Calvinistic Economy and 17th Century Dutch Art

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Front cover: *Der Kunstler in seinem Atelier*, Adriaen van Ostade.
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Preface

The general aim of this monograph is to show that art, which has been variously studied from the divergent viewpoints of style, content, iconography, philosophy, and the social sciences, can also be approached as a function of economic influences.¹ On a general level, economic pressures can be received from the priesthood, the laity, the sovereign, the aristocracy, the higher bourgeoisie, merchants, and others. Our present aim is to study the impact of capital as such upon art through the action of a social class or classes which for a given period owned the means of decisively influencing art forms and even presiding over the evolution of new genres. Capital as the means of expression of a group of art buyers—not necessarily art lovers, but people who for one or the other purpose commissioned art—is the salient point of our inquiry.

Before taking up the specific aspect of our thesis which is to be the subject of this volume, it would be well to review briefly the scant efforts hitherto devoted in the relevant literature to the economic factor and its influence upon artistic creation. Usually, such studies have meshed sociology with economics. In fact, it is difficult not to recognize the influence of the latter upon the former: social pressures are exerted upon the artist and enforced by means of pecuniary constraints. Arnold Hauser in his basic work² has emphasized the material basis of artistic production.³ He insists upon the intermingling of all factors, social, economic, and ideological, in the final outcome of what we can call the “artistic fact.” His writings were severely criticized upon publication but have become classics in our more advanced and receptive decades. Many art historians and theorists still adhere to the outmoded and romantic image of the artist as some kind of inspired bohemian, working in a garret, while outside the philistine wolves bay. Or they think of him as a locomotive, dragging the common world uphill after himself by dint of originality, creativity, and sheer exertion. But nowadays, we more readily see the artist in context with the world around him, even his most avant-garde works revealing various influences. Hauser stresses the social contexts, somewhat at the expense of the purely economic ones, which he cites in passing only.

Purely Marxist in thought and method is Frederick Antal’s important
volume on Florentine Painting and its Social Background where for the first time the close interrelationship of the economic with the artistic factor has been brought out. It has been criticized for inadequate documentation. However, the underlying concept that art is one with life, and that the events of an artist's life decisively affect the end product, constitutes a distinct theoretical innovation. In an article entitled "Reflections on Classicism and Romanticism" Antal proposes class influence as social expression with respect to David's Oath of the Horatii. For the first time in the West, the bourgeois general polity, thus a class rather than isolated individuals, are shown to be exercising a decisive influence upon the content of a work of art. Antal's approach is, of course, largely sociological. The painting was originally commissioned by Louis XV, and there was no economic input from the groups or class whose aspirations it was said to embody!

Purely Marxist studies generally remain in the shadow of economic-influenced sociological theories, even when they veer into esthetics. They usually portray the artist as a victim of upper-class exploitation, although great achievements are reluctantly granted. As prime example of this approach one may cite E. Fischer. Marxist theory holds that the economic base exclusively governs the superstructure, which consists of other cultural factors. Thus, all other component parts of our civilization depend upon and are guided by economic factors. This proposition has hardened with successive generations of Marxist writers, until nowadays it is finally accepted. Curiously enough, the exception is the leader himself, who held slightly more flexible views. Peter H. Feist quotes from lesser writings where Karl Marx admits the co-existence of other factors in the shaping of art.

Our own involvement goes in the following direction: we feel strongly that the artist, being after all human, and needing economic support in order to buy his materials—be they clay, marble, bronze, or paints and canvas—and to sustain an acceptable style of life is obliged to please his fellow citizens by his products. This reasoning seems elementary, but as already mentioned, there is general reluctance in admitting it, and ideal stances are proposed as if the artist did not need food for his body and a roof over his head. Some students are inclined to grant the existence of individual patronage, but the impact of the specific patron in terms of style and content has usually been disparaged.

This investigation deals with groups rather than individuals. What was the artistic influence of the Egyptian priesthood as a body? the Athenian citizens in their polity? the Hellenistic traders? and last but not least, the
Dutch middle class grown wealthy through rising capitalism? All these groups, and many others, developed communal tastes for genres, styles, and modes of execution. They were able to enforce their tastes through the simple means of their buying power; and though the artist could suggest, he was in no way powerful enough to impose art forms that remained outside the general ken. Art was therefore an amalgamate of confluent tendencies: those of the artist, primarily aesthetical, and those of the generality of patrons, rich or of average means, but influential by dint of numbers. In other words, we do not hold that economics were solely responsible for fashioning and molding the artistic superstructure. But we feel strongly that economics were of prime importance—much more effective than generally acknowledged—and helped to govern the outcome of production.

In modern times, and especially in the twentieth century, some economic factors have yielded or changed because of a different organization of commercial distribution. The wishes of broad masses of buyers are often disregarded, but other classes of official purchasers and dilettanti stand in their place. Economics still play an important part in the modern art world.

It is unavoidable for this study to straddle several humanistic disciplines. Therefore, it will often become essential to explain in some detail certain tenets which are familiar concepts in one branch of knowledge, but less well known in another. The basics are therefore expounded with an eye to the general reader, rather than to the specialist.
I: The Weber Thesis

In this study we turn to one aspect of our inquiry only, which we plan to examine as a partial illustration of our thesis. It used to be stated that the generally accepted dichotomy between art in the Protestant as opposed to the Catholic countries in the seventeenth century was primarily a fact of religious divergence. Although it is now admitted that the societies were also different, with a bourgeois population in the former contrasting with the dominance of aristocracies in the latter, the economic consequences per se have never been seen as the basis for divergent forms of artistic creativity. In short, it was thought that a stern religion plus a strong bourgeoisie in the Protestant lands explained ipso facto distinctive styles and modes of artistic creation, when compared to more permissive and pomp-loving Catholicism associated with the wealth and decorum of aristocrats and upper-class merchants.

It remains true that religion dominated artistic expression up to a certain point. As Pieter Geyl\textsuperscript{12} points out very convincingly, the opposition between the Southern Baroque of Flanders and the National Northern style of the Northern Netherlands provinces does not derive from a contrast between native Flemish and Dutch temperaments, but proceeds from the Counter-Reformation in Flanders, as contrasted with the destruction of Hispano-Catholic civilization in Holland. What does this divergence consist of?

Primarily we note—in Flanders, and also in Italy, Spain, and after the Thirty Years War, Central Europe—the glorification of religious subjects. Large altarpieces, as well as smaller devotional panels, the latter often for private use, recall the Bible stories according to Catholic dogma, and depict the Life of Christ and of the Saints in a decorative and dramatic fashion. Colors, often bright, are used to enhance the splendid drama of the scenes. Lighting effects are similarly used to point out important personages or events. The subjects portrayed appeal strongly and immediately to the viewers' religious fervor and not incidentally to his imagination. They thus show us scenes of martyrdom, heroism, or charity, all rendered in an elegantly theatrical manner. Hence, this art, as we wrote elsewhere,

was necessarily Church-oriented and imbued with the spirit of the
Counter-Reformation; subsidiarily, it related to the idea of monarchy, and served also the desires of a lay clientele which consisted chiefly of the aristocratic upper class dependent on the courts.\(^{13}\)

The observation was especially true of Flanders, but one finds it applicable elsewhere where courts, whether royal or papal, exercised a formative influence. Bernini's *St. Teresa*, with its drama, theatricality, and sensuous texture, remains impregnated with active Catholicism. This sculpture group is permeated by feelings that would appear inconsistent and hardly understandable without deep immersion in the faith of the Church. Similar remarks could be made with reference to the art of Rubens and his school. One might cite in this instance the magnificent *Coup de Lance* in which the whole of color, light, and dramatic effect are united to illustrate one glorious moment in the life of Christ, the demonstration of His divinity.

To the religious form and patterns of expression we can add the historical and the mythological subjects, which continued to perpetuate the cult of antiquity, the preoccupation with paganism, and in short the intellectual awareness of humanism in its Renaissance form. Baroque in its most exuberant shape, like the preceding style of Classicism, with its strict adherence to earlier prototypes, was molded as to exterior aspect and content by the class of patrons in Catholic lands whom it served. Even extremely realistic Caravaggism, though based in Caravaggio's artistic concept of the exaltation of low-class elements, was refused by precisely the strata to which it was supposed to appeal most, and taken up and accepted by the same level of buyers assumed to be most susceptible to Classico-Humanism and to nothing else. In short, Caravaggio's art for the people was purchased by a very select group of the aristocracy, a group which included churchmen. It is quite ironic to remember Caravaggio's difficulties in this respect, and the favor in which his most 'revolutionary' creations were held precisely by those whose supposedly philistine reactions he had misjudged, while the masses for whom he had intended his new "biblia pauperum" rejected the new approach *in toto*. Obviously, these intended patrons were not ready to accept saints who looked like dirty beggars and a Mother of God who strongly resembled a woman of the streets.

This does not mean that Baroque art was entirely alien to the Northern Netherlands. Utrecht remained a center of Italianising late mannerism and Caravaggism, especially in the first quarter of the seventeenth century,
when the Huis ten Bosch was decorated by the Flemish masters, Jacob Jordaens and Theodore van Thulden; and painters like Lievens and Maes adopted, after Rembrandtian beginnings, a lighter and more decorative style. On the other hand, Flanders saw native Hollanders like De Heem of Utrecht successfully ply their trade there, and bring Northern sobriety to the attention of their new fellow townsmen. Thus artists in the Catholic lands did feature productions of the various genres which were to find preference in the strongholds of Calvinism. Portrait painting flourished, of course; so did landscape, however idealized the approach, and still life. But all these categories of subject matter were customarily treated much more decoratively than in the Northern provinces.

What primarily marks the difference between Catholicism and the Calvinism which "took hold . . . of country and . . . people"14 is the fact that we witness for the first time (and this happened in the Northern Netherlands) the complete rupture of ties between art and the established Church. Hauser writes, "The works of the Dutch painters are to be seen everywhere except in the churches; and the devotional picture is non-existent in the Protestant milieu."15 We would not go quite so far: devotional paintings did exist, but not in the same context as in Catholic lands. We are of course aware that many Protestant denominations frowned upon Church decoration by painting, sculpture, or stained glass. In the case of more stringent proscriptions, as with the Calvinists, such embellishment was entirely prohibited. We shall consider Calvin's own position more lengthily in a later chapter. What the iconoclasm did to the Dutch artistic patrimony needs not be brought up again in this context. Consequently, where religious painting was produced, it was either commissioned by members of the restricted upper stratum (Rembrandt's Passion Series for Prince Frederick Henry); or in the case of devotional representations, following the Bible stories closely, it was simplified and clothed in concepts that were homely and devoid of any extravagant rhetoric. One can certainly agree with Jacob Rosenberg: "In seventeenth-century Holland religious subjects had ceased to form an important category in painting."16

There arose therefore in the North a new style which was primarily sober, simple, and realistic. We witness a conscious downgrading of the luxuriance of overflowing forms typical of Southern Baroque toward a more down-to-earth artistic phraseology. Here we have to do with a dichotomy that doubtless stemmed from the impact of the new religion. Lessened are
the elegance and theatricality; noticeably diminished are the coloristic effects and the dramatic use of light; gone is that typical Baroque appeal to emotion and imagination. The National Northern style may thus be seen as more intellectual and less sensual in its effects on the viewer. For example we find the subtle and quiet interiors of Vermeer and De Hooch far less exciting to observe than those of Brouwer. Similarly, the scenes of Steen and Ostade are not so tumultuous as similar scenes from Flanders. Van Goyen's and Ruisdael's landscapes are structured, but nonetheless strikingly realistic. Their drama is always very subtle. In portraiture too this realism is important. While the portraits of Frans Hals at times seem similar one to another, they are still careful studies of individual personalities.

Religion alone does not furnish the entire explanation for the difference in style between the Northern Netherlands and Flanders. The problem is more involved. First, why did the Protestant countries see the rise of a bourgeois class or classes—including the so-called 'regents,' the guild syndics, and the wealthiest stratum of the bourgeois class, in whose hands capital was concentrated—whereas similar middle classes in the Catholic parts of Europe were not their financial equals, and had to accept leadership in this respect from the fortunes of the Establishment? True, Flanders suffered from economic setbacks beginning in the 1590's and continuing into the seventeenth century, and while Holland and Zealand flourished, "trade was at a standstill"\textsuperscript{17} in the Southern provinces. Impoverishment was general, and further aggravated by mutinies and continuous demands of payment by Spanish occupation troops, "which made many people flee with their money and most valued possessions; being in great anxiety and at all hours of the day uncertain of their lives and goods."\textsuperscript{18}

Even under the reign of the Archdukes Albert and Isabella, the Flemish economic life remained dead, in spite of a rejuvenation of the cultural vitality of Brussels, Antwerp, and Louvain. One of the reasons for this lack of vitality was the closing of the Scheldt by the Northerners, which impeded commerce. Another was the Spanish orientation of the economy, which superimposed upon the provinces corresponding roughly to modern Belgium an export organization based on a low standard of living in order to remain competitive.

These are what might be termed "exterior" reasons for a generally low standard of living and for the lack of an economically significant bourgeoisie in the Southern provinces. These were reasons achieved through
non-local means. One must, however, be also aware of the stand taken by
the Catholic Church with respect to any accumulation of capital in those
parts of the world where it held sway. Traditionally, large sums of money
had been gathered occasionally by what Max Weber called "Capitalistic
adventurers." He refers in this context to the accumulation of money in
one or a few associated hands, which was either loaned out on interest, or
invested in lucrative operations and trade ventures. The phenomenon was
by no means restricted to the West. Money lenders had long before made
their appearance in Babylon, India, and China; and the Middle Ages saw
not only the development of wholesale and retail merchants, though ad­
mittedly on a modest scale, but also the flourishing of sea loans, which
made maritime trade ventures possible. In the fifteenth and sixteenth cen­
turies bankers from France, Lombardy, and later Germany, such as the
Welser and Fugger families, accumulated vast wealth and used it mainly
as risk capital.

Such capitalistic activity ran counter to the dogma and ethical feelings
of the Catholic Church. It was admitted that man, in order to live in this
world, had to be gainfully employed, or else command income which
would ensure adequate subsistence. This was considered by St. Thomas as
naturalis ratio. However, the accumulation of wealth and the making of
money as a self-sufficient end, in other words acquisition in excess of reason­
able needs, was to Acquinas a turpitudo; and the dictum applied that "homo
mercator vix aut nunquam potest placere Deo." The lending out of money
at interest was the sin of usuraria depravitas, strictly forbidden by several
Councils of the Church and punishable by the withholding of the privileges
of the Sacrament. There were repeated attempts to circumvent the canoni­
cal prohibition in this respect. The rise of the Italian merchant class, more
specifically, encased as its members were in Guild regulations, permitted
arrangements that occasionally ensured acquittal of members guilty of
having taken interest. However, these instances remained incidental only.
With the exception of relatively infrequent examples, where the Curia's
financial interests were involved, the Catholic Church successfully held in
check the forces that could become unleashed by the sole fact of accumula­
tion of capital for its own sake. Usury remained as a turpitudo on the
books; and it was only when Catholicism declined under the onslaughts of
the Reformation that capitalism became a social force. The Church was
obliged to come to terms with it; but even in our own time aggregation of capital remains barely tolerated and is canonically frowned upon.\textsuperscript{21}

We shall find in the Protestant North a greed for gain that was roundly condemned in the Catholic parts of Europe, and which seemingly can be equated with the rise of the Northern bourgeoisie. It may be useful to mention in this context that the entire question of the merits of lending out money at interest, and its connection with usury, was endlessly discussed in seventeenth-century Holland. The subsequent century brought peace only through acceptance of the necessity to consider capital as a form of merchandise like any other, and of the legitimacy of a normal profit for its use.\textsuperscript{22}

We see thus the Catholic Church in dogmatic opposition to the growth of a middle class whose tendencies were mercantile and turned toward the institution of money-capital. Consequently, the bourgeoisie remained economically relatively weak in Catholic lands and unimportant as art patrons. This is particularly true of the North. In Italy, as already mentioned, the Holy See had to come to terms with the growth of a merchant class at an earlier date. However, the straitjacket of the Italian guild structure prevented these merchants from breaking forth as a class of free and unshackled entrepreneurs.

The second part of our question, "Why the advent of a moneyed bourgeoisie under Protestant dominion?", has been authoritatively explained by Max Weber, who bases his thesis on the ethical conceptions of the new creed. Before examining his findings, we would like to say a few words concerning the relationship of art and capital in pre-Reformation days.

Art was originally magic. The question of financial remuneration for work thus performed rarely arose. Later on, art evolved into cult objects, and there again, the community took care of the pecuniary aspects, either by attaching the artist to tightly ruled temple schools, or leaving it up to the priesthood to find skilled exponents of their traditional ideas. This was true of the artist-craftsman in Crete and of his equivalent during Greece's archaic period.

When society split into working and leisure classes and a money economy came to the fore, art could also be used for embellishment and aesthetic enjoyment \textit{per se}. The artist-craftsman became an independent entrepreneur who did not necessarily work for a designated patron, but for the public at large. The Hellenistic Age provides a good example of a
money economy, with on the one side a wide-spread proletariat, and on the other the accumulation of wealth and capital in relatively few hands. During this period, painters, sculptors, potters, and other artisans diverted part of their main activities from the glorification of the gods and the state to objects that were pure luxury. This pattern continued during the Roman Empire. We have during this stretch of time the first example in the Occident of the influence of capitalism on art: the tastes of the moneyed classes could and did influence not only the style in which art objects were produced, but also the various genres to which the artists turned their attention. Portraits, landscapes, and still lifes became prominent because there was a continuous demand for them. Art objects were hawked in shops and at public fairs, just like other commodities.

Werner Sombart begins his basic work *Luxus und Kapitalismus* with a study of the late medieval Courts. However, there is ample evidence that capitalism was prevalent in Hellenistic and Roman times, and that one of its outcomes was commercialization of art—a shallowing of form and concept, increased attractiveness, and enhanced appeal for those of the general public possessing the means of acquisition. Art in this period became geared to less strict criteria as it began to appease and fulfill a taste for luxury.

In these early expressions of capitalistic relevancy to art, we see art as a commodity. Marxist dogma does not, however, apply to the state of affairs as we encounter it in antiquity. If the artist was "free" he certainly was not "icily lonely." And assuredly the capitalists of the Hellenistic and Roman eras were not convinced that "Art did not pay." Quite to the contrary, their commissions were lavish, and art was integrated into their life and philosophical Weltanschauung. Thus the ancient Greek and Roman influence of capitalism on art was by no means negative.

