Sympathy for the Monastery:
Monks and Their Stereotypes in *The Canterbury Tales*

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The two monks that appear in Chaucer's *Canterbury Tales*, the pilgrim Daun Piers and Daun John in The Shipman's Tale, seem to be everything one would expect from medieval estates satire.[1] They are attractive outdoorsmen with sophisticated appetites, fine clothing, and healthy complexions; in spite of their vows of poverty, they are the very image of medieval prosperity. Although Chaucer conforms to the image of the worldly monk familiar to his audience, his intentions are more complex than simply to replicate and confirm the stereotype. In addition, he calls attention to the effects of the stereotype on the clerics themselves. The extended endorsement of the materialistic, active life of the Monk in the General Prologue is impossible to ignore, but recent criticism usually regards it as ironic or satiric,[2] assuming that Chaucer held the opposite opinion. However, examining the portrayal of monks in *The Canterbury Tales* as a whole reveals an attitude that is sympathetic with, but not identical to, the narrator's opinion.

Instead, Chaucer shows how the monks' responses are limited by the preference of laymen like the narrator for behavior that corresponds to the prevailing stereotype. The portrayal of Daun John, the outriding womanizer in The Shipman's Tale, is complicated by the 'enthusiasm' of the tale's other characters for the wealth and virility of the worldly cleric.[3] The characterization of the pilgrim Monk is similarly complicated by the Host's fascination with his sexuality and hunting prowess. In both cases, Chaucer's monks are best viewed in the context of a stereotype approved and promoted

[1]Jill Mann, *Chaucer and Medieval Estates Satire* (Cambridge University Press, Cambridge 1973) pp 17–37.

[2]Larry D. Benson, ed, *The Riverside Chaucer* (Houghton Mifflin, Boston 1987) p 806.

[3]See Mann, *Chaucer and Medieval Estates Satire* pp 36–7, for a discussion of this technique in the characterization of the monk in the General Prologue.

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by other characters who expect entertainment and business sense from the monks charged with teaching them morality. Chaucer's sympathy for the monks' predicament can be inferred from the inverted situation of his character Chaucer-the-poet, who is expected to teach morality while he entertains, and from biographical evidence of the financial complexities Chaucer managed at the same time that he undertook writing poetry to entertain and to instruct.

Financial sophistication is the foremost component of the clerical stereotype, and there is considerable historical background for assuming that monks could exploit the wealth of monastic complexes, which were heavily involved in lending and investment. The well-fed, well-appointed monk was a personal representative of the monastery to the people of the surrounding countryside, who probably regarded the local monastery as 'one of the natural creditors' of the area, with 'capital to lend in most of the debt transactions available to country folk'.[4] Further, in many monasteries, an officer's position such as Daun John's was an endowed 'obedience' with incomes in the form of rents, tithes, meadows, vineyards, and other assets separate from the general income of the monastery itself.[5] This would explain his largesse and make him a logical target for the wife's attempt to borrow money. A closer look at The Shipman's Tale raises the possibility that Chaucer invoked common assumptions about monastic financial dealings, especially moneylending, to draw a parallel between Daun John and the merchant, a parallel that would have greatly enhanced the humorous effect for an audience that shared these assumptions. The possibility that Chaucer wanted the roles of the businessman and cleric to appear interchangeable has been suggested by John Hermann.[6] Nicholas Havely has explored a similar parallel between the Friar and the Merchant in the General Prologue, which he acknowledges may prefigure 'the play of affinities and contrasts' between the monk and the merchant.[7] However, those who believe Chaucer created this equivalency just to condemn clerics have failed to notice how Daun John's behavior is shaped by the expectation of those in the merchant's household, especially his wife, that the monk act like the prosperous businessman they think he is and prefer him to be. Further, those who underestimate the subtlety of Chaucer's intentions may oversimplify those of his creation as

[4]Eleanor Searle, *Lordship and Community: Battle Abbey and Its Banlieu 1066–1538* (Pontifical Institute of Mediaeval Studies, Toronto 1974) pp 126–7.

[5]R. H. Snape, *English Monastic Finances in the Later Middle Ages* (Cambridge University Press, Cambridge 1926) p 47.

[6]John P. Hermann, 'Dismemberment, Dissemination, Discourse: Sign and Symbol in the *Shipman's Tale*', *Chaucer Review* 19 (1985) p 316.

[7]Nicholas Havely, 'Chaucer's Friar and Merchant', *Chaucer Review* 13 (1979) pp 302–45.

well and fail to entertain the interesting possibility that Daun John's trick was meant to be a warning and a gentle admonishment.

