhaco de Querio dederat ei dictum bladum, quod erat frumentum, ut dictum bladum dare bonis christianis, id est hereticis, scilicet Guillelmo Auterii et Pradas Tavernerii qui tunc morabantur in domo dicti Guillelmi de Area…." Registre de Jacques Fournier, 2:306.
Pierre and Guillaume Autier, who were staying in his house, a carterium of wheat. At the other end of the spectrum, Villafranca, wife of Ramundus Gayraudi, brought Jacques Autier a bowl of honey. Rixendis Gasca of Tarascon gave two loaves of bread to Pierre and Guillaume Autier, while Mersendis, wife of Bernardus Laurencii, gave Guillaume Autier's niece seven denarii tournois to buy fish for him. Arnaldus Textoris bought the Autier brothers a razor, using money they had given him for this purpose but adding his own when the price proved to be higher than expected. Sybille of Arques noted that her husband not only supported Jacques Autier and his companion while they lived in Arques, he also bought a quantity of grain which had been donated to Jacques Autier for cash, thus in effect providing Autier with liquidity and demonstrating that *perfecti* did not shy away from contact with money, or disdain involvement in financial transactions.

56 “Dicebat etiam quod...ipse semel portaverat unum carterium frumenti...quod bladum ipse dederat, ut dixit, quondam hereticis amore Dei." Registre de Jacques Fournier, 3:307.

57 “Villafranca uxor Ramundi Gayraudi portavit dicto heretico unam scutellam magnam novam plenam de melle." Registre de Jacques Fournier, 2:419.

58 “Ipsa dedit ipsi testi qui tunc habebat in domo sua Petrum et Guillelum Auterii hereticos...duos panes de domo sua, dicens ei quod dictos panes portaret ex parte eius dictis Petro et Guillelmo Auterii hereticis.” Registre de Jacques Fournier, 2:307.

59 “Item...dedit ipsi que loquitur et dicta Montanee septem turonenses parvos...et...emerunt de dictis septem denariis pisces quos dederunt dicto heretico." Registre de Jacques Fournier, 1:295.

60 “Dictus Arnaldus elegit unum razorium et emit ipsum licet videatur ipsi testi [Ramundus Autier, brother of the other two] quod ipsemet peccuniam solverit, addendo duos vel III tol. ultra dictum turonensem argenti quem habuerat a dictis hereticis, quia dictum razerium constitit, ut ei videtur, X tolosanos vel circa....” Registre de Jacques Fournier, 2:208.

61 “Dictus maritus eius providebat in expensis dicto heretico et socio eius.” Registre de Jacques Fournier, 2:419.

II. Deposits, Moneychanging, and Loans

Deposits

The later registers provide evidence of money held on deposit for the heretics, both institutionally as well as by individuals, although by the fourteenth century there is less evidence of large-scale deposit holding than there had been in the mid-thirteenth century.

In about 1273, Bernard the Cahorsin of Saint-Paul-Cap-de-Joux was holding money for the perfecti Guillaume Prunel and Bernard Tilhol, and at the direction of Bernard Hugh, he returned it wrapped in a cloth. He did not know precisely how much money was involved, but the heretics told him it could be as much as 100 solidi of Toulouse. Bernard de Puy of Prades describes the perfecti complaining about another supporter, Peter Bagalh of Lavaur, who held a deposit for them. Not only had Peter failed to return the money he was holding, but some of it had disappeared. Bernard de Puy and Bernard Hugh of Roquevidal went to visit Peter and relayed this concern; he gave them a sum of money consisting of four solidi sterling which he had received from selling a cloak on their behalf, twelve tournois he had received from a supporter in Lavaur, and four solidi that he wished to return for two pounds of wax he had previously been given 'on deposit' by the heretics of Albi. The wax had been confiscated when

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63 Doat 25, ff. 78v-79r: "Praedicti haeretici dixerunt sibi quod ex parte ipsorum iret ad Bernardum Caercinum de Sancto Paulo de Cadaiovis, ut ipsi testi traderet denarios quos sciebat quos idem Bernardus Caercini eidem testi tradidit in quodam panno involutos quos etiam denarios ipse testis tradidit haereticis, quibus denariis traditis dixerunt dicti haeretici quod bene valere potuerunt dicti denarii centum solidis Tholosanis." Bernard the Cahorsin was "a believer and friend of, and close to, the heretics [credens, et amicus, et familiaris ipsorum haereticorum]” (f. 104r).
he, Peter, was arrested. Bernard Hugh counted the money and turned it over to Bernard de Puy for delivery to the *perfecti*, together with the money Bernard had changed for them.

Amblard Vassal of La Roque d'Arifat in the Albigeois testified that he had been captured by an inquisitor, Stephen of Gatine, in about 1265; the inquisitor released him on a promise to find and hand over other heretics. He gave Amblard forty librae as an incentive to do this. However, Amblard found that the heretics were suspicious of his intentions and he was unable to capture any of them. Eventually he gave up the idea of turning any of them in; in fear of what the inquisitor would do, he became a fugitive himself. During his time as a fugitive, he deposited money with supporters, and in about 1270, he visited the house of the brothers Petrus and Bernard Rouzet, from whom he and another fugitive, Petrus Bess, recovered twenty solidi tournois, which each had left there on deposit.

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64 Doat 25, ff. 126v-127r: "Et post hoc dictus Petrus Bagalh dixit ipsi testi et Bernardo Hugonis praeditcis quod irent ad operatorium dicti Bernardi Hugonis, quod et fecerunt, quo facto, venit dictus Petrus Bugalh ad ipsum testem et ad Bernardum Hugonem praeditcum, et dedit ipsi testi quatuor solidorum sterlignorum quos dixit se habuisse de quodam mantello quem vendiderat de quo ut dicebat idem Petrus Bagalh, fuerat sibi inuentum quod daret illum mantellum vel eius pretium haereticis et duodecim Turonenses, quod dixit se habuisse a quadam muliere de Vauro sed non nominavit ipsi testi dictam mulierem. Dedit etiam dictus Petrus Bagalh ipsi testi quattuor solidos Turonenses quos volebat restituiere haereticis pro duabus libris cerae quos habuerat ex deposito haereticorum Albensiwn, et amiserat illam ceram quando fuit intrusus pro haeresi, et iniunxit ipsi testi quod omnes illos denarios daret ipse testis praeditcis haereticis qui erant in domo ipsius testis, et quod dicti haereticini haberent ipsum Petrum Bagalh excusatum."

65 Doat 25, f. 127r: "Dixit etiam quod dictus Bernardus Hugonis numeravit dictos denarios et misit salutes ipsis haereticis per ipsum testem qui dedit dictam pecuniam dictis haereticis."

66 Doat 25, ff. 184v-185r: "Item dixit quod... fecit ipsum testem capi in domo ipsius testis, et captum adduci versus Lomerium, frater Stephanus Vastin tunc inquisitor coram quo ipse testis fuit confessus... et dictus inquisitor dimisit ipsum testem sub cautione quadrarinta librarum, et spe quod ipse testis redderet haereticos." Note that 40 librae is a very large amount in mid-thirteenth century Languedoc, where most sums were recorded in solidi (there were 20 solidi in each libra); I speculate that this sum may have been a recording error by the seventeenth-century Doat copyist. In any case, it is clear that Amblard received a large enough sum for him to be concerned about his failure to deliver heretics to the inquisitor.

The Autiers had money on deposit with at least two known agents, the Ysalguiers of Toulouse\(^{68}\) and Martin Frances of Limoux.\(^{69}\) While this undoubtedly consisted of funds collected and used to carry out their mission in Languedoc upon their return from Italy, it may also have included their personal wealth, obtained before their conversion, and placed at the disposal of their Cathar mission. They also entrusted moneys to various supporters to hold for them, as we see in the sentences of individuals who were sentenced by Bernard Gui in the early fourteenth century. Sicardus Bolha held thirty marabotini of gold and eighty silver tournois for half a year, which had been entrusted to him by one of Pierre Autier's associates, Pierre Raimond of Saint-Papoul, and which he returned to Pierre Raimond after the capture of Jacques Autier by the inquisitors.\(^{70}\) Similarly, Sibilia, wife of Pierre Sanchès of Prunet, received 100 silver tournois from Jacques Autier, which she hid in her house, and returned them to Pierre Sans, another \textit{perfectus} in the Autier group, after Jacques' arrest.\(^{71}\)

Some supporters held small amounts for these heretics; Ysarnus Vitalis, a weaver of Fanjeaux, held ten solidi for the heretics, which he returned when he succeeded in finding them,

\(^{68}\) For the Ysalguiers, see Geoffroy d'Ablis, 76 (“ipsi dixerunt quod Tholose habebant peccuniam illam et plus in mensa d'en Uzalgier campsorem”); see also Philippe Wolff, "Une famille, du XIIIe au XVIe siècle: Les Ysalguier de Toulouse," Mélanges d'histoire sociale 1 (1942): 35-58. The founder of the family fortune was the moneychanger Raymond Ysalguier, active at the turn of the fourteenth century, and consul of Toulouse in 1295, 1315 and 1320.

\(^{69}\) For Martin Frances, see Geoffroy d'Ablis, 382 ("venirem ad eos ad domum Martini Francisci de Limoso, quia ibi habebant peccunias suas").

\(^{70}\) "Item ipse custodivit et tenuit in commenda seu deposito XXX marabotinos aureos et LXXX turonenses argenteos per dimidium annum quos commendaverat sibi Petrus Ramundi de Sancto Papulo hereticus et quos restituit sibi in crastino quo Jacobus Auterii fuerat captus in Limoso." Le livre des sentences de l'inquisiteur Bernard Gui, 1:236. Note, again, the ambiguity of the term 'commenda'; in this case, the text tells us that a deposit is meant ('seu deposito'). See Chapter Three, n. 54.

\(^{71}\) "Item Jacobus Auterii predictus deposuit et abscondit in domo sua, in quodam loco quem sibi ostendit, C turonenses argenteos quos, postquam Jacobus fuit captus, ipsa reddidit Petro Sancii de Garda." Le livre des sentences de l'inquisiteur Bernard Gui, 1:264.
having been told this would benefit him spiritually.\(^{72}\) Johanna, daughter of Bernard de Saint-Foy of Toulouse, and her mother, kept a "heretical book", some clothing, and a purse with white tournois for several years for Bernard Audouy; these were never reclaimed and she did not reveal their existence until after she had been captured.\(^{73}\) Bernard Audouy gave his niece Bernarda Germana, widow of Guillelmus de Montégut, twenty-five white tournois, and gave her husband some gold coins sewn into a piece of cloth, to keep for him. He later recovered these through his son, Vitalis Audouy.\(^{74}\)

Witnesses not only describe money being held on deposit for the *perfecti*, they describe disputes among them over the funds. Petrus Ramundi de Ugonibus of Toulouse describes a quarrel over some money among members of the Autier circle – Pierre Autier, Jacques Autier, Pierre Raimond, and Amiel – who were staying in the home of Bernard Leret of Toulouse. The quarrel was over the sum of thirty librae tournois, which had been bequeathed to them by a woman of the Cabardès, and which their host, Bernard was holding on deposit for them. The money was supposed to be divided among them, but they could not agree on how to do this. The outcome of the quarrel is not revealed, but the quarrel itself shows that these men were not indifferent to the prospect of receiving money and that each had an interest in collecting his share.

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\(^{72}\) "Et reddidit eis tunc X solidos quos custodierat pro hereticis, quos quedam persona sibi commendaverat diu ante ut redderet hereticis quando inveniret eos, pro anima sua." *Le livre des sentences de l'inquisiteur Bernard Gui*, 1:258.

\(^{73}\) "Item ipsa et mater sua tenuerunt et custodierunt quedam librum hereticorum et quandam camisiam et quandam bursam cum aliquibus turonensibus albis et quoddam capucium per aliquos annos et non revelaverunt nec reddiderunt donec fuerunt capte ultima vice." *Le livre des sentences de l'inquisiteur Bernard Gui*, 1:456.

\(^{74}\) "Et ibidem dictus Bernardus Audoyni dedit sibi XXV turonenses albos et tradidit marito suo denarios plicatos et consuetos in quodam panno ad custodiendum quod erant denarii aurei quos postea recuperavit et transmiserunt sibi per Vitalem Audoyni, filium suum, apud Tholosam." *Le livre des sentences de l'inquisiteur Bernard Gui*, 1: 478. Bernard Audouy of Montégut-Lauragais was an *ancien* of the Cathar church who had fled to Italy (450). See also Lambert, *Cathars*, 235.
of what was being held for them.\textsuperscript{75} This incident also reveals that, at least in some cases, the money held on deposit was seen by the \textit{perfecti} as their personal property, rather than as assets belonging to an institutional heretical church. Such a change in attitude may reflect the diminishment of the heretical organization in the early fourteenth century. When Petrus Maurini of Montaillou gives Prades Tavernier, a weaver turned \textit{perfectus} in the Autier circle, a silver gros tournois, Prades asks whether it is intended for him personally or for the heretical church. Petrus, confused by the question, says it is for whomever he wishes.\textsuperscript{76} Fifty years previously, however, in the Lauragais, such a question would likely not have been asked.

Moneychanging is occasionally mentioned in the testimony, but does not appear to play a significant role in the region. Rotbertus Geraldi, a servant of Bernard Gasc of Born, reported seeing Pierre Autier in his master's house, and on at least one occasion being asked to change money for him.\textsuperscript{77} Bernard de Puy of Prades, near Puylaurens, testified about a moneychanging arrangement on behalf of the \textit{perfecti} Prunel and Tilhol; at their request, he changed new Toulouse coins totaling eleven solidi, six denarii, for black tournois coins.\textsuperscript{78}

\textsuperscript{75} "Item in domo Bernardi Lereti Tholose alia vice vidit predictos IIor simul et salutavit eos modo hereticali predicto et tune fuit ibi quedam contencio inter eos super quadam summa pecunie trigenta librarum turonensium parvorum, quam legaverat eis quedam mulier de Cabardesio, quam dictus Bernardus tenebat in commenda et debebat dividi inter eos." \textit{Le livre des sentences de l'inquisiteur Bernard Gui}, 1:450. The same witness, Petrus Ramundi de Ugonibus, reported keeping for 15 days the sum of 60 gold marabotini and three gold pennies, which Pierre Raimond de Saint-Papoul had entrusted to him and later recovered from him (ibid.).

\textsuperscript{76} “Et post dicta verba ipse loquens dedit dicto Pradas heretico unum turonensem argenti grossi, et tune dictus Pradas interrogavit ipsum loquentem si dictum turonense dabat ipsi vel dabat toti Ecclesie eorum, et ipse loquens respondit que de dicto turonense faceret quicquid vellet.” \textit{Registre de Jacques Fournier}, 3:145.


\textsuperscript{78} Doat 25, f. 125v: "Guillelmus Prunelli et Bernardus de Tilhols, socius eius haeretici dum starent in domo ipsius testis...tradiderunt ipsi testi undecim solidos et sex denarios Tholosanos novorum, ut cambiaret illos denarios pro Turonensibus nigris." Black tournois coins were alloys of about 1/3 silver, while the new Toulouse coins were worth twice as much since they were 2/3 silver. Biller, Bruschi and Sneddon, \textit{Inquisitors and Heretics}, 437 n. 2.
Loans

As with the earlier inquisition registers, the registers of the late thirteenth and early fourteenth centuries depict lending activity between perfecti and believers. In some cases, loans are made to enable believers who fear the inquisitors to flee to Lombardy, an increasingly common trend after about 1250. Most often, though, we learn little about the reasons for a loan or its terms. The testimony makes clear, however, that the perfecti were concerned about repayment of their loans and actively pursued it.

In Doat 25, most of the anecdotes about repayment concern loans made to believers by Guillaume Prunel and his companion, Bernard Tilhol, in the 1270s. Bernard Hugh of Roquevidal testifies that he had heard that Pons of the Albigeois of Lavaur owed Prunel and Tilhol nine solidi of Toulouse. Bernard's brother Raymond Hugh heard Prunel and Tilhol saying that Peter de Villèle, of Saint-Paul-Cap-de-Joux, was "a false villain and wicked man" because he refused to repay money that Prunel had lent to him. Prunel also remarked, in Bernard's hearing, that many people at Saint-Paul-Cap-de-Joux owed him money, and only three had paid him.

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79 In the early 1270s, Aladaicia, the wife of En Bugaralh of Palleville, was told to speak with Petrus Maurelli, who, as a guide and messenger, could take her to Italy and even arrange for the heretics to lend her money for expenses of the trip. Doat 25, f. 17r: "Testis praedictus correxit se...dicens quod ipse loqutus fuerat cum Aladaicia, uxore den Bugaralh de Palais Villa, ut ipsa loqueretur cum Petro Maurelli, quod duceret eam secum in Lombardiam ad haereticos, et mutuarent sibi pecuniam pro expensis." For a discussion of Cathar migration to Lombardy in this period, see below under the heading “Lombardy.”

80 Doat 25, f. 75v: "Item dixit quod audivit eos dicentes quod Pontius de Albigesio de Vauro debebat eis novem solidos Tholosanos." Bernard Hugh also heard Guillaume Prunel complaining that he was owed money, although he did not know how much or by whom. Doat 25, f. 104r: "Item audivit dicentum praedictum Guillelmum Prunelli haereticum quod apud Rabastenx debebantur eidem haeretico denarii, sed non audivit eum dicentum quot denarii vel a quibus debebantur."

81 Doat 25, f. 120r: "Item audivit dicentes praedictos haereticos quod quidam de Sancto Paulo de Cadaiovis, cognominatus ut sibi videtur de Vilela, erat falso arlotus et auls, quia etiam denarios quos ipse Guillelmus mutuaverit ei denegabat sibi reddere."

82 Doat 25, f. 120r: "Dixit etiam idem haereticus quia multi de Sancto Paulo debebant sibi denarios, et tres de ipsis solverant sibi."
Another deponent, Raymundus de Astanova, similarly testified about Guillaume Prunel's concern with repayment. Raymundus, a merchant of Puylaurens, describes being approached by Bernard de Puy of Prades, who asked him, on behalf of two *probi homines* (who turned out to be Guillaume Prunel and Bernard Tilhol), to ask Arnaldus del Ga, squire and son of the deceased knight, Padier of Puylaurens, for money owed to Prunel. Although Raymundus reports that he spoke to Arnaldus, we do not learn whether the debt was repaid. In fact, the testimony never explains why so many loans remained unpaid, but it does make clear that this failure was a source of concern for Prunel, who made active efforts to obtain payment.

Other *perfecti* were circulating in the area around Albi at this time, and they, too, lent money to believers. While the sources do not tell us the reasons for the loans, nor describe the terms, they show that such borrowing was not infrequent. Bernardus de Castris, merchant, tells Vitalis Vinhalz of Albi that he had borrowed large sums of money, totalling at least 50 librae, on two or more occasions from the heretics, in the early 1270s. Raymundus de Baffinhac of Castres in the Albigeois testifies in the 1280s that the *perfectus* who performed the *consolamentum* of Augerius de Burlato, father of Petrus Prades of Castres, told him that Petrus had borrowed fifty librae tournois from the heretics seven years ago, suggesting that Petrus had not yet repaid the loan.

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83 Doat 25, ff. 157r-v: "Bernardus de Podio de Pradis venit ad ipsum testem apud Podium Laurentium et dixit ipsi testi quod duo probi homines mandabant sibi salutem...dictus verus Bernardus dixit ipsi testi, 'Rogant vos quod petatis pro eis ab Arnaldo del Ga domicello filio quondam Paderii de Podio Laurentio militis illud quod dictus Paderius habebat ab eis'...Interrogatus cuiusmodi probi homines credit, et tunc creditit, quod essent illi dixit quod ipse testis intellexit quod haeretici, et specialiter quod essent Guillelmus Prunelli de Sancto Paulo et socius eius."

84 BNF ms lat. 12856, f. 48r: "et quod multas summas pecunie scilicet aliquando xx libras aliquando xxx ab eisdem hereticis habuerat pro mutuo." The *perfecti* in question were not named, but elsewhere in his testimony, Vitalis – who functions as a messenger – refers to the *perfecti* Petrus Aycart and Ramundus de Vilar (f. 37r).

85 BNF ms lat. 12856, f. 10r: "Item dixit quod dictus hereticus dixit ei quod dictus Petrus Pradesii tenuerat ab eisdem hereticis L librarum turonensium bonarum per vii annos." A margin note on the manuscript says: "mutuo dabant pecunias" as though the inquisitor found this a particularly significant point. Again, the heretics are not named in
A dozen years later, Guillermus de Mauriano, who had been guiding two perfecti, Raymond Desiderii and Raymond del Boc, through the area around Albi in the 1290s, testifies to many instances of loan repayments by believers to these perfecti. In most cases, the loans are old, and it is the children of the borrowers who are making the payments, which suggests that perfecti have not been in this area for some time. Raymond de Laval of Lautrec, while talking with Raymond Desiderii and Raymond del Boc, takes them aside, and, taking money from his purse, counts it and hands it over to Raymond Desiderii. Later, Raymond Desiderii tells Guillermus de Mauriano, the witness, that this was in repayment of money lent to Raymond de Laval's father. On another occasion, Guillermus de Mauriano reports that he was taking the other perfectus, Raymond del Boc, across the river; the boatman was a young man who was tending the mules of Arnaud Bertuc, near Réalmont. Raymond del Boc then mentioned that Arnaud Bertuc's mother and her sister, the mother of magister Garnerius de Talapio, also of Réalmont, had borrowed fifteen librae from the heretics. The two perfecti were, apparently, carrying information about old debts which they were attempting to collect, and again, the testimony suggests that perfecti had likely not been in the vicinity – the area between Albi and

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86 "Et tunc traxerunt se ad partem dicti heretici cum dicto Raymundo et cum locuti fuissent per aliquam moram dictus Raymundus abstraxit de bursa sua aliquam summam peccunie, nescit tamen quantum, et numeravit eam et tradidit de manu sua Raymundo Desiderii heretico predicho, a quo Raymundo Desiderii heretico audivit postea ipse testis quod illa peccunia fuerat in commenda tradita patri dicti Raymundi de Laval." Davis, Inquisition at Albi, 127. Note the use of the word commenda here; as we have seen previously, there is a great deal of ambiguity over whether this term denotes a loan or a deposit. In this case, and in others reported by this witness, it seems that a loan is meant but it is not entirely clear.

87 "Mater dicti Arnaudi et soror eius, mater magistri Garnerii de Talapio, habuerant peccuniam in commenda ab eis videlicet xv libras sicut inveniebant in scriptis sue memorialibus suis." Davis, Inquisition at Albi, 131. This is another instance where the term commenda is ambiguous; here, it seems most likely to refer to the payment of old debts.
Castres – for some time. After learning the identity of the boatman's employer, Raymond del Boc tells the young man to ask Arnaud Bertuc to repay the money that his mother had borrowed; Arnaud agrees to do so provided that Garnerius and his brothers pay their mother's share. Garnerius de Talapio, in turn, agrees to pay the money his mother owed providing that his brothers will contribute their share. It was then arranged that Arnaud Bertus would pay his share of the outstanding debt in a few days, after the perfecti returned from their planned trip to Quercy. When they returned, however, Arnaud had fallen ill. The perfecti performed the consolamentum, after which Arnaud died. His son, Raymundus Bertuc, was present at the consolamentum and paid the seven librae which Arnaud had previously agreed to pay.

From the attention devoted to the collection of outstanding debts in the registers, it is apparent that collecting old debts – even from heirs and family members rather than the debtors themselves – was a matter of importance to the perfecti. The risk of losing money previously lent was disturbing. When Guillermus de Mauriano, the guide, told the two perfecti, Desiderii and del Boc, that a believer named Bernard de Gaillac of Lombers had died, one of them expressed

88 In another case, 'certificates' (cedulas) are handed over to the visiting perfectus, and although is not clear whether they concern repayment of outstanding debt, given the pattern of the interactions we have seen in this register, it is likely that these were documents evidencing debts. On another occasion, Petrus Talhafer, a citizen and merchant of Albi, upon meeting Raymond Desiderii, gives him certain promissory notes or certificates, although no detail is provided. Davis, Inquisition at Albi, 124 ("Dixit etiam quod...vidit ipse testis quod Raymundus Desiderii unus de predictis hereticis dedit eidem P. Talhafer aliquas cedulas vel litteras et posuit in manibus eius. Requisitus si scit quid continebatur in dictis litteris dixit quod non.").

89 Davis, Inquisition at Albi, 132: "Et dixit ipse hereticus ipsi iuveni iumentario quod iret ad eum et diceret ei quod redderet eis peccuniam quam habuerat mater sua in commenda a quibusdam personis quas ipse sciebat.....Et tunc cum redissent dictus Arnaudus recognovit eis quod bene audiverat a mater sua quod ipsa et soror sua tenebantur dictis hereticis de dicta commenda, et quod paratus erat solvere partem ipsum contingentem, dum modo magister Garnerius et fratres eius vellent reddere partem quam habuerat mater eorum."

90 Davis, Inquisition at Albi, 133: "Dixit etiam magister Garnerius quod paratus erat solvere peccuniam quam mater eius recerperat in commenda ab hereticis, ita tamen quod fratres sui solventer partes ipsos contingentes."

91 Davis, Inquisition at Albi, 133: "Et interfuit illi hereticacione Raymundus Bertus filius hereticati, et solvit eis vii libras peccunie predicte partem videlicet ipsum contingentem ut supra dictum est."
concern, saying that this would mean they "had lost good money." The other, however, reassured him that relatives of the deceased would pay him – as was the case with the Bertuc and Talapio families.92

In the early fourteenth century, Pierre Autier used his wealth to recruit a young man whom he had met as a boy of fourteen. Pierre de Luzenac, a university student in Toulouse, testified that when he first met Pierre Autier, four or five years previously, Autier had attempted to convert him. Subsequently, Autier told him that if he needed money, the perfectus Pierre Sans would give him up to ten or twenty librae tournois.93 Pierre de Luzenac was not interested at that time, but later, when he ran into financial difficulties, he solicited a loan of ten librae from Pierre Autier, who in turn asked him to purchase a bible at Toulouse for him, using money on deposit with the Toulouse moneychanger Ysalguier. Pierre de Luzenac replied that he was not planning to go to Toulouse, because he feared capture there, but would go to Montpellier or Lerida to buy the bible if the Autiers would send him the money. Eventually he explained that he needed a loan because his books were pledged to usurers in Toulouse.94 Pierre de Luzenac was ultimately persuaded to visit the Autiers in Limoux, at the house of Martin Frances, where he received a

92 Davis, Inquisition at Albi, 135: "Et dum ipse testis respondit quod dictus Bernardus erat mortuus adiecit unus dictorum hereticorum quod bonam pecuniam amiserant in morte dicti Bernardi. Tunc alter hereticus respondit quod non opporpetat timere quod esset amissa dicta peccunia quia Durantus de Gallia frater dicti Bernardi et Sicardus Viguerii sororius dicti Bernardi habuerant dictam peccuniam."

93 "Dixit etiam michi quod si necessaria erat michi pecunia, quod Petrus Sancii traderet michi usque ad X libras vel XX turonenses." Geoffroy d'Ablis, 372.

94 "Et tunc rogavit me...quod emerem ei, quando redirem Tholose, unam biblia compleam si invenirem de comuni precio usque ad XX libras vel circa...et dixi eis quod liberenter facerem et quod traderent michi peccuniam. Et ipse dixerunt quod Tholose habeant peccuniam illam et plus in mensa d'en Uzalgier campsum et quod Petrus Sancii faceret michi tradi et tunc ego dixi eis quod non credebam de toto illo anno redire Tholosem quia fueram ibi captus, sed intendebam ire in Monte Pessulano vel Ilerde ad studium et si in recessu mitterent michi peccuniam quod ego eis mitterem dictam biblia de Monte Pessulano ubi inveneruntur satis. Item rogavi eos tunc iterum ut acomodaret michi saltem usque ad X libras quia habebam libros meos impignoratos Tholose ad usurarios." Geoffroy d'Ablis, 380.
loan of nine librae to pay off a debt in Toulouse on account of his condemnation there in the bishop's court. He recounts that the Autiers tried to convert him to their beliefs, but he refused to perform the *melioramentum* and ignored their requests, claiming to be a firm Catholic. This long and peculiar anecdote provides evidence of a few interesting things: first, that the Autiers had substantial amounts of money on deposit with bankers and moneychangers; second, that they, at least on occasion, used financial leverage in attempting to persuade people to join them; and third, that some individuals, like Pierre de Luzenac, may have known of their wealth and viewed them simply as a source of funds. It is not clear whether Pierre de Luzenac had been involved with the heretics – was that why he had been condemned in the bishop's court? – or whether, having met them years before, he was simply aware that they had money to lend.

There are other instances of debt repayment in the sentences rendered by Bernard Gui against people convicted of supporting heresy in the early fourteenth century. Many of these cases involve loans to believers from Pierre Sans, a member of the Autier group of *perfecti*, who appears from the testimony to have acted as a moneylender in the Autiers’ circle. Pierre Raimond of Pontgibaud saw Pierre Sans at the house of Durand Bastier in Rabastens, and gave Durand six tournois for Pierre Sans in repayment of a loan. Guillelmus Monachi of Lugan repaid twenty-

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95 "Postea...apud Limosum in domo Martini Frances...accepi ab eis inter omnes novem libras quas dederunt michi in adiutorium illius pecunie quam debebam tunc Tholose propter condempnationem quam passus fueram illo estate in curiam domini episcopi Tholose." Geoffroy d'Ablis, 372.

96 "Et tunc, ipsi heretici plura verba contra fidem michi dixerunt secundum sectam eorum...et unus de eorum dixit quod facerem melioramentum coram ipsis...quod nolui facere….Credo firmiter sanctam fidem catholicam quam tenet et predicat sancta Romana ecclesia..." Geoffroy d'Ablis, 372-74.

97 The mid-thirteenth century registers contain testimony about heretics giving supporters – or potential supporters – gifts of money or clothing, as well as loans, for similar reasons or as part of a reciprocal relationship. See Chapter Three, under the heading “How Did the Cathar *Perfecti* Support Believers?: Gifts.”

98 "Item portavit...sex turonenses albos quos mutuaverat sibi hereticus [Petrus Sanctii]." Le livre des sentences de l'inquisiteur Bernard Gui, 1:438.
five royal solidi to a woman named Toulsaine Fizansa d'Azas, who had previously lent this amount to him, and Toulsaine then paid it to Pierre Sans, who had lent it to her. Pierre Sans had initiated this chain of payments by asking Toulsaine for repayment of his loan to her.\textsuperscript{99} Guillemette de Saint-Gilles, wife of Raymond de Saint-Gilles of Vauré, is cited by the inquisitor Bernard Gui for giving eighteen white tournois to an intermediary to be passed on to Bernard Audouy, a \textit{perfectus} who had fled to Italy, to whom she owned money.\textsuperscript{100}

Amiel, a \textit{perfectus} who was another associate of the Autiers, sought repayment of a loan made by his deceased brother Vitalis. The borrower, Petrus Sicardi of Villemur, gathered up fifty white tournois and delivered them to Amiel, who, however, told him this amount was insufficient and that more remained outstanding. He further threatened the debtor that failure to honor the debt in full would be "in peril of his soul."\textsuperscript{101} It is not known whether Petrus Sicardi paid the balance of the debt.

\textsuperscript{99} "Dictus Guillelmus misit dicte Tholosane XXV solidos regalium per quendam quem nominat. Interrogatus qua de causa misit dictam pecuniam dicte Tholosane, respondit quod ideo quia dicta Tholosa petierat ab eo dictam pecuniam ex parte predicti heretici et ut dicta Tholosana solveret eam dicto heretico qui eam sibi mutuaverat prius." \textit{Le Livre des sentences de l'inquisiteur Bernard Gui}, 1:508. Similarly, Finas, wife of Raymond Bertric of La Rabine in Quercy, brought Pierre Sans eight royal solidi which her husband had owed to him. \textit{Le livre des sentences de l'inquisiteur Bernard Gui}, 1:828.

\textsuperscript{100} "Item tradidit cuidam ad valorem XVIII turonenium alborum in pecunia ut redderet Bernardo Audoyni cui debebat tempore quo recessit de ista patria et credet quod recessit pro facto heresis." \textit{Le livre des sentences de l'inquisiteur Bernard Gui}, 1:264.

\textsuperscript{101} "Amelius hereticus...rogabat et requirebat eum quod illam pecuniam quam ipse debebat Vitali, fratri ipsius Amelii, qui erat mortuus, redderet sibi. Et ipse respondit quod non habebat eam paratam, set quando haberet eam libenter redderet dicto Amelio. Item post predicta Arnaldus Sicardi, frater ipsius Petri, multociens dixit sibi quod male faciebat quia non reddebat illam pecuniam dicto Amelio heretico....Et post ipse dixit dicto Arnaldo quod reciparet a quodam homine quem sibi nominavit L turonenses albos et quod traderet eos dicto heretico, quos ipse post tradiderat illi homini et sequenti die dictus Arnaldus dixit sibi quod Petrus Auterii et Amelius hereticus mandabant ei quod illud quod restabat de pecunia tenebat in periculum anime sue, quia non tenebat de voluntate eorum et quod ired ad eos et recognosceret eis dictam pecuniam." \textit{Le livre des sentences de l'inquisiteur Bernard Gui}, 1:508.
In the first years of the fourteenth century, Andreas (also known as Prades) Tavernerii, another member of the Autiers' circle of perfecti, recounts that before he became a perfectus, he sold all of his belongings and traveled to Barcelona with domina Stephania, widow of Guillelmus Arnaldi, lord of Castelverdun, who had also sold her goods and pledged her men. They were captured and domina Stephania lost most of her money. Andreas lent her 100 silver tournois. He later traveled to Castelverdun in an attempt to recover the money, but Stephania informed him that she had used all her money for the journey and was now living humbly with her son, promising to repay when she was able.\(^{102}\) Clearly, the perfectus was unhappy about the loss of such a large sum.

While these sources rarely mention borrowing by heretics, it does appear in a few cases. Arnaldus Carot of Ax guaranteed a debt of sixty solidi tournois for Pierre Autier when the latter needed funds to travel to Lombardy. On his return, he repaid it.\(^{103}\) This was before he became a perfectus, however. In another instance, a relative of a perfectus repaid a debt that the perfectus

\(^{102}\) “Item dixit quod dictus hereticus dixit dicto marito suo, audiente ipsa loquente…quod ipse dum adhuc erat credens, distraxit et vendidit bona sua, et cum domina Stephanie uxore domini Guillelmi Arnaldi de Castro Verduo militis quondam dicti loci, que similiter etiam vendiderat bona sua et impignoraverat homines suos, cum domina Catalana filia sua, que iam erat nubilibis, iverunt apud Barchinonam ad querendum hereticos, in quo loco steterant per longum tempus. Et dicta domina Cathalana operabatur de cirico et multum iuvabat eos de opere suo. In quo loco capti fuerunt et perdererunt multa bona, et tunc, ut dixit, quia bona dictae Stephanie perdita fuerunt pro maiori parte, ipse hereticus mutuavit dicte domine Stephanie C turonenses argenti, ut videtur ipsi loquenti, quantum ad summam pecunie predicte. Et rogavit maritum ipsius loquentis quod iverit ad dictam dominam Stephanie apud Castrum Verduum quod mitteret ei dictos C turonenses argenti…..Et inter alia dixit ei quod ipsa multum expenderat pro dicta via, quando iverat cum dicto hereticco apud Barchinonam, et propter hoc obligaverat bona et homines suos, et modo opporpetab ipsam stare misere et humilter in domo filii sui, nec audebat se movere, set quam cito posset, dictam pecuniam quam sibi dictus hereticus acomodaverat dicto hereticco restitueret.” Registre de Jacques Fournier, 2:417-18.

\(^{103}\) “Item dixit quod Petrus Carot de Ax quondam dixit ei in muro Carcassone quod Arnaldus Carot frater eius fidieussarat pro Petro Auterii heretico predicto pro sexaginta solidis turonensisibus parvorum, quando debuit dictus hereticus ire ad Lombardiam, et quando fuit reversus dictus hereticus misit dicto Arnoldo per dictum Petrum dictos sexaginta solidos, quos cum accepsisset, iunctis manibus et ereticis in celum, dixit quod Deo regraciebatur, et accipiens unum turonensem argenti, dedit ipsum dicto Petro, ut portaret dicto heretico, dicens ei quod diceret dicto heretico quod Arnaldus predictus frater eius mittebat ei dictum turonensem amore Dei.” Registre de Jacques Fournier, 1:275.
had incurred: Petrus de Na Rica of Avignonet paid eight solidi to cover the debt of his brother Pons, a perfectus who had departed for Lombardy.\textsuperscript{104} Na Condors of Tarascon lent a perfectus named Ramundus, who later died at Tortosa, twenty solidi, which she wanted back. Ramundus replied that he would repay her in fifteen days, 'God willing'. She asked for a more definitive response, which he refused to give because he did not want to take the chance of it being untrue (as lying was prohibited by his beliefs).\textsuperscript{105} Guillaume Belibaste requested a loan from a believer, Iohannis Maurini of Montaillou; the latter gave him four solidi of Barcelona although the text does not make clear whether it was a gift or whether repayment was expected.\textsuperscript{106}

The evidence shows that heretics were not only willing to engage in lending transactions, they had money available to lend, although clearly less in the fourteenth century than earlier. This supports the inference that institutional networks for collecting and holding money continued to exist in the late thirteenth century, and that resources were available to the perfecti – when they were not disrupted by the activities of the authorities. It further suggests that one of the purposes of the institutional fundraising seen in the earlier sources was to provide resources for supporters in need, as well as to allow the circulation of resources within a close community of perfecti and believers. The emphasis in the testimony from the end of the thirteenth century

\begin{quote}
\textsuperscript{104} "Petru de Na Rica...audivit et scivit tunc quod dictus Poncius hereticus debebat recedere in Lombardiam sicut et fecit....Item solvit VIII libras duobus hominibus post pro dicto Poncio heretico." Le livre des sentences de l'inquisiteur Bernard Gui, 1:260.

\textsuperscript{105} "Petri Maurini quod recordaretur de verbis que fuerant inter Na Condors, sororem Ramunde uxoris quondam den Piquier de Tarascone et dominum Ramundum, id est quemdam hereticum qui fuit mortuus apud Tortosam, a quo heretico dicta Condors pelebat viginti solidos quos ei mutuaverat, et dictus hereticus respondebat quod, si Deus voluerit, infra XV dies ipse solveret ei, et cum ipsa dicaret dicto heretico quod daret ei certum responsum, dictus hereticus respondebat quod non poterat aliter respondere ne forte mentiretur, et ipse mentiri non debebat." Registre de Jacques Fournier, 2:44.

\textsuperscript{106} "Dicta etiam nocte ipse loquens dedit dicto heretico IIIior solidos Barchinonenses, quia dictus hereticus dixerat ei si posset sibi mutuare aliquam peccuniam." Registre de Jacques Fournier, 2:477.
\end{quote}
and the early fourteenth on the desire to be repaid indicates, however, that institutional resources were more scarce than in prior years.

III. Bequests

Legacies and bequests continued to be important sources of funds for the heretics in the late thirteenth century and beyond, although difficulties in collecting them increased. Raymond Hugh of Roquevidal testifies in 1274 that the perfecti Guillelmus Prunel and Bernard Tilhol had performed the consolamentum for a dying woman named Morlana, who was "quite rich, and they got a good deal of money from her."\(^{107}\) Another very rich man, Pons of Gomerville, paid 300 or 400 white tournois for the consolamentum of his young son in about 1272, and also gave each of the perfecti who performed it a thick woolen coat.\(^{108}\) Arnalda, mother-in-law of Arnaldus of Gardouch, lord of Roquevidal, received the consolamentum on her deathbed from the perfecti Prunel and Tilhol, and bequeathed 100 solidi of Toulouse, which she had previously arranged to give to them.\(^{109}\)

The problem of relatives of the deceased who did not wish to honor their relatives' bequests to heretics worsened from the 1270s on. Raymond Hugh of Roquevidal describes how the heretics asked his brother, Bernard Hugh (as we have seen, the brothers frequently held money given to the heretics\(^{110}\)), if they could have the legacy bequeathed to them by Richa

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\(^{107}\) Doat 25, f. 105v: "Ipsi hereticaverunt in infirmitate qua obiit quandam mulierem cuius nomen Morlanem tamen bene erat dives, et satis de peccunia habuerant de ipsa."