With the advent of what we call the Middle Ages, and certainly with the rise of Saracen power in the Mediterranean, capitalism was checked in the Occident. Gradual impoverishment followed, with the artist again primarily in the employment of his Church, of his prince, and of the aristocracy in some instances. The economic independence and entrepreneurship of the artist had disappeared. First an employee of Church and Church studios, he later took refuge in the Guild system of the towns; and it was only with the rise of the money economy in the late Middle Ages
that the lot of the artist again became outward-turned, competitive, and materially profitable.

Economists and sociologists repeatedly argue over whether medieval trade can be called capitalism. Sombart placed the birthdate for modern capitalism in 1202 with the appearance of Leonardo Pisano's Liber Abaci—an arithmetical treatise that first rendered exact calculation possible. The fact remains that it is only from the time that large fortunes appeared in the hands of traders or banking families that lay influence could exercise its impact on art. When a Jacques Coeur built and decorated a large private mansion at Rouen, the effects on artists and artisans had to be relevant. And even though money-lenders, bankers, and rich merchants mainly commissioned religious paintings and occasional portraits, they provided a new kind of clientele for the artist, permitting him to escape the traditional patrons and eventually to draw them into competition with a new class of supporters. The fact that the latter were wealthy, often well-read, and interested in the humanities, led the artist on a long and often thorny path toward economic freedom.

It is not the point here to discuss whether the artist was better off as a protégé of the Church or Prince, or as the free-wheeling small entrepreneur that he became in certain parts of Europe during the seventeenth century. What we are attempting to do is to establish the fact that owing to the rise of modern capitalism during the end of the sixteenth and the beginning of the seventeenth centuries, this economic change came about. Here one should interpolate Preserved Smith's statement: "There was hardly wealth at all in the Middle Ages, only degrees of poverty; and the sixteenth century first began to see the accumulation of fortunes worthy of the name." It was thus parallel with the Reformation that we witness the flowering of modern capitalism; and it primarily occurred in the Protestant parts of Europe and influenced—though not solely and exclusively by any means—the form and concept of art.

For Max Weber there exists a distinct cleavage between what he calls the "capitalistic adventurers"—the owners of large fortunes who engaged in lending or in trade ventures—and what is to him the outstanding novelty of the Occident and the whole modern form of capitalism: "the rational capitalistic organization of [formally] free labor." It is in this latter structure that Weber sees the origin of sober bourgeois capitalism, and it is with it that we also, ultimately, will be concerned. What constitutes the essence
of Weber's contribution is, that it was the Protestant ethos that created, when applied to capitalism, a new "Spirit," the "Spirit of Capitalism," whose setting free may easily have been a major cause of the economic forging ahead of the parts of Europe where the ascetic Protestant sects, or even groups of their adherents, remained particularly active. It is indisputable that from the sixteenth century onward the economic center of gravity shifted from the Catholic countries (the Mediterranean countries, but also the Catholic Lowlands with Liège and German Cologne) to Holland, Switzerland, the Baltic cities, and Protestant England. Many explanations of this historical fact have been attempted and somehow or other linked with the Protestant creeds.

Weber, among others, made the historical statement that it was above all Protestants who could be found in the forefront of economic progress. This superiority appeared not only in the overwhelmingly Protestant countries, but also where groups or isolated individuals of Protestant faiths operated: the Huguenots in France, and even a lonely capitalist in Catholic surroundings, such as Hans de Witte in Prague, who financed single-handedly the armies of Wallenstein. In this context it is important to stress that such economic superiority as we have been able to elucidate was not that of Protestant Lutherans, but rather of members of the sects that Weber calls "ascetic."

The principal forms of ascetic Protestantism to which Weber alludes are the Calvinists, the Pietists, and the sects growing out of the Baptist movement. It is Calvinism that preoccupies us primarily, because it already had an overwhelming influence in Western Europe in the seventeenth century, and this is the period which we plan to examine here. Weber saw the Calvinist attitude towards making money as one of moral obligation, and the increase of a man's capital as an end in itself—rather than, as in the Catholic approach, a mere convenience to attain financial sufficiency. It is thus the primacy of making money as the purpose of life, and as an adjunct, the necessity of modest living, which illustrates the asceticism of the approach. For Weber, this self-denying acquisitiveness is the *summum bonum* of the new ethic, and constitutes the leading principle of modern capitalism: money for its own sake.

From what ethical premise did this new attitude derive? For Weber, the basis is to be found in the new approach to the *calling*, which in Protestantism, takes the meaning of a religious conception and a God-set
task. In German, the term *Beruf* means in principle a vocation, a profession, or more simply an occupation. What a man does in life, to occupy himself gainfully, is his *Beruf*.

The connotation of calling was first added to *Beruf* by Luther, according to whom the fulfilling of daily tasks and duties should be imbued with religious significance and becomes a religious task in itself. In other words, the individual lives a religious life through the performance of his secular tasks. This proposition is one of the most significant contributions of the Reformation. Catholic teaching divides Christians into two camps: the laymen and secular priests, whose obligations were defined by the *praeeptoa evangelica* and whose worldly activities were considered by such philosophers as Thomas Aquinas as things of the flesh, even though willed by God; and the "religious"—the monks and nuns—who were ruled by the *consilia evangelica* and who attained a higher ethical level by adherence to the vows of poverty, chastity, and obedience. Luther broke this conception by establishing *solam fidel*, the teaching that labor was as valid as monastic withdrawal as a means of pleasing God and living according to His will. There was no merit in living in a cloister, apart from the world. Man, in order to fulfill his particular calling, "was to live the secular life religiously, to serve God within a calling (*in vocatione*)".

The next step, to serve God not only within a calling, but *by* a calling (*per vocationem*) was reached by Calvin only. The most characteristic aspect of his teaching was the doctrine of predestination. For Luther, "grace was revocable and could be won again by penitent humility and faithful trust in the word of God and in the sacraments." This article of faith stands in direct opposition to Calvin's teachings, according to which eternal grace devolved to a small minority of mankind only. Whereas Catholicism promises salvation by means of the Sacraments and the Church, in Calvinism only the elect attain this ultimate goal. As nobody was certain in advance of whether he was one of the elect, the consequence was deep spiritual isolation. Calvinist teaching thus fostered extreme individualism and distrust in friendship or, more generally speaking, the aid of other men. Since no one knew whether he was one of the elect, the help of one's fellow man was useless and to be rejected.

A Calvinist, faced with the stark teaching of his creed, would be less than human if he were not to ask himself repeatedly: "Am I among those to be saved, and how can I obtain assurance of my fate?" There were two
paths toward such assurance. First the inner certitude that God's power was within, and therefore one could not fail to be among the elect. It was such consciousness of his own righteousness that sustained Calvin's own certitude of such a fate, the *testimonium Spiritus Sancti*. In the second alternative, the individual is required to perform social tasks, and it is his ability to do good works which permits God to work *through* him. Being of use to God as an instrument in the rational organization of the social environment promotes His glory and therefore becomes equivalent to being in a state of grace. Thus, as Weber puts it, the Calvinist creates not his own salvation, but the conviction of it.

The difference between Catholicism and Calvinism is that the Calvinist does not think of a gradual accumulation of good works as a means of salvation; he is forced by his creed into an entire life of good works combined into a unified system. Morally speaking, this means that an ascetic life of strict discipline is added to secular activity, and that election is the underlying reward. Such a mode of life, rationalized, strenuously active, methodically ascetic, permeated with the Puritan interpretation of the calling, led in many instances to the accumulation of private wealth. Weber argues therefore, quite rightly it seems to us, that the propensity to accumulation joined to an ascetic simplicity of daily life furnished the Puritan conception of the "calling" with the reason for the basis of modern capitalism; and the Protestant ethos, in its ascetic and Puritan forms, provided the basic foundation for the new "Spirit of Capitalism."

We shall stress here that Weber did not mean to imply that the spirit of capitalism was a necessary outcome of the Reformation, or was, *qua* economic system, a creation of the Reformation. He "only wishes to ascertain whether and to what extent religious forces have taken part in the qualitative formation and the quantitative expansion of that spirit over the world."

Having now ascertained that a) modern capitalism was flourishing in the late sixteenth and the seventeenth centuries, and b) that it owed a great debt to the impulse of the more ascetic sects among the Protestants, we come to our own proposition. We have mentioned in the beginning of this study that art in the seventeenth century was characterized by an indiscutable dichotomy in stylistic evolution between artists who worked in the Catholic countries and those active in the Protestant North. The divergence appears specifically operative when it comes to the main art form of the
period, painting. We will speak primarily of the Northern Netherlands, neglecting England because of its civil war, and Scandinavia because of its lack of much artistic activity. The differences have been variously referred to, and usually attributed, as already stated, to religious dissimilarities. In other words it has become a dictum that the Reformation created in its wake a Protestant art. Without wishing to deny this powerful impetus, it is our contention that the economic base also exercised great influence upon the artistic superstructure. This does not mean an exclusive economic determination of the ideological aspect, but rather such determination as is important to content, form, and style in the art of the Northern Netherlands.

We have seen in the preceding pages that Protestant asceticism was involved with the growth of capitalism in its midst. If we ignore for the moment the large fortunes, primarily concentrated in the hands of the regents, that is the upper strata of the bourgeoisie, and the aristocracy, which played a decidedly minor role in the economy of the Northern Netherlands, we may state that much of this wealth had its starting point with the middle classes below the level of the regents. Even when not reaching peaks of financial growth, the middle class qua class accumulated wealth, though on a more modest scale. Our contention is therefore, that with the appearance of capital as capital (and we allude to the term “capital” in its classical connotation, that is to say an accumulation of value in land, tools, banknotes, stock market shares, or simply gold) safely tucked away in the pockets of Protestant burghers, the latter acted not as separate or isolated patrons but as a group. Money in their case was like a mass force used to influence and fashion the output of a numerous artistic polity and require subservience to their communal taste. Thus, what is new is not merely the opposition of a bourgeois versus an aristocratic viewpoint in influencing the arts—although this also plays an important part in the development—but concerted economic power that influences the shape of seventeenth-century artistic expression under the sway of Protestantism. It may be useful to state that the important contribution of the economic factor per se has hitherto been more or less disregarded in art historical studies, and it will be our aim to study and evaluate it.
II:

Causal Lines Leading to Weber

In the preceding pages we have often referred to the "bourgeois" or middle class. It would perhaps be well to enlarge upon these terms as constituent factors of our thesis. How did it come about that these burghers came to be the exponents or bearers of the new economic order that we equate with capitalism? And what do we understand by middle classes?

There seems to be a conjunctive union between the new economy and the class of people who propagated it and most profited by it. During the Middle Ages, the dominant order of things in the realm of economy was a natural economy. Goods were bartered rather than paid for, and whosoever produced a commodity or rendered services was usually rewarded in kind. Money only began coming into use in the twelfth century, and then primarily in the cities; rural sections remained unaffected by it until as late as the fourteenth and fifteenth centuries. The coming to the fore of a monetary economy, with the concomitant factors of commerce and development of craftsmanship into small, and then later larger industry brought about the change from a rural to an urban economy, and with it a new way of life. Like most things in this world, this economic revolution was not entirely unforeseeable, or new in the sense that it had never existed before. Greece's poleis had seen a similar evolution, which had then fallen into desuetude during the first millennium A.D. What happened, again, was a move from the countryside into the town, for political reasons—greater personal freedom and possibilities of defense—as well as for economic ones. Scholars argue about what came first: increased manufacture and expanded activity of the merchants, or increased supply of money with a concomitant influx of populations into towns. Basically, towns owe their existence to a surplus of food produced by their agricultural hinterlands. Only when there is enough food to sustain a population not directly engaged in agricultural production can a town be settled and support inhabitants that specialize in other occupations. The reason for the sudden increase of available foodstuffs at that precise moment is not known. We are only aware of the fact that it came about sometime during the eleventh century—with people having special skills leaving the land and joining together for a new mode of life in soon-to-be-fortified amalgamates of dwellings. Essentially, these town-dwellers were specialists; instead of exercising their crafts in a
small-scale peasant way, as an addition to tilling the land but never as an exclusive operation, they now devoted all their working time to a single profession. As goldsmiths, potters, weavers, armorers, etc., they soon joined together in guilds protective of their common interests, and gave rise to new social groups: artisans and merchants. Formerly, during feudal times, society was divided into those who owned and those who worked the land, with an occasional sprinkling of non-profitably occupied people, mainly clerics. Even the big monasteries partook in the division. The flowering of the towns with their arts and crafts-minded population fostered the creation of what could be called the embryo of a middle class—people who were in the main independent, and neither very rich nor very poor. Expansion of the crafts into industry, such as the Weavers’ Guilds in Flanders and Italy, was later responsible for the creation of an urban proletariat—which finally evolved under advanced capitalism into associations of free workers. Initially, however, artisans owned small workshops with only a few helpers; and they were in the main responsible for the great economic breakthrough of the day: manufacture for the anonymous customer in a free market—the articles being produced for stock in view of their ultimate disposition to consumers who were largely unknown at the time of production.

This approach was quite revolutionary for the period. We must remember that before the coming to the fore of towns and the above-described urban economy, craftsmen were part of the rural establishment—the manor, the monastery, the bishop’s palace—and worked for the needs of the unit, with hardly any superfluous production for ulterior needs. Occasionally, a small peasant would produce consumer goods as a by-product of his tilling the land, when the latter did not yield enough for normal maintenance of himself and his family. Thus the step taken in the towns, of producing in advance, for stock and for a faceless and anonymous purchaser, proved quite revolutionary. Goods thus produced stayed in the hands of the producer if there was no immediate patron.

Another class of people took it upon themselves to dispose of what had become merchandise, often by seeking out markets at long distance. Thus the trader was born, who either for his own account, or on a commission basis, became responsible for the flow of goods and regulation of the rate of production, according to the needs of faraway consumers. Normally, the merchant bought the goods in which he traded at a firm price, and assumed the risk of disposal, together with the possibility of remunerative profits.
Hitherto, the only accepted form of wealth had been the land. For traders, this would have been a cumbersome means of exchange. The ancient Greeks and Romans had customarily used coin for their commercial transactions, and the merchants of the Middle Ages returned to or re-invented this extremely convenient and serviceable means of exchange. While precious metals had therefore mainly been used in the form of useful articles—dishes, cups, and plates—diligent rulers started coining gold and silver money and retained an appropriate percentage for their services. What had hitherto been of small importance, suddenly became a major source of income for always needy princely treasuries.

Socially speaking, this transformation from a land-based to an extremely fluid economy had a strong influence upon the status of all free men. They suddenly became liberated from the impediments that had fettered them to a given station in life, or to a native environment. In other words, a money economy made for upward and horizontal mobility. The burgher could buy country estates if he wanted to move into the landed class; or the land owner could participate in industrial or commercial ventures by way of partnership if he wanted to diversify his holdings and share in lucrative undertakings. "Money, making the measurement, exchange and abstraction of values possible, depersonalizes and neutralizes property; it makes the membership of the various social groups depend upon the abstract, impersonal and constantly varying factor of possessing the requisite amount of capital."  

Buying and selling, or trading, often at long distance, brought about the need for financial mediation. Money had to be deposited in accounts easy to be drawn upon and available in different localities, even different countries. Also, there was need for credit and for sharing in undertakings that were too onerous for one single person. In short, what we term banking and banking facilities had to be set up in order to meet the exigencies of commerce. Merchants with international connections adopted banking as a side-line, soon to expand into their principal business. Goldsmiths, money changers, and pawnbrokers joined the ranks. Banking led quasi-automatically to accumulation of capital, and we see members of the profession outgrowing their original status and becoming rich and powerful by the influence of their gold and their credit.

Out of the two initial kinds of occupation—craftsmen and merchants—there grew thus differential professional strata. The craftsman could evolve
into entrepreneur, with many laborers depending upon him and subservient to his economic well-being. The merchant turned in many instances into a banker. Both outgrew the initial level of the middle class. From the ranks of the suddenly wealthy came the dignitaries who filled institutional or municipal functions. City and guild offices and many other responsible posts went to those among the burghers who had done well financially for themselves and consequently acquired power and influence.

When we henceforth use the terms *bourgeois* and *middle class*, we have to differentiate between what was originally synonymous. *Bourgeois* points to a condition. A member of this class was neither noble nor peasant, but essentially a town dweller (although he might have acquired land, but always as a subordinate occupation) belonging to what was later called the Third Estate. He could be rich or poor, hold a high office or be simply a small craftsman, but the overall designation establishes him with respect to the place that he held in the general hierarchy of the political entity of which he was a citizen.

*Middle class*, on the other hand, denotes the economic level of its members. It is a question of income or amount of property: neither rich, nor very poor. The aristocrat in straightened circumstances is just as much middle class as moderately well-to-do farmers, owners of small industrial enterprises, the clergy, educators, and generally speaking, most people in the learned professions. As Georgia Harkness puts it: "In ordinary parlance, all whose income is sufficient to live in modest comfort but not luxury are of the middle class." French sociologists repeatedly distinguish between "bourgeoisie" and "grande bourgeoisie." It is the former that we equate with *middle class*, and which became the main repository for Calvinism.

These were the groups which were the promoters and exponents of the economic forces that directed art into channels which differed so completely from directions taken elsewhere. We shall see in the following pages, that the Dutch middle class does not necessarily remain restricted to people of modest means; by contemporary standards, they were quite often well-to-do. But essentially it is among them that one finds the greatest empathy with and fidelity to Calvin's teachings. Max Weber brings this out very clearly, when he writes: "With great regularity we find the most genuine adherents of Puritanism among the classes which were rising from a lowly status, the small bourgeois and the farmers, while the *beati possidentes*, even
among Quakers, were often found to repudiate the old ideals.” He con­tinues: “But it was from just this small capitalist class, and not from the great financial magnates, etc., that there originated what was characteristic of Occidental capitalism.”44 Translated into our terms, Weber’s statements exemplify the influence of the lower middle class in the Northern Nether­lands not only on their environment in general, but also on art—which is our subject—taken as merchandise.