Chaucer's medieval audience probably accepted quite easily the idea of applying to a representative of a monastery for a loan. In her study of Battle Abbey, Eleanor Searle shows how a fourteenth-century monastery earned its reputation for financial acumen by active investment in an inflating land market in which abbots could command 'consistently higher rates of interest' (12 to 14 percent) than burgesses. Several methods were used to increase holdings and enhance income from interest without, technically, committing the sin of usury. One way was to buy the rental income on land owned by others, which was commonly sold independently of the property itself. Searle points out that if rents could later be sold for at least their purchase price, these investments paid the buyer about 10 percent per annum, and she agrees with Audrey Woodcock that monastery records of such purchases indicate a planned investment strategy for a regular income.[8] Another possibility for earning legitimate interest was 'mortgage', the transfer of a piece of real estate 'by the borrower to the lender for the duration of the loan'. Revenues from the property 'represented the interest on the loan for the lender' without diminishing 'the amount of money owed in reimbursement by the borrower'.[9] Depending on the amount of revenue, the interest realized could be very high. In addition, monasteries could be the source of local loans, which could actually be more profitable if the borrower defaulted than if the debt was paid promptly. At the court at Battle Abbey, a creditor could usually get between 15 and 30 percent additional interest after taking a delinquent debtor to settlement, and 'the abbots themselves lent cash and had their commercial transactions enrolled' in such prosecutions.[10]

An important aspect of these moneylending activities was that middle-class villagers in financial trouble, such as the St Denis wife in The Shipman's Tale, would have regarded the monastery as a possible source of credit. The above-mentioned loans that were settled in court were 'short-term, small loans . . . evidently made without security', and the prosecution for repayment, in some cases, could have been prearranged so that the higher interest could be collected without violating Church restrictions on usury.[11] Selling rent-charges to the monastery could have been

[8]Searle, *Lordship and Community* p 126. See also Audrey M. Woodcock, *Cartulary of the Priory of St Gregory, Canterbury* (Royal Historical Society, London 1956) p xvii for an account of similar purchases at St Gregory, cited by Searle.

[9]Kathryn L. Reyerson, *Business: Banking and Finance in Medieval Montpellier* (Pontifical Institute of Mediaeval Studies, Toronto 1985) pp 61–2.

[10]Searle, *Lordship and Community* pp 401–3.

[11]*Ibid* p 63.

a way out of a financial tight spot for a medieval debtor, a long-term, relatively safe loan. It could also have been a way for an expanding mercantile population to realize its ambitions, such as enlarging shops and improving farms.[12]

On the basis of such experience, then, Chaucer's contemporaries were probably quicker to assign the quality of financial sophistication to the monk and therefore quicker to note, as Hermann does, that the merchant and monk in The Shipman's Tale change roles, with the monk taking over the role of borrower as well as husband. Critics have examined the financial dealings of the merchant in detail, providing a good basis for the comparison of roles that Hermann suggests. The merchant borrows money to purchase goods (probably fabric), buys the goods, sells them at a profit, converts the currency at a more favorable exchange rate, then pays off his loans and pockets the profit. More simplistically, he uses someone else's money to realize a profit in a different medium of exchange.[13] So does the monk, who borrows the merchant's gold and realizes his profit in sexual tokens. In addition, this transaction is representative of how monks achieved a high standard of living without 'owning' money. We have only to imagine the merchant's money as a charitable contribution instead of a loan to see the monk as a circulator of currency equal in potency to the merchant. The donations of the faithful could travel an interesting circuit through the lives of their friends and enemies as they accrued interest in the form of a sensually indulgent life (good food and drink, extravagant clothing) for the monks.

Since the easier circulation of money was both exciting and disturbing for Chaucer and his contemporaries, 'still struggling to absorb the moral consequences of money and credit mechanisms into its religious view of the world',[14] it is important in assessing Chaucer's viewpoint to consider the monk's motivations. In the various readings of The Shipman's Tale these are not usually explored. Granted, Chaucer does not make them explicit, so the monk's free ride on the merchant's wife is assumed to be his single premeditated end. Generally, all the characters in the tale are read as shallow, amoral types,[15] with a few exceptions that take a more indulgent

[12] *Ibid* p 127.

[13] See Gerhard Joseph, 'Chaucer's Coinage: Foreign Exchange and the Puns of the Shipman's Tale', *Chaucer Review* 17 (1983) pp 341–57) for an excellent clarification of the financial transactions, including exploitation of international exchange rate differences.