\(^{108}\) Doat 25, f. 107r: "Ipsi hereticaverunt, in infirmitate qua obiit quendam filium Poncii de Gomervilla multum iuvenum vel puerum, de qua haereticatione habuerunt quadreringentos vel trecentos Turonenses albos, et idem Pontius dedit pro dicta haereticatione cuiibet praedictorum haereticorum supertunicale de burello."

\(^{109}\) Doat 25, f. 116r: "Et legavit ipsa haereticata haereticis centum solidos Tholosanos, quos ipsa diu ante disposuerat dare haereticis."

\(^{110}\) See n. 14 above.
Pictavin after she received the *consolamentum*. Bernard told them that Richa's son-in-law, Bernard Teulier, would not permit the legacy to be paid.\(^1\) Blanca, wife of Pons Hugh of Roquevidal, received the *consolamentum* from the *perfecti* Prunel and Tilhol in about 1273, and bequeathed a sextarium of wheat, which was not paid.\(^2\)

It appears that with the ongoing repression of heresy in the thirteenth century, and the waning of social support for the *perfecti*, some heirs were less willing than their predecessors had been early in the century to honor their deceased relatives' bequests. This may explain why payments were often made directly to the *perfecti* by the dying person, rather than after death in the form of a bequest or legacy. Rixendis de Miraval describes in her testimony how, in about 1273, the noblewoman she worked for, Fays, widow of the knight Reynard de Palajac, asked for the *consolamentum* when she fell ill. Rixendis arranged for Bernard the Cahorsin to bring the *perfecti* Prunel and Tilhol, who performed the ceremony, and afterwards Fays gave them a certain sum of money that she had by her bed.\(^3\)

Fabrissa of Limoux, wife of Peter Vital of Toulouse, testified that in about 1273, the *perfecti* Guillaume Prunel and Bernard Tilhol performed the *consolamentum* for her mother, Raymunda, shortly before her death. The *perfecti* had previously refused to perform the rite, and Pons de Gomerville, a wealthy believer in Toulouse, had persuaded them to do so. He also gave Fabrissa twenty solidi of Toulouse with which to pay them following the *consolamentum*. It is not clear why they initially did not wish to perform the *consolamentum*, but it is possible they

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\(^1\) This incident took place in about 1272. Doat 25, f. 111r: "Qui respondit quod dicto Bernardo Teulier displicebat si solveretur dictum legatum haereticis."

\(^2\) Doat 25, f. 93v: "Et praedicta infirma legavit praedictis haereticis unum sestarium frumenti quod non fuit solutum quod ipse testis sciat."

\(^3\) Doat 25, f. 175r: "Sumpta quadam summa peccuniae quam habebat in lecto suo, regressa est ad eos, et dedit eis ipsam peccuniam sicut postea retulit ipsi testi."
refused because they did not expect to receive any money from her. In any case, when Fabrissa offered them the money, "they refused to accept [it], saying that she should take the same twenty solidi and hand them over to Raymond Fogassier, which she did."\(^{114}\) It is likely that they were directing Fabrissa to deliver the funds to a collector, who could make sure it reached the right hands, rather than refusing it outright.\(^{115}\) Peter Pictavin, an elderly man from Sorèze in the Lauragais, describes how as a young apprentice, he visited a dying man, Raynaldet of Sorèze, with his master, Raymond Peter the tailor. Present at the deathbed were the *perfecti* Bonet of Auvezines and his companion. Bonet asked whether the sick man had bequeathed anything to the 'church of the heretics'. The sick man's nephew and heir, Raymond Rociner, said yes, and that within fifteen days he would pay thirty solidi on behalf of the sick man to Bonet or to his brother Ermengaud of Auvezines. Bonet, the *perfectus*, directed the nephew to give the money either to Ermengaud or to Adam Barta, another resident of Sorèze.\(^{116}\) As in the case of Fabrissa of Limoux, it appears that the *perfectus* was directing that the money be given to someone who was used to collecting funds on behalf of the heretics.

The extent to which believers were willing to use their wealth to benefit the heretics can be seen in another piece of Peter Pictavin's testimony, concerning a legacy made to the heretics at the expense of the dying man's family. Peter reports that he was at the bedside of Guillelmus...

\(^{114}\) Doat 25, f. 51r: "Sed ipsi eos recipere noluerunt dicentes quod ipsos viginti solidos Raimundo Fogasserio traderet et portaret quod et fecit."

\(^{115}\) Jean Duvernoy claims that *perfecti* were required to refuse legacies directed to them; agents or messengers were supposed to collect them, citing this example. Duvernoy, *La religion des cathares*, 250. However, I have found no other evidence to support the conclusion that this was a matter of policy rather than convenience.

\(^{116}\) Doat 25, f. 252v: "Et audivit ipse testis dictum Bonetum haereticum quaerentem ibi si dictus infirmus aliquid legaverat Ecclesiae eorum videlicet haereticorum, et respondit ei Raymundus Rocinerii praedictus quod sic, et quod ipse Raymundus infra quindecim dies solveret eidem Boneto haeretico vel Ermengaudo de Quesinis fratri suo pro dicto infirmo triginta solidos Tholosanos, et tunc dictus haereticus dixit ei quod traderet dictam peccuniam dicto Ermengaudo vel Adae Barta praedicto."
Raymond Frances together with the tailor Raymond Peter, his master (Peter being a young apprentice at the time, about forty years previously), and heard the sick man tell Raymond Peter that he had arranged to divide up the 500 solidi that he had to leave, such that 100 solidi would be divided between charity, burial costs, and his god-children, and the remaining 400 would go to the heretics.\textsuperscript{117} It is noteworthy than 80\% of the dying man's wealth was targeted for the heretics, and only 20\% to be shared among other charities, his funeral, and his family. This is one indication of the importance believers attached not only to the \textit{consolamentum} but to providing financial support for the heretics' network.\textsuperscript{118}

Doat 26, containing testimony from the 1280s and 1290s, mentions many additional instances of bequests made by believers following their receipt of the \textit{consolamentum}. However, much of the testimony in this volume is suspected of being forged, and thus I consider it

\textsuperscript{117} Doat 25, f. 256r: "dicens quod cum Guillelmus Raymundi frances infirmaretur apud Soricinum aegritudine qua decessit, ipse testis, qui cum Raymundo Petri magistro suo venerat ibi ad dandum caritatem panis pro eo, audivit ipsum infirmum referentem dicto Raymundo Petri quod de quingentis solidis quos habebat, facta divisione cum fratribus suis, ordinaverat tali modo quod centum solidos dabat inter caritatem, filiolos, et sepulturam, et quadringentos dederat iam bonis hominibus videlicet haereticis."

\textsuperscript{118} On another occasion, Bonet of Auvezines and his companion performed the \textit{consolamentum} for the dying Bernard of Triha, who bequeathed 30 solidi of Toulouse. His wife promptly paid the money, with no further discussion. Doat 25, f. 261v: "Et dictus infirmus legavit dictis haereticis triginta solidos Tholosanos, quos statim solvit eis praedita Raymunda Boeria uxor praedicti infirmi." The seriousness with which believers took the need to bequeath money to the heretics if they expected to attain salvation can be seen in the case of Bernard Costa of Sorèze. While ill, Bernard Costa made an agreement with the \textit{perfecti} Bonet of Auvezines and Natal, his companion, to receive the \textit{consolamentum} if he should get worse, but instead, he recovered from his illness. While he was ill, however, he bequeathed 50 solidi of Melgueil "which he ordered to be paid immediately, regardless of what happened to him." Thirty years later, when he was ill with the illness of which he died, he asked for \textit{perfecti} to be brought to perform the \textit{consolamentum}, but none could be found. Nevertheless, he instructed the witness, Peter Pictavin, to give the heretics 100 solidi of Toulouse. Peter did not do so, nor did he pay over other goods whose disposition Bernard Costa had ordered. He does not say why he did not follow these instructions. Doat 25, ff. 262v-263v: "dictus infirmus legavit haereticis supradictis quinquaginta solidos Melgorienses quos statim mandavit eis solvi quidquid de ipso contingetet....Mandavit etiam idem infirmus ipsi testi...tantum quod daret haereticis centum solidos Tholosanos et quod rogarent Dominum pro eo, ipse vero testis non solvit praedictum pecuniam.....Mandavit etiam idem infirmus ipsi testi....quod cum fratre ipsius testis...quod ambo darent pauperibus pro anima sua triginta tunicas de panno albo, quisque eorum quindecim, ipse vero testis nondum dedit nisi duas...."
unreliable evidence. Accordingly, I will not discuss it in detail. It is worth noting, however, that even if the testimony was invented, the fact that it was credible enough to be included in an official record adds to the evidence that bequests were commonplace and normative. It is also useful to look at the social status of those alleged to have made these bequests: they ranged from nobles, knights and castellans, to notaries, merchants, and artisans. This is evidence that people from many walks of life had links to the heretics, and that many people did make bequests in their favor.

Doat 26 contains the testimony of Arnaud Raimundus of Douzens, from 1291, concerning his forgery of wills in favor of the heretics. Arnaud, a poor but literate clerk, claimed to have found a clay pot full of testaments and debt instruments evidencing obligations to heretics, which he offered to return to the families of the testators and debtors in exchange for cash. The families would be vulnerable to such blackmail because the property of someone

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119 Although there are issues of reliability inherent in all the inquisition registers, they stem from the inquisitors' methods of questioning, translating and transcribing testimony, as described in Chapter One, rather than concern about the authenticity of the testimony itself. In his book *The Hammer of the Inquisitors: Brother Bernard Déléricieux and the Struggle Against the Inquisition in Fourteenth-Century France* (Boston, MA: Brill, 1999), Alan Friedlander discusses the case of Bernard Déléricieux, a Franciscan friar whose challenges to the authorities included support for citizens of Carcassonne who were trying to resist the power of the Dominican-run inquisition. Among his allegations was a charge that Registers X and XI of the Carcassonne inquisition, which constitutes much of the material now contained in Doat 26, had been forged by the inquisitors. Although the evidence is inconclusive, Friedlander argues that "we cannot dismiss the suspicion that some profound defect lurked" in these documents. He notes that criticism of them had begun before Bernard's accusations and that many royal and ecclesiastical officials took the charges seriously at the time. See Friedlander, *Hammer of the Inquisitors*, 59. Furthermore, I note that the purported testimony is simplistic, repetitive, and lacking in detail, which lends credence to the allegation that it was fabricated. In addition, there is no independent evidence that the perfecti whom the deponents in this testimony were supposed to have interacted with actually existed (such evidence typically exists for perfecti mentioned in other inquisition registers).

120 Doat 26, passim.

121 Doat 26, ff. 142r-147v. Arnaud describes his scheme as follows: "invenit in eadem [sc. olla] multa paria litterarum quae vix legi poterant quia corruptae et debilitatae erant ut dixit quasdam tamen legit ut dixit, et invenit quod erant testamenta haereticorum, et debita quae haereticis debebantur" (f. 143v). An example of how he collected money from the families: "Item ibidem invenit cartam aliam in qua continebatur quod dominus Raimundus de Canesuspenso debebat fratri Isarno haereticorum centum libras turonenses ex mutuo ut sibi videtur quam cartam ipse restituit Bernardo de Canesuspenso nepoti praedicti domini Raimundi hoc anno qui licet propter hoc praemisset sibi dare haereditatem non recepit ab eo nisi quadraginta quinque solidos turonenses" (f. 145r). For recent descriptions of
found guilty of heresy, even posthumously, was subject to confiscation.  

Arnaud subsequently confessed the fraud, admitting that he made up the story that the documents were found in a jar. He explained the source of the inspiration to perpetrate this fraud by claiming that he had an uncle, a knight of Aiguevives, who had made a will in favor of the heretics that had come into his (Arnaud's) possession. The significance of this story is that it shows that wills containing bequests to, as well as loans from, heretics, were common, believable, and dangerous to those associated with the alleged testator or debtor, and they were willing to submit to blackmail to keep the supposed connection quiet. This affords us additional evidence that substantial and explicit bequests to Cathar perfecti – as well as loans from them to believers – were commonplace among believers. It also shows that dealing with heretics, if only to pay such a bequest, was dangerous for the testator's relatives.

Descriptions of consolamenta in the Registre de Jacques Fournier include virtually no mentions of bequests or payments. However, Sybille Petri of Arques, who testifies that her

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123 Doat 26, ff. 146r-v: "correxit se dicens quod quidquid dixerat de inventione olle in muro quando diruebat ur, et de testamentis seu de cartis debitorum superius expressatorum, totum falsum est, et quod omnia ista per ipsum inventita sunt."

124 Doat 26, f. 146v: "ipse testis habuit unum avunculum nomine Armanch militem de Aquivivis qui testamentum suum condiderat in manibus haereticorum quod testamentum ut dixit penes se reservabat."

125 See, for example, the long description of the consolamentum of Alazaics, daughter of Guillelmus Beneti of Montaillou, which contains no mention of money. Registre de Jacques Fournier, 1:324.
husband Ramundus Petri "collected legacies made to heretics and later delivered them," makes clear that in the early decades of the fourteenth century, bequests were still regularly being made by dying believers; in fact, one of his responsibilities was collecting these legacies and turning them over to the heretics.126 Because deponents' testimony rarely mentions deathbed bequests in this register, it would be easy to overlook Sybilla's brief statement and conclude that such bequests were no longer commonplace, illustrating the difficulties of gleaning information from seemingly similar sources (inquisition registers) compiled by different officials at different times and places.

IV. Lombardy

The sources for the last quarter of the thirteenth century show increased emphasis on flight to Italy – called 'Lombardy' in the sources – by perfecti and believers. References to those accused of heresy fleeing to Italy appear in sources as early as the 1230s,127 but the pace of this migration increased greatly in the later part of the century. As late as 1315, sympathizers testified that Lombardy was a safer place for perfecti and believers than Languedoc.128 The move posed a

126 Sybille describes her husband as one who "collected legacies made to heretics and later delivered them." She explains that in one case, Ramundus had reported to Jacques Autier that someone had bequeathed 15 solidi tournois, but Ros of Arques, who had received this amount on behalf of the donor, now couldn't pay and was ashamed. Jacques said not to worry about it and that the man could pay when he was able. (“Et audiente ipsa dictus maritus eius, qui colligebat legata facta hereticis et postea tradebat eis, dixit dicto heretico quod quidam cognominatus en Ros de Archas acceperat XV solidos turonenses legatos ipsis hereticis per quendam quem non nominavit, quos postea, ut dixerat ipsi marito ipsius loquentis, non poterat solvere, et rogaverat ipsum quod hoc diceret dicto heretico. Qui hereticus respondit quod dictus Ros solvere dictam peccuniam eis quando posset. Qui Ros erat amicus hereticorum, set verecondabatur eos videre, quia non habebat de quo serviret eis. Qui Ros postea recessit de terra, et nescit quo ivit.”) Registre de Jacques Fournier, 2:418.


128 Petrus de Fonte of Vaychis, near Ax, describes meeting a peddler who came from Lombardy and was selling pins and other merchandise, who told him that Lombardy was a good place because they do not persecute Jews, Saracens or heretics there, and that one can become a perfectus there (“Interrogatus...dixit quod...quidam mercerius, qui portabat acus et vertellos et talia, venit apud Vayshis, et quidam...interrogaverunt dictum mercerium unde erat, qui
challenge for those who needed to obtain sufficient funds for such a major undertaking. Once there, many *perfecti* and supporters had to find new ways to earn a living; for example, nobles who formerly lived off their land are found turning to commerce and moneylending.

In the 1270s, Aladaicia, wife of En Bugaralh of Palleville, wished to leave for Lombardy. She was advised to speak to Petrus Maurelli, a known messenger for the heretics, who would be able to take her there and might be able to lend her money for the expenses of the journey.\(^\text{129}\) The reference to a loan by the heretics is one indication that perhaps some of the funds they raised were used to help their supporters leave Languedoc to escape persecution in this period. The conversation is interesting not only for what it reveals about the difficulties involved in traveling to Italy, but because Aladaicia made a point of telling her unnamed interlocutor that "the [Cathar] church had many good and powerful friends in this land, from whom it obtained money, since it could get little or nothing from the poor."\(^\text{130}\) This connection to wealth is a point of pride, rather than something for a believer to be ashamed of. Around the same time, Raymond Hugh of Roquevidal testified that two women of Lugan sold a mare to him and his brother, Bernard, which the brothers purchased using money lent to them by *perfecti*.\(^\text{131}\) The two women, mother and daughter, were "preparing their money with which to go into Lombardy."\(^\text{132}\) This transaction

\[^{129}\text{Doat 25, f. 17r: "testis praedictus...dicens quod ipse loqutus fuerat cum Aladaici uxore den Bugaralh de Palais Villa, ut ipsa loqueretur cum Petro Maurelli, quod duceret eam secum in Lombardiam ad haereticos, et mutuarent sibi pecuniam pro expensis."}\]

\[^{130}\text{Doat 25, f. 17v: "Tamen dixit sibi quod Ecclesia habebat aliquos bonos et magnos amicos in terra ista, a quibus habebat pecuniam, quia de pauperibus parum, aut nihil poterat habere."}\]

\[^{131}\text{Doat 25, f. 101r: "Dixit etiam quod ipse testis, et praedictus Bernardus frater ipsius testis emerunt quandam equam a praedictis mulieribus hoc anno in quadragesima de peccunia quam ipsi haeretici mutuaverunt ipsi testi et dicto fratri suo."}\]

\[^{132}\text{Doat 25, ff. 100v-101r: "duae mulieres de Luganh mater et filia quaram una vocatur Galharda de nomine alterius non recolit erant amicae et credentes haereticorum, et parabant pecuniam suam cum qua irent in Lombardiam."}\]
reflects the existence in the 1270s-1280s of a support network, aimed at helping those believers going to Italy: the heretics lent the money to the Hugh brothers, who in turn used it to purchase assets of the women wishing to travel, permitting them to raise cash for the journey.

Fugitives faced many difficulties, including the risk of capture by the authorities. Raymond Hugh of Roquevidal describes a noble woman from Saint Felix who attempted to go to Lombardy with her son; the son was captured, and the mother had to gather more funds to try the trip again. She found the funds, but then had to wait for a companion she could trust before making the trip.133 Those who arranged in advance to have funds in Lombardy with which to support themselves also ran a risk of loss. In about 1250, Aladaicia, sister of Bertrand de Rocqueville of Montgaillard, sent more than 100 solidi tournois to Peter of Prat and Stephen Donat, perfecti living in Cremona, via messenger, asking the two men to keep the money safe for her as she was planning to come. However, she subsequently changed her mind and asked that the money be given instead to her mother, the lady Aycelina, a perfecta already in Italy, but as Aycelina died before she received the funds, the money was lost.134

Guillelmus Raffardi of Roquefort, a perfectus who converted to the Catholic church after capture, describes the preparations he made for his trip to Italy. He testified that in about 1255, he was asked by another believer, Bonetus de Sanctis, to travel with him to Lombardy to receive

133 Doat 25, f. 99v: "Erat amica et credens haereticorum, et habebat pecuniam paratam pro recessu in Lombardiam, et libenter vellet ire in Lombardiam, si haberet societatem in qua confidere posset."

134 Doat 25, ff. 322v-323r: "Bernardus de Valle de Lantaresio, nuntius haereticorum, tradidit centum solidos Tholosanos vel valorem in moneta Turonensi Petro de Prato, et Stephano Donati haereticis apud Cremonam in Lombardia ex parte Aladaicis sororis Bertrandi de Rocovilla de Monte Galardo ut dictam pecuniam servarent dictae Aladaici quae proponebat ibi venire ad haereticos. Postea vero dicta Aladaici, mutans propositum eundi in Lombardiam mandavit per eundem nuntium iterum redeuntem ad partes illas, quod dicta pecunia traderetur dominae Aycelinae matri dictai Aladaici quae erat haeretica vestita in Lombardia, sed morte praeventa non habuit illam pecuniam."
the consolamentum. Guillelmus was unable to do so because he did not have money prepared.\textsuperscript{135} Subsequently, Guillelmus decided to undertake the journey, and went to Montpellier to sell his cows "like a merchant"; having sold them, he found the messenger Petrus Maurelli and, with Petrus as his guide, traveled to Italy.\textsuperscript{136} Ramundus de Verdun, called Monetus, had on several occasions gone to Lombardy as a messenger for heretics, and on one of these trips he took a large sum of money, twenty gold marabotini, to Italy for a heretic there. The money belonged to the "church of the heretics," providing another example of collectively-managed wealth.\textsuperscript{137}

Petrus Maurelli was a guide who took many believers to Italy. He had been recommended to Guillelmus Raffardi by the lady Marquesia, widow of lord Aymeric of Roquefort, who also wanted to depart for Italy.\textsuperscript{138} He guided Bernarda Isarna, widow of Arnaldus Isarni of Saint-Martin-de-la-Lande, to Italy and later brought her money sent by her son, a cleric, who remained in Languedoc.\textsuperscript{139} Peter Escolani of Saint-Paul-Cap-de-Joux paid

\textsuperscript{135} Doat 26, f. 15r: "Item dixit quod ante praedictus Bonetus de Sanctis haereticus ivit in Lombardiam ad haereticandum et significavit hoc ipsi testi, et rogavit eum quod iret cum eo ad idem faciendum, cui respondit ipse testis quod nondum poterat, quia non habebat peccuniam donec vendidisset vaccas suas et sunt viginti tres anni vel circa."

\textsuperscript{136} Doat 26, ff. 15r-v: "Ivit versus Montem pessulanum cum vaccis suis ad modum mercatoris, et ibi vendidit eas, et inde cum peccunia sua et Petro Maurelli de Auriaco vel de Tholosa nuntio haereticorum qui erat ductor suus ivit in Lombardiam."

\textsuperscript{137} "Item ivit in Lombardiam IIIor vicibus missus per hereticos tanquam nuncius eorumdem, portans et reportans rumores et nunciationes mutuas et litteras eorumdem....Item in altera vice de predictis portavit cuidam heretico in Lombardiam ex parte aliorum hereticorum de pecunia ecclesie hereticorum XXti marabotinos aureos et vestes." Le livre des sentences de l'inquisiteur Bernard Gui, 1:232.

\textsuperscript{138} Doat 26, ff. 32v-33r. Lady Marquesia claimed she wanted to go to Italy as well, but that she did not have sufficient funds prepared. Raffardi challenged her on this, saying that she found money to give to her son whenever he wanted it. Another noble lady present, Mathelio, told Raffardi that he was "fortunate to be poor rather than rich like these ladies"; he believed she said this because she herself was preparing to go to Italy ("dicta domina Mathelio quae dixit ipsi testi quod melius erat fortunatus ipse testis qui erat pauper homo quam ipsae dominae quae divites erant, et hoc dixit sicut ipse testis credit quia paraverat se ad eundem in Lombardiam").

\textsuperscript{139} Doat 26, ff. 24v-25r: "quidam clericus filius dictae Bernardae sciverat recessum dictae matris suae et promiserat ei mittere necessaria et postea quod misit peccuniam dictae matris [sic] suae per dictum Petrum Maurelli."
Petrus Maurelli forty solidi tournois to take his son, Bernard Escolani, to Lombardy in 1272.\textsuperscript{140} He was paid ten librae tournois to guide Berengaria, wife of Guillelmus Rotberti of Sorèze, to Lombardy,\textsuperscript{141} and brought funds donated by believers in Languedoc to the heretics living in Italy.\textsuperscript{142} His role as guide and messenger between Languedoc and Lombardy was clearly instrumental to the functioning of the network of support for heretics moving between the two regions.

Once in Italy, fugitives were faced with the problem of how to support themselves, having been removed from their communities, lands, and livelihoods. Some sent money ahead, as Aladaicia of Montgaillard had done. Raymundus Tiragoian of Saint-Paul-Cap-de-Joux sent sixty or seventy solidi of Melgueil to Lombardy, with the hope that he would soon be able to go himself.\textsuperscript{143} Others, perhaps intending to return when things cooled off in Languedoc, entrusted their resources to friends or countrymen who remained behind. Raymond Baussan of Lagarde left twenty librae tournois with Petrus Iohannis of Lagarde, and left for Lombardy. Petrus Iohannis subsequently fled to Lombardy as well. Raymond went to Piacenza and there met Petrus’s father, Guillelmus Iohannis, a \textit{perfectus}, and asked for his money back. Guillelmus, the

\textsuperscript{140} Doat 25, f. 244v: "Dixit tamen quod ivit ad Petrus Escolani patrem suum fugitivum propter haeresim in Lombardiam de quo sunt quinque anni vel circa, et duxit eundem testem in Lombardiam Petrus Maurelli qui fuit de Auriaco sicut ipse testis audivit dici pro quadraginta solidis Turonensibus, quos solvit ei dictus pater eius." About a year later, Bernard brought back 35 gros tournois from his father in Lombardy to give to his mother in Saint-Paul-Cap-de-Joux (f. 245v).

\textsuperscript{141} Doat 26, f. 25r: "Berengaria uxor Guillelmi Rotberti de Soricino erat credens haereticorum et volebat per eum mittere in Lombardiam...et quod promiserat eidem nuntio dare decem libras turonenses pro ipsa ducenda."

\textsuperscript{142} Doat 26, f. 31v. Fabrissa, wife of Petrus Raimundi, merchant, gave Guillelmus Garriga of Dreuilh 12 denarii of Toulouse "ut daret eos Petro Maurelli nuntio haereticorum portandis haereticis in Lombardia."

\textsuperscript{143} Doat 25, f. 103v: "Audivit etiam dicentem ipsum Tiragoiran quod ipse miserat iam in Lombardiam circiter sexaginta vel septuaginta solidos Melguienses, ductus spe quo quod iret adhuc in Lombardiam."
father, said that he would not allow this but would pay when he could. It is not clear why Guillelmus refused to repay the money, but it may be that his son had spent it in order to get to Italy himself, or that Guillelmus wished to keep it to support their circle of perfecti in Piacenza.

Some fugitives had to adopt new livelihoods in Italy. Raymond Baussan offers further testimony about believers from Languedoc whom he saw in Italy in the 1260s, listing them by name and profession. Several were moneylenders, such as Arnaldus Lombardi and Guillelmus Ferrandi of the Lauragais, both of Toulouse. He also saw Iohannis Radulphi, a moneychanger from the Toulouse region, at Cuneo in northern Italy. He notes that in Pavia he saw Peter of Paulhac, a knight who had been lord of Paulhac, who was now working as a "scribe, moneylender, and maker of chests"—suggesting that fugitives needed to take on new, urban professions to support themselves, and, moreover, that professions such as moneylender or moneychanger were acceptable to believers. While living in Piacenza in the early 1260s, Petrus de Beuvila of Avignonet received from Stephen Donat, a kinsman who was a perfectus, 100 imperial librae to do business with, and after a period of time, he was able to repay this sum along with a substantial profit from his commercial activity. Some fugitives who returned to

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144 Doat 25, ff. 141r-v: "Et ibi ipse testis repetit dictam peccuniam a dicto Petro Iohannis cuius pater haereticus praedictus respondit ipsi testi quod non concedebat sed solveret quando posset."

145 Doat 25, ff. 143v-144r: "Sed vidit ibi morantes multos credentes haereticorum, videlicet...Arnaldus Lombardi feneratorem, et Sebiliam uxorem eius...Guillelmum Ferrandi de Lauragesio feneratorem omnes istos de partibus Tholosanis fugitivos propter haeresim sicut ipse testis credit." Raymond also mentions fugitives in other professions, including several weavers (textores) and a digger (fossor).

146 Doat 25, f. 146r: "vidit ipse testis apud Cuneum Iohannem Radulphi campsorem."

147 Doat 25, f. 144v: "Item vidit...Petrum de Paholhaco, militem scriptorem, feneratorem et factorem archarum qui pro parte dicitur fuisse dominus de Paholhaco diocesis Tholosanensis."

148 Doat 25, f. 302v: "Item quod ipse testis receptit a Stephano Donati haeretico consanguineo suo praedicto, centum libras imperiales ad negotium, et tenuit eas aliquamdiu, reddendo sibi medietatem lucri." Petrus de Beuvila may have been a merchant before this, as he notes in other testimony that before moving to Italy, he had left the Toulouse area for northern France, taking his merchandise to the fair at Lagny and then to Genoa (ff. 298v-299r).
Languedoc were carrying large quantities of pins, which they were able to sell to Pons Durand, the "pin man" (*agulherius*), of Toulouse.\(^{149}\)

One fugitive found that he could not tolerate the pressures of living as a *perfectus* in Italy without sufficient funds. Bernard Fissa of Caraman, who had become a *perfectus*, "could not bear the abstinence of the heretics" and returned to Caraman. His brothers persuaded him to return to Italy, promising to send him three silver marks. However, they sent only one, and Bernard returned again to Caraman in order to obtain the rest of this money.\(^{150}\) It appears that the economic pressures of the more economically developed area of northern Italy – together with the required abstinences of the *perfecti* – proved too much for Bernard Fissa to sustain. On the other hand, some believed that money was more readily available in Italy. Guillelmus Hugonis of Toulouse, the nephew of two *perfecti*, was advised by a believer, Petrus Andrée, who had spent time in Lombardy, that there was a family fortune in Italy that he could claim, if he was willing to go to Italy and join the heretics there. There is no indication that he ever did so, although according to the sentence issued against him by Bernard Gui, he participated in other heretical activities at home.\(^{151}\) Ramundus Valseira of Ax, who had heretical leanings, tried to convince

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\(^{149}\) Doat 25, f. 45r: "et ducebant secum quemdam asellum cum quo portabant acus....ad quas acus emendas venit ibi Pontius Durandi, agulherius, filius Arnaldi Durandi qui moratur apud Dealbatam...." The returning fugitives were disguised as pilgrims on their way to Saint James of Compostella.

\(^{150}\) Doat 26, ff. 35r-v: "Bernardus fuerat haereticus vestitus, et quod non potuit sustinere abstinentiam haereticorum....et redit versus Caramannum ad uxorinem et fraterem suum, qui valde rearquierunt eum....et promiserunt sibi mittere sicut dicebat tres marchas argenti, et non miserant sibi nisi unam quam portavit sibi Petrus Maurelli....Dixit etiam ...quod dictus Bernardus Fissa personaliter rediit in Caramannum et ad fratres suos post modum pro dicta pecunia habenda."

\(^{151}\) "Guillelmus Hugonis sartor, filius quondam Ramundi Hugonis de Rupe Vitali, habitator Tholose...audivit a Petro Andree de Beceta, qui fuerat immuratus pro facto heresis, quod Bernardus Tihols et quidam alius, frater dicti Bernardi, avunculi ipsius Guillelmi Hugonis, erant heretici perfecti et vestiti in Lombardia ubi dictus Petrus Andree fuerat. Item quod dictus P. Andree fuit sibi locutus pluries quod si iret in Lombardiam recuperaret thesaurum quem dimiserant aliqui de parentela ipsius Guillelmi, dans sibi intelligere modum recuperandi, videlicet si intenderet et consentiret in factum hereticorum." *Le livre des sentences de l'inquisiteur Bernard Gui*, 2:1034-36.
Iohannes Barra of Ax to accompany him to Cuneo, in Lombardy, where, he claimed, the local heretics would give them money and they thus would become rich. This plan also failed to materialize, as Iohannis did not wish to go.\textsuperscript{152}

By the end of the thirteenth century, it was becoming increasingly difficult to find \textit{perfecti} in Languedoc, and there are instances in the registers of believers paying messengers to bring them back from Lombardy. In the 1290s, Stephanus Mascoti of Albi was sent to Lombardy by Bertrand de Montégut to find a heretic named Raymundus Andrée and bring him back to Albi. Bertrand gave Stephanus thirty-five white tournois to perform this task. Stephanus was unsuccessful in locating Raymundus Andrée, but did manage to bring back a different heretic.\textsuperscript{153}

Petrus Raimundi de Ugonibus, of Toulouse, was sentenced by Bernard Gui in 1310 for many interactions with heretics, including having donated fifteen white tournois to pay for a trip by the \textit{perfectus} Amiel de Perles and Martin Francisci to Lombardy to locate Bernard Auduo, a respected older \textit{perfectus} who had previously fled, so that the latter could reconcile Amiel to the heretical church.\textsuperscript{154} Amiel had had a quarrel – the nature of which is not described in the source – with another \textit{perfectus}, Petrus Ramundi of Saint-Papoul.\textsuperscript{155}

\textsuperscript{152} \textit{"...recedemus ambo partire a Conit ubi sunt heretici, et ego dicam de vobis quod estis de nobilioribus comitatus Fuxi et quod venistis ad eos, et illi heretici, ut dixit dictus Ramundus, dabunt vobis ad vitam vestram centum libras turonenses in redditibus et ipsimet Ramundo, quia duxisset eum ad eos, et esset eius scutifer, darent dicti heretici quinquaginta libras in redditibus, et sic ambo divites essent." Registre de Jacques Fournier, 1:269.}

\textsuperscript{153} \textit{"Bertrandus de Monte Acuto civis albiensis, revenditor, induxit et rogavit ipsum testem et etiam conduxit eum dando sibi XXXV turonensium albos ut iret in Lombardiam, et ibi quereret Raymundum Andree hereticum et adduceret eum sibi, et si non inveniret dictum Raymundum Andree quod adduceret ad eum aliquem alium hereticum." After many adventures along the way, Stephanus found a heretic named Guillermus Pagani, whom he brought back to Albi. Davis, \textit{Inquisition at Albi}, 165-67. Bertrandus de Montégut confirms this story, but differs as to the amount that Stephanus was given, saying it was only 20 white tournois (190).}

\textsuperscript{154} \textit{"Et...tunc fuit ordinatum quod Amelius hereticus cum Martino Francisci iret in Lombardiam ad Bernardum Audoyni, hereticum ancianum, ut reconsiliaret dictum Amelium qui peccaverat in secta. Et tunc ipse [testis] dedit Martino Francisci XV turonenses albos pro illa via." Le livre des sentences de l'inquisiteur Bernard Gui, 1:450.}

\textsuperscript{155} \textit{"Item semel ivit cum Petro Ramundi heretico apud Bornum...et fuit ibi terminata quedam contencio que erat inter Petrum Ramundi hereticum et Amelium." Le livre des sentences de l'inquisiteur Bernard Gui, 1:448-50.}
The testimony contained in the registers about heretics' flight to Lombardy points to some interesting conclusions. It clearly demonstrates that Languedoc was becoming increasingly untenable for perfecti and their dedicated supporters by the late thirteenth century, and that perfecti were becoming increasingly scarce in the region. It also shows that raising money for travel, and to fund one's life in Italy, was difficult, and that the fundraising network discussed above may well have been drawn upon to help with this challenge. Once the believers reached the urban centers of northern Italy, they had to earn their living: they were no longer tied to their land, whether as nobles or peasants, and frequently entered into urban professions such as merchant, moneychanger and moneylender. Some believers embraced new, urban, professions made necessary by the move to Italy, while some had an unrealistic view of the economic opportunity available to them there. Others were discouraged by the lack of access to the support networks they could rely on at home. In neither case is there any suggestion in the sources that they wished to embrace poverty, either at home or in Lombardy.

V. How Heretics Used Money

The sources from the late thirteenth and early fourteenth century are less comprehensive and contain less fine-grained social detail than some of the mid-century registers, particularly ms 609. Accordingly, it is difficult to compare some of the logistical details in the later sources to those from earlier in the century. There are some things that stand out, however. Messengers who bring heretics to perform the consolamentum were paid not by the heretics themselves, as we saw earlier, but generally by the relatives of the dying person to be consoled.\textsuperscript{156} There are examples

\textsuperscript{156} This is typically the case in Albi, where two witnesses who had frequently served as messengers, Aymericus Grosset and Vitalis Vinhalz, describe how they were paid by relatives of the sick person. Davis, \textit{Inquisition at Albi}, 36-40, 54.
of money being used for bribes of one sort or another. Guillaume Autier paid the officials of the count of Foix twenty librae to obtain the release of a captured believer named Bernardus Beloti.\textsuperscript{157} Pierre Autier offered Pierre de Luzenac, a young man from minor nobility studying in Toulouse, ten or twenty librae tournois, ultimately giving him nine librae; while it is unclear whether this is a gift or a loan, it seems intended, at least in part, to get him to perform the \textit{adoratio} and thereby involve himself with the Autiers' heresy.\textsuperscript{158} Ramunda Barreria of Saint-Papoul received twenty-five librae and twenty solidi from her brother, Petrus Ramundi of Saint-Papoul, a \textit{perfectus}, to be used to free another brother, Bertrand, from prison for heresy in Carcassonne.\textsuperscript{159}

Payment for food and lodging is mentioned less frequently in these sources than in the earlier registers. Heretics did not pay their own way as often as they had a generation or two earlier. Raymond Hugh of Roquevidal lodged and fed the \textit{perfecti} Prunel and Tilhols,\textsuperscript{160} as did Bona, wife of Bernard de Puy of Prades.\textsuperscript{161} She also provided provisions for the \textit{perfectus} Bernard Godalh when he stayed in her home.\textsuperscript{162} Guillelmus Raffardi, a \textit{perfectus} who later

\begin{itemize}
\item \textsuperscript{157} This occurred in about 1303. \textit{Registre de Jacques Fournier}, 1:411 ("fuerat captus Bernardus Beloti, et pro sua redemptione dederat viginti libras gentibus domini Comitis").
\item \textsuperscript{158} "Poste...accepi ab eis inter omnes novem libras quas dederunt michi in adiutorium illius pecunie quam deebam tunc Tholose propter condempnationem quas passus fueram illo estate in curiam domini episcopi Tholose. Et tunc ipsi heretici plura verba contra fidem michi dixerunt secundum sectam eorum...et unus eorum dixit quod facerem melioramentum coram ipsis...." \textit{Geoffroy d'Ablis}, 372.
\item \textsuperscript{159} "Et in ultima vice dictus P. Ramundi tradidit sibi pecuniam usque ad XXV libras pro expeditione dicti Bertrandi et dedit sibi amplius XX solidos." \textit{Le livre des sentences de l'inquisiteur Bernard Gui}, 1:598.
\item \textsuperscript{160} Doat 25, f. 90v: "Raymundus Hugonis...dixit se recipisse in domum suam apud Rocavidal Guillelmmum Prunelli et Bernardum de Tilhol, socios [sic] eius haereticos qui steterunt ibi tunc per unum diem, et duas noctes comedentes ibi de bonis ipsius testis quae ipse testis dedit eis."
\item \textsuperscript{161} Doat 25, f. 83v: "Et ibi ipsa testis, et dictus Bernardus de Podio maritus ipsius testis tenuerunt ipsos haereticos providendo eis in comestione, et parando eis cibaria, et alias serviendo."
\item \textsuperscript{162} Doat 25, ff. 85r-v: "Receptaverunt in domum suam apud Pradas Bernardum Gondalh haereticum solum...tenentes eum in domo sua comedentem et bibentem de bonis domus et iacentem quandoque per octo vel quindecim dies." 
\end{itemize}
converted to orthodoxy, was lodged and fed by believers while living as a heretic in the 1270s. Guillelmus de Mauriano, who was guiding the *perfecti* Raymundus del Boc and Raymundus Desiderii around the area between Castres and Albi in the late 1290s, notes that one night they stayed in a hostel, where he, Guillelmus, paid for the lodging (although, he notes, there was no cost for food because the *perfecti* were fasting). The Autiers, however, occasionally paid their own expenses. Pierre Autier gave Guillaume de Rodes three white tournois after staying in his house for three weeks; this money was, in all likelihood, payment for food and/or lodging. On the other hand, Arnaud Issaurat of Larnat lodged Guillaume and Pierre Autier in his home for several nights and bought them provisions with his own money. Arnaud adds that heretics came frequently, one at a time or in groups of two or three, and would stay for three or four nights; they would sometimes give him money to buy provisions, but generally not as much as was required. Pierre de Gaillac of Tarascon, notary, also testified that when Pierre and Guillaume Autier stayed with him, another supporter donated twelve denarii so that he could buy

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163 Doat 26, f. 17v: "Et mansit ipse testis in illa domo...comedendo et bibendo de bonis ipsius domus..."

164 "In dicto loco de Altomontel fuerunt hospitati in domo cuiusdam stabularii seu hostalerii publici...Ymmo ipse testis solvit illud quod expenderunt illa nocte, tamen dicti heretici nichil expenderunt nisi pro lectis qui ieiunabant illa die, set ipse testis cenavit." Davis, *Inquisition at Albi*, 128. As we saw above, the two *perfecti* were making the rounds of the area, and among other things, collecting old debts from believers or their children; perhaps they could not pay for their lodgings at this point as they had not yet collected sufficient funds.