We have perfunctorily sketched the origin of the middle class, its exist­ence due to a money economy, the coming to the fore of the banker and financier, and inevitably, the rise of capitalism as such. As noted previously, Weber associates the birth of modern capitalism with Protestant ethics. This view is not today generally accepted although we feel that it offers a rational explanation with respect to the state of affairs. Others such as Immanuel Wallerstein45 espouse different explanations for the causative development in the Northern Netherlands at the time of the Reformation. First of all, this scholar dubs the Netherlands Revolution as a “nationalistic” movement, although he admits the inherent religious component. “While the nobility sought in the beginning to monopolize the form and nature of the quarrel with the King, the Calvinist community broke through their prescribed passive role into a frenzy known as the Breaking of the Images which swept the country, north and south.” Geyl describes the authorities as “paralyzed with fright” and the Calvinist leaders themselves as show­ing “surprise and discomfiture.” The iconoclastic excesses were, however, not in the least attributable to John Calvin’s teachings. In fact, we shall see in a later chapter that the Reformer was basically opposed to the de­struction of works of art, even though he might consider them idols. The main culprits were the Anabaptists, and if followers of Calvinism emulated them it was not because but rather in spite of their religious training. Calvin, contrary to what Geyl writes, evinced great respect for art and beauty, and formally laid down the conditions and eventualities in which they could freely be enjoyed by his adherents.46 Iconoclasm, however, is only incidental. The main thrust of the Wallerstein-Geyl arguments consists in the theory that religion, that is Protestantism, was a subsidiary and ancillary aspect of the situation then prevalent in what is today Holland. They propose to see the division of the Low Countries into a Protestant North and a Catholic South not as an outcome of the rebellion against Spain, with the North more inclined toward reform, but rather as the result of
geo-political division, which, making it impossible for the Spaniards to conquer the North, enabled Protestantism to establish itself in the new religious freedom. Thus, owing to the strategic barrier of the rivers, which permitted “the rebellion to entrench itself in the North,” an “administrative separatism [led] to religious polarization.”

Starting from this viewpoint, it is also asserted “that Calvinists did not become capitalists, but that capitalists became Calvinists.” This corresponds in the main to the thesis of H. R. Trevor-Roper, who holds that many of the later Calvinist bankers, financiers, and rich traders came originally from Catholic families, who were adherents of the theories of Erasmus, and who were obliged to recant their brand of Catholicism, or chose heresy. In this case, they adopted Calvinism because it presented the least obstacle to their beliefs. Trevor-Roper fails to bring out two points: a) The fact that all Protestants, with the exception of infinitesimal minorities who converted from Judaism, were originally Catholics. If the bent for Erasmian doctrines had initially brought some of them to Calvinism rather than to any other Protestant sect, this in itself is sufficient proof of the strength of Weber’s thesis: Birds of a feather flock together! b) These former southern immigrants could have quietly stayed under Catholic rule, if it had not been for their financial abilities and the desire to bring them to fruition. The fact that Calvinism proved to be a convenient cover for them, a protective screen under whose banner they best continued their activities, once more establishes the truth of the Weber argument: Protestantism favored the accumulation and acquisition of capital.

It seems therefore that the arguments of those who want to deny the propensity of Protestantism toward social change, toward a given structure of society, are rather tenuous. If, in the words of Sir Lewis Namier, “religion is a sixteenth-century word for nationalism,” the impact of Protestantism in the North was not only a unifying cement for the national ‘Gestalt’ but also a continuous force for social consciousness. Insofar as Protestantism primarily appealed to the bourgeoisie, the Netherlands revolution became of course a bourgeois phenomenon. One cannot, however, reverse the argument and pretend that, because the revolution succeeded in the North only and not also in the South, it proves the “weakness of the mercantile bourgeois class.” Historically speaking, it was simply amazing to see the North defeat and keep at bay a military power the size of Spain. This was a show of force and moral strength on the part of the bourgeois
government of the North; and to chide it for its lack of success in the South
is the more unreasonable as not even France was able to subdue the famous
‘tercios.’ Even so, J. W. Smit was forced to admit that “the new republic
became the first real capitalist and bourgeois nation with a strongly marked,
very mercantile national identity.”

Our study tends to bring out with increasing clarity the parallelism
between Protestantism and the growing preoccupation with the profit mo­
tive, accompanied by economic improvement of the adherents of the sect.
It can perhaps be adduced that the singling out of Calvinism in this
respect is an over-simplification. If we substitute Puritanism for Calvinism,
we come easily to the conclusion that the great majority of Protestant de­
nominations developed an inclination for economic assiduity. In so far as
they were almost all touched by some part or other of the Calvinistic spirit,
Weber’s thesis can be expanded with good reason. Thus we see the Armin­
ians in Holland prosper, although their dogmatic teachings—primarily their
rejection of the doctrine of predestination—were defeated by the Synod of
Dort in 1619. Nevertheless, even more than the strict Calvinists, they were
inclined to accumulate wealth. Anabaptists and Mennonites continued to
flourish, and the Pilgrim Fathers, for instance, who emerged from these
groups, subsequently spread the influence of Calvinism to the New World.

In England, the Baptists, Quakers, and even Anglicans, were more
than sporadically influenced by Calvinist doctrines and tended toward
avarice (i.e. the profit motive), abandoning the medieval notion of the
just price. Another branch of Protestantism affected by Calvin’s creed
and given to methodical diligence in the gathering of worldly goods was
the Scotch and Scotch-Irish Presbyterianism.

Thus, we submit that Weber was essentially correct, but that we must
enlarge the scope of his investigations to kindred Protestant denominations,
who derived stimulus and impetus from the strict adherents of Calvin and
thus became in their turn pioneers of modern capitalism. What they all
have in common is a similarly rigorous kind of life and ethical outlook.
Instead of labelling them ascetic, we can easily encompass them within a
more progressive definition of Puritanism, in so far as they extol “ideas of
stern self-discipline, simplicity of manners with a scrupulous care of money
[italics ours], concentration on duty, and what is in many quarters regarded
as an unduly strict and narrow code of morals.”

Our opinion therefore follows Weber in that we hold that Protestantism
is a kind of nourishing brew which promoted capitalism in the strongest possible fashion; or as Tawney has put it: "the spirit of capitalism was not the offspring of Puritanism, but the latter was a tonic for it." 67

We have stated earlier that the middle class most acutely experienced Calvin’s teachings. Traditionally, they also cultivated the Reformer’s own personal virtues: submission to the will of God, frugality, honesty, and industry. We are familiar with these traits as the principal Puritan characteristics, but they were initially fostered by the Calvinists and kindred sects. A Calvinist was taught on the one hand that life was a condition of misery and exile, a sepulchre and a prison. 58 On the other hand, and this polarity is often difficult to comprehend, Calvin insisted that it was at the same time a divine blessing. Thus, we have to go through our appointed span in an austere way, yet are allowed to enjoy reasonably “those things which seem more subservient to delight than to necessity.” 59

On a broader scale, we find that Calvin’s teachings permeate the cultural facets of man’s existence in this world, and integrate them with his religious concepts. According to Van Til “The Christian is in the world, but not of the world.” 60 Hence a prior Christian position that was negative toward culture. However, on the basis of the Pauline assurance, “all things are yours,” the culture calling seems to become an established fact. In the Calvinistic concept, culture becomes all-embracing, reaching out to all aspects of human life. Therefore, the idea that “development of the artistic, scientific, or social aspect of a man’s nature constitutes culture is altogether too narrow.” 61 Van Til proposes that “religion and culture are inseparable. Every culture is animated by religion” and furthermore “true religion covers the whole range of man’s basic existence.” He argues that man is both creature of and co-worker with God to fulfill His creative will from the beginning. Hence, all other facets of life on earth—above and beyond a man’s purely religious stance, we submit—must be included in man’s existence. If therefore the whole of man is involved in this cultural concept, Calvin’s teachings influence concomitantly the art forms and certain of their social aspects that flowered in a society composed of his followers. This is the main interest of the present study.

We have expounded earlier the main traits of Calvin’s system, which influenced the sociology of the society created by him, and thereby provoked Weber’s thesis. A good definition is adduced by Warfield, who calls Calvinism “the entire body of conceptions, theological, ethical, philosophical,
social, political, which under the master mind of John Calvin, raised itself to dominance in the Protestant lands of the post-Reformation age, and has left a permanent mark not only upon the thought of mankind, but upon the life history of men, the social order of civilized peoples, and even the political organization of states.\textsuperscript{62} Calvinism is of course essentially a theological system based on St. Augustine's interpretation of the special revelation of God in Christ. Of this system Calvin was a prime exponent. In other words, Calvin did not invent a new system. It is the form and emphasis of his interpretation which marks the doctrine as extreme.\textsuperscript{63}

Within the authoritarian system created by Calvin, however, there exists an area of relative freedom. While church and state were the object of tight rules, their relationship firmly and narrowly defined, the Reformer admitted the existence of a sphere of things indifferent, the so-called \textit{adiaphora}, which were free from edicts and belonged, according to his doctrine of Christian liberty, to the sole judgment and conscience of man. According to Van Til\textsuperscript{64} it comprised music, architecture, technical learning, science, social activities and festivities, and the every-day question of "what shall we eat and what shall we drink and where-withal shall we be clothed?" In this large area of life, man is responsible and accountable to God alone in his conscience; and although Calvin's teachings influenced decisively the direction which the cultural aspects of this area took, it remained relatively free to evolve within the general boundaries of the doctrine. Calvin shows himself in this respect more freedom-loving than such of his forerunners Aquinas and Ockham. Aquinas had divided the world into an upper and lower half—the latter being the dominion of reason and hence the realm of culture. As such, it remained subservient to the Church. Ockham opposed faith to reason, and stated that art, commerce, agriculture, and trade are the property and attributes of the world and should in consequence be under the sway of the lay ruler. Taken to its extreme, this doctrine could put the state into a position of supervising and regulating all cultural activities.

Commentators on Calvin nowadays refuse to acknowledge the characterization of the Reformer as an ascetic in the monastic sense, that is to say as one who "denied the use of worldly things beyond the need of food and drink."\textsuperscript{65} They point to Calvin's \textit{Commentary} on Amos 6, Calvin's sermons, and \textit{Inst.} III.6-10. It would be well to cite here from the
latter source, in order to show that both points of view can be defended from the texts.

It must be laid down as a principle, that the use of the gifts of God is not erroneous, when it is directed to the same end for which the Creator himself has created and appointed them for us; since he has created them for our benefit, not for our injury. . . . But shall the Lord have endued flowers with such beauty, to present itself to our eyes, with such sweetness of smell, to impress our sense of smelling; and shall it be unlawful for our eyes to be affected with the beautiful sight, or our olfactory nerves with the agreeable odour? What! has he not made such a distinction of colours as to render some more agreeable than others? Has he not given to gold and silver, to ivory and marble, a beauty which makes them more precious than other metals or stones? In a word, has he not made many things worthy of our estimation, independently of any necessary use? Let us discard, therefore, that inhuman philosophy which, allowing no use of the creatures but what is absolutely necessary, not only malignantly deprives us of the lawful enjoyment of the Divine beneficence, but which cannot be embraced till it has despoiled man of all his senses, and reduced him to a senseless block. . . .

The reader will see from the above that Calvin seems to have sought the middle of the road: reasonable enjoyment of what God offers us, but revulsion from exaggerated use, which may turn into vice and license. In keeping with the above interpretation, and many nuggets of wisdom dispersed in other of Calvin's writings, it has become possible to obtain a firm understanding of the Reformer's attitude toward the arts. We can state at once that he was by no means anti-artistic, and his writing style alone shows "scriptural simplicity" and "Ciceronian eloquence." We shall deal later with this particular Calvinistic excellence.

Meanwhile, a final aspect, or rather the lack of it, in the Weber thesis draws our attention. We have previously alluded to the prohibition of usury by the Catholic Church. By this was understood usury proper, that is to say, excessive interest on loans, as well as normal rent. As already stated, the basis for the interdiction goes back to Aristotle, who proclaimed that money was sterile or barren, and therefore could not produce anything by itself. Thus, one could legitimately ask rent for a piece of land but not
for the loan of money. The prohibition was substantiated through quotations from Scripture (Luke6:35; Deut.23:19; Ps.15, etc.), and remained communis opinio long into the seventeenth century. The most outstanding dissenter from the thesis was John Calvin, who understood almost at once the difference between charity, normal interest, and usury. It was he who showed that the sacred texts had been misunderstood, and that while usury remained a grievous sin, normal interest-taking was perfectly permissible. Of course, "to the poor we must lend without return"—(Commentaries on Ex.22:25; Lev.25:25-28; Deut.23:19-20). The main document that has survived from Calvin’s hand and which deals with the matter in detail is his letter to Sachinus, 1545. Further statements bear witness to his belief that the Bible contains no prohibition against the taking of interest on money for business ventures.

Calvin’s stand, diametrically opposed to that of the Scholastics and the Catholic Church, opened the door to modern capitalism. Although prudently circumscribed by admonitions to care and restraint, Calvin’s proposal that is was no more reprehensible to buy a farm and pay interest on the mortgage than to lease the farm and pay rent, proved to be a watershed doctrine. Henceforth, “trade with the loaning and borrowing of capital could be engaged in by adherents of the Reformed faith without other moral strictures than those imposed by Calvin’s exhortations to judge the matter by the principles of justice and charity.” For Calvin’s followers, and those that took example from him, the shackles were removed from the free flow of credit. In fact, interest at the period did not rise very high, and remained usually under 5% on loans for the purchase of land, commercial transactions, and transactions protected by warrants of merchandise. Nevertheless, capitalism enjoyed a new freedom. No longer was it necessary to invent excuses to circumvent the law. Credit and interest transactions became legal and enforceable and thus offered stimulation to the Netherlands economy. It is difficult to understand how this aspect of the Dutch economy could have escaped Weber’s inquiry. Calvin’s fresh approach certainly furnishes a supplementary argument for the theory that Protestantism, especially Calvin’s particular brand, favors commerce and thereby contributes to the accumulation of wealth.
III:

Economic Background

Among the most salient aspects of this new Protestant capitalism was the class of people in whose hands wealth was concentrated for the first time—if not real wealth then nevertheless a certain amount of free capital which could be used for manifold purposes. Formerly, economic power belonged almost exclusively to the Government, the Church, aristocrats, or the constituted municipal authorities. Now we encounter for the first time concentrated wealth, especially in the form of currency, that was privately owned by industrialists, manufacturers, and small-scale entrepreneurs, who in terms of our definition almost all belonged to the *bourgeoisie* and were mainly of the *middle class*. The amount of wealth was not as important as the freedom to dispose of it. Consequently the *bourgher*, even if not too well educated in the humanities—as certain strata of this class undoubtedly were—obtained of a sudden the necessary leverage to make himself felt as a patron of the arts. This capital belonged at the same time mainly to Protestants empowered to exercise their influence as did the *beati possidentes*, but from a sectarian direction. Thus both religion and capitalism exercised their combined weight upon the arts of the period, although one would have been insufficient and unthinkable without the other. The combination of both dictated the outcome.

How had this wealth, or at least sufficiency, been acquired? In the first place, through *trade*. The traders of Northern Netherlands, and more especially Amsterdam and the cities of West-Friesland, acted as middlemen for the wheat commerce from the Baltic provinces to Portugal, Spain, and the Mediterranean countries, which had seen a sizeable increase in population during the sixteenth century. Another important trade article was material for shipbuilding. The Northern countries, in turn, were in need of salt, wine, spices, textiles, and also silver—the latter being imported in ever growing quantities into Spain from the Americas. For all these commodities, the Netherlanders were ideally placed to constitute the liaison between Scandinavia and the Baltic provinces on one side, and the South on the other. In spite of occasional and often repeated seizures of Dutch merchantmen by Spanish authorities during the hostilities between the two countries, neither could continue to live and prosper without the other. Documents abound proving that although the Spaniards took Dutch ships
into custody—in a flare-up of warlike behavior—they were eventually obliged to proffer security to the "heretics" without whose merchandise their own economy came to a standstill.

Along with the trade in raw materials, the Dutch also traded in finished articles manufactured at home, such as serge of vivid and stable colors achieved by secret dying processes. The Northern Netherlands were at the time in the forefront in their use of new scientific attainments. From the most recent maritime maps, to instruments, to industrial procedures, everything modern and up-to-date attracted the inhabitants of these waterlogged provinces, who, lacking natural resources, were dependent upon increased ingenuity to earn their livelihood. It is therefore no wonder that such methods and thoughts were applied to shipbuilding, with the resulting adoption in 1596 of the so-called "flute" type of vessel—large, narrow-sterned cargo boats. They were swift sailers, economical to build and requiring a relatively small crew only. As a result the possibility of low freight rates rendered the Hollanders extraordinarily competitive.

With the beginning of the seventeenth century long overseas journeys to South America and Asia became customary. However, Dutch trade expanded all over the world, and exotic goods reached and filled the warehouses of Amsterdam and other Northern port cities. When this was added to the staples of the more traditional commerce, it was understandable that Amsterdam became the foremost economic center of the continent.

The second source of wealth derived from manufacture. This branch of economic activity flourished during the seventeenth century in the Northern Netherlands, for reasons of interior consumption and because its products could often be added to the maritime trade. However, the still-prevailing organization by guilds reduced the size of the individual enterprise to the master and some helpers. Also, with the exception of a small number of capitalistic manufacturers who united an entire production process under their aegis, the different branches of a given industry were splintered into sub-enterprises. A good example is furnished by the textile industry, particularly strong in Leyden, where the activities of making drapery, linen, and serge were divided to such a point that even dyers became specialized. For instance, a given workshop known for dying blue serge would not undertake anything else.

To afford an idea of the extent of the Dutch textile manufacture, let us mention that more than one hundred variegated products, both costly and
cheap, were manufactured at Leyden alone. The highpoint came in 1671 with a production of 139,000 bales; and aside from Lyons, the French silk center, Leyden was probably at the time the most industrialized town in Europe. The textile industry also flourished in other centers, such as Amsterdam, Harlem, Delft, Gouda, and Naarden.

Other industries, all relatively small in size and of identical social characteristics, round out the economic picture of the period. They, too, gave rise to accumulation of substance and were to lead to the growth of early capitalism in the country. Small vessels were built of old in the shipyards of the ports of Holland, Zeeland, Friesland, and Groningen. Even with the coming of the flute-ships, many yards were still small enterprises at this time. But with the coming of the seventeenth century, wealthy traders and merchants took an interest in enlarged production and financed the end-product in shares. Quite often, sawmill owners and operators also invested in ships, furnishing, as they did, the greater part of the construction material. Netherlands yards were quite competitive—so much so that the English were forced to take exceptional protective measures. As the Dutch also became interested in the building of larger vessels for the South-Sea trade, and in the construction of warships, they almost gained a de facto monopoly in this industrial branch. Even during the later part of the century, the French still bought entire fleets from them.