[14] Lauro Martines, *Power and Imagination: City-States in Renaissance Italy* (Vintage Books, New York 1980) p iii.

[15] See, for example, Helen Cooper, *Oxford Guides to Chaucer: The Canterbury Tales* (Oxford University Press, New York 1989) pp 278–84.

view of the wife or the merchant.[16] Yet in assuming that all the characters, including the monk, are merely shallow and greedy, some of the tale's subtlety may be lost. The monk's motives must be assumed to be no higher than those of the crudest trickster who can plan an elaborate trick but cannot see far enough ahead to imagine the consequences. This would put the character of Daun John on the same level as some of the other fabliau tricksters of *The Canterbury Tales* such as Alisoun and Nicholas in The Miller's Tale or May and Damian in The Merchant's Tale. Yet Daun John's urbane image does not accord with such a type.

One problem is that the text does not support the assumption that Daun John planned the seduction of the merchant's wife in advance. The wife clearly takes the initiative in the seduction.[17] We are told that the monk was up early walking in the garden as part of his religious rituals, that he 'hath his thynges seyd ful curteisly' (91).[18] The first indication of secrecy is given by the wife's actions, who 'cam walkynge pryvely / Into the gardyn . . . / And hym saleweth' (92–4). While the monk's bawdy joking about how the wife spent the night reveals his sexual preoccupations with her, it does not necessarily reveal prior intent. In fact, his involuntary reaction to his own thoughts, his blush (111) could as well indicate embarrassment that his fantasies have intruded into the salutations. This possibility is reinforced when the wife picks up the sexual theme in a straightforward, personally revealing way, and the monk, shocked and surprised, 'bigan upon this wyf to stare' (124). Although the emphasis on secrecy may reveal a more than ordinary curiosity about the sex life of his 'nece', the monk's response is otherwise proper:

> Allas, my nece, God forbede
> That ye, for any sorwe or any drede,
> Fordo youreself; but telleth me youre grief.
> Paraventure I may, in youre meschief,
> Conseille or helpe; and therfore telleth me
> Al youre anoy, for it shal been secree.
> For on my portehors I make an ooth
> That nevere in my lyf, for lief ne looth,
> Ne shal I of no conseil yow biwreye.
> (125–33)

[16]Lorraine Kockanske Stock, 'The Meaning of *Chevyssaunce*: Complicated Word Play in Chaucer's *Shipman's Tale*', *Studies in Short Fiction* 18 (1981) pp 245–9 is one example of a more tolerant view of the wife.

[17]John C. McGalliard, 'Characterization in Chaucer's Shipman's Tale', *Philological Quarterly* 54 (1975) pp 1–25.

[18]All quotations from *Geoffrey Chaucer*, ed Larry D. Benson (Houghton Mifflin, Boston 1987).

When the wife swears secrecy in return, premeditation is more obvious. First, she vows that she will never 'Biwreye a word' that the monk might tell *her*, though it is rather unusual for the one seeking counsel to offer secrecy to the counselor, and the monk has not mentioned that he has any secrets. This clears the way, though, for him to verbalize his obvious attraction to her, which the wife intends to use. Moreover, the wife makes a special effort to effect a transfer of the monk's loyalty from her husband to her, as she swears never to betray 'Nat for no cosynage ne liance, / But verraily for love and affiance' (139–40).

Her husband's relationship with Daun John has been characterized by cosynage and alliance, while she clearly indicates that she expects her new relationship with the monk to be one of 'love and affiance'. She is thus also the first to speak of love.

Because the wife has made her intentions so clear, the monk can shape his response to her cues. When she begins to tell what she has suffered 'with myn housbonde, al be he youre cosyn' (147), the monk knows that she expects him to renounce cosynage for 'love and affiance' and he answers accordingly:

> He is na moore cosyn unto me
> Than is this leef that hangeth on the tree!
> I clepe hym so, by Seint Denys of Fraunce,
> To have the moore cause of aqueyntaunce
> Of yow, which I have loved specially
> Aboven alle wommen, sikerly.
> (149–54)

Although this speech, if taken as truth, suggests premeditation, it could as easily be the dissembling response of a quick wit with an irresistible opportunity to flatter. John C. McGalliard rightly calls Daun John an opportunist, and lust certainly is one of his motives: 'he caughte hire by the flankes, / And hire embraceth harde, and kiste hire ofte' (202–3). But other motives of personal curiosity and impersonal concern about the relationship of his two friends may have been operative as well.