165 "Interrogatus si dicti heretici steterunt diu in dicta domo sua, dixit quod sic per tres septimanas et plus continue...[et] quod dictus Petrus Auterii dedit sibi tres turonenses albos." Geoffroy d'Ablis, 138. Blanche de Rodes confirms this, testifying that the heretics had their own money to pay for provisions, which were purchased for them by her husband using their money ("Interrogata unde habeant ea que erant eis necessaria pro victu suo, dixit quod Guillelmus maritus suus emebat eis de pecunia tamen eorum"), 214.

166 "Interrogatus unde habeant panem et vinum et alia sibi necessaria pro victu et quis illa administrabat eis, dixit quod ipse providebat eis de suo proprio." Geoffroy d'Ablis, 312.

167 "Comedebant et bibebant de bonis dicti testis, tamen ipsi hereticis tradebant aliquam peccuniam sibi pro expensis suis predictis, non tamen tantum quantum expendebant, ut dixit." Geoffroy d'Ablis, 316.
Overall, the sources suggest that the institutional and individual wealth of the Cathars had diminished by the end of the century, and that perfecti were increasingly dependent on their supporters for their daily needs. This new fact of economic life undoubtedly accounts for the emphasis by perfecti in the late thirteenth century on collecting outstanding debts.

VI. Perfecti and Work

As we have seen, fugitives to Italy took on occupations that they had not held in Languedoc, including commerce and moneylending, as well as activities such as being a scribe or a maker of chests. There is little information about how the perfecti in Languedoc after the Albigensian crusade earned their living in the thirteenth-century sources, probably because they were rarely able to pursue an occupation while living in hiding from the inquisitors, and were adequately supported by their institutional fundraising network. Some heretics had engaged in a trade or business before becoming perfecti. Arnaudus Agassa of Cermano, in the diocese of Albi, testified in 1286 that he had known the perfectus Guillaume Prunel twenty years earlier at Saint-Paul-Cap-de-Joux, where Prunel made a living as a shoemaker, implying that he had practiced a craft before taking up the itinerant life of a perfectus. Guillermus de Landas of Albi described how twenty-five years earlier (c. 1275), he owned a herd of horses jointly with the perfectus Raymundus Desiderii. After being condemned for heresy, Raymundus asked Guillermus de Landas to keep his association with the business secret, and to transfer his share in the business to

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168 “Item...ego emi in platea de Taraschone quendam tructam de mandato Alissendis uxoris condam Petri Martini dicti loci qua tradidit mihi XII denarios pro emenda dicta tructa...quod et feci.” Geoffroy d’Ablis, 334.

169 Doat 25, f. 144v: "Item vidit...Petrum de Paholaco, militem, scriptorem, feneratorem et factorem archarum, qui pro parte dicitur fuisse dominus de Paholhaco, dioecesis Tholosanensis.” Petrus de Beuvila of Avignonet received money from his kinsman Stephan Donat with which to go into business, which turned out to be a successful venture (f. 302v).

170 “...dictus Guillermus Prunelli tune tempore sabaterius...” BNF ms lat. 12856, f. 15v.
his sister, the wife of Guillermus Bruni of Denat. This connection to heresy, however tangential, was of great concern to Guillermus de Landas, who preemptively confessed to Friar Pons, inquisitor at Cordes, and received absolution.\textsuperscript{171}

Since the \textit{perfecti} continued to lead clandestine lives into the fourteenth century, it remained difficult for them to engage in regular work. In the Fournier register, we see evidence of this reality; Alazaicis, sister of Guillelmus Guilaberti of Montaillou, commented that it was good to give to the heretics, since they were unable to work due to the persecution they suffer.\textsuperscript{172} The Autier brothers had been notaries in Ax before traveling to Italy and receiving the \textit{consolamentum}, after which they did not practice the notarial profession.\textsuperscript{173} Prades Tavernier had been a weaver, but gave it up when he became a \textit{perfectus}.\textsuperscript{174} There is, however, evidence that some \textit{perfecti} did engage in remunerative work. Bernard Clergue of Montaillou reported seeing Guillaume Autier sewing boots or gloves, indicating that he worked with leather.\textsuperscript{175}

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\textsuperscript{171} "Postquam Raymundus Godayl sive Desiderii pro heresi fugitivus et contumax tanquam talis fuisset ab inquisitoribus denunciatus xxv anni possunt esse ut sibi videtur de tempore dum ipse testis pro suis negotiis ivisset ad nudinas de Villa Magna invenit ibidem dictem fugitivum, qui dixit et rogavit ipsum testem quod partem suam gregis quem habebant in communi ipse testis et dictus Raymundus, de quo diceret publice quod totus suus esset, redderet sorori dicti Raymundi videlicet uxorii Guillermi Bruni, qui moratur prope Denat." Davis, \textit{Inquisition at Albi}, 169-70.

\textsuperscript{172} "...bene faceret si aliquid daret vel mitteret dicti bonis christianis, id est hereticis, quia magna elemosina erat qui faciebat eis bonum, quia non audebant laborare quia statim caperentur et sustinebant persequeiones propter Deum." \textit{Registre de Jacques Fournier}, 1:424.


\textsuperscript{175} "Ipse ascendit quoddam solarium dicte domus et ibi invenit quendam hominem [G. Autier] qui suebat caligas vel manicas, quem salutavit." \textit{Registre de Jacques Fournier}, 2:268. Mengardis, the widow of Pons Clergue of Montaillou, brought Guillaume Autier a tunic so that he could sew a fur lining into it. \textit{Registre de Jacques Fournier}, 1:315: "portaverat tunicam filii sui rectoris nunc de Monte Alionis Guillermio Auterii heretico, qui tunc morabatur in domo eius, pro faciendo folratura in dicta tunica, et eciam caligas eius...." It is unclear whether the tunic was for Guillaume's own use or was a piece of work for him to do.
Belibaste, who had been a shepherd before becoming a heretic, worked as a combmaker while living in Catalonia as a *perfectus*. He also worked as a shepherd at times.

Sybille Petri of Arques recalled Pierre Autier telling her that *perfecti* should work, whether they needed to or not, in order to save their souls. It is unclear whether this was a long-standing Cathar belief, or new to the Autier revival. Jean Duvernoy has claimed that the *perfecti* were required to engage in manual labor, but he does not provide convincing evidence of this claim. As noted above, it is likely that after a century of contact with the mendicant orders in Languedoc, this was another mendicant doctrine that had been absorbed into popular consciousness.

Furthermore, by the early fourteenth century, the beguins, mostly members of the Franciscan third order but in any case sympathetic to the Spiritual Franciscans, were

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176 “Guillelmus Belibasta tenebat in quadam domo de Tortosa ... in qua etiam domo dictus Guillelmus Belibasta tenebat suum operatorium....et in dicta domo dicti Guillemi dictus Guillelmus faciebat pectines textorum....” *Registre de Jacques Fournier*, 2:180. Belibaste was of a lower social background than the Autiers and was not an educated man. He was criticized on many fronts for not having a good understanding of the heretical way of life and for failing to follow its precepts – such as, for example, living with a woman and fathering a child by her. See Lambert, *Cathars*, 252-53.

177 *Registre de Jacques Fournier*, 3:166. Belibaste and Petrus Maurini purchased some sheep jointly, although they later had a dispute over ownership of the sheep when they wished to go their separate ways (167). See n. 193 below.


179 Duvernoy states that "le parfait a l'obligation de travailler, et même d'exercer un travail manuel." Duvernoy, *La religions des cathares*, 196. However, he does not provide any support for this proposition beyond observing that some *perfecti* supported themselves through crafts. This hardly seems to constitute evidence of a firm religious mandate; rather, it suggests that *perfecti* engaged in productive work as members of their society when they could, as they had before the coming of the crusaders in the early thirteenth century. Duvernoy's claim may have derived from Pierre Autier's statement that *perfecti* should work, as he told Sybille Petri; if so, it does not constitute evidence that such a belief was pervasive before the Autier revival.

180 Franciscan theology held that friars were supposed to work with their hands. Francis's *Testament* states that he "earnestly desired[d] all brothers to give themselves to honest work. Let those who do not know how to work learn, not from desire to receive wages, but for example and to avoid idleness." *Testament in Armstrong*, et al., eds., *Francis of Assisi. Early Documents*, 1:125; David Flood, *The Daily Labor of the Early Franciscans* (St. Bonaventure, NY: The Franciscan Institute, 2010), 5, 34. Although this had changed by the mid-thirteenth century, emphasis on work was part of the debate between the Spirituals and the Conventuals raging with particular vehemence in Provence at this time. Burr, *Spiritual Franciscans*, 117-18.
operating in southern France, alongside the Cathars. The beguins followed the Spiritual
Franciscans in a renewed devotion to poverty and manual labor, and this likely influenced the
perception of what it meant to be a heretic more generally among the people of Languedoc and
Provence. On the other hand, it may be that with the diminishment of the institutional
fundraising network, especially after the capture of the Autiers, the remaining perfecti had no
choice but to earn their own livings.

VII. Attitudes towards Wealth and Money

Deponents consistently depict perfecti as concerned with money and willing to engage
with it. Aladaicis of Palleville, who wished to go to Lombardy in the early 1270s, was told to
borrow money from the heretics to fund her travel; she noted that the "[Cathar] church had many
good and powerful friends in this land [Languedoc], since it could get little or nothing from the
poor." Bernard of Trèbes, a miller, reports hearing that the consolamentum of an elderly knight
named Padier, who owned the mill that Bernard operated, was performed by two perfecti
carrying a large amount of money with them. Petrus Guillelmus of Roqueville describes a

181 On the beguins, see Bernard Gui, Manuel de l'inquisiteur, 1:110-193; Malcolm Lambert, Franciscan Poverty:
The Doctrine of Absolute Poverty of Christ and the Apostles in the Franciscan Order, 1210-1323 (London:
S.P.C.K., 1961), 177, chapter 10 passim; Burr, Spiritual Franciscans, 239-59. See also the sentences issued against
beguins by Bernard Gui in Le Livre des sentences de l'inquisiteur Bernard Gui, vol. 2, passim. For example,
Raymundus de Buxo was sentenced for beliefs including that Christ and the apostles had no property or money, not
even held in common, although they had money or possessions in small quantities for necessities ("Item
creditit...quod Christus et apostoli nichil habuerunt in proprio vel communi, non credebat tamen quod esset habere
aliquid in proprio vel communi, si habentur necessaria in pecunia vel in alis rebus ad aliquod tempus, nisi esset
magna pecunie quantitas, que posset dici thesaurus vel possessiones inmobiles. Item credidit esse hereticum dicere
quod Christus habuerit in magna quantitate divicias in communi, non tamen quod habuerit divicias pro presenti
necessitate et non in magna quantitate.") (1300).

182 Doat 25, f. 17v: "Tamen dixit sibi quod ecclesia habebat aliquos bonos et magnos amicos in terra ista, a quibus
habebat pecuniam, quia de pauperibus parum aut nihil poterat habere."

183 Doat 25, f. 169r: "Dixit etiam dictus Raymundus Carbonelli quod dicti homines magnam pecuniam secum
deferebant." On another occasion, Bernard of Trèbes reported seeing the same heretic who consoled Padier, named
Bernard Fabri, give two pennies to children who had brought him some wine. One of the children was a little girl.
Bernard noted that rather than handing the coins to the children, he threw them on the ground (f. 170v). Rather than
expressing a revulsion for handling money, it is likely that he did so in order to avoid contact with the girl, as
dispute over an inheritance that he had with a *perfectus*, Stephen Donat of Montgaillard.\textsuperscript{184} Petrus asked Stephen, then living in Piacenza, to hand over 200 solidi of Toulouse representing an inheritance from his uncle, Bec of Roqueville. Stephen gave Petrus a seal and a gold ring that had belonged to Bec, but refused to turn over the money, saying that his "heretical bishop" had entertained a complaint concerning land that Petrus's father had taken from Petrus Donat (Stephen's brother), and that, since the "church of the heretics believed it had a right to such land," the bishop did not want the money turned over unless Petrus's father gave up his claim to the land.\textsuperscript{185} This is an example of financial interest dictating the behavior of heretics with respect to money and wealth.

Guillemus Raffardi, a believer who wished to become a *perfectus*, testified that after receiving the *consolamentum* in Pavia from Bernard Oliba, the "heretical bishop of Toulouse," Oliba took all his money except for the small amount of thirty white tournois.\textsuperscript{186} This statement, the only one of its kind I have seen in the registers, appears to be the source of some historians'...
belief that Cathar *perfecti* were required to turn all of their assets over to the Cathar church upon receiving the *consolamentum*. This in turn undoubtedly influenced historians who assumed that Cathars espoused apostolic poverty, and found this statement to be evidence that the *perfecti* rejected wealth and money. It may, however, indicate something else entirely: perhaps a desire on the part of those already present in Italy to hold the money of those newly arrived on their behalf, or perhaps there was a pressing need for cash that Raffardi does not describe or did not know about. This one instance is not enough to draw the conclusion that Cathars were generally required to renounce wealth upon becoming *perfecti*.

In the 1290s, the *perfecti* Guillelmus del Boc and Guillelmus Desiderii, who were traveling through the Albi region, became distraught when Guillelmus de Mauriano told them of the death of Bernard de Galliac of Lombers, thinking this would mean the loss of money that he was holding for them or that had been lent to him. Pierre and Jacques Autier were similarly upset when they misplaced a sum of money, telling Raimond Issaurat of Larnat of their concern and asking if he knew anything about the missing money, since they had recently visited his home in Larnat. Pierre and Jacques Autier also did not hesitate to mention to various believers

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187 See Arno Borst, *Die Katharer* (Stuttgart: Hiersemann, 1953), 105-6; Borst claims that Cathars are supposed to be individually poor but that the Cathar church is rich; Duvernoy, *La religion des cathares*, 196, 248; Duvernoy believes that the *perfecti* had an obligation to work with their hands and that they held in common all the money they received. See also Bernard Hamilton, “The Cathars and Christian Perfection,” in *The Medieval Church: Universities, Heresy, and the Religious Life: Essays in Honour of Gordon Leff*, ed. Peter Biller and Barrie Dobson (Woodbridge, Suffolk: Boydell Press, 1999): 5-23, at 13.

188 See n. 92 above.

189 “Tunc dicti hereticī dixerunt dicto testi quod aliquam peccuniam amiserant vel dimiserant et nesciebant ubi et quod non erat diu quod dicti hereticī fuerant apud Lernatum in domo ipsius testis, interrogaverunt eum si vidit vel audīvit quod dicta peccunia remansisset in domo sua predicta vel audīvit sibi mentionem quod eam dimiserent in aliquo alio loco, qui testis respondit eis se nescire aliquid nec audīvisse de peccunia supradicta.” *Geoffroy d’Ablis*, 280.
– and potential believers – they encountered that they had a good deal of money on deposit with the Ysalguiers, moneychangers of Toulouse, as well as Martin Frances of Limoux. 190

Witnesses occasionally describe disputes among perfecti over money. Petrus Ramundi de Ugonibus, of Toulouse, saw four perfecti, including Pierre Autier, Jacques Autier, Petrus Raimondi and Amiel, arguing over how to divide thirty librae tournois that had been bequeathed to them by a woman of the Carbardès region, which Bernard Leret, in whose house the argument took place, was holding on deposit for them. The outcome of the dispute is not reported. 191 Their interest in the disposition of the money, however, is clear.

Guillaume Belibaste, who was burned in 1321, did not have the apostolic reputation of earlier perfecti; among other things, he was known to have lived with a woman and fathered a child with her. 192 He had disputes over money with his followers as well as at least one other perfectus. In the first case, Belibaste and Petrus Maurini, a shepherd from Montaillou who was one of his most loyal followers, bought some sheep while they were living together. Petrus paid for the sheep and gave Belibaste an additional five solidi. They subsequently argued over whether Belibaste could take half the sheep when he left Petrus. Another believer attempted to make peace between them, without success. 193 On another occasion, Belibaste quarreled with the

190 “Et ipsi dixerunt quod Tholose habebant peccuniam illam et plus in mensa d'en Uzalgier campsorem....ad domum Martini Francisci de Limoso, quia ibi habebant peccunias suas.” Geoffroy d'Ablis, 380-82.

191 “Item in domo Bernardi Lereti Tholose alia vice vidit predictos IIIor simul et salutavit eos modo hereticali predicto et tune fuit ibi quedam contencio inter eos super quodam summa peccunie trigenta librarum turonensium parvarum, quam legaverat eis quedam mulier de Cabardesio, quam dictus Bernardus tenebat in commenda et debebat dividi inter eos.” Le livre des sentences de Bernard Gui, 1:450.

192 Registre de Jacques Fournier, 2:20-81(testimony of Arnaud Sicre); 3:110-252 (testimony of Pierre Maury); Barber, Cathars, 229-31; Lambert, Cathars, 252-3. Belibaste is described as less knowledgeable than other perfecti: “Petrus Maurini dixit...quod ille dominus, id est hereticus [Ramundus]....plus sciebat quam dominus de Morela, id est Guillelmu Belibasta.” Registre de Jacques Fournier, 2:59.

193 “In fine aute dicti temporis, quando dictus hereticus voluit ab ipsis redeire [ed: recedere], quia ante ipse loquens et dictus hereticus emerant pro indiviso sex oves, quarum pecuniam ipse loquens totaliter solverat, et ultra hoc dederat dicto hereticco quinque solidos, dictus hereticus voluit secum ducere tres oves de dictis sex ovibus, dicens
perfectus Ramundus of Toulouse. Ramundus had been with Belibaste but they did not stay

 Together (perfecti traditionally lived and traveled with companions), because "Guillelmus

[Belibaste] was very greedy and because he [Ramundus] was unable to work as hard as said

Guillelmus."\(^{194}\) Ramundus claimed that he had once been in possession of a large fortune

constituting the "treasure of the heretics" – allegedly 16,000 gold pieces, although this number

seems too high to be realistic – but that he had given it to his nephew for safekeeping when a

renewed persecution of heretics began in Toulouse. Ramundus had seen neither the treasure nor

his nephew since then; he believed his nephew had gone to Italy.\(^{195}\) After parting from Belibaste,

Ramundus attempted to support himself peddling dry goods.\(^{196}\) This dispute in some ways

\[\text{quod dicte tres oves sue erant, et quod ipse loquens pecuniam dictarum ovium et dictos quinque solidos dederat ei}

amore Dei, quod tamen ipse loquens negabat. Et propter hoc fuit discordia inter ipsum loquentem et dictum

hereticum. Et dictus Guillelmus Maurus volebat facere pace inter eos, dicens ipsi loquenti quod daret aliquid partem}

de dictis ovibus dicto Guillelmo Belibasta, quod tamen ipse loquens facere noluit." Registre de Jacques Fournier,

3:167.

\(^{194}\) "Et loquutus fuit cum dicto heretico, qui hereticus dixit ei quod ipse steterat cum dicto Guillelmo Belibasta apud

Morelhas, et non bene convenerant simul propter expensas, quia, ut dicebat, dictus Guillelmus multum erat cupidus,

et quia ipse non poterat tantum laborare sicut dictus Guillelmus, et maxime quia querebat duos neptos suos quorum

unus erat hereticus vestitus, quibus comendaverat suam pecuniam, et postea in loco constituto per eos non invenerat

eos…Idcirco, quia ipse Ramundus hereticus plus expendebat quam lucraretur, fuerat discensio inter ipsum et dictum

Guillelum Belibasta, et id est circio recesserat ab eo, et ibat versus Ylerdam et apud Hurgellum, ut de dictis

mercimoniis suis vivere posset….Et ipse loquens, ut dixit, dedit dicto hereticio quinque solidos barchinones vel

iaquensium….." The deponent was Petrus Maurini, who, upon hearing Ramundus's story, gave him 5 solidi. Registre

de Jacques Fournier, 3:171.

\(^{195}\) "Quia, ut dicebat, ipse tenuerat thesaurum hereticorum, in quo thesauro erant, ut dicebat dictus Petrus, XVI milia

pecia auri et ultra, quem thesaurum secum portavit quidam nepos dicti mortui hereticai quando scandalum, id est

persequicio hereticorum, insurrexit in Tholosan. Et postea dictus hereticus mortuus non vidit dictum nepotum suum

tec thesaurum rehobuit. Et ut dixit, credebat ipsi quod nepos dicti hereticai cum dicto thesauro ivisset apud Cecilium

vel Lombardiam ubi sunt magni magistri hereticorum, estimans quod dictus avunculus eius fugisset versus partes

illas, cum tamen ad Catalanionm fugisset. Et propter predicta dictus hereticus pauper erat nec laborare sciebat, sed

cotidie exspectabat nepotem suum." Registre de Jacques Fournier, 2:59-60; see also 3:171. In another version of

this story, Johannes Maurini of Montailou told inquisitors that Ramundus had told him that the heretics had a

treasure of 100,000 librae in Toulouse, Mirande and Castelsarrasin. Ibid., 2:484.

\(^{196}\) "Guillelmus Belibasta non bene dividebat cum eo [Ramundo] illud quod lucratur, propter quod oportuit quod

dictus hereticus…se mercerium faceret. Et portabat merces super collum, unde eciam propter laborem et pondus

dictarum mercium habebat calos magnos in humeris suis, quia non habebat consuetudinem portandi honera super

collum." Registre de Jacques Fournier, 2:59. Ramundus was, apparently, not very successful at this, as he was

forced to borrow 20 solidi from a believer in Tarascon. Ibid., 44.
encapsulates the degradation of the heretical movement in the fourteenth century, with Ramundus representing the old guard of perfecti, who frequently came from an elite background (Ramundus "was a delicate man, and had no craft, nor did he know how to earn his bread from any trade"). Ramundus had expected to have access to the missing treasure and to be supported in his life as a perfectus by these assets. Although 16,000 gold pieces was an unlikely amount, Ramundus’s belief in the existence of a large sum that could be used to support perfecti such as himself would have been plausible in an earlier time. By contrast, Belibaste had been a shepherd and worked as a combmaker in Catalonia while hiding there from the inquisitors. He had no use for someone like Raymond, who was unable to earn his keep by his own labor.

This clash of values is indicative of a new attitude towards wealth, different from that seen in earlier sources. Beatrix de Planissoles of Montaillou, a wealthy woman whose first husband was the castellanus of Montaillou, was almost persuaded by her husband's bailli, Ramundus Rosselli, to run away with him to Lombardy to join the heretics. Ramundus explained to her that the only people who could be saved were the 'good men', and that rich people in particular could not be saved unless they joined the 'good men'. Although Beatrix thought he might be right, she did not run away with him because she believed he only intended to seduce


198 “Et cum ipsa que loquitur interrogaret eum: ‘Et quomodo est hoc, quod Deus fecerit tot homines et mulieres si non salventur multi ex eis?’; dictus Ramundus respondebat quod soli illi qui sunt boni christiani salvabuntur, et nulli alii, nec religiosi nec sacerdotes, nec aliqui alii, nisi illi boni christiani, quia, ut dicebat, sicut est impossible quod camelus transeat per foramen acus, sic est impossible quod habentes divitas salvantur, propter quod dicebat quod reges et principes, prelati et religiosi et omnes illi qui divitas habent salvare non poterant, nisi soli illi boni christiani, et morabantur in Lombardia, quia non audebant hic morari, quia lupi et canes persequebantur eos, dicens ei quod lupi et canes erant episcopi et Fratres Predicatores qui persequebantur bonos christianos et fugabant eos de partibus istis.” Registre de Jacques Fournier, 1:219.
This conversation hints at an attitude not seen in earlier registers, in which wealth is viewed as a sign of questionable moral status and adherence to the 'good men' is linked with a renunciation of wealth. Arnaldus Vitalis of Montaillou, a believer, offers a similar message when he tells Ramunda Testaniera that a rich man cannot be saved; only the poor who are members of the heretical faith can be saved. Such a connection, between virtuous poverty and heretical belief, does not appear in the thirteenth century sources relating to Cathars. I suggest that it stems, at least in part, from a skepticism about the ability of the wealthy to be holy brought to public consciousness by a century of mendicant presence in Latin Christian Europe.

Testimony of believers who encountered the Autiers similarly reflects a new feeling of suspicion of their wealth. Why would Guillaume Autier want to become a perfectus, Alazacis Ademarii asks her daughter-in-law, Ramunda of Luzenac, when he had been rich? Ramunda, a believer, replies that Guillaume was "following the way of God, which is the only way." Sybille Petri of Arques, admittedly no lover of heretics since Prades Tavernier had consoled her ailing infant daughter and attempted to put her into endura, calls them "greedy," even though they exhibit holiness in other ways. Endura was the practice of abstaining from food (and

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199 She relates that she told Ramundus that "Modo bene video quod verba vestra quibus pretendebatis quod iremus ad bonos christianos non dicebantur ad alium per vos, nisi ut me haberetis, et carnaliter cognosceretis...." Registre de Jacques Fournier, 1:222.

200 "Item dictus Arnaldus dixit ei quod nullus homo habens divicias poterat salvari, sed solum pauperes illi qui sunt de fide et secta dictorum bonorum christianorum." This conversation took place in about 1305. Registre de Jacques Fournier, 1:457.

201 "Et quomodo est hoc quod dictus Guillelmus ita dimisit uxorem et filios et illa que abebat, cum haberet pulchram uxorem et filios de ea, et esset dives, et soleret esse magni solati, et modo latitabat nec audebat ire manifeste per terram? et dicta Ramunda respondit ei quod dictus Guillelmus dimiserat mundum et tenebat viam Dei, que via sola est illa quam dictus Guillellmus tenebat...." Registre de Jacques Fournier, 1:313.

202 "Interrogata si illo tempore ipsa credidit supradictos hereticos esse bonos homines et veraces, et tenere bonam fidem et sectam...respondit quod illo tempore illa extimavit et credidit dictos hereticos esse bonos homines in eo quod faciebant multas abstinentias et quod non accipiebant aliquid de alieno, nec reddebat malum pro malo, et quia etiam servabant castitatem, set extimabat et credebat eos non esse bonos homines, ymo malos, quia erant cupidii et invidi, et etiam faciebant homines mori en la endura." Registre de Jacques Fournier, 2:424.
sometimes even water) after receiving the *consolamentum* in order to ensure that one died without relapsing into sin. Violating any of the behavioral tenets of Catharism, such as eating any improper food, even inadvertently, would nullify the *consolamentum*, and in the fourteenth century, when *perfecti* were often unavailable, there could be no assurance that the believer could be reconsoled before death. However, infants, who could not understand the commitment they were undertaking, were not supposed to undergo *endura*. That Prades Tavernier directed that this be done shows his lack of proper training.  

In her account of the Autiers' background, Sybille is careful to note that they had been rich before they went to Italy to become *perfecti*. Johannes Maurini testifies that he was told by the *perfectus* Raymond of Toulouse that the treasure the Autiers collected remained with the Autier family in Ax. It is not clear whether he means to imply that they left their family

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wealth, obtained before they became *perfecti*, with their relatives, or that they collected funds in
their capacity as *perfecti* which they then turned over to their family members rather than leaving
it with representatives of the heretics' church. Since other sources show the Autiers leaving
money on deposit with friends of the heretics, such as Martinus Frances of Limoux, the
statement may simply reflect envy of the Autiers' wealth and access to money.\(^{206}\)

Social status and previous wealth affected the standing of *perfecti* in the Autier circle,
another phenomenon not seen in earlier sources, where the social origins of a *perfectus* have no
apparent bearing on the respect he is accorded by believers.\(^{207}\) Prades Tavernier, a *perfectus*
in the Autiers' circle, was not rich, nor of a high social status (he had been a weaver before taking
up the life of a *perfectus*), and according to Sybille Petri, this put him at a disadvantage when it
came to collecting funds. Sybille and her husband organized a collection intended to benefit him
specifically, since he was "a simple man and did not have so much attention and friendship as the
aforesaid [Autiers] and therefore was poor."\(^{208}\) Despite their efforts, she reports that Prades
regretted having joined the heretics, and that he believed the Autiers "were greedy and grudging
and collected money...however, according to their way of life and rite, they should not have
accepted anything other than what they needed for present necessities."\(^{209}\) Similarly, Beatrix de

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\(^{206}\) Although Pierre Autier apparently had to borrow money to travel to Lombardy to become a *perfectus*: "Arnaldus
Carot...fideiussurat pro Petro Auterii heretico predicto pro sexaginta solidis turonensis parvorum, quando debutit
dictus hereticus ire ad Lombardiam, et quando fuit reversus dictus hereticus misit dicto Arnaldo per dictum Petrum
dictos sexaginta solidos...." *Registre de Jacques Fournier*, 1:275.

\(^{207}\) In December 1245, Jordan Saix, lord of Cambiac, testified that 35 years previously, he had adored two *perfecti*
who were his men (*homines suos*); the fact that he was their lord had no bearing on their status as *perfecti* to be
adored. Similarly, Ramundus de Rocovila, a lord of Les Cassés, testified that he adored Ramundus Sirvens, his
peasant (*rusticus*), who was part of a group of *perfecti*, in about 1229. See Chapter One, n. 14.

\(^{208}\) "[Prades Tavernerii erat] simplex homo et non habebat tot noticias et amicicias sicut predicti, idcirco erat

\(^{209}\) "Audivit tamen illo tempore dicentem dictum hereticum quod si ipse scivisset a principio qualiter vivebant Petrus
et Guillelmus Auterii, non posuisse se in statu eorum, quia non vivebant ut debebant, cum essent multum cupidi et
invidi et congregabant peccuniam, ita quod aliquando dictus Guillelmus Auterii quando peccuniam congregaverat
Planissoles told her lover, the priest Bartholomeus Amilhaci, that alms should be given to "pilgrims and to the poor of the faith," which he understood to mean the poor heretics, called 'good Christians'.

These sentiments, emphasizing the poverty of the holy men, seem more similar to mendicant views about poverty than to the Cathar attitudes we have seen elsewhere, or to the Waldensians, whose origins in Waldo's embrace of apostolic poverty and preaching linked them to voluntary poverty.

Mendicant influence can also be seen in new views of almsgiving in the fourteenth century testimony contained in the Fournier register. Traditionally, perfecti were not supposed...
to solicit donations, but only accept what was freely offered, as Guillaume Autier tells Ramundus Valseira. Believers were moved to contribute by the belief that good would come to those who did so, as Gausia Clerge of Montaillou testified. In contrast, Petrus Maurini of Montaillou reports that he was actively solicited by the perfectus Amiel and his companion to give them something. They did so, and Amiel promised to pray for them. In addition to being unusual in soliciting alms, Amiel's promise reveals a lack of understanding of Cathar precepts, since traditionally, Cathars did not believe in the efficacy of prayer to achieve salvation. Some


214 “Ipsius Guillelmus [Auterii hereticus] respondit quod ... non accipiebant aliquid ab aliquo nisi gratis eis dare vellet.” *Registre de Jacques Fournier*, 1:307. Rixendis Cortil of Ascou, niece of Guillaume and Pierre Autier, says she was told the same thing by her father Ramundus Autier (“Petrus et Guillelmus Auterii...nichil accipiebant de alieno, nisi amore Dei aliquis eis daret de suo”). *Registre de Jacques Fournier*, 3:306. Raynerius Sacconi, a former perfectus who became a Dominican friar and inquisitor, claims that Cathars did not give alms. See his *Summa de catharis*, in Šanjek, “Raynerius Sacconi O.P. *Summa de Catharis*,” 47: “Item eleemosynas paucas aut nullas faciunt, nullas extraneis nisi forte propter scandalum vicinorum suorum vitandum, et ut honorificentur ab eis, paucas suis pauperibus.” Sacconi ascribes this to avariciousness, as well as the Cathar doctrines regarding the lack of efficacy of works in this life to benefit the dead. However, it seems more likely that his observation reflects the custom of supporting perfecti without active begging and that the Cathar culture did not include an emphasis on traditional almsgiving.


216 Petrus Maurini and his traveling companion, Ramundus Martini, met Amiel and his companion and were told that Amiel was a “bonus christianus, id est hereticus.” They then asked if Petrus and Ramundus wished to give him anything: “Et interrogaverunt ipsum loquentem et dictum Ramundum Martini si volebant benefacere dicto heretico. Et tunc ipse loquens et dictus Ramundus Martini dederunt, quilibet eorum, dicto heretico unum turonensem argenti grossum, quos turonenses argenti dictus hereticus accepit et dixit quod pro eis rogaret.” *Registre de Jacques Fournier*, 3:359.

217 See Sacconi, *Summa de catharis*, 45, to the effect that Cathars never pray for forgiveness of sin nor do they seek divine assistance (“Praeterea dico indulbitanter quod in annis XVII, quibus conversatus sum cum eis, non vidi aliquem ex eis orare secreto seorsum ab aliis, aut ostendere se tristem de peccatis suis sive lacrimari vel percutere pectus et dicere: ’Propitius esto, Domine, (michi) peccator,’ sive aliquid alius huiusmodi, quod sit signum contritionis. Nunquam etiam implorant auxilium vel patrocinium angelorum, sive beatae Virginis, vel sanctorum, neque muniunt se signo crucis.”); Hamilton, “Cathars and Christian Perfection,” 21, 22-23; Doat 24, f. 99r, in which Pierre Garsias states that purgatory does not exist, and accordingly alms given on behalf of the dead are worthless
believers in the Autier revival period clearly felt pressure to contribute beyond their means, as when Petrus Maurini sold a sheep to Ramundus Petri of Arques in order to have money to give to the heretics. Alazaicis and Ramundus Maurini of Montaillou even went so far as to deprive themselves of food in order to have money to donate to the heretics. Although we have seen very large donations in earlier registers, they have typically been made in the form of bequests, or as donations by wealthy people who could afford it. The pressure felt by poor believers to contribute beyond their means may well reflect the emphasis on alms-giving in the mainstream Catholic culture, influenced by the ubiquitous presence of mendicants.

The Fournier register contains other testimony evidencing changes in attitudes towards money by some believers. Iohannes Barra of Ax describes how his friend Ramundus Valseira, also of Ax, who had heretical inclinations, tried to convince him to go to Cuneo, in Lombardy, where, he claimed, the local heretics would give them money and they would become rich. Interestingly, Iohannes was a moneylender; Ramundus tells him to collect his debts before leaving—but not to worry if he cannot collect them all, as he is certain they will be given money in Lombardy. While earlier sources contain many references to Cathar wealth, as well as

218 “Petrus Maurini predictus, quia non habebat satis pecuniam ad dandum dicto heretico, vendidit unum mutonem marito ipsius loquentis pro VI vel VII solidis dicte monete.” Registre de Jacques Fournier, 2:416.

219 “Ipsa [i.e., Alazaicis] frequenter et Ramundus Maurini maritus sui de paupertate sua eis elemosinas faciebant, abstinento a cibis ut eis dare possent, et frequenter eis mittebant farinam et alia que habebant.” Registre de Jacques Fournier, 1:236.

220 “Dictus Ramundus dixit ipse testi: ‘Iohannes, colligatis omnia debita vestra, eciam illa que habetis in Ceritania [Cerdagne], et si aliter non potestis vestra debita recuperare, ante dimittatis tertiam partem vel quartam partem illis qui vobis sunt obligati. Ego, ut dixit, ibo apud Electum et ab Hugone de Sarnhaco dicti loci loci habebo decem libras turonenses quas michi dabat, quia amicus meus est.…recedemus ambo partire a Conit ubi sunt heretici, et ego dicam de vobis quod estis de nobilirosis comitatus Fuxi et quod venitis ad eos, et illi heretici, ut dixit dictus Ramundus, dabunt vobis ad vitam vestram centum libras turonenses in redditibus’ et ipsimet Ramundo, quia duxisset eum ad eos, et esset eius scutifer, darent dicti heretici quinquaginta libras in redditibus, et sic ambo divites essent.” However, Iohannis was not interested, and told Ramundus to drop the issue. Registre de Jacques Fournier, 1:269.
examples of Cathars assisting believers in need, this scheme reflects a cynicism I have not seen elsewhere. There is also evidence of a new suspicion of wealth and criticism of the perfecti for being interested in money. When Iohannes Maurini of Montaillou was ill, he was advised to send for Belibaste to perform the consolamentum, and told he should offer to pay Belibaste's expenses. Iohannes was outraged, saying that "if he were a good heretic, he would not expect expenses." This is also not a reaction we have encountered in previous sources.

Conclusion

The evidence of this chapter shows that the Cathar perfecti of Languedoc continued to be involved with money and, as we saw in the previous chapter, were not proponents of apostolic poverty. However, changes in their environment over the half-century between 1275 and 1325 brought shifts in the culture of fundraising, as well as in the procurement and use of resources, from those seen in mid-thirteenth century testimony. Perfecti were increasingly concerned with collecting old debts and worried about losing money, strongly suggesting that it was more difficult to obtain funds than it had been in prior years. Still functioning well in the 1270s, the institutional fundraising network appears considerably less robust by the end of the century, and it is less clear in many cases that money belongs to the Cathar church rather than individual perfecti. Although believers continued to leave money to heretics in their wills, it was more difficult to collect such bequests, as relatives might be less inclined to part with assets, or indeed, to associate with heretics. By the turn of the fourteenth century, perfecti appear less able to pay their own way. They rarely paid their hosts for lodging or food, and they no longer paid guides or

messengers; for the most part, it was the believers who paid these expenses. In the fourteenth
century, some *perfecti* found it necessary to work, when they could, and others, such as the
Autier brothers, drew on their own personal resources. These changes suggest that the strength of
the Cathars' institutional network had waned, and that the *perfecti* who continued to operate in
Languedoc were acting on their own initiative, or in small circles of affiliated *perfecti*, as in the
case of the Autiers and their associates.

One of the biggest changes in the early fourteenth century is a growing skepticism – at
least among the believers in Montaillou and neighboring villages – about wealth and money.
Believers question the Cathars' lack of concern with apostolic poverty, in contrast to the
profession of voluntary poverty by others seen as leading a holy life, such as the mendicants, the
Waldensians, the Spiritual Franciscans, and the beguins. The pre-crusade culture of *perfecti*
integrated into the economic life of their communities has been shattered, and the fundraising
and support networks operating in the mid-thirteenth century have been substantially reduced. In
their place are heretics who live in the utmost secrecy, who are rarely able to engage in
productive labor, and whose existence provokes questions about whether there ought to be a
connection between a holy, itinerant life, and poverty that had not characterized the Cathars of
Languedoc in the previous century.

This new attitude was not found everywhere, however. In the next chapter, we look at
late thirteenth-century Albi, where Catharism continued to attract adherents among a group of
urban elites who valued its approach to money and wealth. In fact, in the inquisition registers
from Albi, the Cathars’ traditional unconcern with holy poverty is even more pronounced, as
believers promote Catharism’s ability to make one rich. Not only did it meet their spiritual needs,
they believed it would help them in this world as well. This is a new twist on the story of
Catharism in thirteenth-century Languedoc that highlights its unconventional views of wealth and holy poverty.
CHAPTER FIVE

The Persistence of Heresy at Albi in the Late Thirteenth Century, 1285-1300

Introduction

In late 1299, twenty-five of Albi's wealthiest and most influential citizens, along with seven other men from neighboring towns, were suddenly arrested by Albi's bishop, Bernard de Castanet, on suspicion of heresy. They were imprisoned in the bishop's formidable palace, known as La Berbie, and interrogated before the bishop and Nicolas d'Abbeville, a Dominican friar serving as inquisitor. The question of why this happened and what it meant has been debated by scholars for more than a century without a clear consensus as to whether these men were, in fact, Cathar believers, and the reason they were arrested.¹ A century ago, many scholars believed that the arrests were simply an example of the papal inquisition overreaching itself. Henry Charles Lea and Jean-Marie Vidal, for example, assert that the men were orthodox Catholics with no connection to Catharism and that their arrests were motivated by Bishop Bernard's desire for their wealth.² On the other hand, Célestin Douais and Jean Guiraud assume


that the accused were guilty as charged and accept the inquisitorial records at face value, without considering the possible biases or motives of the inquisitors and the bishop.\(^3\) Georgene Davis, who translated the main source of information about these trials, BNF ms lat. 11847, is of the opinion that the accused were likely involved in heretical activities but that Bernard de Castanet's desire to get hold of their wealth was a motivating factor behind the arrests.\(^4\) More recently, Jean-Louis Biget has argued that while the accused were indeed supporters of heresy, they were arrested for political reasons having to do with Bishop Bernard's conflict with Albi's elites during the twenty-two years of his tenure, rather than because of his desire to seize their wealth.\(^5\) Julien Théry endorses Biget's view and goes further, asserting that Bishop Bernard was motivated by a desire to instill terror into the townspeople of Albi as part of an effort to create an episcopal autocracy on the model of his mentor, Pope Boniface VIII.\(^6\)

In this chapter, I argue that the heresy trials of 1299-1300 at Albi provide evidence for an ongoing relationship between Cathar heresy and usury. Most of those arrested were involved in moneylending, and Catharism, with its *consolamentum* ritual, offered a means of reconciling such economic activity with the desire for salvation in the next world. Bishop Bernard de Castanet had, like Bishop Foulques in Toulouse almost a century before, recently launched an attack on usury, which undoubtedly heightened the fears of those engaged in financial practices.