Brewing beer had become an increasingly profitable undertaking. It was the beverage served aboard ships on the long journeys to the East and West Indies; and it was an export article very much in demand. Consequently, what had formerly been a family activity became industrialized, and relatively large sums were invested. Breweries required increasing capital investments. There were between fifteen and seventeen breweries in Amsterdam around 1620. In 1612, the brewery of t'Duyfgen op de Lastage was sold for 20,000 guilders, including malt-house and habitation. For comparison, let us recall that the upper income level for the master of a textile workshop in Leyden was 10,000 guilders per annum or more. Although the average brewery did not employ more than twenty workmen at a time, part-ownership was common.

The manufacture of oil and soap belonged to the so-called small enterprises, the end-product being obtained with relatively few helpers, and a healthy profit rewarding the budding industrialist. Brickmaking, on the other hand, became a more complex operation in view of steady competi-
tion and the necessity to avoid local taxes. The appropriate clays were found in great quantity in the Northern Netherlands, and the bricks they produced were the main building material not only at home but also in the Baltic countries whither they went as ships' ballast. Both Scandinavia and the Baltic cities, such as Riga and Reval, still boast today houses made with Dutch bricks and tiles.

A typical small craft of the period was the manufacture of pipes for tobacco-smoking. These short and stout pipes remain familiar from the paintings of Brouwer, Steen, and Molenaer. However, the process of production itself was uncommonly complicated and involved. Aside from the fact that a special clay had to be used which was imported from the region of either Cologne or Mastricht, the manufacture proper demanded as many as thirty different steps until the pipes could be sent to the kiln for firing. Innumerable small entrepreneurs made a living by this craft—their shops employed an average of ten workmen, a figure which could go up to thirty-five in a larger enterprise. United into a guild in the later years of the century, the pipe makers were assured of protected sales prices and a continued demand owing to the fragility of their product.74

The aforementioned examples are of course more or less chosen at random. Their purpose was to convey the state of manufacture in Holland during the period which concerns us, and to point out that formation of capital on a small scale was possible through such occupations. A whole class of burghers accumulated moneys above and beyond their living expenses, which were then available for investment elsewhere.

A third source of income stemmed from agriculture. The greater part of the land was too marshy for the planting of grain, but eminently suitable for forage.75 Also, cattle, sheep, and pigs became a major source of exploitation, and in fact lean cattle were regularly imported from Denmark in order to fatten them on the succulent Dutch grassland. Along with wheat and grain in certain parts of the land, it was possible to grow madder, which became one of the major harvests in the South-Holland islands. Madder is a plant that originally came from the Near East and Asia, and from it one obtained a very precious coloring matter, the famous red which rapidly became one of the most sought-after export articles of the Republic. Its production gave rise to capitalistic enterprise, and in several instances to the establishment of closed commercial associations. We normally encounter rich farmers and also wealthy landowning patricians as shareholders
in these companies. The quasi-monopoly persisted until 1870, when a chemically obtained red replaced madder lake.\textsuperscript{78}

In the North of the country cutting peat was an industry that employed many hands. Numbers of small entrepreneurs made a modest living from it, and in some places larger companies exploited this most desirable raw material on a larger scale. Groningen accorded privileges of peat-cutting to several capitalistic companies, which exported part of their production to Germany, and the rest to Holland. This engendered a lively coastal shipping trade.\textsuperscript{77}

One of the most important activities related to the land was the damming of rivers and the reclaiming of polders from the sea by means of draining and diking. The Hollanders were old specialists in this field, and their expertise was sought after as far away as France and England. Large sums of money were needed for these enterprises, which promised rich rewards in the guise of new land but often failed to live up to expectations. However these undertakings were not to be disregarded, for they offered increased security to town and countryside alike. The greatest recoveries of land took place in the provinces of Holland, Friesland, Zeeland, and Groningen. Most of these—rather considerable bodies of water which were called “Meren” by the Dutch—remained still connected with the sea, and constituted for the adjacent lands a continuous danger by reason of tides, storms, and floods. Smaller polders could be drained by means of minor capital investments, and even outsiders such as Constantijn Huyghens, the secretary of the Stadholder, and the poet Jacob Cats, invested in such ventures.\textsuperscript{78} More extravagant undertakings, such as the filling up of the Middelzee in Friesland, were primarily financed through contributions of wealthy merchants, often in common with local authorities. They had first call on the lands thus recovered, although officials received ample bribes for granting the necessary patents. In the case of the Zijpe, the presence of ample deposits of sand from the sea formed a major obstacle to agricultural exploitation, and continuous fertilization was necessary in order to render the soil fruitful. Nevertheless, reclaiming continued on a large scale. During 1540-1565, 36,957 hectares were drained. This achievement was followed by a suspension, owing to the war with Spain. But during the years 1590-1615, land was recovered to the number of 36,213 hectares. The years 1615-1640 saw an increase in the activity amounting to 44,574 hectares; and the period 1640-1655 still held its own with the draining of 29,090 hectares.
Afterwards, there was a long lull, with reclamation increasing again after 1760.\textsuperscript{79} In our own days, the Dutch put the final touch to this kind of operation by drainage of the whole Zuiderzee. The main argument heard at the time in favor of drainage of polders and “Meren” was the danger of loss of land through the action of the “Meren” and the growth of population, as well as the scarcity of good grasslands and agricultural land. In the case of the Beemster, it was more especially pointed out that an increase of area was most desirable for the fattening of cattle and for the planting of flax for the production of linseed oil—an important minor industry located mainly in the region of the Zaan. We have included damming of water bodies and reclaiming of land under the heading of agriculture. However, these operations also had, as already mentioned, a very important financial aspect, and we are going to encounter them again when alluding to capital movements and speculation in seventeenth-century Holland. Finally, the inhabitants of the provinces of Utrecht and Gelderland experimented around 1620-1625 with the cultivation of tobacco. It swiftly became a flourishing industry, and afforded opportunity for work to many.

For a seafaring people like the Dutch it was normal to turn to fishing as one of their prime occupations. The most important catch was herring—a relatively cheap foodstuff which was consumed both in the Republic and abroad. Its export constituted one of the major Dutch trading activities. Herring fishing was a long-established operation; the first documents with respect to it refer as far back as the fourteenth century, with Holland and Zeeland as the main centers. Whole convoys of fishing boats went to sea, accompanied from 1575 by armed navy ships, especially during the period of war with Spain. Official decrees regulated fish-packing and trade. And the whole of Europe participated in the demand. During most of the seventeenth century the Republic exercised a quasi-monopoly in the catch and re-export of the commodity, especially since rising meat prices made herring a desirable and healthy substitute for the protein needs of large populations. It was sold as far north as the Baltic Sea, south in the Mediterranean basin, and throughout Germany.

Herring fishing was conducted in Holland like a military campaign, and with similar precision.\textsuperscript{80} It began in midsummer, on June 21, and usually three trips were made per year, the catch varying in quality and size. The size of the fleet which was sent out for the purpose also varied in numbers. Contemporary estimates of two to three thousand fishing ves-
sels seem exaggerated. More probably, one might expect around four hundred fifty units in the later part of the sixteenth century and seven to eight hundred during the bloom of the trade throughout the subsequent hundred years. The main regulations governing this industry were issued in a proclamation by the Dutch Government in 1651, although it was already tightly controlled. As to vessels used by the Dutch, they consisted primarily of specially built busses and doggers which were used for the catch, salting, and barreling on board. They seem to have been of larger proportions initially (approximately 70 tons) but in the seventeenth century their size dropped to a lesser tonnage (mostly between 48 and 60 tons). This means that they could be handled with a crew of twelve men and "a few youngsters" only. Accompanying these vessels were an armed depot ship and ten or twelve fast sailing vessels called jaggers, the latter being used for a shuttle service to Holland for the sale of fresh fish, especially during the period (June 21 to July 15) when herring were not pickled at sea.

The gross product of the herring catch varied during the late sixteenth and the seventeenth century according to the hostilities in which the Republic found herself embroiled, and the damages inflicted by privateers for whom doggerboats were welcome prizes. We have some figures establishing that for the first two decades of the seventeenth century, 85,000 and 86,000 loads of herring were shipped to the Baltic coast area alone. This amount fell in 1620-1630 to 76,000 loads, and in the subsequent decade to 60,000. During the years 1640-1649, we encounter an increase to 81,000 loads, with diminishing returns after the first war with England in 1652.

As the most important fishing banks were located along the English and Scottish coasts, the Kings and Queens of England repeatedly attempted to impose their sovereign rights to coastal waters and to tax the Dutch in keeping with their profitable activities. The Republic protested time and again against such assumptions, which ran counter to the theories upheld by Hugo de Groot in his *Mare liberum* published in 1608; and they dispatched warships for the protection of her interests. By 1641, Charles I had finally abandoned his claims to tax the fishing fleets of the Dutch, although John Selden had in 1635 published a treatise entitled *Mare Clausum* which incorporated the adjacent sea into a country’s dominion.

As with many other activities, a capitalistic development took place in the exploitation of fishing. The older form of enterprise was that of shares, held by the different members of the crew and the steersman, who was
often the skipper. After returning from each journey the catch was sold wholesale to the herring buyers, who in turn undertook further processing, shipping, and sale. During the first half of the seventeenth century, the purchasing price plus outfitting of a doggerboat rose to about 7,530 guilders.\textsuperscript{83} Hence, the older form of joint ownership became more costly, and well-to-do merchants who already owned interests in the herring trade took on the acquisition and chartering of doggerboats as well. In such instances, both skipper and crew became hired help. The former still retained an interest in the catch as an incentive, but the other crew members received flat emoluments of five to six guilders per week "and found." The profits reverted in the main to the shipowners, who often increased their investment to two or more vessels. Small capitalism had to yield to bigger finance in this lucrative activity.

Other types of fishing, such as for cod, were profitable but on a far smaller scale. There was also whaling, which the Dutch undertook during the century. Their bases were Spitsbergen and the Bay of Mauritius; and for a number of years, Dutch settlements arose there in order to facilitate the processing of the catch. Whaling demanded considerable capital investment, and the so-called \textit{Noorse Compagnie} was formed in 1612 with the help of officialdom and private subscriptions. Small capitalism had little opportunity to be involved in these enterprises, which were beset with risks and uncertain returns. Contemporaries called whaling a "lottery," although it was admitted that with luck much money could be earned in a good year.

The staple of the industry was and remained herring, and it was there that the "little people" had the opportunity to participate in the general economic growth.

\textit{Capital and Speculation}

We have thus seen that side by side with the regents, the aristocrats, and the wealthy merchants, a broad middle class arose which amassed considerable wealth and even small personal fortunes. The sources of the prosperity were to be found in trade, industry, agriculture, and fishing. Understandably, these classes were in need of a stable banking system for their transactions; and with the initial plain deposits went exchange and trade in coins, dealing in precious metals, and investment in stocks and bonds. We find thus banks and their agents as well as an active Stock
Exchange. To these should be added a lively commerce in drafts, bills of exchange, and finally acceptances.

Although we are primarily preoccupied with the flourishing of the middle class, it may be of interest to devote some attention to the increase in large fortunes. They naturally establish a parallel with the more modest accumulations of the larger body of Dutch capitalists. Our first data stem from 1585, when an impost on capital was levied in Amsterdam. At that time, only seven persons paid more than 100 guilders each, and the richest was the burgomaster, Dirck Jansz. Graff, whose tax amounted to 210 guilders, implying a fortune of 140,000 guilders. The next indication dates from 1631, when the Government imposed a tax of $\frac{1}{2}\%$ upon the aggregate wealth of each citizen. Approximately 4,000 persons paid the impost with cumulative fortunes of 63 million guilders. These and similar estimates made later in the century are much too low because they are based on the declarations of the taxpayers, who underestimated their worth. However, we are not interested in the accuracy of the taxrolls. The important feature that we want to stress is the considerable increase in wealth of trading circles in Holland during the first half of the century. Let us now look at the taxrolls of 1674 for a similar impost (a tax of $\frac{1}{2}\%$ upon the aggregate fortune was an exception levied only occasionally, and in extraordinary circumstances). We see here that the number of fortunes above 100,000 guilders had increased from 100 to more than 200; and those above 200,000 guilders from 18 to almost 70. These estimates now amount \textit{in toto} to 158 million guilders—$2\frac{1}{2}$ times as much as in 1631; and they are again open to question!

Amsterdam was of course the center of finance and large capital. In the instances of Leyden and The Hague, we find a lesser number of great fortunes, and also minor relative increases in the general wealth. Industry, in the case of Leyden, apparently did not contribute to the accretion of large fortunes; and The Hague was primarily an administrative center where civil servants amassed comfortable riches through the sale of their favors, but did not easily become millionaires.

The banking business, largely centralized in Amsterdam, whose financial institution was regarded as the most solid of its kind not only in the Republic but in all of Europe, grew out of the necessities of international trade. At first purely and simply a place of deposit, the bank speedily became a place to draw upon one's credit, in order to eliminate the need
for physical payment in specie and its displacement. However, many kinds of coin circulated at the time, and their respective values had to be regulated. Ordinances were promulgated and enforced by the Amsterdam Bank. The rights of mintage were restricted. Throughout all this confusion the bank maintained order among variegated valuations so that trade could go on unhindered.\textsuperscript{87}

Whereas both importers and exporters needed coinage, or at least drafts labelled in a given coin in order to settle their obligations, compensation was often necessary in either gold or silver. The former was imported from Portugal (Guinea being the main source at the time), while the latter came from Spain, which received large quantities from its possessions in the Americas. These precious metals were either struck into coin, or re-exported in bars, according to need. While the bank was not authorized to charge a commission on simple deposits, it could and did take a modest profit for such transactions. With time, this became one of its principal sources of income. Another was the pledging of specie to the bank against bank credit. Interest rates were modest at the time. For a loan period of six months the bank charged an interest of $\frac{1}{2}$% on gold coin, $\frac{3}{4}$% on silver, and only $\frac{1}{6}$% on ducats.\textsuperscript{88} The influx of unminted gold and silver being rather irregular, the Amsterdam Bank took to storing vast quantities and became for the European money market a kind of reservoir upon which to draw for all sorts of money and kinds of coinage. Through continuous availability great price fluctuations in these commodities were thereby avoided, and the bank contributed greatly to the stability of the international money market. It was so effective, in fact, that quite fantastic figures circulated as to its holdings; there were rumors of 300-400 million guilders worth of gold and silver. In fact, the high point was reached in 1764 with a store equivalent to 31 million guilders.

Another activity of the bank was that of selling drafts upon its holdings abroad. Instead of dispatching specie, with the inherent dangers of loss and robbery, drafts could be bought and eventually endorsed to a third party. From there to the discounting of bills of exchange was only one step—which was taken around the middle of the century, in England as well as in the Dutch Republic. Discount interests were again rather modest, the normal rate varying between 3-5% and bottoming out at 2% shortly after 1697.\textsuperscript{89} Acceptance credit became fashionable only in the eighteenth century.
Concurrently with the operations of the bank itself, a number of persons were active in the trade in specie and drafts: cashiers, dealers, and finally the great bankers. All were in some sort of relationship with the Bank of Amsterdam, for which they performed services; and they were directly remunerated by the clients. Whereas the cashiers primarily held the specie of their customers in trust, dealers in drafts and bills of exchange often operated for their own account, especially when engaging in arbitrage. Many of the dealers in minted coin were German and Polish Jews, whereas their Portuguese fellows specialized in drafts and bills of exchange, which demanded a larger investment capital. The latter dealt also in stocks and bonds which were traded at the Amsterdam Exchange. “De Beurs,” as the Exchange was called, served for the fixing of prices of most commodities that were brought to the Amsterdam market, and here we encounter a very lively element of speculation. The main articles of interest were wheat, herring, and whale-oil. Trade was mostly in futures, that is to say, sale under condition of later delivery. The premium contract was also commonly in use, which entitled the buyer to a certain sum at the moment of closure of the deal with the proviso that the seller could cancel the transaction if and when the price took a turn unfavorable to him.

Aside from merchandise, lively trading and speculation came to the fore in the shares of the East and West India Companies. The price list of 1613 of the Amsterdam Exchange contains no mention of either stocks or bonds, but in later years dealing in shares and official debentures became quite widespread. East India shares were the first to be quoted; and within a few days of subscription they rose to 14-15% above par. The price reached 212 in 1607 and then fell to 130 in 1609-1610. The price instability was not entirely due to the ups and downs of the business of the Company, but rather to manipulation by consortia formed ad hoc, which artificially attempted to control the rates and benefit from the differences. It is known that, for example, a certain Isaac le Maire formed a company in 1609 the purpose of which was quite openly to trade in stocks and to provoke bearish tendencies artificially. The partners in this venture continually sold shares on terms of one to three years, often for greater amounts than their actual disposabilities. When forced to deliver, they depressed the quotations by disseminating unfavorable rumors. So-called “cabals” established in order to manipulate prices of shares continued well into the eighteenth century.

What has previously been a surmise now emerges clearly from the eco-
nomic data: Protestantism in its different ascetic and puritan forms can be correlated with the accumulation of capital. Although not everyone became excessively rich, many members of the middle class achieved a reasonable affluence. Not only Max Weber but other scholars as well repeatedly affirm the same fact.92

We have seen the possibilities of investment and growth for the middle class in trade, industry, agriculture, and fishing. There was an opportunity to accumulate, but not to participate in the great trade ventures that were reserved for the relatively few with large financial means. Thus, the middle class experienced difficulties in re-investing their superfluous specie because of the scarcity of favorable occasions. At the same time, there existed an easy flow of money, exemplified by “the crisis in gold which, amassed a generation earlier in foreign trade, was lying idle and uninvested, glutting the markets of Amsterdam throughout the Thirty Years’ War.”93

As a result, speculation became a reasonable if not desirable outlet. One early aspect of this state of affairs was the proliferation of lotteries, which started in the sixteenth century and flourished in Flanders.94 Prizes varied from life annuities to well-paid public offices to cups and salt cellars in precious metals that were of great value. Everybody participated in this gambling from the greatest names of the aristocracy and bourgeoisie to humble bankers and butchers; and artists, clerks, and men of letters were also among the numerous subscribers.

Another fact was the fully functioning modern Stock Exchange previously described. A third was speculation in real estate, the damming of rivers, polders reclaimed from the sea, and peat cutting. We have already alluded to these activities under the heading of agriculture. Risk money was ventured therein with varying results.