A second problem in interpreting Daun John's motives involves the monk's decision to tell the merchant that he made repayment to his wife — a completely unnecessary lie. The text states twice that the merchant did not ask the monk to repay the loan (338, 394). However, even if the monk felt compelled to respond to the merchant's hints about needing a loan, he could have either put him off with an excuse or (since his generosity to the household indicates that he is not poor) simply paid the loan. Either of these responses would have insured the secrecy of the liaison and enabled

him to maintain the relationship if sex were his sole motive, but the tactic he chooses instead would decrease the likelihood of future assignations. His insinuation almost insures that there will be a confrontation between husband and wife, a confrontation that could serve as a warning to both. The husband is given the opportunity to realize that his wife is not being honest with him and that money could be disappearing from his household without his knowledge. The wife is given the opportunity to realize that not everyone who is willing to accept her body in payment for a loan can be trusted, even a monk who swears secrecy on his breviary.

Strictly speaking, though, the monk does not betray her. He does not reveal a single one of the secrets she confides in him, nor does he directly tell her husband of her infidelity. In the moral terms of The Nun's Priest's Tale, he neither winks nor jangles, but merely leaves a sign, a token. In looking for the motives Chaucer may have assigned to this quick-witted, complex character, we cannot dismiss the possibility that he imagines Daun John deliberately stirring up a little trouble to put a wayward couple on their guard against the possible consequences of their lifestyle, accepting a night's pleasure for his 'interest'. Like Chaucer's Pardoner, but less crude, Daun John allows his victims the opportunity to see that they have been tricked and to examine the part their own weaknesses played in the process.

Unfortunately, neither husband nor wife senses danger, and the opportunity is lost. 'This wyf was nat afered nor affrayed' (400) as she put together a quick strategy to distract her husband's attention from the details of the payment. Both put off a serious reconciling of their household accounts for pleasure in bed. In addition, the merchant's concern for appearances deflects his focus away from obtaining a true account of the incident from his wife. His only real admonishment to her is 'That ye han maad a manere straungenesse / Bitwixen me and my cosyn daun John' (386–7). He is very much concerned about his standing with his friends and the appearance of solvency, for, as he reminds the monk, businessmen may only borrow 'whil we have a name' (289). He has unwittingly encouraged his wife's overextending to keep up appearances while explaining his private preoccupation with money despite an appearance of sufficiency:

> We may wel make chiere and good visage,
> And dryve forth the world as it may be,
> And kepen oure estaat in pryvetee.
> (230–2)

It is easy to picture the financial affairs of the husband becoming ever more complicated as the years go by, with the complexity of the wife's

domestic affairs at an equivalent level. The wry comment of the narrator implies he can forsee this. In his plea that 'God us sende / Taillynge ynouqh unto oure lyves ende' (433–4), though, he shows his sympathy with the couple, his acceptance of their lives as representative of the general condition.

Herry Bailly does sound a warning to similar couples, but he focuses on the convenient target, the monk, and not on the couple's marital and spiritual vulnerabilities:

> God yeve the monk a thousand last quade yeer!
> A ha! Felawes, beth ware of swich a jape!
> The monk putte in the mannes hood an ape,
> And in his wyves eek, by Seint Austyn!
> Draweth no monkes moore unto youre in.
> (438–42)

The Host's attitude toward the monk in the tale proves hypocritical, however, when it is set alongside his attitude toward the Monk who is his fellow on the pilgrimage. Although one would think from Herry's reaction to Daun John that he expects monks to be religious rather than worldly, his own expectations of the pilgrim are quite the opposite. When he asks Daun Piers to tell a tale, he exhorts him to 'be myrie of cheere' (1924). The pilgrim Monk responds, however, with a series of gloomy tales, based on true stories, about people favored with every sort of worldly abundance, who have fallen from a high estate to a lowly one. The tales have religious significance, the transience of worldly fame and riches that 'Passen as dooth a shadwe upon the wal' (ShT 9).

Herry Bailly does not want to hear such an unrelenting accumulation of religious import from the Monk, however. He supports the Knight's opinion that people do not want to hear of such 'hevynesse' and prefer, instead,

> As whan a man hath been in povre estaat,
> And clymbeth up and wexeth fortunat,
> And there abideth in prosperitee.
> (2775–7)

Monks, it seems, must be able to preach materialism, for as the Host says, 'Whereas a man may have noon audience, / Noght helpeth it to tellen his sentence' (2801–2). He even has a suggestion for the Monk along these lines — 'sey somwhat of huntyng' (2805). In this request, Herry echoes the admiration of the narrator in the General Prologue, who thinks it fine that the Monk scorns working in the monastery for hunting and horsemanship,

and admires his appearance, 'ful fat and in good poynt . . . His bootes souple, his hors in greet estaat' (200, 203). These are, of course, the very kinds of 'worldly' activities for which medieval estates satires criticize monks.