\(^3\) Douais, *Documents pour servir*, xxxix, xcii-xcviii; Guiraud, *L'Inquisition au XIIIe siècle*, 377-78.

\(^4\) Davis, "Introduction," in *Inquisition at Albi*, 88-90. For Paris, Bibliothèque nationale de France, ms lat.11847, see n. 11 below.


that were banned, or suspect, under canon law. A large percentage of those involved in heretical activities at the end of the thirteenth century were descended from families known to have had Cathar affiliations much earlier in the century, before the inquisition took hold in Languedoc, and of these, quite a few were moneylenders. I argue that this reflects the strength of tradition in maintaining beliefs and practices that had come under intense pressure over the course of the thirteenth century but had nevertheless remained attractive to some who feared for their salvation according to Catholic doctrine. The consolamentum offered a way to obtain forgiveness for the sin of usury different from the penance required by the Catholic church, which required restitution of usurious profits. This was undoubtedly appealing to those moneylenders whose family traditions included an association with the perfecti. Finally, this chapter will reinforce my view that Cathar perfecti did not embrace apostolic poverty and were unconcerned with the potentially corrupting influence of money. The late thirteenth-century sources, including the trial records of 1299-1300, show that perfecti were involved in moneylending, collection of old debts, and business activity. Strikingly, they also reveal that Cathar supporters in the Albi region believed that adhering to Catharism would bring financial gain. This suggests that the Cathars' disinclination to problematize money may have been transformed in the late thirteenth-century

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7 For the mercantile backgrounds and moneylending activities of the defendants, see Jean-Louis Biget, "Aspects du crédit dans l'Albigeois à la fin du XIIIe siècle," in Castres et pays tarnais, actes du XXVIe Congres d'études régionales, organisé à Castres, les 5-7 juin, par la Société culturelle du Pays d'Oc (Albi: Éditions de la Revue du Tarn, 1972), 1-50, and the section below entitled "The Trials of 1299-1300: Moneylending by the Defendants." For Bishop Foulques' attack on usury in Toulouse, see Chapter Two, under the heading "Bishop Foulques and the Campaign Against Usury in Toulouse."

8 See Chapters Three and Four.

9 See below under the heading ""They Will Give You Gold and Silver': Heresy and Wealth." This idea is not found in other inquisition testimony that I have reviewed.
Albigeois into a belief in their wealth-generating abilities, alongside their ability to offer salvation through the *consolamentum*.

**Sources**

There are two key sources for the activities of Cathar *perfecti* and their supporters in the Albi region in the late thirteenth century. Both are registers containing testimony of deponents being investigated for heretical affiliations, and are contained in manuscripts currently located at the Bibliothèque nationale de France. BNF ms lat. 12856 is an unpublished manuscript containing the testimony of eleven people, ten men and one woman, accused of heretical activity in Albi in 1286 and 1287. They were questioned before a tribunal consisting of Bishop Bernard de Castanet and a rotating selection of Dominicans acting as papal inquisitors in the lands of the French crown. This manuscript is a copy of an original register from Toulouse, now lost, made by Barthélémy Planavnernhe, Archpriest of Lauzerte, in 1574.\(^9\) The other primary source is BNF ms lat. 11847, copied in the early fourteenth century and containing the record of the inquisitorial trials at Albi in 1299-1300.\(^1\)\(^1\) It contains the testimony of the thirty-two deponents from Albi and the towns of Castres, Cordes, Réalmont, and Lescure, in the diocese of Albi. As noted above, an edition of this manuscript was published in 1948 by Georgene Davis.

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\(^9\) Paris, Bibliothèque nationale de France, ms lat. 12856, f. 141v. For a description of the manuscript and its contents, see Douais, *Documents pour servir*, 1: clxxxi-xc; Jean-Louis Biget, "Cathares des pays de l'Agout (1200-1300)," *Actes de la 5e session d'Histoire Médiévale organisée par le Centre d'Études Cathares / René Nelli ler-5 septembre 1992, Heresis* 3 (1995): 259-310, 295. See also Alix de La Presle-Evesque, "Le manuscrit BNF latin 12856, Analyse, texte, traduction" (unpublished PhD dissertation, École Pratique des Hautes Études, Section des Sciences Religieuses, 1995). I was able to review this study at the EPHE reading room and checked my reading of BNF ms lat. 12856 against that of La Presle-Evesque.

\(^1\)\(^1\) BNF 11847 consists of 54 folios. The first seven folios, which are not numbered, consist of a list of the 35 deponents together with the names of those implicated by that deponent, organized by place of residence. The second part, consisting of 42 folios, contains the evidence taken from the 35 witnesses, arranged according to the dates of their depositions. The last part of the manuscript contains various additions to the testimony of the second part as well as a revocation of a prior confession (which is not contained in the register). For a more detailed description of the manuscript and its history, see Davis, "Introduction," in *Inquisition at Albi*, 92-9.
Additional primary sources for this chapter include an early chronicle of the papal inquisition in Languedoc, the Chronicon fratris Guillelmi Pelhisso; a brief contemporary account of an attack on a papal inquisitor in Albi in 1234;12 and a late thirteenth-century history by Bernard Gui, later a renowned inquisitor, of the Dominican convent at Albi.13 I also make reference in this chapter to material contained in scattered volumes of the Doat collection of the Bibliothèque nationale de France,14 as well as credit documents, testaments, and other records held in the Archives départementales du Tarn, located in Albi.

I. Albi in the Thirteenth Century

Overview

Albi, located about forty-five miles northeast of Toulouse, appears in the record as an urban center (civitas) as early as the ninth century. By the early eleventh century signs of economic growth were visible in the written record, along with additional evidence of growth including coinage of an Albigensian currency (called 'raimondins') and the construction of a bridge over the Tarn, the river running through Albi, by which it could be linked to its suburbs. From this early date, Albi served as a central market for the rural agricultural areas surrounding it.15 Located on the trade routes linking many of the regional centers of the Midi, Albi's merchants became wealthy through importing goods from distant places and reselling them

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14 The Collection Doat is a set of copies of medieval manuscripts from the south of France, prepared between 1665 and 1670 under the direction of Jean de Doat, for Louis XIV's finance minister, Jean-Baptiste Colbert. For more detail, see Chapter One, n. 150.

15 Jean-Louis Biget, "Récits d'une histoire oubliée (Ve-XIIe siècle)," in Histoire d'Albi, 33-56; 46-7; Émile Jolibois, Albi au moyen âge. Essai sur l'histoire économique de cette ville (Albi: Desrue, 1871), 15.
locally. Evidence of the reach of Albi's merchant community can be found in the wide circulation of the raimondin throughout the Albigeois, Quercy, and Provence. Artisans in Albi were involved in the cloth trade, and by 1300, Albi was a regional center of cloth production and had become known for pastel (woad), an indispensible ingredient in cloth-dying. Albi was also an important regional center of grain production in this period. In 1300, the wealthiest man in Albi was Guillermus Fenassa, a moneylender and businessman who was worth between 5,000 and 7,000 librae tournois. The average wealth of Albi's merchants was between 500 and 1,000 librae (although several had assets in excess of 1,500 librae). While this reflects wealth on a much lesser scale than the great fortunes of Toulouse or Cahors, it nevertheless evidences significant prosperity at a time when monthly wages for most of the population were about ten solidi per month and the minimum annual requirement for survival was estimated to be about six librae per year. The prosperity and prevalence of moneylending among Albi’s merchant elites in the thirteenth century made them targets for Bishop Bernard de Castanet’s attack on usury at the end of the century.

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16 Biget, "La liberté manquée," 64. Biget points out, however, that the other currencies of the region were used in Albi as well (money of Morlaàs, Toulouse, Rodez, Cahors, and Melgeuil).

17 Biget, "La liberté manquée," 64.

18 Guilhem Fenasse, or Guillermus Fenassa, was one of the defendants arrested in 1299. Ms. 11847 contains his testimony about contacts with Cathar perfecti and other believers, as will be discussed below.

Politically, the history of medieval Albi revolves around the shifting balance of power among three principal parties: the lay overlord, the bishop, and the consulate. This dynamic contributed to Albi’s troubles at the end of the thirteenth century, as the rough balance among these elements was disrupted by Bernard de Castanet’s authoritarian policies. In the twelfth century, the lords of Albi were the Viscounts Trencavel, who had received Albi from Count Pons of Toulouse in the mid-eleventh century. Although in the first half of the twelfth century the Trencavel had good relations with their overlords, the counts of Toulouse, these deteriorated in the second half of the century. The Trencavel allied themselves with the counts of Barcelona, Toulouse's rivals, and defied the authority of Count Raymond V of Toulouse by assuming the title of 'Viscount of Albi'. Conflict between the counts and the viscounts favored the growth of episcopal power in Albi, and the town was effectively ruled by its bishops throughout the medieval period. At the death of Roger II Trencavel in 1194, the minority of his heir, Raimond-Roger, further enabled the see to acquire more rights and privileges in Albi.

This was the state of affairs in 1200, on the eve of the Albigensian crusade. From the point of view of Albi, the crusade was positive, since it resulted in the disappearance of the Trencavel lords from the scene and effectively freed the town from the authority of an overlord.

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22 Compayré, Études historiques, pièce justicative no. 2, at 141-43; Biget, "Récits d'une histoire oubliée," 55.
The city submitted to the crusade's leader, Simon de Montfort, in September 1209, accepting his authority and remaining loyal to him even when other areas of Languedoc rebelled. Albi was thereby spared a destructive attack or siege, and in exchange, the Montforts ceded to the bishop virtually all of the former viscount's rights over the city. After the war's end, both Count Raymond VII of Toulouse and Raimond Trencavel, who was attempting to regain his position, confirmed the city's rights and liberties in exchange for the citizens' support.

In the late twelfth and early thirteenth century, conflicts over control of the town, followed by the disruptions in the region caused by the crusade, facilitated the development of an oligarchic elite composed of knightly families and wealthy merchants. While a charter of 1188 indicates that this oligarchy did not yet constitute a formal consulate, a consulate appeared between 1213 and 1220. The elite layer of society in thirteenth-century Albi was composed of 'citizens', members of the oligarchical families who controlled the consulate; the mercantile aristocracy; the professional elite composed of lawyers, notaries, and royal and ecclesiastical officials; and master artisans, moneychangers, doctors and apothecaries.

Consulates in the

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23 *The History of the Albigensian Crusade: Peter of les Vaux-de-Cernay’s Historia Albigensis*, ed. and trans W. A. and M. D. Sibly (Woodbridge, Suffolk: Boydell, 1998), 65-6: "However, William, Bishop of Albi, who was the principal lord of the city, received the Count gladly and handed the city over to him." The Latin text can be found in *Petri Vallium Sarnaii Monachi, Hystoria Albigensis*, ed. Pascal Guébin and Ernest Lyon, 3 vols. (Paris: Champion, 1926), 1:122: "episcopus autem Albie, Guillelmus, qui erat dominus civitatis principalis, gratanter susceptor comitem eique tradidit civitatem."


25 Biget, "La liberté manquée," 58; see also *Histoire générale de Languedoc*, VIII:791 (charter of the consuls of Toulouse in 1224, confirming the promises of Count Raymond to the citizens and consulate of Albi).


27 Biget, "La liberté manquée," 65.
cities and towns of Languedoc were common, with most appearing peacefully between the mid-twelfth and the early thirteenth century.\textsuperscript{28} Many new charters were granted in the thirteenth century to towns in the Albigeois founded during the period of recovery from the devastation of the crusade.\textsuperscript{29}

The institution of the consulate appeared in the Albigeois relatively late.\textsuperscript{30} Albi's consuls are mentioned in the record for the first time in 1220, when Bishop Guilhem Peire (1185-1227) recognized and confirmed certain customary privileges.\textsuperscript{31} However, the consulate had likely appeared somewhat before that, as the charter of 1220 bears the seal of the commune of Albi, implying that the \textit{communitas} was already in existence when the charter was drawn up.\textsuperscript{32} While the charter of 1188 documented a negotiated compromise between the bourgeoisie and the bishop, the charter of 1220 was a reconfirmation of the town's customary rights, suggesting that the town's elites had gained in leverage. Bishop Guilhem Peire likely granted this charter in recognition of the citizens' support of his position during the crusade; as his allegiance moved

\textsuperscript{28} André Gouron, “Diffusion des consulats méridionaux et expansion du droit romain aux XIIe et XIIIe siècles,” \textit{Bibliotheque de l'École des chartes} 121 (1963): 26-76, at 32. See this article for the dates of the appearances of consulates in towns from northern Italy to Catalonia, with primary focus on the towns of southern France. For the appearance of a consulate in Perpignan in 1197, see Philip Daileader, \textit{True Citizens: Violence, Memory, and Identity in the Medieval Community of Perpignan, 1162-1397} (Leiden: Brill, 2000), 71-2.

\textsuperscript{29} Jolibois, "L'Administration communale," 134-5.

\textsuperscript{30} Gouron, "Diffusion des consulats," 43. Gouron notes that sources indicating early appearances of consuls at Ambialet and Castres in the mid-twelfth century are likely inauthentic.

\textsuperscript{31} The charter mentions "los cossols de la ciutat d'Albi" ("cum consulibus civitatis Albiensis" in the Latin version) as a party to the agreement with the bishop. Compayré, \textit{Études historiques}, pièce justicative no. 4, at 144, 147.

\textsuperscript{32} Compayré, \textit{Études historiques}, pièce justicative no. 4, at 147, 149: "lo comunal de la vila ha cofermada aquesta carta ab lo sagel comunal de la vila dalbi [commune dicte ville sigillo communi ejusdem ipsum cartam roboravit]"; Jolibois, "L'Administration communale," 134-5, mentions the inscription "sigillum communitatis albie."
with events from support of the crusaders, to the count of Toulouse, and finally to Raymond
Trencavel, theirs did too.\textsuperscript{33}

Of particular note in the 1220 charter is a provision whereby the bishop agreed not to
interfere with loan agreements \textit{(comandas)}.\textsuperscript{34} This was quite a contrast to the events in Toulouse
only ten years earlier, when Bishop Foulques had organized a vigorous attack on
moneylenders.\textsuperscript{35} This suggests that the intense Cistercian and papal campaign against usury of
the early thirteenth century had not penetrated Albi to the extent it had in Toulouse and that
customary lending practices remained in place. It also implies that the bishop sought the support
of the mercantile elites in Albi and was disinclined to interfere with their business practices.
Under Bernard de Castanet, however, this attitude would change significantly.

In 1226, the Albigensian crusade was renewed under Louis VIII of France, and Albi,
following its earlier pattern, pledged fealty to him.\textsuperscript{36} A new bishop, Durand of Beaucaire (1228-
1254), effectively became the city's temporal lord, although its close suburb, Castelviel,
remained under royal control and was granted to Philippe de Montfort. This was significant
because it led to the presence of a royal court at Albi throughout the thirteenth century. Royal
officials were, at various times, in conflict with the consuls over financial rights, such as feudal

\textsuperscript{33} Biget, "La liberté manquée," 57-8; Roger, \textit{Archives historiques}, 238.

\textsuperscript{34} Archives départementales du Tarn (hereafter, AD Tarn), 4 EDT AA1. The agreement with respect to
moneylending is as follows: "E dissero mai atressi qui totas las comandas que homes estra inhs farau en la civitad
dalbi que sio salvas e seguras quel senher bisbe no las puesta perire ni forfar ni bandir se non o fasia per propri deute
que de gues aquel de cui seria comanda o per propri ne lech que agues al bisbe o als autres prohomes dins la vila
dalbi. Mas se aquel qui avria fach lo mal fach per aquel ne lech o avra fach per forsa de se in hora de pozestat de la
terra per aquo non perdes sa comanda." One of the signatories of this agreement on behalf of the citizens of Albi was
Johannes Fenassa, a member of a leading family of Albi whose members were involved in both heresy and
moneylending throughout the thirteenth century, as discussed below.

\textsuperscript{35} See Chapter Two, under the heading "Bishop Foulques and the Campaign Against Usury in Toulouse."

\textsuperscript{36} \textit{Histoire générale de Languedoc}, VIII:843-48 (charter of submission of the cities of Béziers, Albi, Nimes and
Carcassonne to Louis VIII; Albi at 845); Compayré, \textit{Études historiques}, 8.
dues and taxations, and with the bishop over the profits from the confiscation of assets from convicted heretics. In 1242, the city sided with Count Raymond VII of Toulouse in his revolt against the French crown, with the support of Bishop Durand. After the rebellion's failure, the bishop was obliged to participate in the siege of Montségur with a company of men from Albi.  

Throughout this period, however, the consuls continued to resist efforts of the royal officials to exert authority over them.  

The conflict between the French crown and the city continued during the tenure of Bishop Bernard de Combret (1254-1271), Durand's successor. It was resolved in 1264 with an agreement granting the bishop the right to exercise justice and receive oaths of fealty from the town's inhabitants. Furthermore, the crown and the bishop agreed to split equally the proceeds of confiscations from heretics. Throughout this period, the town and its surrounding region experienced economic growth and remained prosperous. In fact, in the middle of the thirteenth

37 For the siege of Montségur, see Chapter Three under the heading “Montségur.”  

38 Biget, "La liberté manquée," 61.  

39 AD Tarn, 4 EDT FF 3: "nos pro nobis et successoribus nostris Regibus Franciae, volumus, concedimus et assentimus, quod episcopus Albiensis et successores ipsius habeant et possideant...majorem justitiam civitatis Albiae...et fidelitatem hominum ejusdem civitatis." (Vidimus of 1562, relating to agreement between Louis IX and Bishop Bernard de Combret of Albi, December 1264). Reprinted in Compayré, Études historiques, pièce justicative no. 6, 155.  

40 AD Tarn, 4 EDT FF 3: "Quod cum orta esset materia quaestionis inter nos ex una parte et diletectum nostrum Bernardum Episcopum Albiensem ex altera, super...quod ratione jurisdictionis quam nos habemus in civitate Albiensi incurrimenta haeresum et faidementorum pertinebant ad nos; Episcopo albiensi in contrarium asserente et dicente dicta incurrimenta ad se et Albiensem ecclesiam pertinere ratione jurisdictionis quam habet in civitatis albiensi...tandem super dicta quaestione ad amicabilem compositionem devenimus prout inferius continetur.... Item nos pro nobis et successoribus nostris Regibus Franciae, volumus concedimus et assentimus quod Episcopus Albiensis et successores sui habeant et possideant vel quasi mediatem incurrimentorum haeresum et faidementorum in vicitate Albiense, et nos et successores nostri habeamus aliam mediatem....” See also Compayré, Études historiques, pièce justicative no. 6, 154-5.
century, the bishop relaunched the local currency, the raimondin, a move which demonstrates the strength of Albi's economy at that time.\textsuperscript{41}

The disruptions of the crusade allowed the bishop's power and authority to increase over the course of the thirteenth century. Under Bishop Durand, the process of reclaiming tithes and other financial rights from lay control, begun in the previous century as part of the Gregorian reform movement, accelerated.\textsuperscript{42} Durand also enacted synodal statutes in 1230 regulating the discipline of the clergy and the morals of the laity.\textsuperscript{43} These statutes attempted to implement many of the canons of the Fourth Lateran Council (1215), including a directive to deny burial to usurers unless they had made restitution of their profits, as will be discussed below.\textsuperscript{44}

With the settlement of the conflict between Louis IX and Bishop Bernard de Combret in 1264, the dynamics of the political triangle changed; no longer was the consulate able to exercise its influence by playing the Church and the Crown off against each other. Nevertheless, by the mid-thirteenth century, the consulate had become a stable institution in Albi, responsible

\textsuperscript{41} Histoire générale de Languedoc, VIII:1245-47 (agreement between Count Raymond VII of Toulouse, Bishop Durand of Albi, and Sicard Alaman with respect to minting the money of Albi, 1248); Thomas N. Bisson, “Coinages and Royal Monetary Policy in Languedoc during the Reign of Saint Louis,” Speculum 32, no. 3 (1957): 443-469, 446.

\textsuperscript{42} Jean-Louis Biget, "Un procès," 309.


\textsuperscript{44} Louis de Lacger, "Statuts synodaux inédits du diocèse d'Albi au XIIIe siècle," Revue historique de droit français et étranger 4 (1927): 418-466, at 441: "63. Proibemus sub pena suspensionis et banni episcopalis quod usurarii manifesti vel occulti, si querela de ipsis facta fuerit, nec sepeliantur nec sacerdotes orent pro ipsis nec oblationes eorum recipiant, nisi ipsi vel heredes ipsorum bonos dederint fideiussores ut satisfaciant pro ipsis." Bernard de Combret renewed these statutes between 1267 and 1271, calling additionally for clerics who defended or assisted usurers to be excommunicated: "9. Item, monemus omnes clericos nostrae dioecesis...ne in causis usurariorum prestant patrocinium usurariis manifestis. Et si qui scienter contra fecerint, ipso facto sint excommunicati, [et] ulteriori puniendi prout meruerit pravitas eorumdem." Lacger, "Statuts synodaux," 447. Bernard de Castanet enacted more synodal statutes attacking usury at the end of the century, as will be discussed below under the heading "Bishop Bernard de Castanet and Usury."
for such matters as maintaining order in the city, public safety and welfare, commerce, regulation of weights and measures, bridges, and waterways.\textsuperscript{45} Pursuant to a charter issued in 1269, the residents of Albi had the right to elect their municipal officials, while the townspeople recognized the bishop as their lord. The city was divided into six quarters, called 'gachas', and two consuls, along with two advisors, were elected annually from each quarter by the city's residents.\textsuperscript{46} A record of a consular election in 1321 describes in detail the selection of consuls and the ceremony in which the bishop, as the city's lord, invested them with authority, confirming the bishop's role as lord of Albi.\textsuperscript{47}

The consulate flourished during the five-year vacancy (1271-1276) following Bernard de Combret's death, but the arrival of Bishop Bernard de Castanet (1276-1308) inaugurated a new period of conflict between the bishop and the town.\textsuperscript{48} At the end of the thirteenth century, the papacy and the French king were locked in a fierce dispute, and the townspeople frequently turned to the royal officials for support against the bishop, who was a strong supporter of the pope.\textsuperscript{49} Bernard de Castanet's rule was exceptionally severe: he aggressively reclaimed tithes,

\textsuperscript{45} Compayré, \textit{Études historiques}, 22, and pièces justificatives nos. 16 (markets and commerce) and 17 (weights and measures), at 178-82.

\textsuperscript{46} Compayré, \textit{Études historiques}, 18-19, citing a charter dating to 1269 confirmed by the Archbishop of Bourges (within which the diocese of Albi was located). This charter is located in the Archives départementales du Tarn as 4 EDT AA 1, but I was unable to review it in its entirety.

\textsuperscript{47} Compayré, \textit{Études historiques}, pièce justificative no. 10, at 169: "Et his peractis [i.e., the naming of the consuls from each gacha] dictus dominus episcopus eos Consules et Consiliarios creavit civitatis predicte et totius tenementi et eisdem administrationem consulatus commissit." The bishop at this time was Béraud de Farges (1314-1333); although the document dates from 1321, it seems likely that the procedures it describes were similar, if not identical, to those of the thirteenth century.

\textsuperscript{48} Biget, "Un procès," 315-16.

regulated the morals of the laity, imposed an iron discipline on the clergy, and punished transgressors, both lay and clerical, extremely harshly. While this yielded him an enormous income (approximately 11,000 florins annually, making Albi the 25th wealthiest diocese in France and Flanders\(^{50}\)), it led to discontent and conflict, culminating in the arrests of 1299-1300.\(^{51}\)

**The Papal Inquisition at Albi**

Although Dominican inquisitors were active in Albi in the early days of the papal inquisition, inquisitorial activity was relatively dormant for much of the thirteenth century. In 1233, two Dominican friars, Arnaud Cathala and Guillaume Pelhisson, were appointed as inquisitors in Albi by the papal legate, Jean de Bernin, Archbishop of Vienne.\(^{52}\) They preached in Albi against heresy, but were not well received.\(^{53}\) They condemned as heretics two men, Petrus de Podio Perdito and Petrus de Bono Mancipio, who were burned. Twelve others took the cross,

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\(^{50}\) Biget, "La liberté manquée," 71.

\(^{51}\) See below, under the heading "Bishop Bernard de Castanet and Usury."

\(^{52}\) Following the end of the Albigensian war in 1229, the papacy, believing that the efforts of local bishops were inadequate to eradicate heresy, began to appoint inquisitors to investigate and prosecute heretical activity. These were typically members of the new mendicant orders, most frequently Dominicans. The first papal inquisitors were appointed in Languedoc by Gregory IX in 1233. James B. Given, *Inquisition and Medieval Society: Power, Discipline and Resistance in Languedoc* (Ithaca: Cornell University Press, 1997), 13-22. There are many works treating the origins of the papal inquisition in France; some classics include Henri Maissonneuve, *Études sur les origines de l'Inquisition*, 2nd ed. (Paris: J. Vrin, 1960); Célestin Douais, *L'Inquisition: Ses origines – sa procédure* (Paris: Plon-Nourrit, 1906); Jean Guiraud, *Origines de l'Inquisition dans le Midi de la France: Cathares et Vaudois*, vol. 1 of *Histoire de l'Inquisition au Moyen âge* (Paris: A. Picard, 1935). See Chapter One under the heading “Papal Inquisition and Inquisitors.”

evidence of their intent to make a pilgrimage to the Holy Land to atone for their heretical leanings.\footnote{"Chronicon Fratris Guillelmi Pelhisso," 58: "Frater Arnaldus Cathalanus et Frater Guillelmus Pelhisso in Albia faciebant inquisitionem cum magistro Guillelmo de Lombres collega eorum contra hereticos, ubi Petrus de Podio Perdito et Petrum de Bono Mancipio condempnaverunt, qui vivi combusti sunt. Duodecim autem de civitate illa cruce se signaverunt ad eundum ultra mare."}

The following year, on June 15, 1234, Arnaud Cathala was attacked by a mob of rioters at Albi, many of whom belonged to families who continued to have heretical affiliations later in the century. The incident was provoked by the inquisitor's insistence on exhuming the remains of a woman named Boissena, widow of a heretic and believed to have been a heretic herself. The inquisitor requested the bishop's bailiff to order this exhumation, which he did, but out of fear of the townspeople's reaction, the bailiff declined to carry it out himself. Friar Arnaud, together with a few local priests, went to the parish church of Saint-Etienne, where the woman was buried, and began to dig up the grave. The inquisitor subsequently left the scene to attend the bishop's synod, which was convening that day, and upon his return to the graveyard, he was set upon by the residents, who heaped threats and insults on him.\footnote{"Narratio," in Duvernoy, \textit{Chronique}, 112-14: "Accidit hoc anno MCCCXXXIII, feria quinta post festum Pentecostes quod Fr. Arnaldus Cathalani de Ordine Predicatorum, de conventu Tholosano, tunc temporis secundum mandatum domini Pape a priore Provinciali Ordinis sui in episcopatum Albiensem missus pro inquisitionibus hereticorum faciendis ex officio sibi inunctio processit in hunc modum: Hora tercia diei predicte, priusquam synodus celebraretur que tunc instabat, vocavit baiulum curie domini episcopi Albiensis, et precept ei ut faceret extumulari quandam hereticam nomine Boissenum uxorem quondam Brostaioni heretici....Sed, cum timeret predictus baiulus et nuncii sui accedere ad sepulcrum et hoc mandatum exequtioni, idem Frater Arnaldus...perrexit ad ecclesiam Sancti Stephani, in cuius cemeteryo sepulta erat illa heretica, et arrepto ligone primos ictus dedit fodiens in terram. Et postea precept quod nuncii episopi facerent, et ipse redit ad ecclesiam ut synod interesser....Et cum venissent ad locum ecce fillii Belial, 'vasa iniquitatis bellantia,' sicut docti fuerant a patre suo diabolo, minis et contumelius eos affecerunt."} Led by Guillelmus de Podio, a member of one of Albi's noble families,\footnote{Biget, "Un procès," 276.} who was the first to strike him, the rioters attacked Friar Arnaud and threatened to slit his throat.\footnote{"Narratio," 118-120: "Hii predicti et plures alii, cum ad eos usque appropinquassent, primo Guillelmus de Podio manus violentas in eum iniecit, et dixit, 'Exeatis predictor de civitate!' At illi qui sequebantur eum, videntes quid
others who did not support the rioters and freed him from their hands.\textsuperscript{58} Ysarn de Dénat, a priest who was Arnaud Cathala's companion, was also attacked and threatened by the mob, which allegedly numbered more than two or three hundred people.\textsuperscript{59} Eventually, however, both men made their way to the cathedral of Sainte-Cécile, where Arnaud Cathala excommunicated the city as a whole.\textsuperscript{60}

Following this affair, due to their common cause against the encroachment of royal and comital authority, Bishop Durand and the citizens of Albi enjoyed a good relationship until 1240. The revolt of Raimond II Trencavel in 1240 changed this, as both the town and the bishop were required to give pledges to the French crown and the inquisition after the defeat of the rebels.\textsuperscript{61} In October 1243, Bishop Durand formed a confraternity to fight against heresy.\textsuperscript{62} In 1244, he led a company of troops from Albi to the siege of Montségur, and between 1242 and 1245, seven heretics were burned at Albi and another thirty or so condemned to other punishments.\textsuperscript{63}

\textsuperscript{58} "Narratio," 120: "Cumque, sic clamantes, percucientes et trahentes ipsum transissent primum vicum, pervenientes ad secundum qui vergebat ad flumen qui dicitur Tarnum et cum aliquantulum processissent ultra supervenerunt quidam, qui eum de manibus eorum eripuerunt."

\textsuperscript{59} "Narratio," 120: "Ysarnus vero, capellanus de Denato, cum vidisset eum sic trahi ad mortem, sequus est eum ut videret finem. At illi teneuerunt eum, et sicut Fratrem predictum verberibus et contumelis afecerunt, et vestimenta eius sciderunt...quidam clamabant, 'Moriuntur profetores!' Alii dicebant, 'Quare non scinditur caput illius profitoris et mittatur in saccum ut prohiciatur in Tarnum?' Plures quam ducenti vel trecenti qui ibi aderant, omnes in hanc sententiam concordabant, et nedum dicatur de illis pro certo, asserebant quod tota civitas eisdem vocibus clamabat." For Ysarn as the companion of Friar Arnaud, see "Narratio," 123: "Huius rei testes sunt...Ysarnus, capellanus de Denato, qui fuit socius in tribulatione." Ysarn is believed to be the author of the "Narratio," as the sole eyewitness to some of the events described. Duvernoy, \textit{Chronique}, 27.

\textsuperscript{60} "Narratio," 122: "dictus Frater Arnaldus, presente episcopo et populo et clero villam protinus excommunicavit."

\textsuperscript{61} Biget, \textit{Histoire d'Albi}, 76.

\textsuperscript{62} Doat 31, ff. 47r-59r. Of the fourteen signatories listed in the Doat manuscript source, however, at least one (Durant de Foissenx) is from a family with a long-standing involvement with heresy.

\textsuperscript{63} Biget, \textit{Histoire d'Albi}, 76.
After things had died down, however, there is little evidence that Cathars in Albi were vigorously pursued by inquisitors. In 1248, in fact, Bishop Durand issued a remission to Guillaume de Foissenx of all claims against the latter's property that had been confiscated after his conviction for heresy in exchange for a payment of forty librae of Cahors, and similarly, released the property of Guillaume Rotguier of Albi for 500 solidi of Melgeuil. In 1249, Pope Innocent IV allowed the Bishop of Albi and the inquisitors to commute the sentences of condemned heretics in Albi provided they had performed the penance enjoined upon them. In 1264, the inquisitor Pons de Pouget (Poncius de Poieto) acknowledged receipt of payment of fines and absolved Guillaume Dupuy (Guillelmus de Podio), knight of Albi, from the need to perform penance for deeds of heresy committed by his father, Pons Bernard, who had died before penance could be performed. Sicard of Lunel, a perfectus from the Albi area who was active in the 1230s but returned to Catholicism and cooperated with the inquisitors in the 1250s, described visits and encounters with dozens of believers in the Albigeois, but implicated

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64 Doat 31, ff. 143r-148r. Testimony of former perfectus Sicard Lunel confirms that a Guillaume Rotguier of Albi was involved with heresy prior to the 1250s. See n. 68 below.

65 Doat 31, ff. 75v-76v: "concedimus ut illos tue civitatis et diocesis qui propter haeresim metuerunt carceri mancipari si per intervalla ipsorum cum probandi sint semper evidentia signa poenitentiae apperuerint in eisdem que ad poenitentiam moveant...et voluerint bonam satisfationem praestare...." In 1248, he also permitted the Bishop of Albi to free prisoners condemned for heresy provided they agreed to take the cross and make pilgrimage to the Holy Land. Douais, Documents pour servir, 1:xix.

66 AD Tarn, E 197. Guillaume Dupuy, son of Pons Bernard, had been one of the leaders of the attack on Friar Arnaud Cathala in 1234. Pons Bernard had been convicted to perpetual imprisonment for extensive contacts with Cathar perfecti. Guillaume had subsequently cooperated with the inquisitors and proven himself loyal to the Catholic church. Guillaume was obliged to pay 150 librae tournois to the office of the inquisition ("daret inquisitionis negotio") and lesser amounts to several of Albi's churches and the Franciscan convent. A copy of this text can also be found in Doat 31, ff. 292r-295r.

few in the town of Albi itself.\textsuperscript{68} It seems quite possible that the loyalty some of Albi’s elites later demonstrated to Catharism was related to the relatively benign atmosphere that prevailed for much of the thirteenth century.

During Bernard de Castanet’s tenure as bishop (1276-1308), inquisitorial activity increased considerably. In 1284, a conspiracy was uncovered in Carcassonne to steal registers,\textsuperscript{69} believed by the plotters to contain testimony and confessions of citizens of Carcassonne, from the offices of the inquisitors at Carcassonne.\textsuperscript{70} The conspirators believed that Jean Galand, a Dominican serving as inquisitor at Carcassonne, had falsified testimony and/or created documents containing fraudulent confessions.\textsuperscript{71} One of the leaders of the conspiracy was Arnaud

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\textsuperscript{68} Among the many people in the Albigeous that Sicard Lunel testified against, the only resident of Albi itself was Guillelmus Rotgerii. Jean Duvernoy, "La vie des prédicateurs cathares en Lauragais et dans l'Albigeois vers le milieu du XIIe siècle," Revue du Tarn 123, 3rd series (1986): 454-506, 491, citing Archives départementales de la Haute-Garonne, ms. 124, f. 144v II. I was unable to locate the original of this manuscript in the ADHG, but Duvernoy transcribes the text in his article.

\textsuperscript{69} The books that they planned to steal were what were then known as Registers X and XI; some of that material is now contained in Doat 26, ff. 79 et seq.

\textsuperscript{70} The consuls of Carcassonne had attempted to appeal to the king for relief from the persecutions of the inquisitors three times in the early 1280s, without success, after which two prominent jurists with heretical affiliations came up with the idea of stealing the inquisition registers, which they intended to burn (Doat 26, f. 268r, 271r; BNF ms lat. 12856, f. 13v). They hired Bernard Lagarrigue, a former perfectus and now member of the inquisitor's household, to steal them (Doat 26, ff. 262r-264r). The plot failed at the last minute, and Bernard confessed and testified against his co-conspirators. On this conspiracy, see Alan Friedlander, The Hammer of the Inquisitors: Brother Bernard Délicieux and the Struggle against the Inquisition in Fourteenth-century France (Boston: Brill, 1999), 12-27; Barthélemy Hauréau, Bernard Délicieux et l'inquisition albigeoise, 1300-1320 (Portet-sur-Garonne: Loubatières, 1992 [1887]); Jean-Marie Vidal, Un inquisiteur jugé par ses victimes: Jean Galand et les Carcassonnais (1285-1286) (Paris: A. Picard, 1903); Guiraud, L'Inquisition au XIIIe siècle, 303-333; Michèle Lebois, "Le complot des Carcassonnais contre l'Inquisition (1283-1285)," in Carcassonne et sa région (Montpellier: Fédération historique du Languedoc et du Roussillon, 1970), 159-163; Davis, "Introduction," in Inquisition at Albi, 51-53. Vidal and Hauréau believe that the conspiracy did not exist and was a fabrication of the inquisitors, while Guiraud, Lebois and Friedlander believe that it was real. For a contemporary account, see Bernard Gui, De fundatione, 200-202. Bernard Délicieux was a Franciscan who had involved himself in the challenge to the inquisition in Carcassonne, and in 1300, he took up the cause of the imprisoned men in Albi. He initially succeeded in bringing attention to their cause and an inquiry was opened into the conduct of Bishop Bernard de Castanet, who was suspended from the bishopric of Albi in 1307, although he was made bishop of Le Puy in 1308. Bernard Délicieux, and his partisans in Albi, lost the support of the king after he reconciled with the papacy and, with the death of Pope Clement V, the papacy as well. Under Pope John XXII, Bernard Délicieux got into more trouble supporting the Spiritual Franciscans and died in prison in 1320.

\textsuperscript{71} Friedlander, Hammer of the Inquisitors, 59. Bernard Gui notes that the inquisitors and the bishop were accused of disseminating forged registers, which he alleges were produced by the inquisition's opponents themselves to stir up
Matha of Carcassonne, who traveled to the Albigois seeking to enlist the cooperation of the towns of Albi and Castres. They recruited Bernard de Lagarrigue, a former *perfectus* who had returned to Catholicism and was now a member of Jean Galand's household. They offered Bernard de Lagarrigue up to 200 librae to steal the books and told him that he would be providing a great service to the town of Carcassonne. The plot failed, however, because Jean Galand left Carcassonne unexpectedly, taking the key to the locked room where the registers were held, so that Bernard de Lagarrigue could not access them.

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72 BNF ms lat. 12856, f. 13v: "venit apud Castres magister Arnaldus Matha de Carcassona cum quodam eius socio...ex parte consulum et communitatis Carcassone ad proponendum eis scilicet consulibus de Castris et consilio eorum, processum appelationum quas persequebantur, vel persequi intendebant, contra inquisitores heretice pravitatis de Carcassona." Arnaldus attempted to persuade them by explaining that the consuls of Carcassonne had a good case, and had already appealed to papal and royal authority for assistance: "Magister Arnaldus... ipsi Ramundo [de Baffinhaco of Castres, the deponent]...et multis aliis de consulatu et consilio de Castris exposuit qualiter...ipsi scilicet consules de Carcassonne miserant...contra dictos inquisitores ad curiam romanam et ad curiam domini regis Francie et qualiter eorum negotium erat in bono statu."

73 Doat 26, ff. 250r-v: "haberet inde magnum emolumentum et facere magnum bonum villae Carcassonnae." For the amount, see f. 252v. In addition, since Bernard de Lagarrigue was unable to read, he requested that a notary be hired to help identify the registers to be stolen (f. 263v).