Another most interesting form of speculation was in tulip bulbs and flower exchanges in general. The tulipomania originated in Harlem in 1623, when prices first started to rise excessively.95 A contemporary by the name of Wassenaer wrote at the time in the *hollandsche Mercurius* that tulips constituted real wealth because one could safely stow them away underground and, even better, they propagated themselves! After the winter, one tulip increased to two! Whereas investors originally dealt in bulbs only, speculation soon included the tubercules which belonged to the mother-bulb. Eventually, the bulbs were sold according to weight, with term delivery which increased the speculative side of the trade. In the
beginning, commerce was restricted to fanciers of flowers and tulips in particular, but from about 1633 onwards many small capitalists, especially among the weavers' class in Harlem, were tempted to invest in what they deemed a very profitable venture. Great wealth was gained, especially when "florists" formed societies which met at inns where bulbs changed hands unseen among the partners. The price of tulip bulbs occasionally reached astonishing levels, such as the price of a full-scale farm complete with cattle for one single rare bulb. The peak was attained in the winter of 1636-1637; then came the sudden crash in February 1637, when deliveries of the commodity could not keep pace with sales. The entire enterprise went up in smoke; and there remained for the numerous small savers who had lost their all only the quote: "Quod cito fit, cito perit." Satirical poems derided the victims of the mania; and whoever later on wanted to allude to a piece of outright foolishness cited the case of the "bloemists." As late as 1720, speculation in tulip bulbs was compared to stock manipulation at the Exchange.

In short, everybody wanted to realize some kind of easy profit, and this tendency gave rise to bitter comments, such as those of the poet Dekker who wrote in his *Praise of the Greed for Gain* that when it was a question of an advantage, people preferred their purse to their honor.

**Painters as Dealers**

It was therefore natural that among other possibilities, Dutchmen should also choose furniture and paintings as a promising object of investment and subsequent resale; in other words, speculation in art works and more specifically in paintings came to the fore for the first time, linked to a free art market. This does not mean that we encounter for the first time artistic mass production. Aside from what we know of such circumstances in Hellenistic and Roman times, we have, closer to the seventeenth century, the trade and means of forced and stimulated artistic production in sixteenth-century Antwerp. Here, according to H. Floerke, the ratio of painters and engravers to bakers was of the order of 300:169 and to butchers of 300:78! However, an important part of the production in the city of the Scheldt was mainly geared to export (and in fact, we find Antwerp altar-pieces and devotional panels dispersed as widely as Scandinavia, Spain, and South America), whereas the Dutch market produced, at least during the first half of the seventeenth century, largely for home consumption.
Thus, during this period, which certainly had a great formative influence upon the arts and their forms, we have primarily to do with an interior market serving to satisfy the indigenous buyer and investor.

How did the artist market his products? We have first to mention that during the period which interests us the market suffered from severe overproduction. The reasons for this state of affairs seem to be manifold—general prosperity, an avalanche of talent, continued import of art works from abroad, relaxation of guild strictures in the North—but mainly heightened interest on the part of the general public in what has become known as the "Dutch National Art." Writers on the period have generally acknowledged the fact without further attempt at explanation, with the exception of Floerke, who connects it with the flourishing of Chambers of Rhetoricians in the North and with the new spirit of freedom that obtained there. In fact, the impulse to overproduction was linked to the economic demand of the strata of society studied in this monograph, and the concomitant offer which paralleled the incentive thus presented.

The basic and most natural way for an artist to sell his wares was for the customer to come to his studio and there make his choice. This was the custom in former centuries, when prince and clergy visited the master, and many contracts from the period have survived. In the seventeenth century, we have the instance of the Sieur de Monconys who called upon Jan Vermeer of Delft in 1663, wishing to buy some of his work. This was by no means an isolated example, for we have the diary of the patron according to which this prospective amateur also went to the studios of Gerrit Dou, Frans van Mieris, and Pieter van Slingelandt.

However, unless the artist was already well known, it became imperative for him to leave the studio and go after sales where more customers could be reached. Very early on, works of art were exhibited in the pand of churches, then under the control of the guild, and in 1540, in specially appointed sales rooms at the Antwerp Exchange. Other towns and cities followed, so that these devices became customary throughout the Netherlands, North and South. Utrecht was in the forefront of commercial dealings in artistic commodities. Dealers—mostly peddlers at that stage—offered cheap merchandise for sale in the streets, sometimes running afoul of municipal and guild restrictions, at other times obtaining license for their commerce by payment of a fee. Thus a certain Salomon Tant was author-
ized by the Amsterdam Painters' Guild in 1661 to sell colored and non-colored prints in the streets upon payment of 50 stuivers.\textsuperscript{103}

Better quality merchandise attracted middlemen of higher standing, and they, together with the peddlers and itinerant hawkers who visited the markets, started to flood not only the main settlements but also the flat country—the "hinterland"—with art of all kinds. The institution known as the "market fairs" became of considerable importance in this respect. It seems that artists themselves or members of their families were the first to deal in pictures—by other painters, as well as their own productions. They were soon followed by general tradespeople who added this specialty to their activities. It was later only that the specialized commerce in works of art came to the fore, and even then it was often exercised in conjunction with the selling of prints and other articles such as jewelry and rarities.

As far as fairs are concerned, one usually distinguishes between yearly and weekly markets—the latter mostly held on Fridays. The markets were a privilege accorded by the civil authorities—the prince, the states, or later on the municipalities. On the other hand, \textit{kermesses}, that is yearly fairs, remained under Church control. The main attraction of these markets consisted in the fact that they were free, in the sense that exhibitors from other towns, counties, and even other countries were admitted to do business there, without restriction on the part of the local laws and regulations. To this was added amnesty from offenses committed in the locality where the fair took place, for its duration, and freedom from attainder for debts. In consequence, fairs and \textit{kermesses} attracted great numbers of buyers and sellers and people who simply wanted to have a good time. Large amounts of money changed hands, with works of art accounting for a not inconsiderable part. We know from many contemporary paintings depicting well-appointed shops and stalls that feature paintings of all kinds the degree of popularity and profitableness of these outlets. We have numerous data from as early as the sixteenth century on painters who rented stalls at market fairs and there exhibited the products of their workshops. Adriaen Provost of Bruges, who became a free-master of the guild in 1530, exhibited his paintings in 1532 in three stalls at the market fair near the Convent of the Franciscan friars.\textsuperscript{104} According to Van Mander, the wife of Jan den Hollander (who acquired Antwerp citizenship in 1536) journeyed to the market fairs of Brabant and Flanders province and flooded them with pictures. Apparently she also dealt in paintings by other artists,
for Van Mander continues with the remark, “and she made so much profit that Jan, although he did not travel himself, worked very little.”

Painter-dealers were a customary phenomenon during the seventeenth century in the North and in Flanders. We know, for instance, of the Rotterdam painter Leendert Hendricksz Volmarijn. He declared in 1643 in a legal document addressed to the Court of Leyden that he had dealt in paintings in all the towns of the Province of Holland, and more especially in Leyden, for a number of years and particularly at market fairs. Another case was that of Gerard de Lairesse, who exhibited a painting of his at the fair of Utrecht in 1665 while passing through the city. He promptly found a buyer in the person of a Mijnheer Hooft from Amsterdam, who later on called him thither.

The amount of commercial activity in painting engendered at markets and fairs is also attested to by an outsider, the English diarist and art patron John Evelyn, who visited the Rotterdam fair on August 13, 1641, and reported: “We arrived late at Rotterdam, where was their annual marte or faire, so furnished with pictures (especially Landskips and Drolleries, as they call those clownish representations) that I was amaz’d. Some I bought and sent to England. The reason of this store of pictures and their cheapness proceeds from their want of land to employ their stock, so that it is an ordinary thing to find a common Farmer lay out two or £3,000 in this commodity. Their houses are full of them, and they vend them at their faires to very great gains. . . .” Bredius remarked in this context: “it was really astonishing how many paintings used to hang in a simple middle class Dutch private dwelling in the seventeenth century. It was by no means uncommon to find between 100-200 paintings in a modest apartment.” He adds that “in the seventeenth century almost every Dutchman owned as a matter of course a small gallery, and the house of the burgher of rank as well as that of the most modest one was gorged with pictures.”

The mention of peasants as a class of buyers by Evelyn has encountered many raised eyebrows among contemporary scholars, although we have reported a similar allusion by H. Taine (footnote 92). Floerke assumes that they principally hailed from the provinces of Holland and Zeeland. Hauser transforms the simplest peasant into the poorest one, which is not the same thing. He goes on to argue that “the reference . . . can hardly be accurate, and even if the richer peasant did buy pictures, he did so for
a different purpose, and he looked at the pictures with different eyes than did the 'richest patrician.'”

As to the second part of the statement, we agree with Hauser and are going to explore this particular aspect later on. What interests us for the moment is the peasant as buyer of art. Whosoever had the misfortune to spend the years of World War II in occupied Western Europe will recognize the phenomenon at once. During that period also, peasants grew wealthy, or simply accumulated capital that they could not invest in time-honored fashion. As a consequence, they bought any objects of luxury on which they could lay their hands, and it was by no means unusual to see a peasant accumulate a dozen pianos in his barn—this being the only merchandise at the time which was available to him and of which he could overcome the dearth. The Belgian or French peasant had not the slightest intention of letting his children play these instruments. He reasoned that after the end of the war he could profitably liquidate his investment, no pianos being manufactured during the hostilities, and return then to a more traditional manner of making use of his working capital. An identical approach applies necessarily to the artistic speculation of peasants as a class. At the same time, the period of overflowing capitalization being less restricted than the comparatively short World War II, he bought and sold—an instance of pure speculation.

**Merchants in Art**

We shall be returning to the different classes of speculation in art later on. For the moment, we want to point out another important subdivision of people who made money with and out of art—professional tradesmen. Thus, aside from painters who accessorially were also dealers in order to supplement their stocks, outsiders ventured into the field. We have said that various classes of merchants added to their often extraneous offerings works of art. Some held offices, others dealt in industrial merchandise, some like the market shippers who ranged the canals from one fair to another were simply a better class of peddlers. All thought that adding paintings to their stock in trade would be a profitable undertaking. Finally, we have the art dealers proper, exclusive merchants of the specialty—some successful, others beset with difficulties. According to available documents, and also paintings illustrative of the trade, the commerce in art was singularly stratified. There were peddlers who sold old clothes, musical instru-
ments, and also paintings. There were hawkers in small stalls who dealt almost exclusively in school paintings (works done by pupils in the regular master's studio), copies, and what was then called "ordinary Brabant merchandise"—paintings executed by unskillful painters in series, often by division of labor. Such "works of art" sold for between two and ten guilders, often even less. As far as occasional art dealers were concerned, we have an interesting contract between the seascape painter Jan Porcellis of Leyden and the Antwerp cooper Adriaan Delen, dated July 3, 1615. Porcellis obligated himself to paint for the latter upon forty panels which he had received, ships and seascapes "according to his best knowledge and ability, well and how it should be done." The cooper was to furnish the necessary colors, to advance 30 guilders to the painter, and to pay him subsequently 15 guilders per week. Porcellis promised to deliver two finished paintings each week. After Delen had sold the paintings at the Friday market or elsewhere, it was agreed to divide the profits equally between the two parties after deduction of 40 guilders for colors and 160 guilders for the panels and frames. Finally, the cooper obligated himself to furnish the painter with an apprentice who had to "help and assist" the painter with his work during the twenty weeks of the contract period.

Aside from rank outsiders like our afore-mentioned cooper, who occasionally dabbled in the trade with art works, many people came to it more logically by nature of their own occupations. Pieter van de Venne, the father of the painter, Adriaen, established himself in 1614 in Middleburg. He was primarily a dealer in fine books, then in prints; finally he added paintings to his stock in trade. Another example is Jan Meyssens at Antwerp, who in 1649 published the *Images des divers hommes d'esprit sublime etc.*, and in 1662 the *Gulden Cabinet* of Cornelis de Bie. Initially a portrait painter himself, Meyssens then became a publisher and art dealer.

Another curious and specifically Dutch section of merchants that we encounter connected with the art world are dealers in fruit and flowers. One is aware of the love of the Dutch for these objects, which had led to the tulip craze. Many painters were themselves involved, such as Jan van Goyen, who at one time owned bulbs which he offered at 60 guilders apiece—more than what his own landscapes sold for. The flower dealers reversed the process by speculating in turn in paintings. Lambert Pain et Vin at Bois-le-Duc bought all the paintings by A. Diepram which he could lay his hands on, and sold them in Paris where they were valued on a par
with the works of Brouwer, Teniers, and Ostade. Other painters did flower pieces for him according to special instructions, and Pain et Vin travelled with them throughout the Northern Netherlands in order to use them for publicity purposes for his own plants. On the basis of one such “advertisement” he closed a deal in Dordrecht in the amount of 800 guilders. Another dealer in flowers and paintings, Bart of The Hague, was also well known for his interest in china.

Innkeepers also became art dealers on the side. Willem van Grondestyn, who also had interests in peatcutting, was an important publican and art dealer in Rotterdam. Another was Willem van der Hoeven in the Kalverstraat in Amsterdam; and there were many more. *De witten Molen* was a well known winehouse in Amsterdam which at the time of Gerard de Lairesse became a favorite meeting place of painters and amateurs.114

Finally, we come to the professional art dealers, who constitute a new facet in the development of the art market in the seventeenth century. We have seen that peddlers, hawkers, and merchants additionally traded in works of art and more specifically in paintings. Now we see professionals exclusively in this specialty, and their activities become of decisive impact upon the kind of art which they fostered, and in which they traded. Big art trade firms of course existed also in Flanders, such as the firm of Forchoudt in Antwerp with several European branches.115 However, such traders did not commission major artists of the standing of Rubens, Van Dyck, or Jordaens. Rather they bought what they could of their works in estates or auction sales; and it was solely the minor artists who worked directly for them on specific genres, decorative pieces, or outright copies of the masters. The same held true of the North, where dealers completed their stock by purchases at the fairs and at auctions, hired young artists who repeatedly copied the works of the masters, completed unfinished paintings gathered from the estates of deceased artists, and finally gave occupation to young painters who had not yet “arrived.” An example of this is the instance of the young Van Dyck, who at the age of sixteen furnished a series of Christ and the twelve Apostles for the art dealer and Dean of the Guild “De Jonge Handboog” at Antwerp.116 As far as copies are concerned, we have further information from a contract by which Jozef van Bredael, born in 1688, obligated himself at the age of eighteen, on July 27, 1706, to paint for the Antwerp wine and art dealer Jacob de Witte copies after originals by the Velvet Brueghel, Philips Wouwermann, etc.
for the period of four years. The first year he received 6 guilders (florins) for each copy, the second 8 fl, and the third and fourth year 10 fl, plus a shilling gratuity. After fulfilling his obligations, he was entitled to a mantle of blue cloth. A relative of the same painter, Jan Frans van Bredael, who was then two years older, was awarded a similar contract by de Witte the same year. The conditions were slightly better: 10, 12, and 14 fl per copy, and 2 shillings gratuity. The flower painter Elias van den Broeck was worse off. Born in 1653, he accepted an arrangement in 1674 with the Antwerp art dealer Bartholomeus Floquet, by which he undertook to paint every day for the duration of one year whatsoever the latter asked him to do. His emoluments were: free board and 120 fl, plus 30 fl for rental of his room. In case he missed a day’s work, he was obliged to make up for it by overtime; and if he wanted to marry during the contractual year, he had to pay Floquet a compensation. Hiring out one’s services in this fashion was called (understandably) “op de galey schilderen,” working on the galley; the expression seems to stem from the membership of the Roman Schilderbent, where circumstances were still worse. Although many of the above examples were taken from the Antwerp trade, the situation seems to have been very similar (in fact more commonplace) in Amsterdam and the other Northern towns. Aside from the “current” dealers, there existed of course the patricians of the trade, men like Hendrick and Gerrit Uylenburch of Amsterdam. The relationship of the former with Rembrandt is too well known to insist upon in these pages. Another famous merchant of very good reputation was Johannes de Renialme, who specialized in Dutch works.

However, for our purpose, it is the average dealers who prove to have the greatest impact. Whether dealing in art exclusively or trading as an adjunct to their normal activities, they constituted a new class of middlemen. They often commissioned artists directly, stocked their wares, and satisfied in turn the needs of the clientele. For the first time, there thus arose a new class of native intermediaries, who almost, but not entirely, monopolized the market. This is not to suggest that the initial relationships between artist and patron no longer existed. We have pointed to the examples of Vermeer and others in this connection. In many instances, as we know from the life of Rembrandt and Frans Hals, the old-established intercourse prevailed (although Rembrandt’s already mentioned relationship with the art dealer Hendrik van Uylenburch greatly facilitated
the painter's first contacts with the patrician milieu of Amsterdam). However, the traditional way was mainly preserved in the case of portraits or portrait-groups, where the work of art was obviously individualized. Sometimes there also existed private agreements between a painter and a given patron, who against payment of a fixed fee obtained the right of first refusal upon anything produced by the artist. We know that the Swedish resident Petter Spiering paid Gerard Dou an annual salary of 1,000 guilders for the privilege. The Amsterdam collector Maerten Ketzer had a similar agreement with the painter Pieter van den Bosch. Nevertheless, working as he usually did in the genres which could be massproduced, such as still life, landscape, and interior paintings, the artist began to work for a general market, a faceless buyer, stocking his work until a consumer came along. As we have already stated, this consumer was often the new middleman, the dealer, who in turn commissioned a painter to turn out his specialty—landscape, still life or what have you—in quantity and sticking to what, in the dealer's opinion, the artist was best at doing. Thus, quite early, specialization arose—up to the point where the landscape painter unskilled with figures would ask a particularly gifted colleague to complete his own compositions for a fixed fee, ready to return the service whenever asked to do so.

It remains now to stress the fact that next to overproduction, or rather hand in hand with it, prices of paintings were generally low in the North—especially those of the new National Style. Painting was initially a craft, honored on the basis of a daily remuneration sufficient to defray the cost of living. Thus, the usual fee amounted in the fifteenth century to 5 escalins de gros a day, with 10 escalins paid to major masters only. Undertakings that lasted over long periods, for example The Last Judgment by Dierik Bouts, were honored on a lower scale than less extensive works. Interestingly, the frame of a painting often cost as much or even more than the work of art proper. It was under Italian influence only, and especially through the influence of Rubens and the Guild of Romanists in Antwerp, that works came to be appraised according to their artistic merit rather than simple craftsmanship. Rubens probably commanded the highest prices north of the Alps. His usual fee for a working day was 100 fl.