Hunting and horsemanship also have associations with money-lending and sexual proclivity, both within The Shipman's Tale and within medieval culture generally. These associations have been thoroughly explored by other scholars.[19] In general, the Monk's success in hunting is associated with the abundance of property owned, held, and used by the monasteries. Since monasteries held many of the surrounding lands in 'mortgage', or had purchased rent or commodity rights that monks had the responsibility to collect, the monks would probably have hunting rights on a great deal of land as well. The requirement that officers like Daun John oversee the land and ride about collecting rents would, in turn, give them even more opportunity for hunting. They might also scare up other types of game in the course of this 'outryding'. Opportunities for socializing, womanizing, additional financial dealings involving contracts for monastery staples, and so forth, could all be demonstrated to result from the monks' travels about the countryside as they kept watch over their holdings. In addition, the association of monks with 'game' and 'beestes' was a euphemism for their supposed rampant sexual adventuring, and Chaucer takes advantage of this association when he has Daun John use the excuse that he needs to borrow money from the merchant in order to buy certain 'beestes' (278).[20] The pilgrim Monk's sexuality is also of great interest to the Host, who teases him before he begins his tale:

> Thou woldest han been a tredefowel aright.
> Haddestow as greet a leeve as thou hast myght
> To parfourne al thy lust in engendrure.
> (1945–7)

In effect, then, Herry Bailly is attracted to the very qualities in the pilgrim Monk which come as the result of the monastic 'worldliness' denounced in Chaucer's times. In the fictional world of The Shipman's Tale the same is true of the admiration of the merchant, his wife, and their whole household for Daun John's 'manly' dispence:

[19] Thomas Hahn, 'Money, Sexuality, Wordplay, and Context in the Shipman's Tale', in *Chaucer in the Eighties* (Syracuse University Press, Syracuse 1986) is one good example. Also see Janette Richardson, *Blameth Nat Me: A Study of Imagery in Chaucer's Fabliaux* (Mouton, Paris 1970) especially pp 110–11.

[20] Mann, *Chaucer and Medieval Estates Satire* p 25.

To doon plesaunce, and also greet costage.
He noght forgat to yeve the leeste page
In al that hous; but after hir degree,
He yaf the lord, and sitthe al his meynee,
Whan that he cam, som manere honest thyng,
For which they were as glad of his comyng,
As fowel is fayn whan that the sonne up riseth.
(45–51)

Daun John's frequent visits, and probably the gifts he brings as well, are made possible by the extensive holdings of the monastery that his abbot has given him the job of overseeing, 'out for to ryde / To seen hir graunges and hire bernes wyde' (65–6).

On both the level of the tale and of the frame tale, we are shown a preference for monks who do not bore their company with religion, but who can instead appeal to their fellows' interest in accumulation and acquisitiveness. The Monk is not allowed to continue with a 'tale' that violates this social stereotype. He may be in an awkward position if, as Glending Olson believes, he is of the nearby Rochester monastery, formerly known for laxity in religious principles, but now under the supervision of a stricter, reform-minded abbot.[21] If this is the case, he is a perfect representative of a monk caught between the expectations of an old stereotype and the imposition of a new, possibly unrealistic standard. Little wonder that he resorts to formula both in his tales and in his response to criticism ('I have no lust to pleye' [2806]). His interruption gains significance in light of the fact that the only other pilgrim forcibly 'stinted' of his tale is Chaucer-the-poet. Ironically, while the Monk is asked to abandon tales of morality for worldly tales of hunting, which he refuses to do, the poet successfully abandons poetry for moralizing. The unforgivable sin for a poet, apparently, is to be too obviously and insufferably poetic; the outstanding feature of The Tale of Sir Thopas is its gently satirical 'sing-song' rhyme. For a religious figure, on the other hand, the unforgivable sin is to be an unrelenting moralizer. The Nun's Priest fares the best of the religious pilgrims by telling a tale in which a moral is given, but in which the main character escapes the consequences of his worldly preoccupations. Curiously, The Shipman's Tale functions in much the same way, although the narrator Shipman fails to moralize at all but even seems to delight in the tale's amorality.