74 Doat 26, ff. 214v-215r: "ipse testis [Bernardus Agassa de Carcassona scriptor librorum – the scribe hired to assist Bernard de Lagarriga with identifying the correct registers] ascendit superius in domum inquisitorum, et invenit ibi dictum Bernardum de Lagarriga qui dixit ipse testi quod modo non poterat fieri quia non inveniebat clavem in quadem archa ubi debebat eam invenire, tamen frater Joannes Galandi debet venire ista septimana de Tholosa, et cum venerit ego faciam tantum quod habebo clavem vel faciam fieri aliam clavem sibi similis, et recedatis, et statim ipse testis recessit ab eo, et post eadem die dictus Sanctius Morlana [archdeacon of Toulouse; one of the conspirators] misit pro ipso testi et quasieavit ab eo quid fecerat cum dicto Bernardo de Lagarriga, et ipse testis narravit sibi quid fecerat et quo modo dictus Bernardus de Lagarriga responderat ipsi testi...dixit etiam ipse testis quod post ista per tres septimanas videns dictus Sanctius Morlana quod nihil faciebat...fecit capi ipsum testem et tenuit ipsum captum bene per tres septimanas...." See also Friedlander, *Hammer of the Inquisitors*, 16-17.
After the plot failed, Bernard de Castanet invited the Carcassonne inquisitor, Jean Galand, against whom feelings were running very high, to stay in Albi in the newly-constructed episcopal fortress of La Berbie. There, they jointly conducted inquiries into the nature and extent of the conspiracy. This move enabled Bishop Bernard to become a vice-inquisitor, with papal blessing, a status he kept through the end of the century.\(^76\) The trial of the conspirators in 1285 provided him with information about heresy in his own diocese of Albi, and beginning in June 1286, he began a new series of arrests and interrogations on his own authority as an inquisitor, this time of suspected heretics in Albi and surrounding towns. The eleven deponents in the 1286-87 proceedings implicated over 400 people in heresy, including 206 from Albi.\(^77\) Although in the wake of these depositions, Bernard de Castanet pursued two Albi citizens, the merchant Jean de Castanet and his cousin Guilhem Aymeric, he did not move against most of those named in this testimony.\(^78\) Nevertheless, the accumulation of this information set the stage for the major activity of the inquisition at Albi, the trials of 1299-1300.

II. The Trials of 1299-1300

Background

As noted above, in December 1299, thirty-two men, twenty-five citizens of Albi and seven from the towns of Réalmont, Lescure, Cordes, and Lautrec in the diocese of Albi, were arrested on charges of heresy, imprisoned in the episcopal palace and interrogated over a four-

\(^76\) Biget, "Un procès," 281.


\(^78\) Biget, "Un procès," 282.
month period lasting until March 1300.\textsuperscript{79} Most of the accused were condemned to perpetual imprisonment. Some were imprisoned for many years without a formal conviction, a few appear to have died in prison, and at least two were burned.\textsuperscript{80} Several men of Cordes who were arrested in 1300 were kept in prison but not formally convicted until sentenced by Bernard Gui in 1319.\textsuperscript{81}

These events require some background to provide a context for the trials. During the 1290s, conflicts between the town of Albi and Bishop Bernard de Castanet had accelerated. Bernard insisted on exercising authority over the increasingly prominent notariate of Albi, for example, by claiming the right to choose a successor when a notary died, forbidding notaries from drafting testaments unless a priest was present, and refusing to recognize notarial acts unless they contained oaths.\textsuperscript{82} Additional conflict erupted over the issue of whether clerics in minor orders – who were frequently artisans or shopkeepers, and often married, thus appearing to their neighbors more like laymen than clergy – were entitled to the tax-exemptions applicable to clergy. The consuls demanded that such men either abandon their commercial activity or pay taxes. The royal officials supported the consulate in this, in 1293 ordering 114 clerics to give up their business activity.\textsuperscript{83} In 1294, the consuls seized assets of the bishop and the clergy in an

\textsuperscript{79} Bernard Gui sums this up in one sentence: "Fueruntque in Albia per episcopum et inquisitores plures pro crimine heresis condempnati, usque ad XXV." Bernard Gui, De fundatione, 200.

\textsuperscript{80} Davis, "Introduction," in Inquisition at Albi, 44-45. The two men known to have been burned were Galhardus Fransa and Lambertus de Foyssenx (275, 288).


\textsuperscript{82} Biget, "Un procès," 317, citing Doat 107, ff. 186, 274. Note that these last two conditions would have been problematic for those with Cathar sympathies, to the extent that Catharism did not recognize the authority of the Catholic clergy or sanction the swearing of oaths. On the other hand, this applied only to \textit{perfecti}, and it was in all likelihood less troubling for Cathar believers, whose main focus, as will be discussed below, was maintaining contact with \textit{perfecti} and making sure to obtain the \textit{consolamentum} before death.

\textsuperscript{83} Biget, "Un procès," 317, citing Doat 103, ff. 34, 47.
effort to force them to contribute to a levy on the town by the crown, which exacerbated the relationship.84

These, and other relatively minor conflicts over rights and the allocation of jurisdiction between the bishop and the town, flared up into a major rift in 1297, when thirteen citizens of Albi, all members of prominent families, were arrested by the bishop's officers and accused of a collective crime: cutting down trees and vines near the Dominican convent.85 This raised, not for the first time, the thorny issue of jurisdiction: the consuls and the royal officials claimed that, following custom, the accused should be transferred to the jurisdiction of the royal court, while Bishop Bernard wished to retain jurisdiction so as not to see his authority eroded. As Biget notes, not only were the stakes in this dispute high for both sides, it took place at a time when the relationship between King Philip IV and Pope Boniface VIII was at its nadir. Bernard de Castanet was a firm supporter of papal prerogative and at odds with the Crown; the consuls had chosen to challenge the bishop's authority at a time when they believed they had the support of royal officials and the best chance of success.86

There ensued a conflict over posting bond for those arrested. The defendants invoked royal jurisdiction to block episcopal moves to try the accused in the bishop's temporal court.87 In 1299, when this situation had reached a stalemate, Bernard de Castanet suddenly swerved in a new direction, arresting the thirty-two men for crimes of heresy. Of those arrested, twenty-five


85 Biget, "Un procès," 322-23. Biget notes that there is no information in the record as to why the men were doing this, or what their dispute with the Dominican convent was. Material relating to the proceedings of 1297 is contained in Albi's archives, AD Tarn, 4 EDT FF 7-12.

86 Biget, "Un procès," 322.

87 Biget, "Un procès," 323.
were closely linked to the affair of 1297. Bernard de Castanet was able to do this because of the damaging information he had accumulated against many prominent citizens of Albi and the Albigeois in the interrogations of 1286-87; he knew exactly who was vulnerable to charges of heresy and could move swiftly against them.

Six of the defendants were from the town of Réalmont, a royal bastide south of Albi. Although Réalmont had not been involved in the proceedings of 1286-87, the bishop now sought to implicate royal officials residing in that town who had been involved in the events of 1297 and the ensuing battle over jurisdiction. The interrogations contained in BNF ms lat. 11847 begin with the testimony of Guillermus de Mauriano of Réalmont, who implicates many royal officials, in addition to prominent citizens of Albi and neighboring areas, in heresy.

Bernard de Castanet's motives for bringing these charges and initiating this trial have been the subject of historical debate. As noted above, some scholars have attributed the arrests to his desire for the defendants' wealth, which he would be able to obtain through confiscation of the assets of condemned heretics. Virtually all of the accused were from wealthy and prominent families of Albi and surrounding towns. The account of inquisitor Bernard Gui, who in the late thirteenth century occupied various positions at the Dominican convent in Albi and thus was a

88 Biget, "Un procès," 325.
89 The 25 defendants from Albi and the six defendants from Réalmont are listed by name in the (unnumbered) opening folios of BNF ms lat. 11847. See Davis, Inquisition at Albi, 120-21.
90 Biget, "Un procès," 327. Examples of such men include the royal procurator for the senechaussées of Carcassonne and Béziers, Petrus de Medencio of Réalmont, who received the consolamentum on his deathbed, and Hugo de Chansi of Réalmont, viguier of Albi at one time and subsequently viguier of Limoux, who was named as a participant in many meetings with the perfecti. Davis, Inquisition at Albi, 130, 144, 147, 183, 210-11.
91 Davis, Inquisition at Albi, 122-45. Guillermus is recalled for further questioning at 258-63.
92 See n. 2 above. Note, however, that the bishop was required to share the proceeds of confiscations with the crown, under the agreement of 1264. See n. 40 above.
first-hand observer of these events, supports this point of view. In his history of the Dominican convent at Albi, Bernard Gui notes that Bishop Bernard de Castanet used a large sum of money confiscated from citizens of Albi who had been convicted of heresy for his pet project, the construction of the cathedral church of Sainte-Cécile.\(^{93}\) Biget, however, is inclined to believe that the arrests were politically motivated and attributable to the conflict between the consuls and the bishop, rather than to a desire to seize the defendants' wealth. He notes that the money would not have gone very far in comparison with the bishop's expenditures in building La Berbie palace and the cathedral of Sainte-Cécile.\(^{94}\) It is not necessary, however, to decide the question of Bishop Bernard's motivation in order to see that he was able to move against leading citizens of Albi by exploiting their vulnerability to charges of heretical activity.

**Moneylending by the Defendants**

Virtually all of the citizens of Albi arrested in the round-up of 1299-1300 were members of the town's wealthiest and most prominent families, as were an additional seven arrested in late 1301.\(^{95}\) Almost three-quarters of this number — eighteen of the twenty-five arrested in 1299-1300 — can be shown to have been involved in moneylending.\(^{96}\) One, Guillermus Fenassa of

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\(^{93}\) "Episcopus memoratus tunc nihil optulit, sed tempore succendente in posterum dedit pro opere ipsius ecclesie partem bonorum omnium sibi incursorum que ad ipsum pertinebat duorum civium de Albia, qui fuerunt pro crimine heresis sententialiter condemnati, iam defuncti, ad valorem mille libr. Tur. et amplius." Bernard Gui, *De fundatione*, 199.

\(^{94}\) Biget, "Un procès," 309.

\(^{95}\) Biget, "Un procès," 284. The testimony of those arrested in 1299-1300 is contained in BNF ms lat. 11847, but there is no surviving record of testimony of the seven arrested in 1301, other than a brief statement by one of them, Isarn Coll, to the effect that his confession was extracted by torture and that he has revoked it ("Isarnus Colli constitutus in iudicio coram predictis dominis episcopo et inquistore in loco predicto, requisitus dixit quod ipse confessus fuit de facto heresis vi tormentorum coram domino B. de Castaneto et fratre Guillermo de Moreriis, et cetera, et dictam confessionem revocavit coram domino P. de Capella cardinali et adhuc revocat tanquam falsam, et cetera"). Davis, *Inquisition at Albi*, 266.

\(^{96}\) Biget, "Aspects du crédit," 28. The following discussion of the lending activity of these defendants is largely drawn from this article. This information was drawn by Biget from royal accounts of the early fourteenth century of confiscations for heresy in the sénéchaussée of Carcassonne, which provides information about loans taken over by the crown from Albi citizens who had been convicted of heresy. The two reports are found in Doat 33, ff. 207-272,
Albi, known as 'claudus' (lame), was the richest man in Albi with a net worth of between 5,000 and 7,000 librae tournois. Of these thirty-two men, there were three legal professionals, eighteen merchants, two royal officials, a judge of the bishop's temporal court, two nobles, and a shoemaker. The professions of the others have not been identified. At least two of the ten men arrested in the trials of 1286-87, Vitalis Vinhals, a merchant, and Pons Nycolai, a furrier or fur merchant (pelliparius), were also involved in moneylending. While the inquisition registers do not identify any of the defendants specifically as 'moneylenders' or 'usurers' – generally referring to those engaged in commercial activity simply as 'merchants' – one man who is reported to have received the consolamentum in the 1280s was identified as a moneychanger, also a morally suspect profession closely linked to moneylending.

The largest creditor among the group was Guillermus Fenassa, who was owed a total of 1,666 librae by 586 debtors, representing 49% of the crown's debt recoveries. The next largest lender was Berengarius Brosa, whose outstanding receivables were 298 librae, or 8.6% of the

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97 Biget, "La liberté manquée," 66.
98 Biget, "Un procès," 289.
99 Biget, "Aspects du crédit," 24. The professions of Vitalis Vinhals and Pons Nycolai are identified in BNF ms lat. 12865, f. 37r (Vinhals) and f. 61r (Nycolai).
100 This was Michel Lobet of Rabastans, identified as a "mercator denariorum." BNF ms. lat. 12856, f. 36v.
101 The exact profession of Guillermus Fenassa is unknown, but clearly he was a financier if not a merchant. Someone of the same name, possibly his father, was the moneyer of Alphonse de Poitiers, together with the Roaix family of Toulouse, as well as the royal moneyer in Carcassonne, in 1252. Biget assumes he was also a merchant and refers to him as a 'big businessman' (brasseur des affaires). Biget, "Aspects du crédit," 25.
recovered amounts; Guillermus Golfieri, with 81 debtors, was next after Guillermus Fenassa in number of borrowers.\textsuperscript{102} Biget observes that as a group, the merchants extended more credit than the jurists and notaries; furthermore, the merchants' debtors were located in a broader geographical area, covering much of the countryside around Albi, while the jurists' loans were concentrated in Albi and a few other urban areas.\textsuperscript{103} This suggests that the merchants were more heavily involved in rural consumption lending to peasants and rural nobility, while the jurists may have been more inclined to invest in the business ventures of their colleagues, friends and family members among Albi's elites.\textsuperscript{104}

There are 1,057 debtors listed in the sources. Of these, only fifty-five were citizens of Albi and Castelviel (the urban area immediately adjacent to Albi, under royal jurisdiction, which was absorbed into Albi in the eighteenth century); the remainder were residents of rural areas, scattered throughout the villages, hamlets, and isolated farms of the Albigeois, 95\% of which were within thirty kilometers of Albi.\textsuperscript{105} They were part of a local economic network centered around the urban hub of Albi. Most of these borrowers were peasants, representing 97.5\% of the total and 87\% of the rural loan recoveries.\textsuperscript{106} There were, however, differences in wealth among the peasants; prosperous local figures could afford to borrow more than those in financial


\textsuperscript{104} Biget, "Aspects du crédit," 30. Biget argues that several of the convicted men whose professions are unknown should be classified as merchants, since their patterns of lending resemble those of the known merchants.

\textsuperscript{105} Biget, "Aspects du crédit," 36.

\textsuperscript{106} Biget, "Aspects du crédit," 42. There were several artisans and a few notaries among these rural borrowers, whose loans, most likely, increased the weighted average.
difficulties.\textsuperscript{107} The weighted average rural loan was five librae, ten solidi – much less than the average of fifteen librae for urban loans, but nevertheless a huge burden for the majority of the peasantry, whose average monthly income was between five and ten solidi.\textsuperscript{108} While most loans were denominated in solidi – with a few larger loans in excess of a libra – there were also much smaller loans, some for as little as a few denari.\textsuperscript{109}

The rural debtors also included twenty nobles to whom ten of the arrested men had lent money. The highest ranking noble was Pierre II, vicomte de Lautrec, to whom the brothers Arnaud and Raimond Garsias had lent 124 librae. Others were lesser nobility and knights, who borrowed smaller amounts. One of these, the knight Petrus de Polhan, who borrowed eight librae, five solidi from Albi lenders, was denounced for associating with heretics.\textsuperscript{110} To repay these loans, these nobles had to sell land, which indicates that they were suffering financial difficulties and were, most likely, borrowing money in order to keep up standards of living commensurate with their social standing.\textsuperscript{111}

\textsuperscript{107} Twenty-one of the wealthier peasants borrowed in excess of 15 librae, while 89 others had borrowed between 5 and 15 librae. The remaining peasants were less well-off; 18.5% repaid less than 5 solidi and 52% less than 1 libra. Biget, "Aspects du crédit," 44.

\textsuperscript{108} See n. 19 above.

\textsuperscript{109} The lists of confiscated assets, including loan repayments, contained in the Doat registers reflect this. See, e.g., the repayments by the debtors of Lambertus de Foyssenx, such as Amblardus Raynaldi of Sancto Iorio, who repaid 8 denarii, and Martinus Penthenierii of Florentino, who repaid 12 denarii (Doat 33, f. 222v), as well as Raymundus Hugonis’s debtors, several of whom made loan repayments counted in denarii, with the smallest, received from Petrus Certa of Sancto Iorio, totaling only 2 denarii (Doat 33, f. 255v).

\textsuperscript{110} On Petrus de Polhan’s (Pierre de Poulan) borrowings, see Biget, "Aspects du crédit," 41. He was denounced in testimony of 1300 by one of the men arrested at Albi, Guillermus de Landas. Davis, Inquisition at Albi, 178.

\textsuperscript{111} Biget, "Aspects du crédit," 40. This lending activity shows how precarious the position of the rural nobility and knightly class was in the late thirteenth-century Albigois.
In general, the urban loans were for larger amounts than the rural loans, and most likely many of these were business or investment loans.\textsuperscript{112} The largest lenders, Guillermus Fenassa, Guillermus Golfieri, and Berengarius Brosa, had substantial loans of this type outstanding, but even for Brosa, whose outstanding business loans were 48\% of the total, this number was less than half of his aggregate outstanding loans.\textsuperscript{113} The vast majority were consumption loans, as indicated by the fact that most were for a relatively short term, were quite small – most for amounts between one and five solidi – and were made to rural borrowers.\textsuperscript{114} Although there were larger loans made to the rural nobility, these were, in all likelihood, also consumption loans whose purpose was to allow the borrowers to maintain their standard of living.

It is not possible to calculate the interest rates on these loans from the available information.\textsuperscript{115} Since we do not have the loan documents themselves, it is also not possible to know the loan terms or details of the transactions, unlike many of the debt transactions in Toulouse discussed in Chapter Two. There is evidence that some of the loans were secured by pledges of land or personal guarantees.\textsuperscript{116} Biget speculates, by analogy to practices known from

\textsuperscript{112} Biget, "Aspects du crédit," 17. Residents of Albi represented 19.4\% of debts collected, but only 3.4\% of borrowers, indicating that the amounts borrowed were relatively high. These loans included commercial credit extended by merchants as credit or installment sales, a common practice in Albi as in Toulouse in this period. However, the urban loans were also extended by non-merchants, such as the jurists and notaries among the defendants (11).

\textsuperscript{113} Biget, "Aspects du crédit," 35.

\textsuperscript{114} Biget, "Aspects du crédit," 13-17; 20-21. Consumption loans are generally made to borrowers in financial difficulties and used to meet their personal or family needs, rather than to finance business ventures.

\textsuperscript{115} Biget estimates that they ranged from 7 to 8.5\%, but acknowledges that we do not really know. "Aspects du crédit," 21.

\textsuperscript{116} Biget, "Aspects du crédit," 19.
Toulouse and Perpignan, that many of the loans were either unsecured or included a general pledge of assets as security.\textsuperscript{117}

Biget's close study of the lending activity by the defendants in the 1299-1300 trials shows that it was extremely local, rarely extending beyond a distance from Albi that could be covered in a day's journey.\textsuperscript{118} Conducted in a relative backwater, far from the sophisticated commercial centers of Toulouse or Cahors, the practices of this group of moneylenders were unlikely to have been particularly innovative or creative. Given the history of moneylending in the region, evidenced not only in Toulouse but in other studies of commercial activity in the South, it is very probable that these loans were interest-bearing, as was customary throughout the Midi in the twelfth and even into the thirteenth century.\textsuperscript{119} In other areas of the Midi, outsiders such as Jews and Lombards (Italian lenders) frequently provided loans, and the activities of these groups provide a basis for comparison to the Albi community's lending. While neither group had a significant presence in Albi in this period, it is reasonable to assume that the native Albi merchants' practices were substantially similar.\textsuperscript{120} Given that most of these loans were consumption loans, rather than business investments, they would certainly have been considered

\textsuperscript{117} Biget cites the work of Mireille Castaing-Sicard, *Les contrats dans le très ancien droit toulousain, Xe-XIIIe siècle* (Toulouse: M. Espic, 1959) and Emery, *The Jews of Perpignan*.

\textsuperscript{118} Biget, "Aspects du crédit," 49.


\textsuperscript{120} Biget notes that there was no trace of Lombard activity in Albi, and little evidence of a Jewish presence, beyond mention of harm some Jews suffered during the rampages of the Pastoureaux in 1320. Biget, "Aspects du crédit," 49. Conditions were similar in Toulouse, where neither Jews nor Lombards had much of a presence as late as the fifteenth century. Wolff, *Commerce et marchands*, 402.
'usurious' under canon law.\textsuperscript{121} Despite the lack of loan documentation, then, it is fair to assume that the moneylenders among the defendants in the heresy trials at Albi at the close of the thirteenth century were 'usurers' within the meaning of contemporary canon law. Accordingly, they were not only vulnerable to attack by Bishop Bernard for association with heresy, but also for having violated canon law on usury. This predicament may have made them particularly receptive to the influence of the \textit{perfecti} and eager to ensure their salvation through the ritual of the \textit{consolamentum}.\textsuperscript{122} I suggest that they may also have been receptive to remaining within the Cathar community because, given the \textit{perfecti}'s lack of concern with commerce and moneylending, they would have not have conveyed the condemnation of usurious activity emanating from the ecclesiastical authorities, embodied in late thirteenth-century Albi by Bishop Bernard.

\textit{Bishop Bernard de Castanet and Usury}

As was the case elsewhere in Latin Christendom, and in accordance with canon law in the wake of the Fourth Lateran Council, the bishops of Albi adopted synodal statutes attacking the practice of usury over the course of the thirteenth century.\textsuperscript{123} In 1230, following the Council of Toulouse in 1229, Bishop Durand adopted many new synodal statutes aimed chiefly at reforming the clergy and protecting the property of his diocese's churches. Included among them was a statute targeting usury, prohibiting the burial of usurers and mandating that priests neither pray for them nor accept their donations unless the usurers or their heirs had provided for restitution.

\textsuperscript{121} Biget remarks that he has no doubt that most of the lending activity was usurious. "Aspects du crédit," 49. See Chapter One, under the heading “Commercial Revolution and Growth of the Money Economy.”

\textsuperscript{122} See below under the heading "Moneylending, Restitution and the \textit{Consolamentum}.”

\textsuperscript{123} See Chapter One, under the heading “Usury.”
of usurious profits.\textsuperscript{124} His successor, Bishop Bernard de Combret, adopted another set of synodal statutes, incorporating most of the earlier ones and adding to them, between 1267 and 1271.\textsuperscript{125} The new statutes included an admonition to those in clerical orders not to provide patronage or support to manifest usurers on pain of excommunication, and restated the ban on the burial of usurers.\textsuperscript{126}

Under Bishop Bernard de Castanet the statutory treatment of usurers was even more repressive. Although this regime was not directed solely at usurers, but rather was part of Bernard de Castanet's 'politics of terror' intended to reinforce his power in Albi and assert his ecclesiastical authority in accordance with the ideology of his mentor, Pope Boniface VIII, the statutes targeting usurers were especially harsh.\textsuperscript{127} Bernard de Castanet, originally from Montpellier, was a lawyer by training rather than a priest. He qualified as a professor of law in 1266 and was promptly called to the papal curia by his patron, Gui Fulconis, who had become Pope Clement IV, to be a judge in the papal appellate tribunal. After missions to Italy and Germany on behalf of the papacy, he was appointed bishop of Albi in 1276 by Pope Innocent V. As a prelate, he saw his role less as providing pastoral care than managing his see on the model

\textsuperscript{124} Lacger, "Statuts synodaux," 441: "63. \textit{De usurariis.} Proibemus sub pena suspensionis et banni episcopalis quod usurarii manifesti vel occulti, si querela de ipsis facta fuerit, nec sepeliantur nec sacerdotes orent pro ipsis nec oblationes eorum recipient, nisi ipsi vel heredes ipsorum bonos dederint fideiusseors ut satisfaciant pro ipsis." Note that this applied both to manifest usurers and 'secret' usurers, if someone had complained of their usurious activity.

\textsuperscript{125} Lacger, "Statuts synodaux," 443.


\textsuperscript{127} The phrase is Julien Théry's, in the title of his article, "L'évêque d’Albi Bernard de Castanet (v. 1240-1317) et l’Inquisition: une politique de la terreur."
of the pope's control over Christendom. In Albi, he fought hard to protect and expand his temporal rights, and also took an active role in the fight against the heretics, working as an inquisitor. He brought the local clergy under his strict control and arrogated most of the tithes to the bishopric from the parishes that he oversaw. He implemented an aggressive building program, which included construction of the episcopal palace, La Berbie, as well as the cathedral church of Sainte-Cécile.128

Bishop Bernard sought to exercise control not only over his diocese's clergy, but over the laity as well. Between 1277 and 1279, he enacted synodal statutes attacking usury, homosexuality, other sexual behaviors, concubinage, and those who practiced commerce on Sundays.129 In an attempt to control heresy, he required those who were dying to receive extreme unction from a priest – a clear attempt to discourage Cathar believers from obtaining the deathbed consolamentum.130 In addition, his statutes required everyone wishing to execute a

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129 Lacger, "Statuts synodaux." For usurers and concubines: "1. De usurariis et concubinariis manifestis. Excommunicamus in his scriptis et excommunicatos denunciari mandamus sollemniter ab omnibus presbiteris, singulis diebus dominicis et festivis, presente et audiente populo, usurarios et concubinariorum manifestos, sive sint masculi sive femine supradicti" (458); usurers: "18. De usurariis non sepelendis. Item, si aliquis sit suspectus de usura, non recipitur in fine ad ecclesiasticam sepulturam, nisi capellanus bonus fideiussores habuerit de restituendo." (461); keepers of concubines: "12. De concubinariis manifestis. Item, quod nomina concubinariorum manifestorum scribantur officiali. Quod si per alium ante quam per capellanum manifestentur, punitur capellani" (460); homosexuals and other sexual sins: "20. De peccato carnali. Item, excommunicamus sodomitas et peccatores contra naturam. Item, excommunicamus peccantes cum monialibus, sive sint clerici vel laici, et ipsas moniales, et eorum absolutionem retinentes ad nos. Item, si aliquis capellanus incidat in peccatum carnis, licet confiteatur alio capellano, veniat ad nos infra VIII dies; aliquoquin ex tunc suspendimus eum" (461-62); Sunday commerce: "10. De incantibus in die dominica. Item, quod denuntientur excommunicati omnes illi qui facient incantum in die dominica, exceptis victualibus preter bladum" (460). A more detailed ordinance against engaging in commerce on Sundays was enacted in 1290 (464-65).

130 Lacger, "Statuts synodaux," 459: "6. De extrema unctione recipienda. Quod moneamus et inducamus parrochianos nostros ad recipiandam Extremam unctionem; et si aliquis sit qui non recipiat eam, non habebitur verus Christianus. Et capellanus puniatur si fuerit negligens." Note the veiled – or not so veiled – threat of prosecution for heresy in the statement that one who does not receive extreme unction on his deathbed will not be considered a true Christian. Extreme unction was generally not enjoined upon the laity in this way; most canon law on the topic was aimed at encouraging the clergy to offer it to their parishioners. Norman P. Tanner and Sethina Watson, “Least of
testament to obtain executors through an archpriest.\textsuperscript{131} One reason for this was undoubtedly to prevent Cathar believers from leaving money to the heretics, which, as we have seen, was a common method of donating to the Cathar church.\textsuperscript{132}

The statutes against usury were particularly harsh. The excommunication of usurers called for by Bernard's legislation was automatic. The prohibition on burial was directed not only at usurers (without any requirement that they be manifest usurers or the subjects of a complaint), but against those merely suspected of usury. Julien Théry characterizes this as "total war," noting that the canon calling for excommunication of usurers also required priests to denounce them publicly on Sundays and feast days.\textsuperscript{133} Those who were excommunicated were not only refused Christian burial, but their corpses were to be suspended from trees.\textsuperscript{134} This did not apply only to usurers, of course, but given that even those suspected of usury were to be deemed automatically excommunicate, it would have severely impacted merchants and moneylenders.

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\textsuperscript{131} Lacger, "Statuts synodaux," 460: "10. De executione testamentorum. Item, quod archipresbiteri procurent exequatores testamentorum."

\textsuperscript{132} See Chapters Three and Four. Another likely reason was to ensure that the testament made provision for restitution if the testator was a moneylender.

\textsuperscript{133} Théry, "L'évêque d'Albi Bernard de Castanet," 78: "Contre l'usure, l'évêque mène une guerre totale." For the requirement of public denunciation, see Lacger, "Statuts synodaux," canon 1, stating that "manifestos denunciari mandamus sollemniter ab omnibus presbiteris, singulis diebus dominicis et festivis, presente et audiente populo, usurarios...." (458).

Bernard de Castanet's extreme dislike of usury and moneylending reveals, as did the similar attitude of Bishop Foulques of Toulouse at the beginning of the thirteenth century, that this sin was viewed in the thirteenth-century ecclesiastical imaginary as so harmful to society that, like heresy, it was to be eradicated at all costs.\(^{135}\) This view was, however, changing in some intellectual circles. Bishop Bernard's attitude towards usury can be contrasted with that of the Franciscan Peter of John Olivi, who was working and writing in the same period in Narbonne. Olivi's treatise on commercial contracts, likely written between 1293 and 1295, was pioneering a new attitude towards merchants and those who used credit techniques to engage in productive business that promoted the common good of the city.\(^{136}\) It is worth noting that while Olivi did not condone consumption lending at interest, which he deemed impermissible usury, he refused to condemn many current commercial practices, observing that justice must take into account human imperfection.\(^{137}\)

Bernard de Castanet's severity can be also compared to the approach taken by Simon of Beaulieu, Archbishop of Bourges. In 1285, during a pastoral visit to the town of Gourdon in Quercy, Simon obtained the public confessions of thirty-seven usurers. Upon receiving their promises to abjure future usury and to make restitution of usurious profits, he formally reconciled them to the Church.\(^{138}\) Although Archbishop Simon's approach exposed the usurers to

\(^{135}\) See Chapter One under the heading “Usury” for a discussion of the escalation of canon law’s attention to the problem of usury, culminating in the decrees of the Council of Vienne in the early fourteenth century.


\(^{137}\) Piron, "Marchands et confesseurs," 298.

\(^{138}\) Gourdon is about 25 miles north of Cahors. The 37 usurers included some who were known as financiers on the international scene, but others who appear to have been active locally. Most belonged to Gourdon's bourgeoisie. The
public reproach and required them to repay profits, it shows that it was possible for a prelate to elicit confession and enjoin penance upon those known as usurers without recourse to the harsh measures employed by Bernard de Castanet in Albi. The moneylenders of Albi had reason to feel under particular threat in the closing years of the thirteenth century, particularly if they (or their families) had ties to the heretics.

III. Family Ties to Heresy

One of the striking things about the families involved in both heresy and moneylending in thirteenth-century Albi is the degree of continuity that can be observed. Given the paucity of sources, the more or less random nature of their survival, and the instability of family names in medieval Europe, the number of family connections that can be traced through the period is quite impressive. In the account of the attacks on papal inquisitor Arnaud Cathala and his companion in Albi in 1234, the narrator lists twenty-six individuals bearing different twenty-four different surnames. Among these, there are fifteen family names that can be found among those accused of heresy in the later thirteenth-century sources. Five, and possibly more, have names found among the moneylenders arrested in 1299-1300. This suggests that there was more than a

__loans for which they were obliged to make restitution ranged from ten denarii to eight librae (one was calculated in grain, rather than money). Michel Mollat, "Usure et hérésie: les 'Cahorsins' chez eux," _Studi in memoria de Federigo Melis_ (1978): 269-278. The public penance is described in Etienne Baluze, _Stephani Baluzii Tutelensis Miscellanea novo ordine digesta et non paucis ineditis monumentis opportunisque animadversionibus aucta_, ed. G. D. Mansi, 4 vols. (Luca: Apud V. Junctinium, sumptibus J. Riccomini, 1761-64), 1:289-90, which also contains the text of the confession, abjuration, and promise to make restitution of each of the usurers.

139 "Narratio," 116-18. The surname of one individual, Adzemarius Froment, may be a variation on the name 'Fumeti', which is found in records throughout the century. Davis, _Inquisition at Albi_, 272.

140 "Narratio," 116-18. These are: Guillelmus de Podio; Raimundus and Hugo Donadei; Curvalla, Azemarius Broson of Raimundus Hugonis; Maurinus Amati; Maurinus Guinho; Poncius Caus; Bernardus Fumeti; Bonys; Guillelmus Rotgerii; Guillelmus, Bernardus and Arnaldus Fenassa; Sestayrol; Iohannes de Foyssens, and Iohannes Desports.

coincidental link between support for the *perfecti* and involvement with moneylending in late thirteenth-century Albi, and that, in fact, involvement with one activity was related to the other.\textsuperscript{142}

The man described as striking the first blow at Arnaud Cathala in 1234, Guillermus de Podio, son of Poncius Bernardi de Podio, clearly persisted in heretical activities for some time. He was reconciled to the Church by Bishop Durand in 1249, and the confiscation of his property for crimes of heresy committed by his father was nullified in 1264 upon payment of a fine.\textsuperscript{143} In letters patent of King Philip III dating from 1282, there is a mention of lands confiscated from several individuals convicted of heresy, among them Guillelmus de Podio, suggesting that he, or a descendant, had returned to his heretical affiliations.\textsuperscript{144} In BNF ms lat. 12856, containing testimony of heretical activity in the third quarter of the thirteenth century, Poncius de Podio, *domicellus* (squire), is mentioned as having participated in a meeting at which the whereabouts of the *perfecti* who had been active in the area was discussed.\textsuperscript{145} It seems likely that Poncius de Podio was a son (or possibly a nephew or grandson) of Guillelmus de Podio, whose own father had been named Poncius as well.\textsuperscript{146} Furthermore, Poncius de Podio is mentioned in testimony of

\textsuperscript{142} In 1188, the merchant oligarchy numbered 268 heads of households. Jules Jolibois, "L'Administration communale dans l'Albigeois avant la Révolution," 134. The 26 individuals involved in the attack on the inquisitor in 1234 represent 10% of this population, and the 15% accused of heresy over the course of the century constitutes almost 6%. Given that those affiliated with the Cathars were about 5-6% of the population, these numbers suggest a relatively consistent level of involvement by certain families. For the overall percentage of Cathars in the general population, see n. 215 below.

\textsuperscript{143} See n. 66 above. The fine consisted of 100 librae of Tours payable to the inquisitors, 25 librae to the cathedral church of Sainte-Cécile, 10 librae to the church of Saint-Salvy, and 10 librae to the local Franciscian church. AD Tarn, E 197.

\textsuperscript{144} AD Tarn, G101, *Inventaire raisonné des titres du vénérable chapitre métropolitain Sainte Cécille d'Alby*, t. 1 (1787), 397ff.

\textsuperscript{145} BNF ms lat. 12856, f. 14v.

\textsuperscript{146} It was common for both the aristocracy and the petty nobility of the Toulousain and Quercinois in this period to retain reference to their place of origin (de Podio) in their names, and pass this along through several generations. It was also customary for sons to take the first names of their fathers, grandfathers, or uncles. Didier Panfili,
1299 as having participated in a meeting with the two perfecti, Raymundus del Boc and Raymundus Desiderii, who were active in the Albi area in the 1290s.\(^{147}\)

Another man listed in the "Narratio" of 1234 is Maurinus Amati; a Maurius Amati is described in testimony from 1286 as having participated in a meeting with perfecti.\(^{148}\) Testimony from 1299 places Guillermus Amati junior at a meeting with perfecti in the home of Guillermus Brosa.\(^{149}\) Similarly, members of the Cestayrols,\(^{150}\) Donadei,\(^{151}\) and de Portu\(^{152}\) families, all

\(^{147}\) Davis, *Inquisition at Albi*, 232: "Et supervenerunt ad visionem dictorum hereticorum Raymundus Bauderii, Poncius de Podio scutifer, Guillermus de Landas, Iacobus Fumeti." Another witness in the 1299 depositions describes Symcardus de Podio of Lautrec, who may be a relative from another branch of this family (or may simply have the same surname) as a 'special friend' of the heretics ("Symcardus de Podio de Lautreco est specialis amicus et hospes eorum"). Davis, *Inquisition at Albi*, 178.

\(^{148}\) BNF ms lat. 12856, f. 14r.

\(^{149}\) Davis, *Inquisition at Albi*, 171.

\(^{150}\) Cestayrols: J. de Sestairol was a witness in a dispute in 1228 concerning the rights of the bishop over the town of Albi; it may have been the same man who participated in the 1234 attack. *Histoire générale de Languedoc* VIII: 912. Stephanus Mascoti of Albi testified in 1299 that he met "Petrus Sextayroli textor et Raymundus Bonerii, qui fuerant de Albia et fugerant in Lombardiam propter heresim" in about 1296. Davis, *Inquisition at Albi*, 165. In 1286, Raymundus Fumeti testified that Stephanus de Sestayroli attended the consolamentum of his uncle, a seller of salt and oil of Albi, performed in about 1279. BNF ms lat. 12856, f. 54v. Guillermus de Sestayroli attended the consolamentum of Petrus Teulerii, his sister's father-in-law, in 1280 (f. 57r).

\(^{151}\) Donadei: Grimaldus Donadei of the Albigeois is described as a heretic in testimony from c. 1255 contained in Archives départementales de la Haute Garonne, ms 202, cited in Henri Blaquière and Yves Dossat, "Les cathares au jour le jour. Confessions inédites de cathares quercynois," in *Cathares en Languedoc*, Cahiers de Fanjeaux 3 (Toulouse: Privat, 1968), 259-298, at 265-66. In testimony of 1286, Petrus Donadai was said to have received the consolamentum c. 1278, although he did not die (BNF ms lat. 12856, ff. 44v-45r), while Hugo Donadei participated in meetings with perfecti (ff. 58v-59r). Arnaldus Donadei of Réalmont was seen speaking to perfecti in about 1297, according to Guillermus de Mauriano. Davis, *Inquisition at Albi*, 142. Bernard Gui reports that Johannes Donadieu, a jurist, was an agitator who stirred up trouble against the Dominicans in Albi in 1302 ("Fuerunt autem inter actores malorum incentores et cooperatores et complices predictorum precipui et maiores in publico...Johannes Donadieu iurisperitus..."). Bernard Gui, *De fundatione*, 203.

\(^{152}\) De Portu: Testimony from 1285 describes the deathbed consolamentum of Johannes de Portu of Albi, father of Arnaldus de Portu, who was present and in fact, paid the perfecti; no date is given. BNF ms lat. 12856, f. 33r. Arnaldus de Portu was described as a 'friend' of heretics: "multos habebant amicos in Albi nominando eis...Arnaldus de Portu," BNF ms lat. 12856, f. 12r. Arnaldus de Portu is also reported to have attended meetings with perfecti (f. 14r). In 1299, Guillermus Torayl testified that Johannes de Portu – perhaps the son or nephew of the man who
mentioned in the "Narratio," appear in the testimony of 1286-87 and 1299-1300. Other families can be found in one set of depositions, but not the other, such as the Bonys mentioned in the "Narratio," whose (probable) relative Bec Bonas received a deathbed *consolamentum* in about 1277,\(^\text{153}\) and the Guinho family.\(^\text{154}\) The Curvalha family, whose ancestor took part in the riot of 1234, is mentioned by Bernard Gui in his history of the Dominicans at Albi, in which he refers to the *conversus* (a former heretic who has returned to Catholicism) Petrus de Curvalha, indicating that the family maintained links with Catharism over the course of the century.\(^\text{155}\) Other families mentioned in the "Narratio" appear in the mid-thirteenth century record, but are not specifically implicated in the later depositions, indicating continuity of heretical affiliations among families, although not specific ties to the 1299-1300 defendants. Poncius Caus of Albi, squire to Jordan, lord of Saissac, and son of Poncius Caus senior, who participated in the 1234 attack, received the *consolamentum* in about 1241.\(^\text{156}\) In 1274, a nobleman called "Chaus" was described as having entered a monastery and receiving the *consolamentum* there shortly before he died, in about

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\(^\text{153}\) BNF ms lat. 12856, f. 35v. Furthermore, Nana Bona, widow of Petrus Bonis, was consoled on her deathbed in about 1277, with Petrus Bonis, undoubtedly her son, in attendance (f. 37v). Petrus Bonis himself received the *consolamentum* around the same time, but recovered from his illness (f. 44v).

\(^\text{154}\) Guinho: Testimony from 1286 places 'Magister Amatus Guinho iurisperitus et avocatus' at a meeting with *perfecti* in the home of Guillelmus Golferii of Albi, in about 1279 (BNF ms lat. 12856, f. 14r). Maurinius Guino of Albi received a deathbed *consolamentum* in about 1278 (f. 54r).

\(^\text{155}\) Bernard Gui, *De fundatione*, 197. A Pierre Curvalle of Albi is recorded as having sold a house to Bernard Donadieu in 1279, showing that the family maintained a presence in the Albi area over the course of the century. AD Tarn, G 101, f. 621.