That paintings were relatively more expensive in Catholic Flanders can be inferred from appraisals which have survived from both regions. For example, Juliaan Teniers (uncle of the well-known David the Younger)
Calvinistic Economy and 17th Century Dutch Art

painted a *Triumph of King David* in Antwerp for Hans van Hecht in 1620. The painting was appraised by the Deans of the guild for 132 fl.\(^{122}\) In 1674, the famous Jacob Jordaens valued a seascape by Kasper van Eyck with figures by Jan del Campo, alias Gulden Esel, at 600 fl. The appraisal was reduced three days later to 400 fl, Jan Brueghel II, Kasper Huysbrechts, and Peter Verbruggen being the experts.\(^{123}\)

In the North we have different data. There the excellent still life painter Abraham van Beyeren had ordered in The Hague in 1661 a suit of clothes for 101 guilders, and had promised to pay one half in paintings and the other half in cash. The case came to court, the tailor having received only the paintings—three items worth 66 guilders. The judge appointed the painter Adriaen Hanneman and the Deans of the Guild of St. Luke to appraise the pictures already delivered; and rendered final judgment that the tailor was to take them on account at 14-15 guilders apiece, but that he must in this case permit the painter to pay for the suit in pictures exclusively.\(^{124}\)

Our interest in this document is twofold: in the first place it affords a comparison between the price of paintings and a suit of clothes, something that sheds light upon the cost of living at the time, and it stresses again the low commercial value of paintings even by artists of renown. Secondly, it attests to the fact, known through other instances, that paintings were quite regularly accepted in lieu of currency in business and even real estate deals. A few examples in passing: Weyerman reports that he had seen a painting by the flower painter Crepu by means of which an account for bread amounting to 35-36 guilders was settled by the artist. The baker was offered 100 guilders for it later on.\(^{125}\) Jacques de Ville, a genrist and still life painter, bought a house on the Prinsengracht in Amsterdam on October 1, 1619. Improvements to the house amounted to 1500 guilders, which the buyer was authorized to liquidate by means of paintings over a sequence of six years. De Ville was to pay 250 guilders a year in paintings delivered at prices competitive with those which he usually charged to merchants.\(^{126}\) As to current prices we have the inventory of the paintings owned by the widow of the painter and art dealer Crijn Hendricksz Volmarijn. She left several hundred pictures in 1648, and the trustee of the estate sold them as follows:

<table>
<thead>
<tr>
<th>Abr. Saftleven</th>
<th>180 paintings</th>
<th>357g 7st</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Caijmax</td>
<td>150 paintings</td>
<td>208g 18st</td>
</tr>
</tbody>
</table>

122 123 124 125 126
A. Caijmax .................................................. 12 paintings 42g
Jan Molijn .................................................. 21 paintings 92g

One might note here also that Saftleven and Molijn were themselves painters.

Among these paintings were twenty-two by Adriaen van de Venne (perhaps some of them the "Drolleries" mentioned by Evelyn); works by Th. Wijck, P. de Bloot, Frans Hals, Benjamin Cuyp, H. M. Sorg, L. Bramer, A. van Beyeren, S. van Ruysdael, studies of heads by Rembrandt, etc.

The brother of Crijn Hendricksz, Leendert Hendricksz, travelled throughout the country with his artistic merchandise, competition in Rotterdam being too sharp. He made a deal with Isaac van Ostade in 1641 for thirteen paintings, in terms of which he obligated himself to pay a price of 27 guilders. Four paintings by Aert van der Neer were appraised in 1677, the year of his death, for between three and four guilders apiece. When the Amsterdam dealer Johannes de Renialme had to pledge part of his stock in 1640, the following paintings were subject to appraisal: about thirty landscapes by Hercules Seghers, of which the most important only was deemed to be worth 30 guilders. Frimmel reports the following auction results for 1644: from the estate of the Delft burgher Boudewyn de Man, a landscape by Rembrandt for 166 stuivers, a painting with Venus and Adonis by Rubens for 500 stuivers, paintings by Baburen for 605 and 155 stuivers, works by Bloemaert for 305 and 31 stuivers, a Pieter Codde for 130 stuivers, and "architecture" by Van Bassen at 174 stuivers. In the same year, at the art dealer's Renialme again: J. M. Molenaer 10-60 guilders; six large paintings by Hercules Seghers, together 146 guilders; a flowerpiece by Ambrosius Boschaert 24g; a priest by Rembrandt 100g; three paintings by Porcellis 120g; a landscape by Poelenburgh 60g; a Madonna by Scorel 30g. Higher prices were obtained in 1657: a capital work by Rembrandt: The Woman Taken in Adultery (now at the National Gallery, London) was appraised 1500 guilders; but a self portrait by the same master fetched only 150g, his Esther and Ahasverus, 350g. Paintings by Lievens reached only valuations of 8, 24, 150, and 300 guilders; landscapes by Philips de Koninck 60, 72, and 130g; a painting of soldiers by Terborch, 60g; a portrait by Bartholomeus van der Helst, 60 guilders. In 1659 we find a J. M. Molenaer 24-40 guilders apiece, an Everdingen 12g, the same price for a Dirk Hals, a Van Goyen, and a Pieter Mulier. A Philips de Koninck
fetched 199g. In 1664 we see in Amsterdam a Jacob van Ruisdael for 60g, a Claes Molenaer for 30g, a Weenix junior for 42g, a Wynants with figures by Adriaen van de Velde for 20g, a view of the town of Leeuwarden by Abraham Beerstraeten for 24g, a Bega for 30g, a Meindert Hobbema (Hope-mans, sic!) for 20g. These examples, which could of course be multiplied ad infinitum, go to show that paintings, even relatively good ones, were low-priced, their value depressed by overly abundant production.

Our researches have thus led us to the following conclusions: 1) The Dutch middle class had gained wealth, and disposed of funds for which opportunities for investment were scarce. 2) This situation was conducive to speculation, and works of art, especially paintings, lent themselves exceedingly well to this purpose, on account of a high quotient of productivity, ready availability, and their acceptance as substitutes for currency. Also, the people exhibited a broad interest for art, especially in its new and national form, and were willing to decorate their houses with it.

Artistic mass production led to low average prices in the capitalistic Republic, as opposed to maintenance of acceptable price levels and more restricted output in the Catholic South. Even given the fact that Flanders had similar purveyors of paintings, such as merchants, peddlers, and the like, these economic data hold true. As a consequence, Northern artists were often forced into secondary professions. Jan Steen was an innkeeper; Meindert Hobbema an Amsterdam customs official, Jan van Goyen, Aert van der Neer, Hendrick Martensz Sorg, Jacob van Ruisdael II, Dirick Dalens, Barent van Someren and many others were bakers, innkeepers, market shippers, real estate speculators, school teachers, brickmakers, etc. The guilds were also less powerful and all-inclusive in the Northern Netherlands than in Flanders, and we know the names of quite excellent artists who exercised their calling for up to twelve years in Amsterdam and elsewhere, before finally deciding to solicit membership in the Guild of St. Luke. Ferdinand Bol and Jacob Ruisdael stand out in this respect.
Max Weber's thesis applies in his own words to Calvinism, which he purports to discuss, rather than to Calvin himself. However, the Reformer's teachings permeate the profane as well as the spiritual life of his followers. It is therefore hardly possible to eliminate him as the guiding spirit from any aspect of Calvinism, and this concerns us also with respect to the way in which Calvinists looked at art.

We have said that the middle class approach to the arts was a fork consisting of two prongs: one religious, the other economic. While we have set out to prove the relevancy, impact, and consequence of the latter, and while we have insisted on the fact that art in the Northern Netherlands did not owe its new aspects and style to the religious component alone as previously surmised, its importance as a shaping influence cannot be entirely gainsaid. It is therefore the aim of the following pages to elucidate briefly the turn that art took in consequence of Calvinistic influence.

Out of Calvin's concept of culture flows his position with respect to the arts, including the visual arts, painting and sculpture. We have already pointed to the reformer's twofold approach concerning the things of this world. On the one hand, his support of austerity, and on the other, his express permission to enjoy the beauty that God created, and which enchants the senses of man. The usual approach in most treatises dealing with the art of the Northern Netherlands is to depict the Reformer, or the whole sect, as opposed to anything that smacks of the worldly, or not immediately in line with the spiritual demands of Calvin's teachings. Such an approach overlooks the opinions of authorized commentators, who categorically expounded Calvin's opinions as permissive and even favorable to the exercise and enjoyment of the visual arts—within given limits. Scholars such as Daniel Jordans, Abraham Kuyper, Martha Grau, Emile Doumergue, and finally Leon Wencelius hold that Calvin, rather than being anti-artistic, had to a certain extent laicized art as he had done in the case of the Church. By separating art from religion, he "liberated" its endeavors and brought it into harmony with the great moments of history, scenes from popular life, landscape, and portraiture. In short, for these authors, painters like Rembrandt are the mirrors of Calvinism and of Calvinistic interpretations of artistic idea and sentiment.
These views encourage us to revert to the Reformer's own writings. A good example of his moral teachings and of his continuous appeal for moderation can be found in the passages that deal with human attire. Basically, Calvin is not opposed to nudity, but teaches that we are condemned to the use of clothes by man's original sin. Nudity, per se, would not be considered ugly, if it were not that the image of God had been disfigured by our corruption. It follows that our clothing in the first instance is a sign of shame and consequently an indication of our sin. Hence, it is wrong to adorn the body with beauty externally; our attire should simply preserve us from wrong. When art puts itself at the service of attire Calvin extols the danger inherent in beautiful fabrics; and curiously enough, this even applies to tapestries. They are considered less beautiful than natural objects, which are beautiful in their entirety, whereas woven cloth or tapestries are beautiful on the outside only—the inside is ugly. The same reasoning applies to attire. And exaggerated sumptuousness of attire leads to vanity and lowers the individual beneath the animal plane. To disguise oneself, especially in the clothes of the opposite sex, is another form of excess.

We can see from the above, which could be amplified, that Calvin's views as to human attire expressed themselves in a few words: sobriety, austerity, and moderation. Exaggerated luxury, whether it consisted of jewels, paint, or simply loud and costly fabrics, was conducive to impurity. However, this did not imply rigorous asceticism, and Calvin refrained from falling into the bias of immoderate rigor. Each follower of his had to keep in mind conformity with the word and spirit of the desire of God, with the understanding that moderate pleasure remains in accordance with Scripture. “The third part of this liberty, that we are not bound before God to any observance of external things which are in themselves indifferent [adiaphora], but that we are now at full liberty either to use or to omit them.”

This last statement leads us into the field of the visual arts. Calvin states that it is "honest and decent" to enjoy the pleasures provided by the Lord, and that whatever is divinely created can legitimately be introduced into one's daily life.

Now then, if we consider for what end he created food, we shall find that he consulted not only for our necessity, but also for our enjoyment and delight. Thus, in clothing, the end was, in addition
to necessity, comeliness and honour; and in herbs, fruits, and trees, besides their various uses, gracefulness of appearance and sweetness of smell.\textsuperscript{140}

Beauty may thus adorn our daily life.

Calvin's viewpoint may cause surprise considering his generally ascetic approach. It derives from his very personal interpretation of the second commandment, which, as we are aware, forbids the making of "graven images." This prohibited the flourishing of the visual arts in Jewish communities, although there seem to have been exceptions in late Roman times. On the whole, however, the exclusion held, and no major Jewish painters, sculptors, or draftsmen are known until modern times. One would think that any religion that goes back to the basic word of the Bible would be inimical to the arts. Calvin, however, showed himself astonishingly progressive in this respect. He wrote:

\begin{quote}
Si on voulait conclure du commandement qu'il n'est point licite de faire aucune peinture, ce serait mal approprier le témoignage de Moïse. Il y en a qui sont trop simples et qui diront: il n'est point licite de faire image, c'est à dire de peindre nulle image, de faire aucun portrait; or l'Écriture Sainte ne tend pas là quand il est dit qu'il n'est point licite de figurer Dieu pour il n'a aucun corps, or des hommes c'est autre chose, ce que nous voyons pourra se représenter par peinture\textsuperscript{141}
\end{quote}

Here we arrive at a basic parting of the ways: it is forbidden to depict God, or according to Calvin, to make religious images of any kind; but the profane life can be represented without any harm whatsoever. "What we see can be reproduced in painting (and of course in sculpture)."

When it comes to what the Reformer calls idolatry, he feels and expresses himself with great intensity. However, here we again encounter a moderate stance. Other, more extremist sects, fell into wholesale destruction and iconoclasm. Calvin contents himself with stating repeatedly that images of God, Christ, and the Saints must be taken away from the locus of the cult, but does not go any further. Wencelius reports that it was up to the authorities of the city to dispose of these idols, which, however, should not cause faulty sentiments of adoration once withdrawn from the temple. But, according to the same author, there would have been no opposition to their re-entering the workshops from which they issued, or
eventually finding a new abode in the profane life of eventual amateurs.\textsuperscript{142}
In several instances, Calvin was quite forceful:

Nous entendons du fol exploit qui s'est fait à Sauve de brûler les idols et d'abattre une croix. Nous sommes bien ébahis qu'il y ait eu une telle témérité en celui qui devait modérer les autres et les tenir en bride. De maintenir qu'il a fait cela en bonne conscience, c'est une obstination insupportable. S'il veut nous le faire accroire, qu'il prouve comment il est fondé en la parole de Dieu. Mais nous savons tout le contraire. Car jamais Dieu n'a commandé d'abattre les idoles, sinon à chacun en sa maison et en public à ceux qu'il arme d'autorité.\textsuperscript{143}

Further:

Les vieilles plaies nous ont été rafraîchies quand nous avons ouï que les rapines qu'on avait tirées de l'église de Saint-Jean ont été exposées en vente au dernier offrant et dépêchées pour douze cent écus.

Hence, the aspersion long cast upon Calvinism appears to be unfounded. We have come to realize that if anything, Calvin was indeed a protector of the arts!

As far as idolatry is concerned, Calvin's injunction against picturing God goes back to Mosaic law. But it is the fact of the image rather than the likeness which remains out of bounds. The eleventh and twelfth chapters of the first part of the \textit{Institutes} are entirely devoted to the question, which then spilled over into the field of the visual arts in general—without, however, as we have previously seen, culminating in a general prohibition, as long as the artist stayed within reasonable limits. Basically, Calvin taught that there were two different concepts, one with respect to the nature of God, and the second dealing with the characteristics of mankind. God, according to the Reformer, is immaterial and therefore transcends the material universe. There exists, therefore, an unbridgeable chasm between God and the world, although He created the latter, and as Wencelius puts it "even the angels cannot bear the brightness of His majesty."\textsuperscript{144} Consequently, mankind has to approach God with proper humility. If man is material, and God spirit, there quite evidently exists a gap between Him who created and him who was created. Hence, the complete impossibility of picturing essentially pure spirituality by means of common matter.\textsuperscript{145}

Having asserted that no representation of God is lawful or allowable,
Calvin goes one step further, when asked whether—although it is impossible to represent God—something which evokes Him should be seen in the locus of the cult. The answer is, that God is not present in essence within the temple, but all that we find there is His spiritual presence. This excludes the crucifix just as well, and images of saints or other religious art in the form of a statue or an image. Calvin reminds us that: “Dieu ne veut pas être honoré sous une forme extérieure et visible;” and that his teachings are frankly opposed to the rules of the second Nicean Council, which permitted His representation by images or statues, and more emphatically still, to the rules of the Roman Catholic Church. The latter contends that human nature being what it is, images are needed to illuminate man’s piety. Calvin, like most Protestants, interprets this latitude as “adoration of the images of the saints themselves,” whereas the Catholic Church considers images as symbols only, not to be confused with either reality or the spiritual ideal. But Calvin continues with his disparagement of a “service” in which one addresses “prières et voeux à des statues.” This strikes at the fundamental difference between Catholic and Reformed beliefs, the former absolutely denying that prayers are addressed to the statues, which are simply reminders of the holy personages that they represent. However, what is interesting for our purposes is Calvin’s interdiction of religious images. Not only must an image of God not be painted or carved, but even crucifixes are forbidden in the temple.

They are the reminders of former times, nonsense and drivel, for the faithful could be led to believe that the true God is present there where there is a crucified Christ.

We have seen that religious art aroused a strong opposition on the part of Calvin, but not the work of the artist in everyday life. We have seen his interpretation of Mosaic law as to the interdiction against making graven images, which he relates to the representation of God and the saints only. Otherwise, he holds that painting and sculpture are divine gifts.

I am not, however, so superstitious as to think that all visible representations of every kind are unlawful. But as sculpture and painting are gifts of God, what I insist on is, that both shall be used purely and lawfully—that gifts which the Lord has bestowed upon us, for his glory and our good, shall not be perverted to our destruction.
Consequently, Calvin repeatedly asserts that artists may make statues of wood, brass, marble, or gold, and there is nothing "abominable" in the act; the only execrable act would be to form an image of God. In other words, God has created nature and thereby provided the artist with models furnished by the divine artisan. When an artist paints or sculpts, his inspiration should proceed and derive from nature; and his art being a natural gift, the artist should represent that which has been created. Nature is the subject of art; one has to accept it, bow to its laws, and above all, never imagine that art could transform nature in such a manner as to render it divine.\textsuperscript{161}

The only things, therefore, which ought to be painted or sculptured, are things which can be presented to the eye; the majesty of God, which is far beyond the reach of any eye, must not be dishonored by unbecoming representations. Visible representations are of two classes—viz. historical, which give a representation of events and pictorial, which merely exhibit bodily shapes and figures. The former are of some use for instruction or admonition. The latter, so far as I can see, are only fitted for amusement.\textsuperscript{152}

We have thus the injunction of the Reformer, that the artist has to represent what he sees, that is to say, that of which his eyes are capable. A painting or a statue must be visible to the eye before representation, and the scope of that vision is immense because it encompasses all creation. Calvin subsequently touches upon the different subjects appropriate for the plastic arts, and he subdivides them into two categories:\textsuperscript{163} the educational subjects which possess a fixed meaning, or have a message to impart, such as historical or anecdotal painting; and the subjects whose sole purpose is to delight—we would nowadays say the gratuitous subjects—such as the images of various objects offered by nature. It is perfectly admissible that the artist wants his art to mean something, that he wants it to express a given meaning, or, on the other hand, that he simply desires the beholder to reap enjoyment from the contemplation of his work.