\(^\text{156}\) Doat 26, f. 53v; "Narratio," 117, n. 13. A Poncius Caus was a witness in a dispute in 1228 concerning the rights of the bishop over the town of Albi; it may have been the same man who participated in the 1234 attack. *Histoire générale de Languedoc* VIII: 910.
1265.\textsuperscript{157} Guillelmus Rotgerii, who is named in the "Narratio," was subsequently condemned by the papal inquisitors but had the confiscation of his property reversed upon payment of a fine of 500 solidi of Melgueil.\textsuperscript{158}

Five of the families named in the "Narratio" as having participated in the 1234 attack were not only associated with heresy later in the century, but were also involved in moneylending at that time. Azemarius Brosa, named as a participant in the 1234 attack on the inquisitor, was a member of a prominent Albi family, a consul of Albi in 1253, and one of the moneyers of Count Raymond VII of Toulouse.\textsuperscript{159} He, and members of his family, were deeply involved with heresy. His widow, Nana Brosa, received the \textit{consolamentum} on her deathbed, in about 1278.\textsuperscript{160} He appears to have had three sons and two daughters involved with heresy. His son Berengarius Brosa was described by several witnesses as having participated in meetings with \textit{perfecti} and hiding them in his cellar.\textsuperscript{161} Ademar Brosa, Berengarius's brother, was seen at a meeting with \textit{perfecti} in about 1280, and the third brother, Guillelmus Brosa, attended a meeting with \textit{perfecti} in about 1283, together with his brother Ademar.\textsuperscript{162} Ademar and Berengarius were present at the \textit{consolamentum} of their sister, Nana Bona of Albi, in about 1277.\textsuperscript{163} Two \textit{perfecti}

\textsuperscript{157} Doat 25, f. 137v: "Chaus, generosus de Frontorgue, qui se donavit monasterio Ardorelli et fuit ibi sepultus post illam donationem, dum adhuc vivet fuit haereticatus...." 'Frontorgue' has not been identified, but the witness speaking, Iohannes de Torena, is identified as coming from Réalmont in the diocese of Albi. Doat 25, f. 136v; Biller, Bruschi and Sneddon, \textit{Inquisitors and Heretics in Thirteenth-Century Languedoc}, 459 n. 4.

\textsuperscript{158} Doat 31, ff. 146r-148r; "Narratio," 118 n. 17.

\textsuperscript{159} \textit{Histoire générale de Languedoc}, VIII:1310, 1319-21; "Narratio," 116, 117 n. 10.

\textsuperscript{160} BNF ms lat. 12856, f. 46v.

\textsuperscript{161} BNF ms lat. 12856, ff. 14r; 47r; 43r: "Item dixit sibi magister Ramundus [Fumeti] quod duo anni erant elapsi tunc viderat hereticos in domo Berengarii Bosa in quodam sotulo ubi est fons."

\textsuperscript{162} BNF ms lat. 12856, ff. 43r, 58r.

\textsuperscript{163} BNF ms lat. 12856, ff. 37v, 59r-v.
stayed in the cellar of Guillermus Talhafer, whose wife was the daughter of the elder Ademar Brosa.\textsuperscript{164} Testimony from the 1299-1300 trials implicates Berengarius Brosa thoroughly in heretical activity; indeed, he was one of those arrested and condemned to prison.\textsuperscript{165} Testimony in these trials places him at many meetings with the \textit{perfecti} Ramundus del Boc and Ramundus Desiderii; he even hosted them in his home.\textsuperscript{166}

Biget identifies Berengarius Brosa as a large-scale merchant and moneylender operating on a regional scale.\textsuperscript{167} Ramundus de Baffinhac of Castres, the primary deponent in the 1286-87 trial, notes that he came to Albi on one occasion to repay money that he had borrowed from Berengarius.\textsuperscript{168} In the accounts of the early fourteenth century containing information about assets confiscated from convicted heretics, Berengarius Brosa's outstanding loans total almost 300 librae, making him the second largest lender in Albi after Guillermus Fenassa.\textsuperscript{169} Most of his debtors – 75% – were rural, representing slightly more than half of the outstanding loan

\textsuperscript{164} BNF ms lat. 12856, ff. 46r: "Item dixit quod octo anni sunt elapsi quod Guillermus Talhafer qui habuit in uxorem filiam Ademarii Brosa...ostendit eis...duos hereticos sibi missos ut dixit de Lumberesio qui erant tunc inter duo dolia magna in sotulo ipsius Guillermi."

\textsuperscript{165} Doat 33, f. 229r: "Recepta de debitis Berengarii Brossa de Albia pro crimine haeresis condemnati...."; Davis, \textit{Inquisition at Albi}, 272. His assets were confiscated, and thus provide information about his mercantile and lending activities as part of the assets described in the account books Biget looks at in "Aspects du crédit."

\textsuperscript{166} See, e.g., Davis, \textit{Inquisition at Albi}, 172, and passim. His own testimony, in which he admitted to seeing the \textit{perfecti} only twice in about 1297 or 1298 (after first denying all knowledge of heresy at his first interrogation), is found at 151-53.

\textsuperscript{167} Biget, "Aspects du crédit," 24, 28.

\textsuperscript{168} BNF ms lat. 12856, f. 7v: "dixit quod ipse tunc Albie veniebat ad solvendum pecuniam quam debebat Berengario Brosa de Albia." This text is quoted in Biget, "Aspects du crédit," 30, n. 7; the folio is missing from the digitized version of the manuscript available on the BNF website.

\textsuperscript{169} See, e.g. Doat 33, ff. 229r, 249v, 250r: "Recepta de debitis Berengarii Brossa de Albia pro crimine haeresis condemnati....[followed by lists of debtors and outstanding amounts owed]."
amounts. As previously noted, these rural loans were most likely consumption loans at interest rather than business investments.

Berengarius' brother Guillermus was also implicated in the 1299-1300 testimony. Guillermus de Landas of Albi testifies that the perfecti del Boc and Desiderii stayed in Guillermus Brosa's home and that meetings with them were held there in the 1270s. Guillermus was also a merchant, although his moneylending activity was on a much smaller scale than Berengarius'; he had only one outstanding loan of 9 librae, 8 solidi, to an urban borrower.

Bernardus Fumeti was another participant in the 1234 disturbances at Albi. Members of this family reappear as strong Cathar supporters in the last quarter of the thirteenth century, suggesting that the links to heresy persisted over the century. In the early 1280s, two members of the Fumeti family, Bego Fumeti and Ramundus Fumeti, received the consolamentum before they died. While nothing more is known about Bego Fumeti, Ramundus was the father of three sons who continued to be involved with heresy. Two of the sons, Ramundus and Berengarius, were lawyers, while the third, Iacobus, appears to have been a merchant. All three sons

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170 Biget, "Aspects du crédit," 28, 30. 28 debtors were from rural areas with 153 librae outstanding, while only 9 debtors were from Albi or Castelvel, with 144 librae outstanding.

171 Davis, Inquisition at Albi, 173.

172 Biget, "Aspects du crédit," 28, 30 n. 78.


174 Bego Fumeti: BNF ms lat. 12856, f. 38r; Ramundus Fumeti: ff. 46v, 53r.

175 Both Ramundus junior and Berengarius are referred to as legal professionals in the sources. Magister Ramundus represented Ramundus de Baffinhac of Castres (one of the chief witnesses in the 1286-87 trials) before the official's court in Albi in the mid-1280s, for which he was paid 20 solidi. BNF ms lat. 12856, ff. 10v, 11r, 44r-v. Berengarius, a defendant in 1299-1300, is named as a lawyer ("magister Berengarius Fumeti iurisperitus") is his deposition in February 1299 (1300 n.s.). Davis, Inquisition at Albi, 201. Iacobus's status is not clear from the sources, but Biget believes he was a merchant based on his moneylending patterns. Biget, "Aspects du crédit," 30.
attended their father's *consolamentum* in 1283.\textsuperscript{176} Similarly, all three participated in many meetings with *perfecti* as well as *consolamenta* of other believers in Albi.\textsuperscript{177}

Both Magister Berengarius and Iacobus were moneylenders as well.\textsuperscript{178} In the confiscation records, Berengarius' outstanding loans total ninety-five librae, with twenty-two debtors, of whom virtually all (twenty-one of twenty-two) were rural borrowers.\textsuperscript{179} Berengarius also lent the large sum of 412 librae, 10 solidi tournois to the consuls of Albi in 1297, together with another merchant, Bernardus Rigaudi.\textsuperscript{180} Iacobus, on the other hand, was a moneylender on a much larger scale, with 183 librae of loans outstanding in the confiscation records, representing sixty-four debtors, the vast majority of which were rural borrowers.\textsuperscript{181} All three brothers were

\begin{footnotes}
\item[176] BNF ms lat. 12856, f. 53r (Ramundus); Davis, *Inquisition at Albi*, 187 (Iacobus); Davis, *Inquisition at Albi*, 201 (Berengarius).
\item[177] See, e.g., BNF ms lat. 12856, f. 57r, describing a meeting with *perfecti* in the home of Magister Ramundus Fumetti, at which both of his brothers were present. Many other interactions implicating all three brothers are described in BNF ms lat. 12856 and in BNF ms. lat. 11847 (Davis), passim.
\item[178] Biget, "Aspects du crédit," 28. Ramundus appears to have stuck to law; there is no record of him lending money in our sources.
\item[179] Biget, "Aspects du crédit," 28. The 21 rural debtors had outstanding loans of 90 librae, while the one urban borrower's loan amount was 5 librae. As noted above, while rural loans were made to borrowers representing a wide range of wealth, they were generally consumption loans.
\item[180] AD Tarn, 4 EDT CC 428: “Bernardus Rigaudi et Berengarius Fumeti de Albia ambo in simul presencia mei notari et testis infra scriptis….recognoverunt et confessi fuerunt Guiraudo Austoric et Ramundo de Peyrellier, Guillelmo Salvi, consulibus civitatis albie ibidem presentibus et representibus pro se et aliis consulibus….quod ipsi satisfeecerunt Bernardo Rigaudi et Berengario Fumeti predictis in quatuor centus XII libris et X solidis touronensis pro quodam debito sex milia denariourm grossorum argenti et lx libros touronenes quos debebant et in quibus eisdem tenebantur.” The Rigaudi family was also associated with heresy: Bernardus Rigaudi's father received the *consolamentum* on his deathbed, and his brother Petrus was one of the men arrested in 1299-1300. Davis, *Inquisition at Albi*, 175: 245-49.
\item[181] Biget, "Aspects du crédit," 28. Of his 64 debtors, only four were urban, with outstanding amounts of 23 librae; the other 60 were rural borrowers whose outstanding loans totalled 160 librae.
\end{footnotes}
condemned to prison, Ramundus in the 1286-87 trials and Berengarius and Iacobus in 1299-1300, and were still in the prison at Carcassonne in 1306.\textsuperscript{182}

Another participant in the 1234 attack on the inquisitor was Iohannes de Foysens.\textsuperscript{183} The Foysens family was involved in heresy later in the century as well. In 1248, Willelmus de Foissenx was given a receipt by Bishop Durand of Albi for the forty librae of Cahors which he paid to redeem property confiscated for heresy.\textsuperscript{184} The father of Aymericus de Foissenx, described in the 1286 depositions as having participated in meetings with perfecti, was labelled by a witness as a "friend of heretics."\textsuperscript{185} Lambertus de Foysens was one of the men arrested in 1299; he testified to participating in several meetings with perfecti and to hosting them in his home for eight or ten days on two occasions.\textsuperscript{186} Lambertus was still in prison in Carcassonne in 1306, but was burned as a relapsed heretic in 1308.\textsuperscript{187} He was a merchant, and appears in the confiscation records as a reasonably sizable moneylender as well: he had outstanding loans of thirty-seven librae, with forty-seven debtors, of whom the majority (forty-five) were rural.

\textsuperscript{182} Doat 33, f. 220r, 247v, 248v: "Recepta de debitis Jacobi Fumeti de Albia pro crimine [haeresis] ad murum condempnati"; f. 223r: "Recepta de debitis Berengarii Fumeti de Albia pro crimine haeresis condempnati [no punishment stipulated]." See also Davis, \textit{Inquisition at Albi}, 272.

\textsuperscript{183} "Narratio," 118.

\textsuperscript{184} Doat 31, ff. 143r-144r: "del forfaig de heretquia en quelque maneira." See also Douais, \textit{Documents pour servir}, 1:xci, n. 3.

\textsuperscript{185} BNF ms lat. 12856, ff. 10r, 11r (Aymericus seen adoring perfecti); f. 47r: "Item idem Amatus dixit ipsi testi...quod audiverat a patre suo et ab aliis quod pater Aymericii de Foissenx fuerat amicus hereticorum." Aymericus, or possibly his father, was involved in a conflict between the consuls and the bishop on one side, and royal officials on the other, in 1252. \textit{Histoire générale de Languedoc}, VIII: 1306. Aymericus de Foissens was active on the side of the consuls in this event.

\textsuperscript{186} Davis, \textit{Inquisition at Albi}, 239-42: "Tunc ipse testis [Lambertus de Foysens] et Guillermus de Landas extraxerunt dictos hereticos de domo dicti magistri Raymundi et duxerunt eos ad domum ipsius testis ubi manserunt per duas vices per viii dies vel per x, comedentes et bibentes de bonis domos ipsius testis ipso teste ministrante eis" (240). Lambertus was implicated by six other witnesses in these trials as well.

\textsuperscript{187} Davis, \textit{Inquisition at Albi}, 288.
borrowers. His brother Fenassa was also a merchant and participated in moneylending activity, again, mostly with rural borrowers. Fenassa de Foyssenx, however, was either not involved in heresy or managed to escape arrest, as he shared with the inquisition's agents in the proceeds of the sale of Lambertus' confiscated goods. In 1293, En Aymeric de Foissenx made a donation to the Dominican convent in Albi; if this was the same Aymeric de Foissenx described by witnesses in 1286 as participating in meetings with perfecti, it is evidence that heretical affiliations did not necessary preclude links to the Catholic church as well.

The "Narratio" describes the son of Raimundus Hugonis as a participant in the 1234 attacks on the inquisitor. Later in the century, several members of the Huc family were active participants in heretical activity. Guillermus Huguo, merchant of Albi, received the consolamentum on his deathbed in about 1280; his son, also Guillermus Huguonis, was in attendance. A few years later, Arnaldus Huguonis was dying and perfecti were brought to perform the consolamentum, but the ritual could not be completed due to the presence of the prior of the church of Saint-Salvy; the dying man's brother, Guillermus Huguonis, was again in attendance. The widow of Guillermus Huguo, who had died in 1280, Rixendis de Belvezer,

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188 Some of Lambertus’s borrowers were quite small, such as Amblardus Raynaldi of Sancto Iorio, who repaid 8 denarii, and Martinus Penthenerii of Florentino, who repaid 12 denarii. Doat 33, f. 222v.

189 Doat 33, f. 220v: "Recepta de debitis Lamberti de Foyssenxs de Albia pro crimine haeresis ad murum condempntnati communibus inter dictum regem et Fenassam de Foyssenxs fratrem dicti Lamberti...."

190 AD Tarn, H 258: "Sanct Domenge et al convent des fraires predicadors de la maio d'alby et a nos fraire Guillelme Bonat prior de la dicha maio dalby...to la men ozr de foras la porta de roanell d'albi...." See nn. 202 and 206 below for other examples of this phenomenon, as well as Chapter Two, n. 144.

191 "Narratio," 116 ("filius Raimundi Hugonis").

192 BNF ms lat. 12856, f. 40r: "Guillermus Huguo mercator de Albia fuit infirmus infirmitate illa de qua obiit et predicti heretic...venerant ad domum ipsius testis...et hereticaverunt eundem Guillermum Hugonis supradictum infirmum."

193 BNF ms lat. 12856, f. 56r: “Arnaldus Huguonis fuit infirmus infirmitate de qua obiit albie in domo sua et ipse infirmus misit pro ipso testi et dixit ei quod faceret venire ad eum dictos hereticos...et dum vellent facere hereticationem fuerunt impedimenti per presentiam domini Ysarni Selleri nunc prioris Sancti Africani.”
was the only woman called to testify in the 1286-87 trials; she described many encounters with perfecti and stated that she had believed they were 'good men' until she heard otherwise in the inquisitors' sermon.\textsuperscript{194} Guillermus Hugonis' son, another Raymundus Hugonis, was arrested in the 1299-1300 trial and testified in February.\textsuperscript{195} He was implicated by at least a dozen fellow deponents, and described as attending many meetings and gatherings with the perfecti Raymundus del Boc and Raymundus Desiderii in Albi and Cordes.\textsuperscript{196} He also put them up in his home for two periods of eight to ten days each.\textsuperscript{197} Raymundus was condemned to prison in Carcassonne and was still there in 1306.\textsuperscript{198}

Raymundus Hugonis was a merchant, like his father Guillermus.\textsuperscript{199} He was also a moneylender, and the confiscation rolls of the early fourteenth century show that he had sixty-one librae in outstanding loans, owed by sixty-six debtors, of which one was a large urban loan owed by one borrower, and the remainder were much smaller, rural loans.\textsuperscript{200} Raymundus had relatives with whom he sometimes shared his lending activity; there is no evidence that either of his partners in the large loan were arrested for heresy.\textsuperscript{201} In 1249, a Guillermus Huc made a

\textsuperscript{194} BNF ms lat. 12856, ff. 62r-v: "Interrogata per quantum tempus stetit in credentia quod crederet dictos hereticos esse bonos homines dixit quod ab illo tempore quo deliquit usque ad tempus sermonis inquisitorum facti hoc anno Albie circa festum omnium sanctorum et ex tunc dimisit credentiam."

\textsuperscript{195} His testimony is contained in BNF ms lat. 11847, Davis, \textit{Inquisition at Albi}, 207-209.

\textsuperscript{196} Davis, \textit{Inquisition at Albi}, 207-9; 222-23; 228-29.

\textsuperscript{197} Davis, \textit{Inquisition at Albi}, 208.

\textsuperscript{198} Davis, \textit{Inquisition at Albi}, 294.

\textsuperscript{199} Biget, "Aspects du crédit," 25.

\textsuperscript{200} Biget, "Aspects du crédit," 28; Doat 33, ff. 255r-257r; 271v-272r.

\textsuperscript{201} Doat 33, ff. 255r-v: "De debitis Raymundi Hugonis de Albia pro dicto crimine [haeresis] condemnpnati communibus inter dominum regem pro tertia parte et Pontium Hugonis fratrem dicti condemnpnati et Petrum Hugonis filium quondam Raymundi Hugonis, et Petri Hugonis...."
bequest to the church of Saint-Affrique in Albi, indicating either that he did not support heresy, or, equally possibly, constituting further evidence that adherence to Catharism was not viewed as an all-or-nothing proposition.\textsuperscript{202} It is not clear whether this is the Guillermus Hugonis who received the \textit{consolamentum} at his death in 1280 or a relative; accordingly, either supposition about his intentions could be correct.

The "Narratio" lists Guillelmus Fenassa, Bernardus Fenassa and Arnaldus Fenassa as participants in the 1234 disturbances.\textsuperscript{203} The Fenassa family, likely originating from the village of Lafenasse, near Réalmont, was one of the leading families of Albi. Arnaldus Fenassa was a consul in 1252, and with his brother Guillelmus and others, including Ademarius Brosa, was a moneyer for the counts of Toulouse until 1253.\textsuperscript{204} The archives show members of the Fenassa family on both sides of multiple real estate transactions in Albi, over a period ranging from 1249 to 1285.\textsuperscript{205} Like Guillermus Hugonis in 1249, a Fenassa made a testamentary bequest to the Albi church of Saint-Affrique in 1274, again showing that a family's affiliation with Catharism was not necessarily exclusive.\textsuperscript{206}

Other members of the Fenassa family had heretical affiliations as well. In 1250, at the request of their sons Magister Guillermus and Johannes Fenassa, Pope Innocent IV rehabilitated Johannes Fenassa and his wife, Arsinde, who had been condemned posthumously for heresy

\textsuperscript{202} AD Tarn, G 102, \textit{Inventaire général des titres du Venerable Chapitre Metropolitain Ste Cécile d’Alby}, t. 2 (1787), 202. See n. 190 above.

\textsuperscript{203} "Narratio," 118 n. 18.

\textsuperscript{204} \textit{Histoire générale de Languedoc}, VIII: 1310, 1319-21.

\textsuperscript{205} AD Tarn G 101, ff. 497, 616, 619, 620; G 102, ff. 40, 41, 43.

\textsuperscript{206} AD Tarn, D 17.
years before by inquisitor Friar Ferrar. In the trials of 1286-87, witnesses reported that another Johannes Fenassa had received the *consolamentum* on his deathbed in about 1283. Johannes' brother Bernardus, and a third brother, Bartholomeus, were present; Bernardus paid the *perfecti* for performing the ritual. Bernardus Fenassa was also reported to have participated in meetings with *perfecti*. Guillermus Fenassa *claudus* was arrested in 1299 and admitted to participating in meetings and *adoratio* with the *perfecti* del Boc and Desiderii. Numerous other witnesses implicated him as well. Guillermus Fenassa junior, nicknamed 'strabo' (squinter), also appears in the testimony of 1299-1300 as a participant in meetings with the *perfecti*, as does Bernardus Fenassa, who, additionally, is reported to have spoken with them at length in his home.

Guillermus Fenassa *claudus* was the largest moneylender in Albi, with outstanding loans representing almost half of all the recoveries from the Albi defendants in the early fourteenth century. The vast majority of his debtors were rural borrowers. Biget is thinking of Guillermus Fenassa *claudus* in particular when he concludes that, notwithstanding a minority of

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207 Doat 31, ff. 169r-170v.
208 BNF ms lat. 12865, ff. 10v; 32v; 33r.
212 Davis, *Inquisition at Albi*, 171: "Et simul intraverunt ipse testis et predicti heretici civitatem albienses, et venerunt ad domum Bernardi Fenassa ubi dicti heretici locuti sunt diu cum dicto Bernardo Fenassa in curia dicte domus...." It is not clear whether this Bernardus Fenassa is the same as the one appearing in BNF ms lat. 12856 or a relative.
213 Biget, "Aspects du crédit," 24. See Doat 33, ff. 207r-219v, for a list of his debtors; the records of collections from them are scattered throughout the volume. For example: "summa summamurum Guillelmi Fenassa lxvii lb. xvi s. iii d. et lx tur. argentii et xxxv stts. et eymina frumenti et xxxvi stts avenae et vi stts. siliginis" (f. 265).
214 Biget, "Aspects du crédit," 28. Biget assumes that Guillerus was a merchant as well, as the dividing line between financiers and merchants was negligible in this period, but in any case labels him a "big businessman" following in the family tradition of finance.
business loans extended to urban borrowers, most of the loans reported in the confiscation
records represented consumption loans, extended to rural borrowers in relatively small
amounts.\textsuperscript{215}

This wealth of detail suggests to me that many of those who were Cathar supporters in
the early part of the thirteenth century remained so throughout the period, and that many of those
involved with moneylending at the end of the century came from families with longstanding
associations with heresy. Of the fifteen family names of those convicted of heresy in 1299 and
known to have engaged in moneylending in Albi in the late thirteenth century, five – one third –
were implicated in heresy as early as 1234 and continued to be so throughout the century, as
summarized in the following table:\textsuperscript{216}

<table>
<thead>
<tr>
<th>1234 Attack: Family Name</th>
<th>Affiliations with Heresy in 13th Century</th>
<th>Known Moneylending Activity - Late 13th Century</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amati</td>
<td>1286, 1299</td>
<td></td>
</tr>
<tr>
<td>Blausac</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bonaterra</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bonys/Bonas</td>
<td>1286</td>
<td></td>
</tr>
<tr>
<td>Bot</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Botz</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brosa</td>
<td>1286, 1299</td>
<td>yes</td>
</tr>
<tr>
<td>Brotaiio</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bya</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Caus</td>
<td>1241, 1244, 1264</td>
<td></td>
</tr>
<tr>
<td>Cestayrols/Sestayrol</td>
<td>1286, 1299</td>
<td></td>
</tr>
</tbody>
</table>


\textsuperscript{216} Some families with a history of both Catharism and moneylending were related to others involved in either heresy or moneylending, or both. Raymundus Augerii, convicted in 1299-1300, was the brother-in-law of Rixendis de Bello Videere, a deponent in 1286 and wife of Guillermus Hugonis discussed above. He was also related ("consanguinarius") to Berengarius Brosa. Davis, \textit{Inquisition at Albi}, 146, 148, 290. Magister Raymundus Constancii, the notary of the episcopal court in Albi, was the nephew of the \textit{perfectus} Raymundus del Boc. Davis, \textit{Inquisition at Albi}, 159, 292. The Ademarii and Rigaudi families, both of which had members condemned in 1299-1300 and were participants in moneylending, were related to each other, although there is no information about how far back their heretical affiliations went. Davis, \textit{Inquisition at Albi}, 246. Others, such as Bertrandus de Monte Acuto and members of the Garsie family, were implicated in heresy in 1286-87 trials, but there is no information about earlier involvement. Davis, \textit{Inquisition at Albi}, 274 (Monte Acuto); 293 (Garsie).
Inasmuch as the percentage of Albi’s population that were Cathar believers probably did not exceed 5%, the fact that one-third of the families involved in the 1234 attack on the inquisitor can be linked to both heresy and moneylending sixty-five years later is evidence of a relationship between the two – in Albi, at least, family ties to Catharism and participation in moneylending reinforced each other. The connection was likely not accidental: moneylenders might well be in need of more efficacious spiritual sustenance than the Catholic church could provide, especially if restitution of the profits of usury was impractical or undesirable. The evidence suggests, however, that the connection goes further. Heresy and usury were both theologically and socially unacceptable, and the ecclesiastical authorities believed they had to be weeded out of the Latin Christian community if it were to thrive. Lending at interest – especially without restitution of usurious profits – violated legal and moral norms and made its practitioners outcasts not dissimilar to heretics. As in Toulouse almost a century before, Albi’s bishop

<table>
<thead>
<tr>
<th>Family</th>
<th>Year(s)</th>
<th>Note</th>
</tr>
</thead>
<tbody>
<tr>
<td>Curvalha</td>
<td>1300</td>
<td></td>
</tr>
<tr>
<td>Donadei</td>
<td>1255, 1286, 1299</td>
<td></td>
</tr>
<tr>
<td>De Puy/De Podio</td>
<td>1249, 1264, 1286, 1299</td>
<td></td>
</tr>
<tr>
<td>Desports/Del Port</td>
<td>1286, 1299</td>
<td></td>
</tr>
<tr>
<td>Fenassa</td>
<td>1249, 1286, 1299</td>
<td>yes</td>
</tr>
<tr>
<td>Foysens</td>
<td>1248, 1286, 1299</td>
<td>yes</td>
</tr>
<tr>
<td>Fumeti/Froment</td>
<td>1286, 1299</td>
<td>yes</td>
</tr>
<tr>
<td>Gavach</td>
<td>1286</td>
<td></td>
</tr>
<tr>
<td>Guinho</td>
<td>1286</td>
<td></td>
</tr>
<tr>
<td>Huc/Hugonis</td>
<td>1286, 1299</td>
<td>yes</td>
</tr>
<tr>
<td>Jacobi</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Montinha</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Naiaco</td>
<td>1248</td>
<td></td>
</tr>
<tr>
<td>Rotgerii</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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217 Jean-Louis Biget, "L'extinction de la dissidence urbaine," 197. Biget finds similar numbers for other towns: Castres, 4-5% at the end of the thirteenth century; Toulouse, in 1260, 5-6%; Montauban, 1241, 7-8%.

218 See below, under the heading "Penance and Restitution in the Catholic Church."
attacked both usury and heresy, particularly where the same practitioners were engaged in both activities. Moreover, after nearly two centuries of anti-usury propaganda and legislation, Albi’s moneylenders may have internalized the Catholic condemnation of usury and felt in need of a solution for their spiritual predicament, a need which the consolamentum could fill.

IV. Attitudes towards Money in the Albi Inquisition Registers

The nexus between heresy and money is reinforced by unusual testimony appearing in the inquisition records of late thirteenth-century Albi emphasizing the financial benefits of adhering to Catharism, using explicit language not seen elsewhere, and suggesting that there were benefits to Catharism in this world as well as the next. The two inquisition registers from late thirteenth-century Albi – BNF ms lat. 12856, containing testimony of those arrested by Bishop Bernard de Castanet in 1286-1287, and BNF ms lat. 11847, containing testimony from the trials of 1299-1300 – provide a wealth of information about the perfecti operating in the Albigeois and their interactions with believers. They shed light on attitudes towards money, lending and fundraising, and they highlight the willingness of the perfecti to engage with money. They also reveal surprising beliefs about the efficacy of Catharism in making its adherents rich, in addition to offering them an opportunity for salvation without formal penance and without the Catholic church's blanket condemnation of lending at interest.219

Gifts and Bequests

The Albi registers contain considerably less detail about gifts, donations, and even deathbed bequests to the perfecti than the other inquisition sources discussed in Chapters Three and Four. There are only a few mentions of cash donations, indicating that such practices likely continued but were, perhaps, a less frequent practice in the late thirteenth-century Albigeois than

219 On penance, see below, under the heading "Moneylending, Restitution, and the Consolamentum."
in the mid-century Lauragais. In other instances, deponents report that certain merchants were "friends" of the heretics and that they had done "good things" for them. It is not entirely clear what the good things consisted of, but most likely they refer to gifts of cash, food, or hospitality for the perfecti.

In BNF ms lat. 12856, the inquisitor typically asks whether the deponent knows if someone receiving the consolamentum on their deathbed donated or bequeathed anything to the heretics; the response is frequently that the deponent does not know. There are only a half-dozen instances in this register in which the deponent describes a payment or a bequest, and in at least two of these, the designated gift was not received. In one case, the dying man left money to the perfecti even though the consolamentum was not, in fact, performed. In about 1284, Guidus Siguierii of the Lautragesio wished to receive the consolamentum but the ritual could not be concluded due to the presence in his sickroom of two Dominican friars as well as two noblewomen of Castres; despite this, he sent them thirty solidi. In 1283, Ramundus Fumeti, father of magister Ramundus Fumeti, received the consolamentum and directed that fifty solidi tournois be given to the perfecti. There is no mention of whether this money was paid,

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220 In the mid-1270s, Johannes de Castaneto of Albi gave a perfectus named Peyrota 15 solidi of Cahors, together with another 15 solidi donated by Petrus Aymerici and Ramundus Cogorla, also of Albi. BNF ms lat. 12856, f. 49r. In about 1281, Bernardus Torrena of Castres gave perfecti 5 solidi tournois after performing doratio, and donated 10 solidi tournois on another occasion in 1284 (f. 7r).

221 Vitalis Vinhals, merchant of Albi, testified in 1286 that heretics told him that "Ysarnus Col mercator erat amicus eorum valde et ei ipse heretici faciebant magnum bonum"; similarly, he heard from the heretics that "Ramundus Molienerii mercator erat multum amicus eorum et quod faciebat eis bonum." BNF ms lat. 12856, f. 48r.

222 See, e.g., BNF ms lat. 12856, ff. 19v-20r; f. 28r; f. 29v; ff. 29v-30r; f. 34v-35r; f. 35v; f. 36r; f. 36v, and passim.

223 In about 1282, Petrus Cavaïx of Castres received the consolamentum and bequeathed a sesterius of grain to the heretics, but they did not receive it. His children, however, received the four sesteria that Petrus had bequeathed to them. BNF ms lat. 12856, f. 26v. Similarly, Ramunda, wife of Arnaldus Cavaïx of Castres, received the consolamentum on her deathbed and bequeathed 2 sesteria of wheat to the heretics, which they did not receive (f. 27r).

224 BNF ms lat. 12856, f. 11r: "Licet eos habere non posset, misit eis...XXX solidos in quodam pitacio ligatos."
At Christmas 1285, Petrus Aymerici received the *consolamentum* on his deathbed and bequeathed 100 solidi tournois, which the dying man gave directly to the *perfecti* performing the ritual. When Johannes Fenassa received the *consolamentum*, he bequeathed ten librae raimondins, which were paid to the heretics by the dying man's brother, Bernardus Fenassa. In the only mention of bequests to heretics in ms lat. 11847, Bernard Revelha testified that his father had bequeathed ten solidi tournois to the *perfecti* who performed his *consolamentum*. It is difficult to draw conclusions from this testimony, however. As we saw in Chapter Four, the failure to mention bequests in the deponents’ testimony does not mean that bequests were not being made.

*Loans by Perfecti*

There are quite a few instances of the *perfecti* lending money to believers, and similarly, reports of such loans being repaid to them, in these registers. In fact, while loans between *perfecti* and believers are reported elsewhere, these registers are quite unusual in describing so many transactions of this nature. Ramundus de Baffinhac reports that an unnamed *perfectus* told him that Petrus Pradesii had borrowed fifty librae tournois from him and his companion, for a

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225 BNF ms lat. 12856, ff. 52r-v: "Et dictus infirmus precepit Vitali Vinhals quod daret dictis hereticis L solidos turonenses."

226 The money was tied up in a linen cloth: "Interrogatus si legavit vel dedit aliquid ipsis hereticis dictus infirmus dixit quod sic, scilicet C turonenses albos ligatos in quodam pitacio panni linei. Interrogatus quis solvit eis dictos denarios dixit quod dictus infirmus propria manu tradidit eis." BNF ms lat. 12856, f. 39r.

227 BNF ms lat. 12856, f. 33r. The deponent, Ramundus de Baffinhac, notes that he was paid 50 solidi raimondins for bringing the *perfecti* to the sick man.

228 Davis, *Inquisition at Albi*, 144: “Et [Bernardus Revelha] locutus fuit cum Raymundo del Boc heretico, et sicut postmodum audivit ipse testis a dicto Raymundo del Boc referente petiverat idem hereticus a dicto Bernardo Revelha si pater suus aliquid legaverat dictis hereticis, qui responderat quod legaverat eis x solidos turonensium.” It is unclear whether bequests were no longer being made as regularly or whether the lack of references to them is due solely to the inquisitors’ failure to inquire about them; in most inquisition registers, this was standard practice but in ms lat. 11847 it is virtually never mentioned.

229 See Chapter Four, n. 126.
period of seven years. Vitalis Vinhals, a merchant of Albi, reported that in the 1270s, the merchant Bernardus de Castris had borrowed money on multiple occasions from heretics, in relatively large amounts. In one of the rare mentions of the subject in these registers, Bernardus told him that the *perfecti* did not demand interest on these loans.

Years later, as Guillermus de Mauriano of Réalmont was guiding the *perfecti* Ramundus del Boc and Ramundus Desiderii around the Albi area, believers who had borrowed money from the heretics — or members of their families — repaid it. Raymundus de Laval, while talking to the two *perfecti*, took them aside, took a sum of money from his purse, counted it, and handed it to Raymundus Desiderii, who later told Guillermus de Mauriano that this was in payment of a loan to Raymundus de Laval's father. Arnaud Bertuc's mother and her sister, the mother of magister Garnerius de Talapio of Réalmont, had borrowed fifteen librae from the two *perfecti*, as was recorded in documents at the time. In 1298, as Raymundus del Boc was circulating in the area with Guillermus de Mauriano, he sought repayment. While all agreed that the debts were valid, there ensued complex negotiations over who was willing to pay, and how much, on behalf of their relatives. The situation was further complicated by Arnaud Bertuc's sudden death. His son, Raymundus Bertuc, agreed to pay his grandmother's share, and his cousin, magister

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230 BNF ms. lat. 12856, ff. 10v-11r: "Item dixit quod dictus hereticus dixit ei quod dictus P. Prades tenuerat ab eisdem hereticis L libras turonenses bene per VII annos." In the manuscript’s margin there is a notation saying "mutuo dabant pecunias," indicating that the inquisitor took an interest in this type of transaction.

231 BNF ms. lat. 12856, ff. 47v-48r: "Bernardus de Castris mercator dixit...quod multas summas pecunie scilicet aliquando xx libras aliquando xxx ab ipsis hereticis habuerat pro mutuo et nihil eis dabat de lucro." We have no way of knowing whether this was typical of loans by *perfecti* or an exception.

232 Davis, *Inquisition at Albi*, 127: "Et tunc traxerunt se ad partem dicti heretici cum dicto Raymundo et cum locuti fuissent per aliquam moram dictus Raymundus abstraxit de bursa sua aliquam summam pecunie, nescit tamen quantam, et numeravit eam et tradidit de manu sua Raymundo Desiderii hereticis habuerat pro mutuo et nihil eis dabat de lucro."
Garnerius, agreed to pay his mother's share.\textsuperscript{233} Similarly, Sicardus de Orto repaid the \textit{perfecti} a sum of money that his father had borrowed.\textsuperscript{234} Guillermus de Mauriano also observed the \textit{perfectus} Raymundus Desiderii giving Petrus Talhafer certain documents, after which Petrus performed the \textit{adoratio}. This was remarked on by Raymundus Constantii, who also observed the \textit{perfecti} handing Petrus Talhafer some documents and stating that they would conclude their business with him quickly. The implication seems to be that the papers related to a business transaction, possibly the repayment of a loan.\textsuperscript{235}

"They Will Give You Gold and Silver": Heresy and Wealth

In 1265, Guillermus Prunelli, a shoemaker of Saint-Paul-Cap-de-Joux who later received the \textit{consolamentum} and became a \textit{perfectus}, told Arnaudus Agassa of Cermano, a village near Lautrec in the diocese of Albi, that he – Arnaudus – would become rich if he would believe what Prunelli was prepared to tell him:

He said to this Arnaudus who is speaking: "If you wish to believe and agree with me, I will make you a rich man." Arnaudus asked him how that was to be done, and the aforementioned Guillermus Prunelli answered that he, Guillermus, wished

\textsuperscript{233} Davis, \textit{Inquisition at Albi}, 131-33: "Tunc dictus hereticus subiunxit quod mater dicti Arnaudi et soror eius, mater magistri Garnerii de Talapio, habuerant peccuniam in commenda ab eis videlicet xv libras sicut inveniebant in scriptis seu memorialibus suis. Et dixit ipse hereticus ipsi iuveni iumentario quod iret ad eum et diceret ei quod redderet eis peccuniam quam habuerat mater sua in commenda a quibusdam personis quas ipse sciebat....Et tunc cum redissent dictus Arnaudus recognovit eis quod bene audiverat a matre sua quod ipse et soror sua tenebantur dictis hereticis de dicta commenda, et quod paratus erat solvere partem ipsum contingentem, dum modo magister Garnerius et fratres eius vellent reddere partem quam habuerat mater eorum....Dixit etiam magister Garnerius quod paratus erat solvere peccuniam quam mater eius receperat in commenda ab heretics, ita tamen quod fratres sui solvent parts ipsos contingentes....Et sic recesserunt inde, et post paucos dies redierunt ibidem et invenerunt predictum Arnaudum infirmum in dicta boria illa infirmitate de qua obiit, et hereticaverunt eum....Et interfuit illi hereticationi Raymundus Bertus filius hereticati, et solvit eis vii libras peccunie predicte partem ipsum contingentem ut supra dictum est." On this incident, see also Chapter Four at 229-30.

\textsuperscript{234} Davis, \textit{Inquisition at Albi}, 143: "Vidit etiam tunc ipse testis [Guillermus de Mauriano] quod dictus Sycardus tradidit hereticis aliquam summam peccunie quam deebat eis pater eiusdem Sycardi de Orto."

\textsuperscript{235} Davis, \textit{Inquisition at Albi}, 124: "aliquas cedulas seu litteras et posuit in manibus eius." The word he used in the testimony is 'cedula', which means a document or charter, implying that these may have been receipts acknowledging the repayment of loans. There is additional testimony at 162: "P. Talhafer cui tradiderunt dicti heretici ipso teste vidente quasdam scripturas ut sibi videtur de scripturis, et dixerunt sibi quod celeriter expediret negocium quod ibidem continebatur, quod dictus P. concessit...." See also Chapter Four, n. 88.
to leave this place and become a 'good man', meaning that he would become a
heretic, and Arnaudus – as he claims – responded that he did not wish to leave
with him nor did it please him to do so, and within a few days after this
conversation, Petrus Prunelli [Guillermus's brother] threw this Arnaudus, the
witness who is speaking, out of his house because he had mistreated a cow.236

Arnaudus was a laborer working for Guillermus Prunelli and his brother, and I presume in this
case that the mistreatment of the cow was an excuse to get rid of an employee who did not
adhere to Guillermus's heretical beliefs.

It is noteworthy that Guillermus attempted to attract Arnaudus to join the heretics – the
'good men' – by promising to make him rich. Although other inquisition testimony notes that
good can come from following the perfecti, it generally appears to mean spiritual good; the
specific references in the Albi inquisition registers to money and good fortune resulting from a
connection to the heretics are unique. Although we have seen many examples of the perfecti's
integration into the money economy and even instances of moneylending in this study, no
inquisition registers, other than the two Albi registers being examined in this chapter, contain
explicit promises of wealth for Cathar believers. These registers, however, contain a number of
such promises.

In 1299, Ramundus del Boc and Ramundus Desiderii, the two perfecti traveling in the
Albigeois in the late 1290s, told Bernardus Audiguierii of Lescure that "he should adore them
because they would make him a rich man and great good would come to him on account of the

236 BNF ms lat. 12856, f. 15v: "dixit cum dictus Arnaudus Agassa stetisset in loco vocato de Sancto Paulo de
Cadajovis Tholosani diocesi in domo Petri, Guillermi, Bernardi Prunelli fratrum, viginti anni sunt vel circa, una die,
dictus Guillermus Prunelli, tunc temporis sabaterius, dixit ipsi Arnaudo qui loquitur, 'Si tu velles credere et
acquiescere mihi ego facerem quod tu esses dives homo.' Qui Arnaudus interrogavit eum per quem modem. Cui
respondit dictus Guillermus Prunelli quod ipse Guillermus volebat recedere et fieri bonus homo intelligens quod
facet er se hereticum fieri ut dicit ipsa Arnaudo qui loquitur. Cui respondit dictus Arnaudus quod nolebat cum eo
recedere nec placebat sibi. Et infra paucos dies post dicta verba dictus P. Prunelli eiecit ipsum Arnaudum qui
loquitur a sua domo eo quod male tractaverat unam vaccam."
aforesaid adoration.\(^{237}\) The promises of money and wealth to Arnaudus Agassa and Bernardus Audiguierii echo other accounts of believers in the Albi area to the same effect. After a conversation that took place in about 1278, in which the knight Guillermus de Lantar of Lautrec complained to the deponent, Ramundus de Baffinlac, that the clergy were increasing in wealth and power and that the nobility had lost its influence,\(^{238}\) Guillermus took comfort in the possibility of an alternative:

Ramundus, Ramundus, do not doubt that we still have some people who know how, and are able, to bring good fortune, whom we will show to you if you will come to our riverbank.\(^{239}\)

While it may be unclear whether actual good fortune is meant here, rather than spiritual benefit, other instances are far more explicit. At about the same time, Vitalis Vinhals, a merchant of Albi, told Ramundus Cogorla of Albi that he should love heretics and perform the \textit{adoratio}, because he would receive much good and "a great deal of money" from doing so.\(^{240}\) Ten years later (c. 1288), Petrus Talhafer told Berengarius Ademarii, both merchants of Albi, that the \textit{perfecti} Ramundus del Boc and Ramundus Desiderii were good men and that "great utility will come to

\(^{237}\) Davis, \textit{Inquisition at Albi}, 224-25: "Post que dum dicti heretici vellent diceré ab ipso teste monueunt et induxerunt ipsum testem quod adoraret eos quia facerent cun divitem et magnum bonum posset provenire eidem propter adoracionem predictam." Bernardus was a servant and was present at the \textit{consolamentum} of two of his masters in 1292 and 1294 (273).

\(^{238}\) BNF ms lat. 12856, f. 8v: "Dixit videlicet quod tunc dictus Guillabertus Lantar dixit ipsi Ramundo, Ramunde mirabiliter sum turbatus eo quod aliquidus ego et domus mea de nihiló elevabit hodie cum essent facturus in curia officiális et vellem me presente coram eo me retrostraxerunt et impinserunt et me non seleguntur fingentes se me non cogoscere sic quod me ut vellem non potui presentare. Dixit etiam quod ipse Ramundus tunc respondit dicto Guillaberto Lantar, ha domine Guillaberte Lantar non turbemini propter istud quia vos debitis scire quod hoc provenit ex potentia cléricorum preferentur enim hodie scientiam nobilitati."

\(^{239}\) BNF ms lat. 12856, f. 8v: "Ramunide, Ramunide, non dubitetis quoniam adhuc sunt nobis alique persone que sciunt et possunt de predictis facere bonum fortunum quas vobis ostenderemus si in nostra riperia veniretis."

\(^{240}\) BNF ms lat. 12856, f. 52r: "Vitalis Vinhals de Albia induxet eundem testem in ordo predicti Vitalis ad diligendum hereticos et videndum, promittens ei quod magnum bonum et magnam pecuniam haberet inde."
[him] and all others who believe in them from friendship and familiarity with them." In 1298, as del Boc and Desiderii were circulating in the area, two believers, Ramundus Calverie and Guillermus de Landas, told the merchant Bertrandus de Monte Acuto of Albi that

the heretics were 'good men' and that great utility could come from friendship with them and that if he, the witness, followed them and believed in them, they would give him gold and silver money.

Around the same time, Petrus Rigaudi of Albi heard the perfecti promise believers that "nothing would ever be lacking in the present world to their friends and believers" – a promise of earthly prosperity.

The idea that adhering to Catharism would make believers wealthy is not found in other inquisition testimony and appears to be unique to the late thirteenth-century Albigeois. While anti-Cathar polemicists had noted a connection between Catharism and wealth as early as the turn of the thirteenth century, this likely derived from the Cathars' lack of interest in apostolic poverty and the affluence of many of their supporters. There is no evidence, outside of the

241 Davis, Inquisition at Albi, 232: "Ibi erant duo boni homines videlicet Raymundus del Boc et Raymundus Desiderii et quod magna utilitas proveniret ipsi testi et omnibus alis qui crederent eis ex amicicia et familiaritate eorum." Petrus Talhafer was merchant ("civem et mercatorem albiensem") (Davis, Inquisition at Albi, 124). For Berengarius Ademarii as a merchant, see Biget, "Aspects du crédit," 30. Both men were moneylenders as well.

242 Davis, Inquisition at Albi, 190: "Raymundus Calverie et Guillermus de Landas...dicebant ipsi testi quod dicti heretici erant boni viri et magna utilitas poterat provenire ipsi testi ex amicicia et dilecione eorum, et quod si ipsi testis adhereret et crederet eis darent sibi peccuniam auream et argentam." Bertrandus de Monte Acuto was a retail merchant (revenditor) (165) and a moneylender. Biget, "Aspects du crédit," 28.

243 Davis, Inquisition at Albi, 247-48: "amicis et credentibus eorum nichil unquam deficeret in presenti seculo."

244 See, e.g. the writings of Durand de Huesca, a Waldensian who returned to the Church and became an anti-Cathar polemicist. In his Liber contra manicheos (c. 1223) he says that they conduct business in the world in order to enrich themselves ("libenter operando et negociando adquirunt divicias terrenas"). Une somme anti-cathare: le Liber contra Manicheos de Durand de Huesca, ed. Christine Thouzellier (Louvain: Spicilegium sacrum Lovaniense Administration, 1964), 109. Similarly, in his Liber antiheresis (c. 1180, revised c. 1200), Durand rebukes them for rejecting apostolic poverty in favor of seeking after wealth and money ("Nusquam enim in novo testamento reperitur, quod apostoli essent negociatores, et ad nudinas causa terrene negociationis pegerent, et ad cumulandum pecuniam, sicuti et vos, anelarent"). Kurt-Victor Selge, Die ersten Waldenser, mit Edition des Liber antiheresis des Durandus von Osca (Berlin: de Gruyter, 1967), 109. See also Chapter One under the heading “Apostolic Poverty and Catharism.”
Albi registers, that *perfecti* promised wealth as a reward for following them. Their lack of concern with apostolic poverty — a doctrine associated with the increasingly ubiquitous mendicant orders — may have influenced adherents to believe that there was, in fact, a connection between following them and obtaining worldly riches. Their disinterest in practicing holy poverty, condemned by anti-Cathar polemicists who accused them of hypocrisy and greed, may have been transformed in the understanding of Albi’s urban businessmen into a belief in the ability of the *perfecti* to actually produce wealth. By contrast, in the highlands of the Ariège in the early fourteenth century, under a different set of socio-economic circumstances and undoubtedly under pressure of the mendicant presence, no such attitudes are in evidence.

V. Moneylending, Restitution, and the *Consolamentum*

The emphasis in the late thirteenth-century inquisition records from the Albigeois on attaining wealth as a result of adhering to the Cathars may point to a link between mercantile activity, including moneylending, and the Cathar rite of *consolamentum*. This ritual provided the believer with an avenue to forgiveness for pecuniary sins, particularly usury, without the heavy burden of restitution of profits required by the Catholic church. While I am not claiming that Catharism attracted merchants and moneylenders solely because of this religious practice, or that usurers were uniquely attracted to Catharism, I do mean to suggest that in late thirteenth-century Albi, those with a family connection to heresy may have been more likely to cling to it if they were engaged in activities considered usurious by the Catholic church. These men were under

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245 Although there is one instance in the register of Jacques Fournier of a believer telling another that *perfecti* in Lombardy were wealthy and would give them money (*Le registre d'inquisition de Jacques Fournier (1318-1325)*, ed. Jean Duvernoy, 3 vols. (Toulouse: Privat, 1965), 1: 269; see Chapter Four, n. 152), this was not usual, nor was it a promise that simply adhering to Catharism would, in itself, make them wealthy.

246 See Chapter Four at 261-63. Fourteenth-century Montaillou was a very different place than thirteenth-century Albi; the former was a peasant agricultural community, while the latter was a prosperous regional center.
particular pressure from their bishop's intensification of efforts to suppress usury and punish usurers, and they may have found comfort in family traditions espousing a different way of understanding forgiveness of sin and salvation.

Penance and Restitution in the Catholic Church

In the Catholic church, sinners were required to perform penance for their sins in order to attain salvation. Penance was a multi-step process, requiring intent to repent – contrition – as well as the reparation of fault through satisfaction. If all the necessary elements were present, the priest, on behalf of the Church, could absolve the sinner. The necessary elements varied in importance at different times. In the early medieval period, while confession was not unknown, the emphasis on 'tariffs' – that is, performance of penalties prescribed by the priest – meant that confession consisted of little more than listing one's sins. Many penitential handbooks survive from this period, describing sins and the appropriate penances to be performed to atone for them.  

In the twelfth century, as the spirit of the Gregorian reform took hold in Christian Europe, theologians began to focus on the sinner's intent to repent rather than solely on his performance of specific acts of satisfaction, and confession came to play a larger role in the

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The role of confession as a necessary element in obtaining absolution was enshrined in 1215 as canon 21 of the Fourth Lateran Council.

The process of atonement was more complicated for those who needed to make satisfaction for economic sins, particularly the sin of usury. The receipt of illicit gains, especially profits of usury, was seen by theologians as a form of theft, for which restitution was required before the sinner could be allowed to expiate his sin. This approach had been set out by Saint Augustine in late antiquity and was enshrined in Gratian's *Decretum*, the foundational canon law text of the twelfth century:

*Penance cannot be performed if that which belongs to another is not restored. If that which belongs to another, on account of which the sin has been committed, can be returned but is not returned, penance is not done but is feigned. If, however, it is indeed performed, the sin is not remitted unless the thing which was taken is restored, if, as I have said, it can be restored.*

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249 This canon, known as 'Omnis utriusque sexus' after its opening words, required every Christian over the age of seven to confess their sins at least once per year and to perform the penance prescribed by their priest. Norman P. Tanner, *Decrees of the Ecumenical Councils*, vol. 1, *Nicaea to Lateran V* (London and Washington DC: Sheed & Ward and Georgetown University Press, 1990), 245. See Biller and Minnis, *Handling Sin*.


This principle was further elaborated by many canonists and theologians over the course of the twelfth and thirteenth centuries. Thomas Aquinas's *Summa theologiae*, for example, notes that

restitution is an act of commutative justice, occasioned by one person having what belongs to another, either with his consent, for instance on loan or deposit, or against his will, as in robbery or theft.....Restitution demands a certain equality. Wherefore restitution denotes the return of the thing unjustly taken; since it is by giving it back that equality is reestablished.252

Scholastic treatises on usury focused on restitution of profits as well. Giles de Lessines and Peter of John Olivi, late thirteenth-century authors of the first stand-alone works on this subject, devoted substantial portions of their respective treatises to the question of restitution, as did Alexander of Alexandria in the early fourteenth century.253

Over the course of the twelfth and thirteenth centuries, as the focus on the sin of usury sharpened, the scope of punishment expanded. The original targets had been clerics; penalties included denial of communion, suspension from office, loss of benefice, and degradation.254

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Second Lateran Council (1139) applied penalties to the laity, requiring that usurers be barred from Christian burial.\(^{255}\) The Third Lateran Council (1179) broadened the penalties for manifest usurers: they were to be forbidden communion and their offerings to the Church were to be refused; this was, in essence, a form of excommunication.\(^{256}\) The measures aimed at usurers were strengthened in the last quarter of the thirteenth century, beginning with the Second Council of Lyons (1274), which called for Christian burial to be refused to usurers even if they had provided for restitution in their wills, until full restitution had been made by the deceased usurer's heirs and executors or guarantees given that such restitution would be made.\(^{257}\) Church councils in the last decades of the thirteenth century and the opening years of the fourteenth similarly increased the burden on usurers seeking absolution,\(^{258}\) culminating in the decrees of the Council of Vienne (1311-1312), aimed at eliminating secular support for the practice of usury.\(^{259}\) Bernard de


\(^{257}\) Canon 27 of the Second Council of Lyons, in Tanner, *Decrees of the Ecumenical Councils*, 1:329-30; McLaughlin, "Teaching of the Canonists II," 7. This canon also required the bishop or the usurer's parish priest to be present at the drafting of the will in order to receive these guarantees, and barred them from hearing the usurer's confession or granting him absolution unless restitution had been made or the guarantees provided. Wills that did not contain the requisite guarantees were to be null and void. Tanner, *Decrees of the Ecumenical Councils*, 1:330. For discussion of restitution in the wills of moneylenders in thirteenth-century Toulouse, see Chapter Two at 130-33.

\(^{258}\) McLaughlin, "Teaching of the Canonists II," 5, citing canons of the Councils of Avignon (1282), Exeter (1287), and Lucca (1308), providing that only a bishop is permitted to absolve a penitent of usury, unless the usurer is on the point of death.

\(^{259}\) Canon 29 of the Council of Vienne, *Ex gravi*, called for all rulers, government officials, judges or other officials of communities in which statutes exist requiring debtors to meet their payment obligations to lender, to repeal or vitiate such statutes on pain of excommunication. Tanner, *Decrees of the Ecumenical Councils*, 1:384-85. *Ex gravi* was inserted into the Constitutions of Pope Clement, *Clem.* V.5. c.1, Friedberg and Richter, eds., *Corpus iuris canonici* 2, col. 1184. See Chapter One at 49.
Castanet’s legislation at Albi reflects this late thirteenth-century trend towards increasing severity in the treatment of usurers under canon law, albeit in a particularly extreme fashion.

The Council of Vienne also decreed that anyone

who has fallen into the error of presuming to affirm pertinaciously that the practice of usury is not sinful...is to be punished as a heretic; and we strictly enjoin on local ordinaries and inquisitors of heresy to proceed against those they find suspect of such error as they would against those suspected of heresy.\(^{260}\)

This decree illustrates the parallels that the ecclesiastical authorities saw between heresy and usury. This attitude can be seen in one aspect of the penance imposed on some heretics by inquisitors, which required them not to commit usury. In releasing several convicted heretics from prison in the early fourteenth century, for example, the inquisitor Bernard Gui imposed a requirement to refrain from taking usury as one of the many conditions of release.\(^{261}\)

For usurers, restitution was a crucial precondition to penitence and absolution; confession was of little use if not accompanied by restitution of usurious profits. Sermons were full of exempla relating to the fate of usurers who did not restore profits to their victims. Jacques de Vitry (d. 1240), the early-thirteenth century Augustinian canon who preached the Albigensian crusade, noted that not only was the sin of usury incapable of remission unless restitution had been made, it was also very difficult for usurers to part with their ill-gotten gains, further imperiling their souls:

\(^{260}\) Tanner, Decrees of the Ecumenical Councils, 1:384-85: "Sane si quis in illum errorem inciderit, ut pertinaciter affirmare praesumat, exercere usuras non esse peccatum, decernimus eum velut haereticum puniendum, locorum nihilominus ordinariis et haereticae pravitate inquisitoribus districtius iniugentes, ut contra eos, quos de errore huiusmodi diffamatos invenerint aut suspectos, tanquam contra diffamatos vel suspectos de haeresi procedere non omissant."

\(^{261}\) “Usuras non exerceatis” or “usuras vel rapinas non exerceant et restituant si ab aliquo receperunt” are the typical formulations. Pales-Gobilliard, Le livre des sentences de l’inquisiteur Bernard Gui, 2:992, 1034, 1286, 1444, 1474. It is noteworthy that this condition is found in sentences issued between 1319 and 1323, that is, after the Council of Vienne.
Among other evils and dangers inherent in the sin of usury, one is that almost all usurers are caught in a net and held fast by it. For almost all other sins are cleansed by contrition and confession, but the sin of usury is not cleansed until restitution shall have been made. And it is extremely difficult to repent sufficiently for this sin, because those used to riches and luxuries do not wish to deprive their children of them, nor leave their wives destitute. 262

Stephen of Bourbon, a Dominican preacher-general and former inquisitor (d. c. 1261), similarly noted the need for usurers to make restitution if they wish to avoid damnation:

A usurer, if he wishes to avoid damnation, must vomit up through restitution the money he has impermissibly acquired and confess his guilt, otherwise he will vomit it up during his punishment in hell. 263

He also recounted several anecdotes about the dismal fates of usurers, especially those who fail to make restitution of profits in their lifetimes. One anecdote in particular emphasizes the theological point that alms were no substitute for restitution. In this *exemplum*, a dying usurer did not wish to make restitution but instead ordered that a storehouse full of grain be distributed to the poor. When his servants went to do so, however, they found that the grain had turned into snakes. At this point, the contrite usurer made full restitution of his illicit gains. 264

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262 “Inter alia mala et pericula qua peccatum usure comitantur unum est quo fere omnes usurarii irretintur et detinetur. Cum enim fere omnia alia peccata contritione et confessione purgentur, peccatum usure sine restituione non purgatur, dummodo habeant unde restituere valeant. Unde valde difficile est de hoc peccato sufficienter penitere eo quod diviciis et deliciis assuetis nolunt carere nec filios et pauperes uxores relinquere....usuram purgari nisi per remedium restitutionis.” *Sermones ad status de Jacques de Vitry*, no. 58 (Ad mercatores et campsores), Paris, Bibliothèque Sainte-Geneviève, ms 1420, ff. 116v-117r. On Jacques de Vitry, see Chapter Two under the heading “The Campaign Against Usury: Theology and Preaching.”

263 Étienne de Bourbon, *Anecdotes historiques, légendes et apologues*, ed. A. Lecoy de la Marche (Paris: Renouard, 1877), 362: “Usurarius, si vult evadere damnacionem, oportet quod evomat per restitucionem pecuniam male acquisitam et per confessionem culpam; alioquin evomet per penam in gehennam.” Stephen of Bourbon (d. 1261) was a Dominican known for his work as a preacher and inquisitor in the mid-thirteenth century.

stand in counterpoint to his charge that Catharism was attractive to usurers because the
**consolamentum** offered remission of sin without restitution, a view that was current at the
time.\(^{265}\)

As Jacques de Vitry noted, one hurdle faced by a usurer who wished to save his soul by
making restitution was the problem of how to support his family. If his wealth derived entirely
from usury, full restitution would leave his wife and children impoverished.\(^{266}\) Thomas of
Chobham posed this very question in his *Summa confessorum* (c. 1215):

> It may happen that someone has nothing in the world but what he has earned from
> usury, yet wishes to repent. If he makes restitution of whatever he has, his
daughters will become prostitutes and his sons thieves, he himself will beg, and
> his wife will flee from him. Is it possible, then, to advise him not to use all his
> assets for restitution?\(^{267}\)

The Parisian theologians of the early thirteenth century were generally not very sympathetic to
this dilemma, holding that the usurer should make immediate restitution of all his usurious
profits even if it bankrupted him.\(^{268}\) Thomas of Chobham took a more lenient view:

> If he cannot come to an arrangement with his borrowers, provided that he intends
to make restitution, the usurer may keep as much of his usurious profit as he
needs in order to live, although he should live very sparingly, and must have a

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\(^{265}\) *"[S]ine aliqua restitucione, in actu aut proposito, vel aliqua satisfactio ne omnia peccata dimittantur et statim
evolent sine omnia pena; et ideo, propter istam impunitatem quam promittunt, multos trahunt ad se desperatos
usurarios et raptores et alios abjectissimos et desperatissimos peccatores."* Étienne de Bourbon, *Anecdotes
historiques*, 306-7.

\(^{266}\) For background on this topic, see Baldwin, *Masters, Princes and Merchants*, 304-7; Le Goff, *Your Money or
Your Life*, 81-7. For a discussion of the responsibilities of usurers' wives in the quodlibetal literature of thirteenth
century theologians, see Ian P. Wei, "Discovering the Moral Value of Money: Usurious Money and Medieval

\(^{267}\) Thomas of Chobham, *Thomae de Chobham summa confessorum*, ed. F. Bloomfield (Louvain: Nauwelaerts,
1968), 515: "Item, esto quod aliquis nihil habeat in mundo nisi ex usura et penitere velit. Si quicquid habet
restituerit, filie eius formicabantur et filii latrocinabantur, et ipse mendicabit, et uxor eius fugiet ab eo. Potestne
aliquod dari ei consilium ecclesie ne totum restituat?"

\(^{268}\) Stephen Langton, Peter the Chanter, and Robert of Courson all took this position. Baldwin, *Masters, Princes and
Merchants*, 304.
definite and firm intent to make restitution of everything when he is able to do so.  

Giles de Lessines, writing in the late thirteenth century, similarly believed that if the wife and children of usurers had no other choice, they could "sometimes be excused out of necessity...just as the Lord used to eat with the tax collectors in order to bring about their conversion." But this position was by no means universal, and the question of what would become of one's dependents must have been a vexing one for usurers who wished to repent.

Synodal statutes also emphasized the need for restitution, as we see in the statutes of Bishop Eudes de Sully of Paris enacted at the turn of the thirteenth century:

In the case of theft, rapine, usury, fraud, let the priests take great care not to impose penance, such as masses, alms, and others of this type, before the sinners shall have restored [what they have taken]: for "this sin is not to be remitted unless what was taken shall have been restored."

Bishop Eudes' language was included in the synodal statutes of the diocese of Albi enacted by Bishop Durand in 1230. Durand's statutes also included a provision prohibiting usurers –

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269 Thomas of Chobham, *Summa confessorum*, 515-16: "Si autem gratiam non possit invenire, credimus quod...dummodo animum habeat restituendi cum posset, ita ipse fenerator in tanta necessitate potest retinere rem fenebrum ut inde vivat, cum magna tamen parcite ita quod certum habeat et firmum propositum totum restituere quando poterit."

270 Giles de Lessines, *De usura*, 432: "Et sic aliquando etiam per hoc possunt excusari filii et filiae in domo parentum usurariorum, qui alias nequeunt victum sibi necessarium invenire; et similiter uxor eadem necessitate potest excusari. Aut hoc fit pro utilitate spirituali, sicut et dominus cum publicanis manducabat pro conversione ipsorum."


272 Lacger, "Statuts synodaux," 437. The synodal statutes of Mende, in the province of Bourges, contained an entire section on the need for restitution before absolution could be obtained in the case of many sins, including not only usury but also theft, arson, robbery, extortion, and unlawfully keeping shipwrecked goods. *Les statuts synodaux des anciennes provinces de Bourges et de Narbonne (fin XIIIe siècle)*, Joseph Avril, ed., vol. 6 of *Les statuts synodaux français du XIIIe siècle*, ed. Odette Pontal (Paris: Comité des travaux historiques et scientifiques, 2011), 250. Mende's statutes also specifically called on usurers and those committing other types of economic sins to make restitution: "Usurarii et baratas et alia inhonesta et prohibit lucra exercentes, ad restitutionem tenetur" (260).
whether manifest or hidden – from receiving a Christian burial or prayers for their souls, as well as barring the Church from receiving their offerings, unless they or their heirs had first given guarantees of restitution.\textsuperscript{273} In 1280, Bishop Bernard de Castanet decreed usurers automatically excommunicate, and called for priests to denounce them publicly each Sunday and holy day. He also added a statute specifically calling for Christian burial to be refused to anyone even suspected of usury, unless adequate guarantees of restitution had been provided.\textsuperscript{274} Although other dioceses also enacted statutes aimed at usurers, I have not seen any others specifically targeting suspected usurers.\textsuperscript{275}

Bishop Bernard took additional steps to suppress usury that local businessmen considered overreaching and excessively harsh. In 1301, the consuls of Cordes, a town in the Albigeois about fifteen miles north of Albi, submitted a petition to Richard Leneveu, the king's representative, detailing their many complaints about the behavior of Bishop Bernard.\textsuperscript{276} These included allegations that, under the pretext that some contracts were contaminated by usury, all

\textsuperscript{273} Lacger, “Statuts synodaux,” 441: "De usurariis. Proibemus sub pena suspensionis et banni episcopalis quod usurarii manifesti vel occulti, si querela de ipsis facta fuerit, nec sepeliantur nec sacerdotes orent pro ipsis nec oblationes eorum recipiant, nisi ipsi vel heredes ipsorum bonos dederint fideiussores ut satisfaciant pro ipsis." This was renewed by Bishop Bernard de Combret, c. 1270.

\textsuperscript{274} Lacger, "Statuts synodaux": "Des usurariis et concubinariis manifestis. Excommunicamus in his scriptis et excommunicatos denunciari mandamus sollemniter ab omnibus presbiteris, singulis diebus dominicis et festivis, presente et audiente populo, usurarios et concubinarios manifestos, sive sint masculi sive femine supradiicti" (458); "De usurariis non sepelendis. Item, si aliquis sit suspectus de usura, non recipiatur in fine ad ecclesiasticam sepulturam, nisi capellanus bonus fideiussores habuerit de restituendo" (461). For Bernard de Castanet's legislation, see above under the heading "Bishop Bernard de Castanet and Usury."

\textsuperscript{275} Late thirteenth-century synodal statutes from Limoges (c. 1290), Rodez (1289), Mende (c. 1295), and Carcassonne (1270), included provisions barring public or manifest usurers from Christian burial. Avril, \textit{Statuts synodaux}, 97, 172, 301, 444). Carcassonne's statutes further provided that usurers against whom complaints had been brought were also to be denied burial. As noted above (n. 270), Mende's statutes also addressed the issue of restitution for usury and other economic sins (447), and Rodez's statutes declared public usurers to be automatically excommunicate (181).

legal claims concerning commercial contracts were required to be brought to the ecclesiastical court, rather than to the royal court. Those challenging such jurisdiction were arrested and compelled to appear in the bishop's court. Creditors were warned not to sue their debtors in the royal court. The consuls also complained that under Bishop Bernard's rules, when one layman sued another for usury in the ecclesiastical court, the defendant was forced to pledge his goods to the Church.\textsuperscript{277}

This aggressive approach was not the only possible way to address usury. As noted above, Archbishop Simon of Bourges attacked it in a more conventional fashion.\textsuperscript{278} As part of a pastoral visit to the town of Gourdon, in Quercy, during Easter week of 1285, Archbishop Simon performed a ceremony reconciling thirty-seven named usurers to the Church. The archbishop convened a public ceremony at the abbey of Vigan, just outside of Gourdon, during which the men, who had previously been denounced as usurers, admitted their guilt, swore to make restitution of their usurious profits — with each usurer specifying the amount he would repay — and submitted themselves to the archbishop's judgment.\textsuperscript{279} At least seven of the usurers had

\textsuperscript{277} Other procedural violations were alleged, such as a ban on written accounts of proceedings in these cases; all proceedings were to remain oral. AD Tarn, 69 EDT FF49: "Item significant et demonstrant quod sepe et sepius contingit et de novo que non nulli laici super contractus inter nostros celebratos sive venditiones et emptiones fuerunt sive locationes sive quicunque alio nomine dicti contractus nuncupantur sub colore usurarum contractus ad ministrum se trahunt ad examinari curie officialis albiensis quod est preiudicium et detrimentum curie domini nostri regis cum super hunc cognitum ad examinare pertineat curie domini nostri regis et inde providetur hominis de Cordes quod petunt super hunc quidam...." [balance of manuscript illegible]; Portal, \textit{Histoire de la ville de Cordes}, 30-31. King Philip responded to the complaints in a letter of April 1302, promising to look into the abuses, although nothing came of it. AD Tarn, 69 EDT AA 8; Portal, \textit{Histoire de la ville de Cordes}, 32.

\textsuperscript{278} See n. 138 above.

\textsuperscript{279} "Anno praedicto, diebus Mercuii et Iovis praedictis, scilicet ante ramos palmarum, ibidem apud Vicanum in clausto Ecclesiae de Vicano coram Domino Archiepiscopo et mandato suo personae infrascriptae parrochiani de Gordonio qui supra usuraria pravitate erant quamplurimum diffamati coram Domino, propter hoc vocati abjuraverunt; et mandato Domini summas infrascriptas, quas se confessi fuerunt habuisse per usurariam pravitate, per juramentum suum restituere promiserunt et stare juri super iis coram eo." Baluze, \textit{Miscellanea}, 289-90. There followed a list of the 37 usurers, with a formula of abjuration and a promise to make restitution of a specific amount of money, for example: "Bertrandus de Faveriis abjuratus usuras, ut praemittitur, promisit restituere centum solidos monetae antiquae, quos, prout confessus est, habuerat per usurariam pravitate" (290).
family names corresponding to names of those who had been condemned for heresy by inquisitors in Quercy in 1241-42, a proportion (approximately 20%) approaching that found in Albi sources (33%). This suggests that the relationship found in Albi between families historically involved with Catharism and those participating in moneylending was not unusual.

As noted above, the last quarter of the thirteenth century – the period between the Council of Lyons in 1274 and the Council of Vienne in 1311 – saw an intensification of the Church's anti-usury activity, with an emphasis on penalties for usurers and the need for restitution. Archbishop Simon's reconciliation ritual, although less harsh than Bernard de Castanet's tactics in Albi, provides an example of this policy in practice and dramatizes the effect it must have had on the community. The reconciliation ceremony was conducted over the course of two days, in a public fashion that was undoubtedly humiliating in the extreme for those forced not only to participate but to name the sums they had extorted through usury. For those engaged in moneylending, this was part of the price they had to pay to restore their good standing in the Church. While considerably less severe than Bernard de Castanet's harassment of moneylenders by judicial means, the public exposure of these usurers cannot have been a pleasant alternative. Conducting a moneylending business in late-thirteenth century Languedoc was not for the faint of heart. Some moneylenders undoubtedly considered that they had another

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280 Mollat, "Usure et hérésie," 277. Mollat uses this fact to suggest that this demonstrates a hotbed of heresy at Gourdon as well as a conjunction between the practice of usury and Catharism ("tenons-nous...deux maillons d'une même chaîne, attestant d'une part la continuité [sic] d'un foyer hérétique à Gourdon et, d'autre part, la conjonction entre la pratique de l'usure et le Catharisme") (277).

281 See above at 331-33. Note also the adoption of sanctions for usurers in synodal statutes discussed above.

282 As Mary Mansfield notes in The Humiliation of Sinners, the traditional historiography holding that private confession had replaced public penance by the thirteenth century is an oversimplification. The ceremony of reconciliation of the usurers of Gourdon is a dramatic example of public denunciation and public performance of penance.
option: they could obtain forgiveness and ensure their salvation through the rituals performed by
the *perfecti*.

*The Cathar Consolamentum*

The Cathar penitential system does not appear to have contained any rituals similar to the
performance of acts of penance required by the Catholic church, and certainly there appears to
have been no requirement of restitution of profits in the case of usury. Furthermore, there is some
testimony in inquisition registers from Languedoc suggesting that the heretics did not believe
that usury was a sin. Durand of Ruffiac, in the diocese of Rodez, testified that he had once
claimed that usury was not a sin, and that anyone who passed up an opportunity to profit on
account of sin was a fool; now, however, he claims not to believe this but rather believes that
usury is a kind of robbery and that other unjust and illicit profits are sinful.\(^{283}\) It seems likely that
the opinion expressed by Durand of Ruffiac was a distortion of the idea that the *perfecti* did not
condemn moneymaking; perhaps, it seemed to him, they actually approved of it. Historians who
have noticed testimony such as this in the inquisition registers have frequently ascribed it to the
Cathars' alleged dualist theology.\(^{284}\) If the physical world was seen as inherently corrupt, there

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\(^{283}\) Doat 25, ff. 21v-22r: "Interrogatus si unquam dixit quod stultus erat qui praetermitterebat lucrari propter peccautm, dixit quod sic....Interrogatus si circa istud credit quod asserebat, dixit quod non, nec modo credit imo credit usuram rapinam et alia injusta et illicita lucra esse peccata." See also Biller, Bruschi and Sneddon, *Inquisitors and Heretics in Thirteenth-Century Languedoc*, 222. Note, however, there are few instances of testimony of this nature, despite anti-Cathar polemicists' claims that heretics did not believe that usury was sinful. I suspect that this claim is the way that some believers understood the Cathar lack of concern with money, especially in contrast to the increasingly harsh line towards usury taken by the Catholic church over the course of the thirteenth century.

\(^{284}\) Whether or not the Cathars of Languedoc were, in fact, dualists, is a matter of debate among historians, as noted in Chapter One. Questions under discussion range from whether the Cathars of southern France were the successors to the Bogomils, who were medieval eastern European Manichees; local people who had been influenced by Bogomil missionary expeditions from the Balkans in the central Middle Ages; home-grown dualists; or not dualists at all, but simply followers of local custom characterized as dualist by perplexed northern ecclesiastics. For those questioning the existence of dualism, see, e.g., Mark Gregory Pegg, *The Corruption of Angels: The Great Inquisition of 1245-1246* (Princeton: Princeton University Press, 2001), 15-16; R. I. Moore, *The War on Heresy* (Cambridge, MA: Harvard University Press, 2012), 332-336; *Inventer l'hérésie? Discours polémiques et pouvoirs avant l'inquisition*, ed. Monique Zerner (Nice: Centre d'Études Médiévales, 1998). For a summary of the conventional view of the Cathars as dualists, see Malcolm Lambert, *The Cathars* (Oxford: Blackwells, 1998), 158-165; Jean Duvernoy, *Le catharisme: la religion des cathares* (Toulouse: Privat, 1976), 39-56. One of the only
would have been no point in worrying about morality and penance in this life: purity could be attained in the spiritual realm through the ritual of the *consolamentum*.\(^{285}\) It is, however, far from clear that lay followers of the *perfecti* in the late thirteenth-century Albigens were actually concerned with dualist theology. Rather, they appear to have believed that the rite of the *consolamentum* offered them an immediate means of obtaining forgiveness for sins they had committed during their lifetimes and assuring salvation of their souls. This can be seen in the urgency with which the dying sent their friends and relatives to seek out *perfecti* to perform the ritual, even under dangerous circumstances.\(^{286}\)

Anti-Cathar polemics of the thirteenth century claimed that *perfecti* and their believers were entirely dismissive of the Catholic theology of penance. In fact, they claimed, Cathars were so little concerned with penance that they could engage in all manner of sinful activity during their lifetimes with impunity. Peter des Vaux-de-Cernay alleged that those called 'believers' were dedicated to usury, robbery, murder and illicit love, and to all kinds of perjury and perversity: indeed they felt they could sin in safety and without restraint, because they believed they could be saved without restitution...and without confession and penitence, so long as they were able to recite the Lord's prayer and ensure a 'laying-on-of-hands' by their masters in the final moments of their lives.\(^{287}\)

discussions of dualist belief in the thirteenth-century inquisition registers is found in reports of what Pierre Garcia had told four Franciscans, one of whom was his relative, in the Franciscan convent in Toulouse in 1247 (Doat 22, ff. 88r-106r). He is reported to have said, among other things, that there were two gods, one good and one bad ("erat unus deus benignus qui creavit incorruptibilia et permansura et alius deus erat malignus qui corruptibilia et transitoria [creavit]") (Doat 22, f. 96r).


\(^{286}\) See n. 312 below.

Jacques de Vitry claimed that the heretics attracted followers due to their "perverse doctrine" of not requiring restitution of usury or theft and promising eternal salvation without purgatory to all sinners simply by laying on of hands.\textsuperscript{288}

Raynerius Sacconi, a former Cathar \textit{perfectus} who entered the Dominican order in the mid-thirteenth century and became an inquisitor in his native Lombardy, claimed that it is clearly proved that they do not regret sins that they have committed before their profession of heresy, in that they make no restitution of the profits of usury, theft or rapine to anyone; rather, they reserve them for themselves or leave them to their children or grandchildren remaining in the world. They also claim that usury is not a sin.\textsuperscript{289}

There is no evidence that this is literally true, however; in my view it is more likely that this is a cynical interpretation of the heretics' theology of penance, which differed considerably from the Catholic understanding, combined with a recognition that economic sins were not of interest to the Cathars. Sacconi demonstrates his bias by calling Cathar penance "false, vain, deceptive and poisonous" because it does not subscribe to the tri-partite process of contrition, confession, and satisfaction required by the Catholic church. This alone is enough for Sacconi to label it a "poisonous error, imbibed from the mouth of the ancient serpent, which does not permit [the

\textsuperscript{288} "Unde discipulos sibi congregant quibus dominentur per superbiam, et a quibus temporalia extorqueant per auaritiam. Et quia de furtis, rapinis et usuris non iniungunt restitutionem, multos inueniunt qui libenter eorum peruerse doctrine acquiescunt, presertim cum per solam manus impositionem absque aliquo purgatorio, quantumcumque peccauerint, deceptis discipulis suis salutem eternam promittunt." Quoted in Carolyn Muessig, "Les sermons de Jacques de Vitry sur les cathares," in \textit{La prédication en Pays d'Oc (XIIe-début XVe s.)}, Cahiers de Fanjeaux 32 (Toulouse: Privat, 1997): 69-83, at 76-7.

\textsuperscript{289} "Probatur etiam manifeste quod non dolent de peccatis suis, que ante professionem haeresis sue commiserunt, pro eo quod nulli homini restituant usuram, furtem sive rapinan; ymo reservant eam sibi vel potius relinquunt filiis vel nepotibus suis in seculo permanentibus. Ipsi etiam dicunt usuram nullum esse peccatum." \textit{Summa fratri Raynerii de ordine fratrum praedicatorum, de Catharis et Leonistis seu Pauperibus de Lugduno}, in François Šanjek, "Raynerius Sacconi O.P. \textit{Summa de Catharis}," \textit{Archivum Fratrum Praedicatorum} 44 (1974): 31-60, at 45.
heretics] to feel any remorse for their sins."\(^{290}\) Notwithstanding this analysis, Sacconi notes that the Cathars did, in fact, have a sacrament which remitted the sins of those undergoing it — the *consolamentum*:

The imposition of hands is called by them 'consolamentum' and spiritual baptism, or baptism of the holy spirit, without which according to them mortal sin cannot be remitted nor the holy spirit given to anyone, but only by its performance is either conferred.\(^{291}\)

Although he calls Cathar rituals "false… silly, illicit, and a sacrilege,"\(^{292}\) the fact that he notes the existence of a penitential rite belies his claim that Cathars have no conception of penance and do not seek to avoid sin.\(^{293}\) Sacconi describes Cathar confession, noting that a form of confession is, in fact, a part of the *consolamentum* ritual:

Their confession is made in this way: "I am here before God and you to make confession and to place myself at fault with respect to all the sins which are in me in any way, and to receive grace from God and from you." This confession is made publicly before all who are gathered there...Cathars and their believers. And each of them makes this confession when he receives the aforementioned imposition of hands; and they do it generally with the [*perfectus*] holding the

\(^{290}\) "Paenitentia Catharorum omnino falsa est et vana, deceptoria et venenosa sicut subsequenter ostenditur. Tria namque requiruntur in vera paenitentia, scilicet cordis contritio, oris confessio et operis satisfactio.....Erroris namque venenum, quod ex ore antiqui serpentis biberunt, non sinit eos de peccatis suis aliquem habere dolorem." *Summa fratris Raynerii*, 44. The *Summa* dates to 1250 (78).