Nature is thus the subject matter of art, and the forms imagined by the artist do not sally forth from his own mind but remain bound to nature. Maintained within these broad limits, painting and sculpture may realize all their essence as earthly arts.\textsuperscript{164} Wencelius proposes that Calvin is not inclined toward what we nowadays call "naturalism." He avows that if
the artist is allowed to represent creation, this does not mean that he has to imitate nature slavishly. All that Calvin asks is, according to Wencelius, that he work within the general boundaries of creation. If this implies that the artist might take liberties with his representations, perhaps tending toward a more abstract art form, then we feel that Wencelius contradicts himself when he asserts that "the object of a painting must have a representation conforming to its nature." It is our contention that one can hardly see Calvin becoming an advocate for abstract or non-objective art. As long as the forms of creation have to be honored and followed, the artist will have to observe the general lines of what he can see in nature. Consequently, and as we are going to see later on, Dutch art of the seventeenth century maintains a strong tendency toward realistic representation.

In fact, if we follow Calvin, we find that he comes out very strongly for imitative art, stating, for example, that a portrait, in order to be beautiful, must express in a lively manner all the characteristic traits of the person whom it represents. Both painting and sculpture must provide us with an adequate idea of the model. The Reformer ends this admonition with the proposition that the human soul is a portrait of God within us and a spiritual image of His nature. Portrait painting in Holland followed these guidelines. It became extremely lifelike, bound to the model, and naturalistic in modern terms.

A further aspect of both painting and sculpture must be what Calvin calls "liveliness." His own term for this quality is "vif." The term is very often encountered in the passages where he deals with the plastic arts. It seems that Calvin's vision of the universe was essentially geared to dynamism. Philosophically speaking, he appears thereby a forerunner of Descartes expounding his vortex theory, or of Henri Bergson proposing his theme of the "élan vital." For Calvin an object or a being, while certainly having static properties and a given form, is part of an ensemble of creation that is always in motion. In other words, the universe having been created by divine wisdom, and guided and sustained by the power of God's spirit, each thing therein has its mission to fulfill within that universe. Since the destiny of every human being is already defined by the Sovereign Council of God before the creation of the world, there exists therefore a cosmic life which unfolds itself throughout all the aspects of the universe, and which is united to the continuous impulse of creation.

These ideas of Calvin may seem a bit unclear and muddled, but they
strongly permeate his thinking, and were quite decisively injected into his definitions of the artist's duties. Thus, this rhythmical structure has, according to him, to transpire in the works of the painter and sculptor, so as to make out of lifeless matter a "live" representation owing to the form thus discovered. In this sense, both by being "lively" and also by remaining "pure and legitimate," can the arts fulfill their twofold purposes: education and enjoyment. Accessorily, Calvin adds another condition for the acceptance of the works of painters and sculptors. They should solely adorn the secular life of their fellow-men, and never be seen in the temple. He explains that while our feelings remain constant, whether we see works of art in the artist's studio or transpose them into our homes, there should never be a transmutation of our feelings into religious sentiment. The faithful must even take care that works previously admired in profane surroundings such as exhibition galleries do not become idols by being brought into the temple, there to turn into reflections of the idolatrous aspirations of sinful men. Works of art can easily be turned aside from their true destiny, which is either to educate or to provide enjoyment. To sum up: paintings and sculptures may adorn

our homes, the palaces of our cities, or their museums, but, like the art out of which they originate, their secular and earthly character prohibits for ever the access to the sanctuary.\textsuperscript{157}

It will be readily understood that Calvin could not be content to consider the arts merely as a pastime, a diversion, or a distinctly lay occupation, without closer relationship to the divine. Having excluded the arts from the temple, he obviously wanted to show that they fitted into the spiritual scheme of things and that their practice was pleasing in the eyes of God. He taught, therefore, that his conception of the plastic arts does not enslave them to matter. The earthly theme or object of their representation is no less created by God. If God is not their first cause, he is the second. In this respect, we should not forget that Calvin's training in the humanities was exceedingly thorough, first at Lyon, then at the Faculty of Arts in Paris, and again at Lyon, when he subsequently took his law degree. Consequently, he was certainly familiar with Platonic theory, which holds that the gods inspire the artist's imagination, resulting in a vision of the divine which reason alone cannot obtain. In other words, artistic creation is the result of an image produced by the spirit moving the artist, which permits
him to evoke celestial beauty or forms originally created by the gods. Art consists in the closest possible imitation of nature, which itself is divine creation. Calvin's ideas in the matter are closely linked to this Platonic concept. He, too, taught that the artist imitates God by imitating His works, and attempting to represent the beauty of nature. In this way he undertakes to define the essence of creative dynamism—Plato's "idea"—and to model himself according to it. However, the reformer proposes a further step when he asserts that the artist is not merely a contemplative who by means of his brush or his chisel translates divine visions into reality, but also an active participant who continues the work of creation. Calvin's concepts remain even in this explanation remarkably close to those of Plato, who sets forth the intensity of dreams and imagination in their relationship to the divine model.

Calvin's views may therefore be summed up as follows: artists are by no means indifferent to the deep signification of Christianity. Through the transposition of Plato's Olympian gods into Calvinistic teleology, painting and sculpture find themselves also called upon to glorify God and to demonstrate how they, too, originate from gifts made by God to men. Art is thereby brought into Calvin's general framework of teaching. It becomes spiritualized owing to its dependence and conformity with "creative dynamism." Thus we can see that it answers both realistic and idealistic concepts, according to whether we consider art as treating objects of this world, or whether the artist, in the course of material realization, becomes deeply involved with the creative idea that lies at the basis of his imaginative faculty.

With the foregoing we have attempted to demonstrate the influence of the religious factor, as propounded by Calvin, upon art. Inherently, despite an attempt at spiritualization, his teachings led primarily to laicization of the visual arts and to fostering realistic and naturalistic tendencies. The ban on religious figuration—exhaustive in Calvinism, more permissive in other Protestant sects, though even then leaning toward rejection—led to obvious restraint within the specialty. Official commissions were generally lacking and the middle class seems to have been only moderately interested in such scenes when they were brought down from Catholic eloquence to an unpretentious, homely level. This is quite contrary to the situation in
Flanders, where private devotional paintings were produced literally by the hundreds. Nevertheless, we do owe some of the most moving bibli­cal representations to Rembrandt’s brush and burin—especially attractive perhaps because they maintained so low a key. But more worldly compositions and genres massively overwhelmed by sheer dint of numbers the Dutch artistic output.

It is these paintings, apart from content, that structurally owed a debt to other Calvinistic contributions—this time in the fields of contemporary scientific and mechanical achievements. We are perhaps wrong in calling them “Calvinistic” contributions. Rather, they owe their existence to a lack of direct connection to strict doctrine, to the fact that belonging to the sphere of adiaphora, they were part of that realm of theological indifference which was the business, according to Calvin, of man’s conscience alone. Thus, close inquiry into the knowledge of the physical and material world was permissible. Eventually, the religious authorities were certain that such research would ultimately result in further glorification of Him who made the world and who was responsible for the rules that governed its material aspects.

This Protestant approach became indirectly the source and starting point of a decisive flowering in the sciences including astronomy, mathematics, optics, biology, and zoology. Scholars and students flocked to the young University of Leyden (founded in 1575), and whereas Catholicism stifled pursuit of things material, the inhabitants of the Northern Netherlands derived innumerable benefits from kindred investigations. Mathematics, more especially optics, played an important part in artistic theory and practice. Mathematics helped to perfect the science of perspective, with the result that numerous architectural views of cities and single buildings came to be reproduced. Optics led to the use of the camera obscura and the inverted telescope. Artists took advantage of the new inventions in order to facilitate their own visual approach, subdue earlier difficulties due to more primitive methods, and elaborate new structural designs in keeping with greater realism. Although these new mechanical tools led to more rigid pictorial construction, they also helped to achieve greater verisimilitude. Topographical landscapes, architectural views, and interior scenes with successions of rooms were among the foremost subject matter, where mechanical and scientific contrivances could best be put to use. Their impact influenced the formation of the new style.
V:
Economics and the Dutch National Style

The last part of our thesis consists now in showing that the middle class was responsible for much of the new art, and that in spite of low prices per item, or perhaps because of them, small burghers and peasants became inordinately influential in dictating both the form and content of visual expression. This provides us with the opportunity to introduce a new concept to better explain the relationship between art and capitalism in the Dutch Republic. We call it *Umstandsentstehung* (creation arising from the circumstances) and we mean by it the causal link between the origin or flowering of given stylistic forms and concepts shaped by exterior circumstances. In our case, this would of course be the accumulation of capital in the hands of a large new stratum of traders and/or minor capitalists, and the influence exercised by them upon the art of their world.

The new art, or “National Dutch Art” as it is often called by writers on the subject, required the artist to show the people their land, their houses, and finally their environment. This is what the middle class wanted, and the new approach could of course hardly be fitted into a religious straitjacket. The Dutch burgher was generally literate—in fact it is one cultural aspect often remarked on—but trained in the reading of the Bible rather than the humanities. We hold that the divergent approach between him and his Catholic counterpart did not, therefore, essentially result from the difference of religion *qua* religion, but rather was an outcome of the influence exercised through materialistic means. It remains quite true that Calvinism showed the path toward an art more preoccupied with secular objects and compositions than with the religious sphere. Also, the reformer quite overtly encouraged naturalism and a bent for portraiture. The way and the shape into which artistic expression was directed, however, was due to the middle class that enforced its taste and desires in the matter by dint of its economic hold on the country’s artistic production. In this respect Fischer is not entirely wrong when he proposes that

Capitalism is not essentially a social force that is well-disposed to art or that promotes art; in so far as the average capitalist needs art at all, he needs it as an embellishment of his private life or else as a good investment.¹⁵⁹
We do not agree with Fischer that lack of interest in art \textit{per se} is necessarily a compulsive consequence of capitalism; we believe, rather, that the latter helped to form specific aspects of art \textit{motu proprio}.

Circumstantial evidence, as suggested by our concept of Umstandsentstehung, points to increased naturalism as an outcome of the artistic notions of the middle class. The essence of this art has been described as "So-und-nicht-anders-Sein."\textsuperscript{160} We have to do here with a down-to-earth vision, featuring a practical approach and refraining from idealistic esthetics that lead to non-verifiable interpretations. In short, the sponsors and amateurs of this art demanded that the artist paint the reality of their mental view. Things had to be reproduced as they were in nature, without deviation—but adjusted to the most agreeable and attractive expression. Truth was desired—although ugly truth was as much as possible to be eschewed. This should not be taken to mean that mere imitativeness became the requisite; valuation and selection on the part of the artist remained a matter of free choice, but that which was shown had principally to derive from nature. Consequently, while organically "recognizable" parts of reality were being pictorially selected, individualized interpretations within this scope remained a characteristic of the new national mode. Portraiture was devoid of idealism, and even of flattery in the way practiced, e.g., by Van Dyck. Every line, every wrinkle, had to be faithfully depicted, although imposing and representative characteristics might be added in order to stress the social consequence and standing of the sitter. Aside from Rembrandt's first Amsterdam period, Thomas de Keyser, Bartholomeus van der Helst, and Michiel Mierevelt exemplify the trend.

With the exception of pockets of aristocracy and the small court at The Hague, life in Holland was relatively simple in spite of the accumulation of wealth in many hands. It is reported that a deputy of the States General went abroad without pages and footmen, accompanied by a single servant.\textsuperscript{161} One could not expect too much intellectual cosmopolitanism. The wife of the Dutch envoy in Paris did not speak French, and treated her fellow countrymen to beer, butter, and cheese, in the good middle-class Dutch fashion, on their visits. The French commented "ce qui sent fort son Amsterdam." The Protestant spirit that pervaded Holland remained forcefully opposed to anything that smacked of Paganism, Humanism, the Renaissance, or anything akin to Classical Antiquity. Instead, opposed to
poetic reminiscences, the average Dutchman was drawn toward utilitarian, practical, and religio-devotional considerations.

An appropriate reflection of the cultural aspects of the period is constituted by the figure of Jacob Cats, a popular Calvinistic writer whose works were almost as widely diffused as the Bible. He it was who formed the mind of his countrymen by means of a stolid and didactic prose, while his infinitely more gifted and inspired antagonist, Vondel, found it necessary to return to Flanders and to re-adopt the mantle of Catholicism. Cats was so devoid of passion that he preferred to sing of the married state rather than love; and he had the gall to advise his readers to peruse him like a chicken, which lifts its beak after drinking every drop of water. Thus, the reader is admonished to meditate in a like manner each word of his poetry! As Neumann puts it pertinently: "Auf allem aber liegt wie ein Mehltau die Naseweisheit des Moralisierens."

Dutch art popularizes low-life scenes, the so-called Drolleries of which Evelyn speaks, which became interpreted in the paintings of Adriaen van de Venne, Jan Steen, the two Ostades, Cornelis Dusart, J. M. Molenaer, and minor artists such as Pieter de Bloot. Peasant and burgher were depicted in their favorite taverns, smoking, gambling, caressing comely wenches, and eventually brawling or suffering in drastic fashion the consequences of overindulgence. Over-sensitive art historians have attempted to interpret such scenes as moralizations or elucidations of proverbs under the spell of Father Cats. In truth, however, it is as logical to see in them a trend to increased popularization in accordance with the national character, and the expression of the innermost psyche of the newly prosperous middle class, rather than to accord them some kind of saving grace by lifting them into the realm of Cats' cheap triteness.

In fact, the rusticity of the mores was general and could be found in the theater as well as in everyday life. The low-class tavern and the kermess were as much parts of the general picture as the clashes of arms and armour on the scene; and thrashing or caning became, as in Molière's comedies, the prima ratio of entertainment. With it went, hand in hand, baseness of expression and eventually open libertinism. It is much later only, after the middle of the seventeenth century, with the coming to the fore of French fashions and the influence exercised by the court of Louis XIV, that the "Renaissance" style or rather a classico-humanist trend
started to permeate Dutch art. A softening and refinement of the customs and of the general outlook formed a parallel to it.

The anti-classical and anti-humanistic tendencies of the middle-class capitalists weighed heavily upon other genres of painting and provoked a distinctly new and naturalistic vision. If we take landscape, we note in the first place the replacement of mythological and legendary figures with scenes from everyday life. No more “Apollo and Daphne”; forgotten is “Latona.” In their stead we encounter peasants at work or trekking home: the peasant with his laden cart, hay-making, resting at the road-side, etc. Landscape itself, evolving from the Flemish-idealistic conception of Coninxloo and Vinckboons, becomes realistic. Structure and perspective espouse the scalene triangle, or later an atmospheric depth-perception. Topographical identity enters into play and recognizable edifices or similar characteristics stand out in many representations. As already stated, the peasant or burgher wanted visual cognition of the land around him, and artists like Esaias van de Velde, Pieter Molijn, Jan van Goyen, and Salomon Ruysdael to name a few only, obliged the desiderata of the pocketbook. The same verisimilitude was demanded of scenes depicting the interior of the burgher’s home, be it a lower class dwelling with clean-scrubbed tiles and wife and daughter in their Sunday-best, or the more elaborate interior of the wealthy burgher with women-folk attired in red velvet jackets and silken gowns. Reality became of prime importance—not illusion impregnated with legendary mysticism. Gerard Terborch, Gabriel Metsu, sometimes Jan Steen, and many minor artists, furnished this kind of art. Middle class ease and respectability were amply served by their paintings.

Aside from the interior of his house, our capitalist also desired to show off his possessions. His glass, pewter, silver were done on canvas and panel; his wealth was presented for his and his friends’ enjoyment, though usually in a sober and almost monochrome palette. Willem Heda and Pieter Claesz stand out among the exponents of the trend, and Willem Kalf of Delft added to it the luster of satiny and shimmering colors: out of the dark glow, the reflections of precious metals and belongings. Finally, the love of the Dutchman for flowers, often rising—as we have seen—to frantic speculation, demanded paintings that were imitative in the extreme—including almost trompe-l’oeil renditions of dew drops and small insects. Rachel Ruysch and Jan Huysum are the foremost artists of a genre that
included innumerable excellent craftsmen and furnished the flower growers as well as simple amateurs with delectable likenesses.

This short survey alludes to the main aspects of Dutch painting in the seventeenth century only. There remains no doubt that its specific bent for naturalistic and realistic rendition is due to the economics of the times, and of a broad body of purchasers, rather than to religious prejudices as hitherto assumed. In the later part of the century, things changed also in the Republic. Instead of freshly evolved capitalism of peasants and burghers, we have to do with money inherited by the second and third generations from those who had initially acquired it. These scions of wealth aspired to recognition from their social betters, and this tendency led to the intrusion of artistic forms and concepts that were closely meshed with and influenced by French court circles. In consequence, the classicohumanistic style blossomed anew with Italianizing landscape influences and the re-introduction of classically-derived figurative content. The art trade continued to flourish in spite of continuous low prices and overproduction, but the impact of the middle class toward a national style was on the wane. As before, and perhaps in an even greater measure, we see better living conditions for artists in lands under the sway of the Roman Church, while capitalism, free enterprise, and competition, and the decline of the strength of the guilds in the Northern Netherlands weakened the painter's economic base.

Summing up we have attempted to prove that in accordance with Max Weber's thesis, the Protestant ethos tended toward the creation of capitalism; and that it was this capitalism, primarily of the middle class, that in our opinion decisively shaped the forms and concepts of Dutch art in its immediate environment. The dichotomy between Catholic and Protestant art is therefore no longer exclusively imputable to a divergence of creed, but in the case of the latter to the economic power and the tastes of a class—the middle class of small burghers and peasants. To bear witness to the economic factor *per se* is not materialism. We have to acknowledge that money has a life all of its own, and determines to a certain degree its owner's philosophic and esthetic impact on the world.
Notes

1. This publication represents an extended version of a paper read at the College Art Association Meeting in Detroit, January 1974; it is to be expanded into a comprehensive volume entitled Art and Capital.


3. For a readable survey of these questions see: W. E. Kleinbauer, Modern Perspectives in Western Art History, New York, 1971, 77-85. Kleinbauer is rather sectarian in his conclusions.


10. See, e.g., F. Haskell, Patrons and Painters, New York, 1963, and many other studies of similar nature.

11. E. Gombrich, Norm and Form, New York, 1971, is an outstanding exception; see especially "The Early Medici as Patrons of Art."


17. P. Geyl, The Revolt of the Netherlands 1555-1609, London, 1932, 239. A note with respect to geographical terms may be appropriate here. We use the term, Northern Nether­lands to refer to those provinces which became the United Provinces or the Dutch Republic, that is to say, today's Netherlands. It was quite commonplace to speak of the northern provinces as such in the seventeenth century. The term Flanders is used rather broadly. Here we mean by this term all the southern Netherlandish provinces, not strictly the province of Flanders. This usage is in keeping with art-historical terminology; thus one refers to Rubens and Van Dyck as Flemish artists although they lived in Antwerp in the province of Brabant. Since we are here dealing with art, this use of Flanders to refer to all the areas which today comprise Belgium seems appropriate. It is hoped that the use of two distinct-sounding terms will eliminate any geographic confusion.


21. Concerning exceptions to, and circumvention of the laws of usury in Florence, see F. Antal, Florentine Painting and its Social Background, 38 ff., and Notes on 58. R. H. Tawney, Religion and the Rise of Capitalism, London, 1926, 37, holds opinions opposed to Antal's general tendency. In fact, he seems quite convinced—as we are—of the Catholic Church's earnest endeavors to combat usury. Hereafter the citation, "Florence was the financial capital of medieval Europe; but even at Florence the secular authorities fined bankers right and left for usury in the middle of the fourteenth century, and fifty years later, first pro-
hibited credit transactions altogether, and then imported Jews to conduct a business forbidden to Christians." See also K. Fullerton, "Calvinism and Capitalism," The Harvard Theological Review, XXI, 1928, 163-191.

22. Cf. E. Laspeyres, Geschichte der Volkswirtschaftlichen Anschauungen der Niederlaender und Ihrer Litteratur zur Zeit der Republik, Leipzig, 1863, 270 ff. The more "modern" and progressive viewpoint of John Calvin with respect to this question will be discussed later on.


24. In contrast to Fischer, The Necessity of Art, we follow Lujo Brentano, Die Anfaenge des Kapitalismus, Munich, 1916, in thinking that there was a concrete relationship between the capitalism of the Pax Romana and what we call modern capitalism.


26. The following account of Weber's theories explains clearly and incisively why the merchant guilds of Florence and Italy in the fourteenth and fifteenth centuries cannot be said to have produced modern capitalistic entrepreneurs, although they are of course typical for some kind of pre-capitalistic or early capitalistic form of society.


28. K. Marx, Capital, London, 1928, passim. Marx felt that capitalism evolved sui generis during the period, that Protestantism was ideologically favorable to economic development, and therefore that the beliefs of the Protestants evolved from and were superimposed upon the contemporary rise of capitalism. The majority of scholars, however, think otherwise; and although Max Weber's thesis has been variously attacked and amended, it still forms the most valid and plausible explanation.


30. Montesquieu, Esprit des Lois (1748), Book XX, Chapter 7. Montesquieu stated of the Protestant English that "they are superior to all other peoples in three things: in piety, in commerce and in freedom." French authors of the latter part of the seventeenth century had also advanced the tenet that France, in order to become prosperous again and to catch up with the losses wrought by Catholicism, was in dire need of a Protestant elite and Protestant ideology. See in this connection H. R. Trevor-Roper (note 29 above). Thus Edgard Quinet and Ernest Renan, to cite two writers only, advocated the Protestant religion as a necessity for the renewal of French economic vitality. As early as the sixteenth century the Spaniards said that heresy (i.e. Protestantism in the Netherlands) furthered the spirit of trade. For a discussion of de Witte see A. Ernstberger, "Hans de Witte Finanzmann Wallensteins," Vierteljahrschrift fuer Sozial- und Wirtschaftsgeschichte, Beiheft, 1954.

31. M. Weber, The Protestant Ethic, 50 ff. Weber expounds and illustrates his arguments with a relatively late source: Benjamin Franklin's "Advice to Young Tradesmen"—not, we think, because no earlier documentation was available, but probably because Franklin's writings best embody the trend of what Weber attempts to prove. Franklin writes: "Remember that time is money. He that can earn ten shillings a day by his labour, and goes abroad, or sits idle, one half of that day, though he spends but sixpence during his diversion or idleness, ought not to reckon that the only expense; he has really spent, or rather thrown away, five shillings besides. —Remember, that credit is money, etc." What can be derived from the writings of Benjamin Franklin is simply that to him making money was a moral obligation, and that the increase of a man's capital was an end in itself—rather than, as in the Catholic approach, a mere condition of financial sufficiency. As he states in his autobiography, he was taught by his strict Calvinist father the Bible passage "Seest thou a man diligent in his business? He shall stand before kings" (Prov. XXII,29).

32. The translation of Beruf into English is therefore beset with difficulties, because we understand by profession the task of a physician, lawyer, architect, or minister, and by vocation an occupation to which we are irresistibly drawn even though it might yield no economic benefit. We would be hard put to range the task of the bank clerk within these categories. Beruf, however, includes the lawyer and the minister as well as the common laborer. It is what a man does that becomes important and not the social level of his occupation.

33. K. Fullerton, "Calvinism and Capitalism," passim, for this citation and drawing together of Weber's expounding of the arguments.

34. Ibid.

35. Weber cites here Bunyan's Pilgrim's Progress, which he calls by far the most widely read book of the whole Puritan literature. He recalls how Christian, having realized that he was living in the City of Destruction, abandoned wife and children and walked forth alone
to the Celestial City, crying "Life, eternal life." In other words, his own salvation was of sole and utmost importance to him, and his concern for his family had become secondary and accessory.


38. We have limited ourselves in these writings to a succinct examination of art in seventeenth-century Holland. However the theory is also applicable to England, to certain artists in France such as the Le Nain brothers and Georges de la Tour, and of course to Puritan influence and the reverse aspect of early capitalism in America. Our forthcoming volume, *Art and Capital*, will feature treatments of these variegated aspects.

39. Hauser in his *Social History*, I, deals with it but not to the point of its impact on style. The applicability of the Weber thesis to seventeenth-century Dutch art was first proposed by Professor Larsen in "The Duality of Flemish and Dutch Art" (above, note 13).


46. Thus, contrary to Geyl, *The Revolt of the Netherlands*, 93, "In any case it was a truly Calvinistic work, fierce and honest, restrained by no respect for art and beauty, striving to purge the land for God's elect from the devilish ornaments of idolatry, and to pull down at once a past of a thousand years. Nor did the deed once done lack dour approbation from the side of the intellectual leaders of Calvinism."


51. *Ibid.*, "If the great Calvinist entrepreneurs of the mid-seventeenth century were not united by Calvinist piety, or even by its supposed social expression, what did unite them? If we look attentively at them we soon find certain obvious facts. First, whether good or bad Calvinists, the majority of them were not natives of the country in which they worked. Neither Holland nor Scotland nor Geneva nor the Palatinate—the four obvious Calvinist societies—produced their own entrepreneurs. The compulsory Calvinist teaching with which the natives of those communities were indoctrinated had no such effect. Almost all the great entrepreneurs were immigrants. Secondly, the majority of these immigrants were Netherlanders . . . Moreover, when we look closer still, we discover that these Netherlanders came generally from a particular class within the Dutch Republic. Even there they were, or their fathers had been, immigrants. Either they were 'Flemings,' that is immigrants from the southern provinces now under Spanish rule—or they were Liégeois, from the Catholic prince-bishopric of Liège."


57. R. H. Tawney, *Religion and the Rise of Capitalism*, London, 1926, passim. Sir Josiah Stamp remarks conclusively: "The immense economic advance of the nineteenth century was the joint product of Calvin and James Watt. Their departed spirits worked in unconscious partnership to make the greatest business concern the world has ever seen" (A. Dakin, *Calvinism*, 223). Although the statement primarily applies to the great Anglo-Saxon industrial and financial development of a period that is later than the one with which we are here concerned, it provides a valuable comment for our own purposes and incisively describes a situation evolving from earlier developments.


63. See also Van Til, *The Calvinistic Concept of Culture*, 47-48.
71. For these passages and much that follows, see J. G. Van Dillen, *Van Rijkdom en Regenten*, and Laspeyres, *Geschichte*.
76. J. G. Van Dillen, *Van Rijkdom en Regenten*, 221-222.
82. *Ibid.*, 244-245; for the *Noorse Compagnie*, see 48-49.
85. About one hundred persons were estimated to possess fortunes of 100,000 g or higher, among them twenty-four of 200,000 g or higher. Among the taxpayers we find Guill. Bartholotti and Balthasar Coymans with fortunes above 400,000 g; the inheritance tax shows that the merchant and burgomaster Jacob Poppen, who had passed away some years before, was worth at least half a million guilders. While the value of the Dutch guilder varied, it was relatively stable throughout the middle part of the seventeenth century. In 1650 its worth was equal to ten ounces of silver. The value of today's silver being not equal to that of seventeenth-century silver, it is impossible to estimate the exact dollar value of the guilder, but it would amount to approximately $2.00-$3.00 in recent U.S. currency. The Flemish unit, the florin, was always of a lesser value than the guilder, at times sinking to very low relative values. For a thorough discussion of the Amsterdam money market and the value of the guilder, see F. P. Baudel and F. Spooner, Chapter IV of the *Cambridge Economic History of Europe*, Cambridge University Press, 1967. The fortunes of the Flemish florin, which fell to one-sixteenth of the guilder in 1696, are discussed in G. N. Clark, *The Dutch Alliance and the War Against French Trade*, New York, 1971.
91. J. G. Van Dillen, "Issac le Maire en de handel in actien," *Economisch-Historisch Jaarboek*, 16, 1930. See also E. Laspeyres, *Geschichte*, 270 ff. A memoire of the French envoy Bonrepos describes the existence of hausse and baisse consortia in 1699, and their interaction. At this time, shares of the Bank of England, the South Sea Company and the French Mississippi Company had joined those of the East India Company as targets for the plotters. In 1625 and 1632, the East India Company declared dividends that varied between 12½% and 25% with a peak of 50% in 1642. Their stock rose accordingly and yielded large profits to investors. For a discussion, see A. Zimmermann, *Kolonialgeschichte der Niederlaender*, 36; and also C. Neumann, *Rembrandt*, passim.

The shares of the West India Company were more speculative with major booms such as the one which occurred when Piet Hein in 1628 captured the Spanish silver fleet and
poured close to fifteen million guilders into the treasury of the Company. For a discussion see E. Larsen, *Frans Post, Interprète du Brésil*, Amsterdam and Rio de Janeiro, 1962, 17. The Company immediately declared a dividend of 50%, and here, too, the shares rose correspondingly. Later on, the affairs of the Company dwindled, losses exceeded profits and the enterprise was liquidated in 1674. Government loans and bonds were also quoted at the Amsterdam Exchange, but their yield was generally modest: between 4-5% per annum.


100. We know, for example, that the Antwerp family of painters, the Teniers family, were in the exporting business. They were trading not only in their own paintings, but presumably in those of other artists as well. For a discussion see Jane Davidson, *Religious and Mythological Paintings by David Teniers II*, unpublished dissertation, University of Kansas, 1975.


111. A. Bredius, "De Kunsthandel te Amsterdam in de XVII eeuw," *Amsterdamsch Jaarboekje*, 1891, 59.


117. Ibid., 1033 ff.

118. Ibid., 1145.


120. H. Floerke, *Studien zur niederlandischen Kunst*, 218, Note 369. Floerke cites an apposite example. In 1586, Frans Franck was paid in Antwerp 144 livres de gros for an altarpiece, taxed for this amount by the Deans of the guild; the frame paid for separately, cost 150 livres de gros.

121. Ibid., 54. And Vicomte G. d’Avenel, *Les Riches depuis sept cents ans*, Paris, 1909, 231. The top price which Rubens seems to have obtained was 14,000 fr for his *Actaeon*, acquired by Philip IV of Spain in about 1622. We have to do here with French francs at their comparative value in 1909 (Avenel). Compare this with the 1,600 g that Rembrandt
ces parements et affiquets, que si elles considèrent qu'il faut qu'elles s'appliquent à méditer la loi de Dieu, elles ne seront pas tant occupées à se parer, ou plutôt à se déguiser, mais et principalement ceci est dit aux femmes d'autant qu'elles s'adonnent trop curieusement à Dieu, laquelle nous oublions si facilement pour nous adonner à des choses vaines et inutiles, elles regarderont quel est le vrai parement des femmes fidèles, c'est de craindre Dieu, cheminer choses, d'être vus entre tous les autres, et qui ne se plaisent à merveille en leur magnificence."

Paintings were relatively more expensive in the Catholic provinces.

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122. F. Jos. van den Branden, Geschiedenis, 755.
123. Ibid., 1045 ff.
124. A. Bredius, Meisterwerke des Rijksmuseums, 154.
125. C. Weyermann, De Levensbeschrijvingen, III, 239.
126. Oud Holland, III, 37.
130. D. Jordans, Calvin, Selected Pages, London, 1911, quoted in L. Wencelius, L'Esthétique de Calvin, Paris, 186-187: "La doctrine calviniste est loin d'être opposée à l'art, comme on l'a quelquefois prétendu. Il faudrait plutôt dire que Calvin a émancipé et laïcié l'art comme il a laïcié l'Église, et pour le prouver, il suffirait de mentionner l'admirable école de peinture hollandaise du XVIIe siècle, et en particulier les tableaux de Rembrandt, qui sont les chefs-d'oeuvre de l'art calviniste." See also Wencelius in this connection.
131. A. Kuyper, Calvinism and Art, Stone Lectures, London, 1934, quoted in Wencelius, 187. "Sous les auspices du calvinisme, l'art de la peinture, annonciateur de la vie démocratique des siècles futurs, fut le premier à proclamer la maturité du peuple. Grâce à la lumière de la grâce générale, on découvrit que la vie non ecclésiastique étoit aussi marquée d'une grande importance et un objet multiple pour l'art ... Ce fut la grande émancipation de notre vie terrestre de tous les jours de l'instinct de la liberté qui captiverent le coeur des nations et les ravin en délectation en leur faisant découvrir des sources d'art jusqu'alors négligées. Même Taine a chanté les bénédictions de l'amour calviniste de la liberté qui pénètre les beaux-arts, et Carrière, qui, pour sa part, était loin de sympathiser avec le calvinisme fut capable de labourer le champ sur lequel l'art libre pouvait fleurir."
132. M. Grau, Calvin's Stellung zur Kunst, Munich, 1917, quoted in Wencelius, 187, "Calvin a donné à la peinture un nouveau champ d'action et n'a pas été sans une grande influence sur le développement de la peinture hollandaise à laquelle il a donné ses grands motifs (événements historiques, scènes de la vie populaire, paysage, troupeaux et portraits.) Rembrandt est le représentant le plus significatif du calvinisme en peinture. Dans ses tableaux, il a incarné l'industrie hollandaise, cette industrie même qu'on appelait huguenote en Hollande. Dans sa leçon d'anatomie, il a incarné la science moderne, et lorsqu'il peint la Bible, il dessine ses personnages d'une manière si humaine qu'ils reflètent l'idéal de la vie journalière. Rembrandt, comme Calvin, fut inspiré dans sa pensée et sa sensibilité par la Bible et porta cet esprit dans une vie de tous les jours pour anoblir l'humain par le divin et, de cette manière, découvrir ce qu'il y a de profond dans l'humain."
133. E. Doumergue, L'art et le sentiment chez Calvin, Genève, 1902, and Jean Calvin, especially III and IV. "Mais Calvin ne condamne pas ce plaisir (le plaisir esthétique), lui qui n'est pas l'ennemi, nous venons de le voir, de toute volupité. En réalité, il laisse à la sculpture le droit de représenter les hommes, les bêtes, et les choses, et il recommande la peinture historique, le tableau de genre, le paysage et le portrait. On dirait qu'il trace à l'avance le programme que remplira l'art hollandais du XVII siècle."
134. L. Wencelius, L'Esthétique de Calvin, Paris, 1937, and Calvin et Rembrandt, Paris, 1937. See especially Chapter I in L'Esthétique and 227ff. in Calvin et Rembrandt. We draw upon this author for much of the material in the present chapter.
135. J. Calvin, Opera omnia, Collection of the Corpus Reformatorum, Amsterdam, 1667-1671, XXVIII.8. Hereinafter cited as C. R.
136. J. Calvin, Institutes of the Christian Religion, III.xix.9. "Car il y a peu de gens lesquels aient de quoi être somptueux qui ne se délectent en banquets, en habillements, et en édifices de grand appareil, et de pompe désordonnée, qui ne soient aise, quant à ces choses, d'être vus entre les autres, et qui ne se plaisent à merveille en leur magnificence."
137. J. Calvin, C. R., XXVI.444. "Nous oublions le principal, la méditation de la loi de Dieu, laquelle nous oublions si facilement pour nous adonner à des choses vaines et inutiles, et principalement ceci est dit aux femmes d'autant qu'elles s'adonnent trop curieusement à ces parements et affiquets, que si elles considèrent qu'il faut qu'elles s'appliquent à méditer la loi de Dieu, elles ne seront pas tant occupées à se parer, ou plutôt à se déguiser, mais elles regarderont quel est le vrai parement des femmes fidèles, c'est de craindre Dieu, cheminier
en toute honnêteté, modestie, chasteté, sobriété et de bien gouverner ménage."

138. J. Calvin, C. R., XXVIII.18. "Ceux qui prennent plaisir à se déguiser dépintent Dieu, comme en ces masques en ces momons ... encore qu'il n'y eut point mauvaise queue, la chose en soi est déplaisante à Dieu. Quiconque le fait est en abomination. Chacun de nous se doit accouter en telle sorte qu'il y ait distinction entre les hommes et les femmes."


143. J. Calvin, C. R., XVIII.50; C. R., XLIX.42; C. R., XIX.409.

144. *Ibid.*, XXXVIII.316. "Dieu ne peut souffrir qu'on représente sa majesté infinie sous de la pierre ou du bois ni en peinture ni en tous les éléments de ce monde. Dressons nos esprits par-dessus le monde et connaissons que ce n'est point à nous de l'attacher ici-bas, ni de lui faire quelque idole ou marmouset, il ne peut le souffrir."

145. *Ibid.*, C. R., XXVI, 147-152. "Nous ressemblons à Dieu par nos âmes, et aucune peinture ne peut la représenter, aussi les hommes sont plus qu'énrages quand ils entreprennent de vouloir figurer l'essence de Dieu, vu que leurs âmes, qui ne sont rien au prix, ne se peuvent figurer. Figurer Dieu comme un marmouset, c'est anéantir sa gloire. Dieu est esprit, et on ira lui attribuer un corps!"


148. L. Wencelius, *L'Esthétique de Calvin*, 183. And C. R., XXVI.157; XV.698; XXXIV.298. "Quand un crucifix fera la moue dans un temple, c'est autant comme si le diable avait défiguré le Fils de Dieu ... les images sont adorées comme si Dieu était là en son essence propre ... ."


154. *Ibid*.


158. David Teniers the Younger made a specialty of such small private devotional paintings, creating several hundred versions alone of one topic, the *Temptations of St. Anthony*.


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