\(^{291}\) "Manus impositio vocatur ab eis consolamentum et spirituale baptismum, sive baptismum spiritus sancti, sine qua secundum eos nec peccatum mortale remittitur, nec spiritus sanctus alicui datur, sed per eam factam solummodo ab eis utrumque confertur." *Summa fratris Raynerii*, 43.

\(^{292}\) "Cathari…quatuor habent sacramenta, falsa tamen et inania, illicita et sacrilega, quae sunt impositi manus, panis benedictio, paenitentia et ordo, de quibus per ordinem est dicendum." *Summa fratris Raynerii*, 43.

\(^{293}\) Sacconi is not the only thirteenth-century anti-Cathar polemicist to note that the Cathars did, in fact, have a ritual for the remission of sins. For example, one well-known polemicist was Moneta of Cremona, a Dominican who was a master of arts at the university of Bologna, an inquisitor, and the author of a *Summa adversus catharos et valdenses* (1241). Moneta acknowledges in his description of the *consolamentum* that it provides for the remittance of sin: "his ita celebratis credunt illi omnia peccata dimitti et gratiam Spiritus Sancti ei infundi. Si vero mortale peccatum aliquid illorum committat, iterum ei manus imponunt, credentes cum aliter non posse salvari." Moneta of Cremona, *Venerabilis patris Moneta Cremonensis ordinis praedicatorum s. p. dominico aequalis Adversus Catharos et Valdenses libri quinque*, ed. Tommaso A. Ricchini (Rome, 1743, repr., Ridgewood, NJ: Gregg Press, 1964), 278. For discussion of other anti-Cathar polemicists, see L. J. Sackville, *Heresy and Heretics in the Thirteenth Century: The Textual Representations* (York: York Medieval Press, 2011), 13-40. Most of these writers were Italian, and they are describing practices they encountered in Lombardy rather than Languedoc.
Book of the Evangelist or the whole New Testament before his breast, and, when absolution has been made, he places the book above his head....

Sacconi also denies that Cathars perform works of satisfaction to atone for their sins, although he acknowledges that perfecti pray frequently, fast, and abstain from certain foods seen as impure. Because in the orthodox view this is inadequate to achieve satisfaction for sin, he claims that this means that Cathars have no concept of satisfaction. In particular, he takes issue with their understanding that when they become Cathars – when they receive the consolamentum – they are in a state of penance and receive remission by virtue of the ritual. His claim that it is ineffective arises out of an orthodox point of view that does not allow room for a different conception of the mechanics of salvation. On the contrary, it is evident that believers did understand the consolamentum to offer the remission of sin, which they very much wished to obtain, but it did so in a way that conceived of the process differently than did the mainstream Church. That this was the view of the Cathars of Languedoc is shown by the text of the Rituel

294 "Confessio eorum fit hoc modo: 'Ego sum hic coram deo et vobis ad faciendum confessionem et ad ponendum me in culpam de omnibus peccatis meis quae sunt in me usque modo, et ad recipiendum de omnibus veniam a deo et a vobis.' Fit etiam ista confessio coram omnibus et publice qui sunt congregati...Cathari et credentes eorum. Et dictam confessionem facit unusquisque eorum quando recipit supradictam manus impositionem; et eam facit principaliter praelato eorum tenenti codicem evangeliorum vel totius novi testamenti ante pectus suum, qui, facta absolutione, ponit librum super caput eius...." Summa fratris Raynerii, 45-6. The testimony in the inquisition registers bears out the accuracy of Sacconi's description, although it rarely, if ever, describes the content of what is said (in fact, the witnesses usually say that they did not understand the words recited by the perfectus, implying that they were said in Latin rather than in the vernacular). As an example, note the description of a deathbed consolamentum performed in Albi in the 1290s: "duo heretici, qui dictum infirmum volentem et petentem hereticaverunt et in secta suam receperunt tenendo manus dicti infirmi iunctas inter manus suas, et dicendo evangelium Sancti Ioannis super caput eius, et dicendo etiam quedam alia verba super eum que ipse testis [Guillermus de Mauriano] non intellexit ut dicit, et faciendo genuflexiones suas coram eodem infirmo." Davis, Inquisition at Albi, 137.

295 "Nunc dicendum est si Cathari faciunt opera sua pro satisfactione peccatorum quae, priusquam profiterentur haeresim, commiserunt. Ad quod dico quod non....Nam frequenter orant et ieiunant et abstinent se omni tempore a carnibus, ovis et caseo, quae omni videtur esse satisfactoria pro peccatis eorum et de quibus ipse saepe inaniter gloriantur. Sed est in eis triplex error qui facit dicta opera non esse satisfactoria." Summa fratris Raynerii, 46.
provençale, which describes the deathbed consolamentum in detail, and makes clear that the critical element was the believer's request for forgiveness of sins.

The consolamentum is referred to in the inquisition registers far more often than Cathar preaching or theological discussion. In BNF ms lat. 12856, deponents mention a total of sixty-nine consolamenta performed between 1257 and 1286, with most taking place between 1275 and 1285, indicating that this ritual was not a historical artifact but a continuing reality for Cathar believers. The sixty-nine consolamenta contrast with reports of only thirty-seven instances of perfecti preaching to believers. In BNF ms lat. 11847, there are ten consolamenta reported, and only two mentions of preaching by perfecti. When preaching is mentioned in the registers, deponents typically include it in a description of adoratio, the ritual greeting of perfecti by believers, which is frequently either followed or preceded by a talk by the former.

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296 This is contained in a manuscript from Lyons dating from the thirteenth century, although scholars have disagreed whether it is from the first or the second half of the century. It is written in the regional vernacular of what are today the departments of Aude, Tarn, and/or the Haute-Garonne – precisely the areas where the Cathars of Languedoc were most prevalent at that time. Léon Clédat, "Préface," in Le Nouveau Testament, traduit au XIIIe siècle en langue provençale, suivi d'un rituel cathare, ed. and trans. Léon Clédat (Paris, E. Leroux, 1888), iii-iv. See also Christine Thouzellier, Rituel Cathare: Introduction, texte critique, traduction et notes (Paris: Éditions du Cerf, 1977) for the text and discussion of a Latin ritual originating in Italy rather than Languedoc; the Latin version is much less complete, however. For a more up-to-date edition, see Cathar Ritual, ed. Marvyn Roy Harris (2005), www.rialto.unina.it/prorel/CatharRitual/CathRit.htm.

297 Harris, Cathar Ritual: “E puis l’ancias deu pendre le Libre, e·l malaute deu se clinar e dire: Parcite nobis. De totz les pecatz [que anc fi] ni parlei ni cosirei, venc a perdo a Deu, e a la Gleisa, et a totz vos. E li crestiani devo dire: De Deu, e de nos, e de la Gleisa vos sian perdonatz; e nos preguem Deu que les vos perdo. E puis devo le cosolar enaissi que las mas e·l Libre li devo pausar sus le cap e dire: Benedicite, parcite nobis, amen.” For an English translation, see Walter L. Wakefield and Austin P. Evans, eds. and trans., Heresies of the High Middle Ages: Selected Sources, Translated and Annotated (New York: Columbia University Press, 1968), 493: "Then the elder should take up the Book, and the sick man should bow his head and say: 'Have mercy on us. For all my sins of word or thought or deed I ask pardon before God, from the Church, and from you all.' And the Christians should answer, 'May you have pardon from God, from us, and from the Church; and we pray God to pardon you.' And then let them console him by placing their hands and the Book on his head, saying, 'Bless us; have mercy upon us. Amen.'"

298 BNF ms lat. 12856, passim.

299 For example, "tam ipse testis quam omnes predicti et singuli audiverunt ibidem monitiones seu predications eorundem hereticorum" (BNF ms lat. 12856, f. 28v); "ipse testis et omnes alii et singuli, auditis quibusdam monitiones hereticorum, adoraverunt dictos hereticos more hereticali" (f. 53r).
occasion the deponent described eating bread blessed by the *perfecti*. In BNF ms lat. 11847, meetings with *perfecti* are typically labeled a 'sighting' (*visio*) without specific mention of preaching, and tend to feature *adoratio* and eating with the *perfecti*. These brief mentions of preaching, with virtually no discussion of the content, does not mean that there was no theological discussion at all. In the lone mention of theological preaching in the Albi registers, Ramundus del Boc is reported to have told believers that "God did not make temporal and transitory things but rather celestial and eternal things." Given that this is only mentioned once in these two Albi registers, and rarely in other inquisition testimony from Languedoc, however, I argue that dualist theology, to the extent it was part of the Cathar belief system, was of little importance to the believers themselves. In the few accounts of what *perfecti* said to believers, they are reported to have talked about the possibility of salvation rather than dualist theology. Raymundus Cogorla of Albi recalls having been told by a *perfectus* named

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300 BNF ms lat. 12856, f. 57r: "Et ipse testis et omnes predicti adoraverunt dictos hereticos...et omnes comederunt panem benedictum ab eisdem hereticis et ibi omnes audiverunt verba et monitiones hereticorum."

301 For example: "Et convenerunt ibidem ad visionem predictorum hereticorum ipse testis [et alii...]." Davis, *Inquisition at Albi*, 189.


303 "Tunc ipse testis et dictus Ermengaudus Vena simul venerunt ad domum dicti Guillermi de Mauriano, et invenerunt dictum Raymundum del Boc hereticum dicentem quasi in fine sermonis sui quod *ista temporalia et transitoria non fecerat deus set celestia et eterna*, et multa alia dixit tunc dictus hereticus de quibus non recolit ipse testis ut dicit." Davis, *Inquisition at Albi*, 216. [my emphasis]

304 I suggest that the inquisitors knew this, and did not stress dualist belief or Cathar theology generally, in their questioning. Furthermore, BNF ms lat. 11847 is noteworthy in that the formula used to swear in each deponent contains an oath on the Gospels that each witness will tell the truth ("iuratus super sancta quatuor dei evangelia dicere meram et plenam veritatem super facto heresis" (Davis, *Inquisition at Albi*, 122 and passim)). If the deponents were actually dualists, with the beliefs traditionally ascribed to them, the inquisitors would have been less likely to assume that such an oath was acceptable – or that the deponents would be willing to swear at all – yet there is no record of any deponent objecting to it. However, I do not wish to press this point, as this language does not appear in other inquisition registers and it is possible that it simply represents the standard formula for swearing in witnesses used by the notary who transcribed this testimony.
Peyrota that one could be saved through their faith. Petrus Rigaudi of Albi reports that Raymundus del Boc and Raymundus Desiderii, the two perfecti visiting the Albigeois in the 1290s, explained to him that the source of their sanctity lay in their apostolic way of life, and that believers "would be saved in death without any other penance, and any sins would be entirely discharged." Guillermus de Mauriano told Sicardus de Frayssenenx of Réalmont that the two perfecti, del Boc and Desiderii, were good men and the perfecti themselves then announced that they "could provide absolution from sins, that is, salvation."

Believers frequently reminded each other that one advantage of following the perfecti was the opportunity for salvation that it offered. Pons Nycolai of Albi noted that the perfecti were good men and offered salvation. Petrus Bec, an innkeeper of Albi, told Vitalis Vinhals that "those called heretics are good men and have a good way of life and a good faith...and

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305 BNF ms lat. 12856, ff. 49r-v: "Inquisitus si credidit eundem hereticum esse bonum hominem et habere bonam fidem et quod posset salvari in ea respondit quod sic et omnes illos qui eandem fidem tenebant." He claims to have believed this for only one week: "Et fuit in illa credentia per unam septimanam propter monitionem illius Peyrote."

306 Davis, Inquisition at Albi, 247-48: "Deinde dicti hebetici inceperunt multum commendare statum et sectam suam et quod sequabant viam apostolorum et quod erant heremites et sequabant viam et penitenciam quam Beatus Johannes fecerat in deserto et quod amicis et credentibus eorum in nichil unquam deficeret in presenti seculo et quod in morte salvarentur sine omni alia penitencia et qucumque peccata dimitterentur." [my emphasis] The heretics also reportedly said that believers should not be afraid of being prosecuted for heresy "because they would not feel the pains of torture and the gates of prison would immediately open" ["Et dixerunt ipsi testi et aliis astantibus quod de nullo timente de facto heresis quia si propter istud factum caperentur tormenta eisdem inflicta non sentiret et hostia carcerum continuo panderentur et reserarentur."] Sadly, this did not prove true for most of the defendants in the Albi trials, including this deponent, Petrus Rigaudi, who was imprisoned for heresy and whose property was confiscated. Davis, Inquisition at Albi, 289.

307 Davis, Inquisition at Albi, 256: "Guillermus de Mauriano dixit astantibus quod erant boni homines et ipsaet heretici predicti multum ibi commendaverunt statum et vitam suam dicentes quod poterant dare absolutionem a peccatis sive salvacionem." He claimed to have believed this for a day and a half, despite a wealth of testimony involving him in heretical activities over a period of years. BNF ms lat. 12856, f. 61v: "Interrogatus per quantum tempus stetit in credentia quod predicti heretici essent boni homines et quod darent salvationem dixit quod per illam noctem in qua fuit hereticatus dictus Petrus Aymerici et diem sequentem usque ad prandium."
through these heretics one can achieve salvation of the soul better than through any others."

Magister Raymundus Fumeti of Albi, in describing the *consolamentum* of his father (also named Raymundus Fumeti), notes that the latter had asked for the *perfecti* because he believed he would be saved through them. Guillermus de Landas told Guillermus Fenassa *claudus*, after showing him how to perform the *adoratio*, that "the heretics were good men and had a good faith and a man could be saved in their faith." 

In BNF ms lat. 12856, deponents report eight instances of interrupted *consolamenta* that could not be completed due to the appearance of non-believers or other threatening situation. The fact that the believers and the *perfecti* sometimes began the ritual in risky circumstances, even where it could not be completed, shows how important it was to dying believers.

Furthermore, in this register there are nine instances of *consolamenta* where the consoled person,

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309 BNF ms lat. 12856, f. 37r: "Petrus Bec alberguerius de Albia dixit ipsi testi qui loquitur quod illi qui vocantur heretici erant boni homines et bone conversationis et boni fidei et bone vite...et quod per ipsos heretico posset habere salvationem anime melius quam per aliquos alios."

310 BNF ms lat. 12856, f. 52r: "Et dictus infirmus petiit ab eis recipi in secta sua credens et sperans per eos salvari."

311 Davis, *Inquisition at Albi*, 205: "Tunc ipse testis et omnes alii proximo nominati ad dictum Guillermi de Landas, qui dicebat ipsi testi et aliis astantibus quod dicti heretici erant boni homines et habebant bonam fidem et poterat homo salvari in fide eorum."

312 For example, the *consolamentum* of Arnaldus Hugonis in 1283 was not completed due to the presence of the prior of Saint-Affrique in the dying man's chamber ("Arnaldus Hugonis fuit infirmus infirmitate de qua obiit Albie in domo sua....Vitalis adduxit dictos hereticos ad domum dicti infirmi et dum vellent facere hereticationem, fuerunt impediti per presentiam domini Isarni Sellerii, nunc prioris Sancti Africani, quia timuerunt quod ipse viderat"). BNF ms lat. 12856, ff. 56r-v. In another case, a messenger was sent to bring *perfecti* to perform the *consolamentum* of dominus Guido Siguerii of Bolbona in the Lautrigesio; when the messenger realized that there were two Dominican friars in the dying man's bedchamber, he declined to fetch the *perfecti* because it was not safe ("dominus Guido Siguerii de Bolbona in Lautrigesio fuerat infirmus infirmitate de qua obiit et petierat multum ipsos hereticos....et ingressus dictam domum invenit ibi duos fratres predicatores et duas dominas de Castris, et rediens ad dictos hereticos, dixit eis quod non poterant tute intrare...."). BNF ms lat. 12856, f. 11r. In other cases, the *consolamentum* was begun but not completed due to clamor on the street ("clamor fuit in carreria et proper tumultum qui ibi fuit quem timuerunt," f. 55r), a disturbance ("non potuerunt proper tumultum multierum quaram dum qui accidit ex hoc quod credebant quod dictus infirmus tunc faceret testamentum contra voluntatem earum," f. 55v), or a commotion ("tumultus erat ibi et non poterant ad presens facere," f. 55v), or other interruption or problem which is not described in detail (f. 55v, f. 56r).
who had been believed to be dying, actually recovered.\textsuperscript{313} This suggests to me that believers were so eager to receive the \textit{consolamentum} that the calculation of the optimal time to perform it had begun to shift; it was now advisable to perform the ceremony earlier rather than waiting until the last minute.\textsuperscript{314}

The testimony of Stephanus Mascoti of Albi describes a trip to Lombardy he undertook in about 1296 in order to bring to Albi a \textit{perfectus} named Raymundus Andree. This journey was commissioned by Bertrandus de Monte Acuto, a retail merchant, and Guillermus Golferii, a rich merchant and moneylender, who paid Stephanus thirty-five white tournois to undertake this errand. Stephanus was unable to locate Raymundus Andree, but did find another \textit{perfectus} whom he brought back to Albi with him.\textsuperscript{315} This is evidence of how important access to a \textit{perfectus} was for the community of believers in Albi; without one, they would be unable to obtain the salvation promised by the ritual of \textit{consolamentum}.\textsuperscript{316}

The sources show that the element of Catharism of most interest to the late-thirteenth century Albigeois was the \textit{consolamentum}, the rite by which believers could purge themselves of sin and make amends with God before death. In the case of economic sin, such as usury, this meant that they could receive forgiveness and assure their salvation without the need to locate and repay debtors from whom they had received interest payments, and without concern that they would impoverish their families by making restitution. Dualist beliefs, which many

\begin{footnotesize}
\textsuperscript{313} See BNF ms lat. 12856, ff. 12r, 27v, 28v-29r, 35v, 44r, 44v, 44v-45r, 55v.

\textsuperscript{314} See Chapter Three for a description of how this issue was handled in the mid-thirteenth century.

\textsuperscript{315} Davis, \textit{Inquisition at Albi}, 165-68.

\textsuperscript{316} Jean-Louis Biget supports this view, noting that salvation was particularly challenging for merchants, lawyers, and notaries – professionals involved in commerce and moneylending – and accordingly, they found the \textit{consolamentum}, with its promise of salvation without contradicting their professional life, to be reassuring. Biget, "L'extinction de la dissidence urbaine," 223.
\end{footnotesize}
historians have assumed to be the defining characteristic of Catharism, played little, if any, role in this desire; it is unclear to what extent believers knew of them or understood them. In late thirteenth-century Albi, we see multiple references to salvation through the consolamentum but only one reference to dualist belief. Matters of theology were of less concern to lay followers of the perfecti than practical outcomes. Given that the inquisitors could have been expected to be interested in divergent belief, the fact that there is so little mention of it in these registers serves to confirm that the deponents did not particularly focus on dualist doctrine or on matters of theology in general.

**Conclusion**

Due to shifting alliances among the French crown, Albi's bishops, and its consuls over the course of the thirteenth century, which made it necessary for the parties to cooperate with each other, the local approach to both heresy and usury was generally more lenient than that dictated by distant ecclesiastical authorities. This political dynamic meant that for much of the thirteenth century, there was less emphasis on prosecuting either heresy or usury in Albi than in places such as Toulouse and the Lauragais. Thanks to its cooperation with the crusaders, Albi escaped much of the destruction of the Albigensian war that afflicted other parts of Languedoc, enabling its elites to retain old customs and avoid direct rule by the northerners. Towards the end

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317 Prominent historians of French Catharism, such as, for example, Jean Duvernoy, believe that dualist theology was a key underpinning of Cathar belief. He relies, however, on untrustworthy sources, such as Peter of St. Chrysogonus, the papal legate to France who participated in the Cistercian mission to combat heresy in Toulouse in 1178 (see Chapter Two, 9-11), and Italian sources such as John de Lugio's Liber de duobus principiis (c. 1250). Duvernoy, *La religion des cathares*, 41. As we have seen, however, references to dualist theology are fairly rare in the documents originating in thirteenth-century Languedoc. See n. 303 above for the sole reference to dualist belief in either BNF ms. lat. 12856 or 11847. For the Liber de duobus principiis, see Antoine Dondaine, *Un traité néo-maniéen du XIIIe siècle. Le Liber de duobus principiis, suivi d'un fragment de rituel cathare* (Rome: Istituto storico dominicano, 1939), revised and translated in Christine Thouzellier, *Livre des deux principes* (Paris: Éditions du Cerf, 1973). This is a discussion of dualism by the leader of a branch of northern Italian Cathars, and relates to a debate among the Lombard Cathars concerning the nature and scope of dualist theology. There is no record of similar theological debates or treatises among the Cathars of Languedoc. See n. 284 for the historiographical debate about the dualism among the Languedoc Cathars.
of the century, however, the balance of political power in Albi shifted, moving into the hands of a bishop who, as an ardent supporter of the papal program, sought to preserve society from the sins of the nonconformists he believed would damage Latin Christendom. Bishop Bernard de Castanet reinvigorated the attack on usury and aggressively pursued heresy in the area under his jurisdiction.

Living under such conditions prompted many of those engaged in moneylending to seek salvation outside the Catholic church, with its requirement of complete restitution, especially when this choice was linked to family tradition. The evidence shows that a large number of those condemned for heresy in 1300 were involved in moneylending, and that, in turn, a relatively high percentage of that group had ties to heresy reaching back to the early part of the century. This correlation holds for the usurers in late thirteenth-century Gourdon as well. The numerical evidence is supported by the emphasis in the Albi inquisition registers on financial matters: perfecti were concerned with collecting loan repayments, and lay supporters believed not only that receiving the consolamentum before death would ensure remission of sin and salvation, but also that adhering to the perfecti would bring them wealth during their lifetime. The nexus visible in late thirteenth-century Albi between Catharism, wealth, and money is striking, and it may well be that the heretics' indifference to apostolic poverty and their disinclination to condemn commerce and moneylending led their followers to see them as a source of both spiritual and material well-being.

The registers further reveal that abstract theological ideas – particularly the dualism so often attributed to Catharism – were of little interest to believers. Adherence to the perfecti was tied to practical benefits and family tradition rather than to rejection of the Catholic church. The choice of lay believers in late thirteenth-century Albi to support the perfecti does not necessarily
imply that they rejected the teachings of Catholicism generally. On the contrary, it may well show that they had absorbed the message from the ecclesiastical authorities about the sinfulness of usury and sought to circumvent its spiritual consequences through alternative means — an option available to them by virtue of their local traditions.
CONCLUSION

Using interaction with money as a lens through which to study the attitudes and practices of the Cathars of Languedoc, this study has raised questions that call for a reevaluation of the Cathars’ organization, values, and way of life. I have argued that, unlike most medieval religious groups, they did not practice holy poverty as part of their *vita apostolica*. In demonstrating the existence of an extensive fundraising network among this group, I have provided evidence of a recognized religious leadership, a diverse group of people who adhered to particular religious practices, and a broader network of people who followed and supported them. This indicates that, whether or not they were 'Cathars' as traditionally defined, a clearly-demarcated group existed in the thirteenth century that knew its activities were outside the mainstream of the Roman church. Reviewing the evidence of donations, bequests, and gifts made to the *perfecti*, the solicitation, collection, and holding of funds by believers, and the use of such funds to support *perfecti* (as well as occasionally to provide for believers in need), we find a good deal of organization that suggests the existence of an intentional community gathered around the *perfecti*. This conclusion stakes out a middle ground between the claims of scholars who argue that there were no Cathars in Languedoc – at least until they arose under the pressures of the inquisitorial process, late in the thirteenth century – and those who think Catharism was a highly organized, pan-European, alternative institution in competition with the Catholic church.

By tracing the movement of money among the Cathars of Languedoc, we see that they were not hesitant to participate in fundraising or deposit-holding. The *perfecti* were not troubled by handling money, nor by making loans and at times pursuing repayment of them. Based on the
evidence presented in this study, I argue that this group had its own definition of the *vita apostolica*, which did not include the practice of voluntary poverty. Rather than taking the common medieval Christian view that economic activity, particularly moneylending, and those who actively engaged in it, were to be treated with ambivalence and even suspicion, the evidence shows that the Cathars of Languedoc neither condemned it nor suggested that renunciation of such activity was a more certain path to salvation. On the other hand, neither did they believe that pursuit of wealth was a good in itself; rather, I argue, they saw use of money as a part of ordinary daily life. This conclusion contradicts the traditional view that the Cathars of Languedoc embraced apostolic poverty and that, to the extent the historical record indicates otherwise, it is because they failed to live up to their own values.

Some contemporary chroniclers and anti-Cathar polemicists observed that Cathars were not reluctant to acquire riches or to engage in moneylending. The inflammatory rhetoric of these critics, from Durand of Huesca and Peter des Vaux-de-Cernay to Moneta of Cremona and Raynerius Sacconi, all of whom accused the Cathars of greed, wealth-seeking, and usury, very likely arose from their observation that while the Cathar *perfecti* professed to live an ascetic life, their form of the *vita apostolica* did not include concern for the corruptive power of money. Some modern historians have concurred with the charges of hypocrisy or expediency, while others have assumed that the Cathars indeed practiced poverty and rejected wealth as part of the tainted material world. I suggest, however, that the contemporaneous critiques were filtered through an orthodox viewpoint that was unable to envision the *vita apostolica* without a rejection of money and wealth, and certainly without condemnation of usury. I find that modern scholars who criticize the Cathars’ alleged hypocrisy have been too quick to follow the lead of their thirteenth-century predecessors. Historians who claim that the Cathars of Languedoc did practice
poverty as part of their supposed dualism may have assumed that all those labeled ‘Cathars’ in the medieval period belonged to one pan-European group that did not change over time or or vary by location, a conclusion that in my view is not supported by the historical record.\(^1\) To the contrary, I suggest that groups labeled ‘Cathar’ by contemporaries as well as by modern historians varied widely across time and geographical space, and that their beliefs, practices, and characteristics varied as well.\(^2\)

The Cathars’ acceptance of money and material wealth calls into question the nature of the radical dualism they are believed to have practiced. This dualism has long been thought to entail a complete rejection of the physical world, of which money and commerce would, logically, be a part. Yet, despite their reputation as dualists, there is no evidence that the Cathars were concerned about the potential for corruption represented by money. While there is ample evidence that perfecti practiced other forms of asceticism that can be understood as dualist in nature — refusal to eat meat, eggs, or dairy products, abstention from sexual contact, refusal to take oaths, and avoidance of violence — renunciation of money was not part of their way of holiness. Moreover, the extent to which Cathar theology, whether dualist or not, was meaningful to believers is far from clear. Mentions of doctrine in the registers are scarce; deponents testify far more often about their associations with heretics, participation in rituals with them, and the

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\(^1\) The Cathars of Languedoc were one group among several that were labeled ‘Cathars’ in the high Middle Ages. Other groups accused of this heresy were found elsewhere in Europe beginning in the eleventh century. Discussion of these groups is outside the scope of this dissertation; for more on this, see works on heresy in medieval Europe, such as Walter L. Wakefield and Austin P. Evans, *Heresies of the High Middle Ages: Selected Sources, Translated and Annotated* (New York: Columbia University Press, 1969, repr. 1991); R. I. Moore, *The Birth of Popular Heresy* (London: Edward Arnold, 1975, repr. Toronto: University of Toronto Press, 1995); Malcolm D. Lambert, *Medieval Heresy: Popular Movements from the Gregorian Reform to the Reformation*, 3rd ed. (Cambridge, MA: Blackwell, 2002).

extent to which they provided them with material support. Perhaps this is because the believers themselves were less interested in theology than in contact with men and women whom they believed to be holy and who could impart some piece of that holiness to them. Moreover, the border between orthodox Catholicism and Catharism was porous; supporting the perfecti, or indeed, seeking the consolamentum on one’s deathbed, did not rule out attending church or making donations to Catholic religious organizations. If believers were committed to a vision of radical dualism, I argue, they would have been far more likely to shun the Catholic church and its institutions.

Whether or not the Cathars of Languedoc were radical dualists, the registers indicate that believers passionately desired to obtain the consolamentum before they died. Much of the testimony in our sources concerns deathbed consolamenta and the attendant details: finding perfecti to perform the rite, bringing them to the sickbed, gathering witnesses, arranging for payment or a bequest. Cathar supporters’ belief in the efficacy of the consolamentum to ensure salvation after death was, in all probability, quite threatening to the Catholic clergy. This ritual was performed outside the auspices of the Catholic church by an officiant – a perfectus – who was not a priest, had not undergone the sacrament of ordination in the Church, and who may have been of low social status or even female. Being a perfectus did not accord with conventional social status, and the holiness the perfecti embodied was not dependent on their position in the world.3 In addition to other fears associated with heresy, this topsy-turvy worldview may have seemed particularly threatening to the northerners who observed it and increased their suspicion that the strange customs of the South were, in fact, heretical.

I argue in this study that the ecclesiastical authorities saw a link between usury and heresy. The canon *Ex gravi* of the Council of Vienne, which explicitly links them, illustrates the connection between these sins in the minds of medieval clerical elites.\(^4\) Seeking to impose conformity on religious belief and practice in Latin Christian society, the ecclesiastical authorities of the twelfth and thirteenth centuries invested energy and resources in fighting heresy, while concern about the spiritually corrosive influence of wealth prompted increasing efforts to eliminate practices defined as usurious by theologians and canon lawyers. We see this, for example, in the mid-twelfth century, when Pope Alexander III condemned both usury and heresy at the Council of Tours in 1163, and fifteen years later in Toulouse, when Peter Maurand was condemned for heresy and usury by the Cistercian delegation headed by Henry of Marcy. At the turn of the thirteenth century, Innocent III included usury among the sins, together with heresy, that he wished to eliminate from Christendom so that the crusade to retake the Holy Land would succeed. The preachers of moral reform under Innocent’s direction saw usury as they saw heresy – as a danger to be resisted, a rotten limb that would infect the rest of society if not cut out.\(^5\)

Our story began in twelfth-century Toulouse, well-known to contemporaries as a center of heresy as well as a place where usury was openly practiced by the city’s merchant elites. Toulouse’s commercial and legal culture was local in nature and resistant to outside influence until well into the thirteenth century. Careful examination of this culture reveals how common lending practices considered usurious under canon law were. Toulouse came under attack for


\(^5\) See Chapter Two, nn. 74 and 172.
these practices not only from the northern ecclesiastics, but from its own Cistercian bishop, who allied himself with the papal program. While the heretics were not, in themselves, targets of Bishop Foulques’ attack on usury, the attacks on both usury and heresy were motivated, in my view, by the authorities’ desire to change local mores and impose conformity on Latin Christendom.

Most historians who study medieval Languedoc have struggled to explain why Toulouse was a center of both heresy and usury. John Mundy, who suggested a variety of reasons for this confluence – although endorsing none of them whole-heartedly – leaned towards social and economic explanations, such as the theory that Toulousans supported heresy because they were usurers. He linked this tentative explanation to his belief that the new urban elites in the late twelfth century were usurers, and that they were attracted to Catharism because it imposed no moral standards on believers. Recent scholarship has shown, however, that the wealthy urban elites of late twelfth- and early thirteenth-century Toulouse were largely descended from older noble families or were rapidly intermarrying and assimilating into them. Accordingly, the social distinctions that Mundy relied on in his analysis in all likelihood do not hold true. Furthermore, not all usurers were Cathars and not all Cathars were usurers, as Mundy acknowledges; there is no clear correspondence between these categories. The evidence shows that most moneylenders in the records were orthodox Christians without heretical connections.

I argue that heresy and usury in Toulouse shared an underlying cause: both arose from local conditions and culture, and endured because their practitioners – whether orthodox or Cathar – were unconcerned with the values that the reforming papacy sought to impose throughout Christian Europe in the early thirteenth century. Such values included a disdain for, and fear of, unchecked commercial growth, expressed by increasingly harsh condemnations of
moneylending at interest, as well as a desire to unify Latin Christendom under a coherent set of beliefs and practices. Similar forces were at work in late thirteenth-century Albi, where Bishop Bernard de Castanet, closely allied with the centralizing papacy under Boniface VIII, also moved against the town’s usurers while endeavoring to suppress heresy. I argue that the attacks on heresy and usury in Toulouse and Albi fit within the model of medieval Europe as a 'persecuting society' first described by R.I. Moore: they share in the desire to root out or suppress the perceived 'other', defined in opposition to the values ever more defined by Latin Christian society.6

The evidence from late thirteenth-century Albi highlights the extent to which access to the consolamentum was critical for Cathar believers, particularly, as in Albi’s case, wealthy urban elites. The merchants and moneylenders of southern France lived in a culture that historically had not shunned the moneylending practices condemned by the Catholic authorities. Over the course of the thirteenth century, however, their outlook had undoubtedly been influenced by the anti-usury rhetoric and legislation emanating from the papacy and ecclesiastical councils throughout Europe. This placed the Albi usurers in a bind that they could resolve through their historical links to Catharism, by means of the deathbed consolamentum. We can speculate that perhaps some of these men continued to believe, as earlier generations of Cathar supporters may have, that usury was not a sin.7 I suspect, however, that by the late thirteenth century, the intensity of their desire for the consolamentum had come to reflect

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7 See Chapter One, n. 143 and Chapter Five, n. 283.
internalization of the values of the Catholic church: accepting the Church’s condemnation of usury, they were all the more eager for this means of atonement. We have seen that some contemporary critics alleged that Cathars did not believe in penance for sin; unable to conceive of a penitential process that differed from Catholic orthodoxy, such critics asserted that the consolamentum was a hollow and meaningless ceremony. I argue, however, that it was not that these Cathar adherents had no concern with remission of sin; rather, they sought to obtain it by means of a rite which did not burden them with restitution of profits as a precondition – and, moreover, connected them to local custom and to their families’ traditions. Despite the risk of arrest for heresy, this must have seemed worthwhile, as it meant that they would not have to impoverish their families in order to obtain salvation for themselves.

The unusual testimony from late thirteenth-century Albi to the effect that following the perfecti could, in itself, bring wealth in the present world was another way in which the Cathars’ disinterest in apostolic poverty influenced their adherents’ view of money. The disparity between the orthodox outlook – that wealth was suspect and inimical to one’s salvation – and the Cathars’ lack of concern with its alleged dangers may have prompted some believers in the late thirteenth-century Albigeois, many of whom were merchants and moneylenders themselves, to see the perfecti as conduits to wealth in this world as well as salvation in the next. This further calls into question the extent to which the Cathars held to the strict dualist theology often ascribed to them, as one would not expect dualists to be affirmatively interested in worldly success.

The Albi believers’ views can be contrasted with attitudes we find in the early fourteenth-century Ariège. In the testimony from Montaillou and neighboring villages, we find evidence that some believers were becoming more skeptical about wealth and money. The residents of this area were not urban elites engaged in commerce and moneylending, but rather rural farmers and
shepherds, who may well have had a different relationship to money and been more open to the common view, embodied by the mendicants, that holiness required renunciation of wealth. Why would Guillaume Autier want to become a *perfectus*, wondered Alazaicis Ademarii, when he had been rich?\(^8\) Sybille Petri of Arques described the heretics as “greedy” (*cupidi et invidi*) for money, although she acknowledged that they exhibited holiness in other ways.\(^9\) Beatrix de Planissoles told Bartholomeus Amilhaci that alms should be given to pilgrims and the “poor of the faith,” which he understood to mean poor heretics.\(^10\) I have found no testimony in earlier registers suggesting that contributions to the Cathars should be limited to individual *perfecti* who were poor; rather, believers contributed to a support network that benefited the Cathars as a group.

Such testimony provides evidence that the Cathars’ disinterest in apostolic poverty had come under question by the early fourteenth century. I suggest that this testimony, which is unlike other testimony in earlier registers, reflects the influence of religious groups – from the mendicant orders to heretical groups such as the beguins, the Waldensians, and the Spiritual Franciscans – that espoused holy poverty as part of their *vita apostolica*. The decline of Catharism in this area may well have contributed to this new attitude. Catharism had been in decline in the Ariège for some time when the Autier brothers decided to become *perfecti* in order to revitalize Cathar practice in their region.\(^11\) The plight of the *perfectus* Ramundus of Toulouse dramatizes the change in the value system. Ramundus was incapable of supporting himself

\(^8\) See Chapter Four, n. 201.


through manual labor and mourned the loss of communal resources that would once have been available to support him. 12 The traditional respect for perfecti — who had been unable to support themselves since the coming of the crusaders a hundred years before — had diminished.

Testimony from the later thirteenth century evidences changes in the Cathars’ fundraising and support network beginning in the 1270s. By the end of the thirteenth century, these networks were less robust. Perfecti paid for their food and lodging less often than they had earlier in the century. Evidence from Albi and elsewhere emphasizing the efforts by perfecti to collect outstanding debts shows that communal resources had become more scarce. The problem of relatives of deceased supporters refusing to honor bequests became more acute. Perfecti and believers fled to Italy, which not only cost money, but occasioned the need to find new ways of earning a living once there. The migration also resulted in the loss of supporters who would have contributed to the movement locally. In both Albi and the Ariège we see the effects of reduced numbers of perfecti: in Albi, believers desperate to obtain the consolamentum spent large sums to send messengers to Italy to find perfecti; in the Ariège, unqualified perfecti were recruited, which in turn undermined older values. We see an example of this in Petrus Maurini’s testimony that he was solicited by the perfectus Amiel and his companion to give them alms. Amiel promised to pray for him — although traditionally, Cathars did not believe in the efficacy of prayer to change one’s fate after death (this was the purpose of the consolamentum). 13 Another example is provided by Prades Tavernier’s attempt to put the infant daughter of Sybille Petri into endura, which was not appropriate for a child too young to understand it. 14

12 See Chapter Four, n. 195.
13 See Chapter Four, nn. 216 and 217.
14 See Chapter Four at 262-3.
Some of the practices observed in the fourteenth-century testimony have caused historians to make broad assumptions about Cathar practice, without recognizing that some practices changed over time as a result of changing conditions. One benefit of reading the registers as completely as possible, and in chronological order, is that we can see this dynamic unfold. The use of *endura* is one example; this practice was far less common in the thirteenth century and arose under the more difficult conditions prevailing in the fourteenth.\(^{15}\) Jean Duvernoy assumes that the *convenenza*, a formal pact between a believer and the *perfecti* agreeing that the believer will be consoled on his deathbed even if he is unable to speak, was customary throughout the thirteenth century, when in fact the evidence for it largely derives from the fourteenth-century sources such as the Fournier register and Bernard Gui’s inquisitors’ manual.\(^{16}\) A close reading of the inquisition registers, which allows us to observe the fundraising and support networks in practice, helps to disprove another long-held opinion: that Cathars did not practice charity. Contemporary critics (as well as historians such as John Mundy) most likely reached this conclusion due to the Cathars’ disinclination to actively solicit alms as the mendicants did, but this view ignores the copious evidence of bequests and donations by believers as well as occasional mentions of communally held funds being used to assist believers in need.\(^{17}\)

\(^{15}\) Earlier historians, reading the fourteenth-century registers, believed that the *endura* characterized Cathar practice generally, but later it was demonstrated that the practice was rare and arose under the extreme conditions prevailing in the fourteenth century. See Chapter Four, n. 203.


While we may never truly know the origins of the religious groups labeled ‘Cathar’ in the medieval West, nor fully understand the nature of their beliefs, we can see that their religious culture differed in many respects from that espoused by the papacy, the ecclesiastical leadership, and the northern lay elites who supported them. By tracing their financial networks and engagement with money, we learn that the Cathars of Languedoc were not adherents of the common Christian doctrine of holy poverty. By examining the credit culture of this same region, we see that it also deviated from the norms dictated by the Roman church. Both the precocious commercial credit culture as well as the divergent religious practices most likely arose out of local custom. Cathar religious culture was embedded in southern culture generally, including its moneylending culture, which likely contributed to Catharism’s tolerant view of money and wealth.

Whether Catharism derived from eastern Bogomilism, as some have claimed, or simply represented a misinterpretation of local social customs by the Cistercians and papal inquisitors who observed them, as others believe — or whether the truth lies somewhere in between — is less significant than the fact that such practices appeared different enough to threaten the ecclesiastical authorities and warrant both military and religious measures to suppress them. Had these local variations been allowed to flourish, the medieval approach to money and moneylending, on one hand, and the practice of Christianity, on the other, might have been different. At the very least, the drive to eradicate these differences served to reduce complexity and diversity within Latin Christendom and promoted the radical ‘othering’ of groups of people within medieval society.

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