[21]Glending Olson, 'Chaucer's Monk: The Rochester Connection', *Chaucer Review* 21 (1986) pp 246–57.

Chaucer-the-author was the epitome of the successful poet, and he never neglected a proper proportion of moralizing in his poetry, because this was expected of him. The little biographical evidence which exists indicates that whatever his private, spiritual concerns, his daily life was materialistic and practical. Paul Strohm has emphasized the upward mobility and social aspirations of Chaucer and a projected group of contemporaries 'at large within the turbulent and ill-defined middle ranks of society'.[22] Chaucer, as a member of this group, would have been touched by some of the same concerns as the merchant and his wife. One was the expectation of fashionable appearance within the context of a set of laws restricting the types of clothing the middle ranks might wear. More generally, they were participating in 'a new form of relation based on independent calculation, defined by written or oral contract, and secured by . . . cash'[23] within the context of an awkwardness in the handling of this new money economy and a creaky bureaucracy that made money difficult to obtain.

The merchant's debts are inseparable from the way he makes his living. In order to take advantage of a good deal and maximize his profits, he must sometimes 'make a *chevyssaunce*' (329). The same was true of Chaucer. Donald Howard relates how borrowing money was a routine part of Chaucer's life, both in his official duties and in his personal life. At least one important mission for Edward III gave Chaucer the specific task of raising money—the trip to Florence in 1373. This secret and probably delicate mission of negotiation with Florentine bankers probably gave him background for his portrait of the merchant, as well as experience with the more 'advanced' Florentine money economy.[24] As wool customs controller, he had additional contact with shippers and businessmen; he kept the books and theoretically supervised the collectors, actually 'merchant–financiers', who paid themselves out of unrecorded fees and 'were rich enough to lend money to the Crown'.[25] He handled even greater sums of money as clerk of the works, with responsibility for a large payroll and a 'multiplicity' of financial transactions. Because it was so difficult to get the money he needed for these transactions from the Exchequer, he found himself loaning money, in a sense, to the 'Crown', advancing his own money to cover expenses, and he once formally loaned a large sum to the Exchequer.[26]

More often, the slow medieval bureaucracy caused him to borrow rather than lend. In his personal life, he had to deal constantly with an inconstant

[22]Paul Strohm, *Social Chaucer* (Harvard University Press, Cambridge, Mass 1989) p 10.
[23]*Ibid* p 14.
[24]Donald R. Howard, *Chaucer: His Life. His Works, His World* (E. P. Dutton, New York 1987) p 201.
[25]Derek Brewer, *Chaucer and His World* (New York: Dodd, Mead, 1978), p 134.
[26]Malche Chute, *Geoffrey Chaucer of England* E. P. Dutton (New York 1946) p 225.

income, to wait long periods of time for his earnings or for reimbursement of his own money he had advanced to cover expenses. After his success in raising funds for the king in Italy, Chaucer spent 'most of the next year . . . trying to collect the money owed him', and during that time there was 'nothing to do but borrow and wait'.[27] Perhaps his familiarity with methods of financing, as well as contacts he made in his official capacity, helped him. At any rate, it became a way of life. From the late 1380s, when he resigned as customs controller, to the end of his life, Chaucer 'lived on credit most of the time' and soon 'began to be sued for debts'.[28] During the time he served as clerk of the works, using his own money for expenses while he tried to pry his due out of the Exchequer, he was being hounded by creditors for minor debts. Some suits pursued Chaucer during the nearly two years it took to get most of his money back,[29] and beyond into semiretirement, when he lived in a house in Westminster. Howard suggests that it may have crossed Chaucer's mind that the nearby cathedral door represented sanctuary from creditors, if necessary.[30] The wife Chaucer created in The Shipman's Tale, who looked to personal friendship with a monk to rescue her from financial trouble, was representative of the larger cultural expectation that financial relief, either in the form of loans, sanctuary, or liquidation money, was to be found at the monastery.

Lorraine Stock has explained how the word *chevyssaunce* had a double meaning for Chaucer and his contemporaries. While *chevyssaunce* in the sense of obtaining a loan had connotations of usury, its other meaning was milder. *Chevyssaunce* also meant 'a device by which one extricates oneself from a difficult situation'. Stock demonstrates how this less judgmental form of the word could be applied to the wife, who borrows money from the monk to get out of one difficult situation, and then, when she appears to be in another with no resources at hand but her wit and her body, she uses those to escape once again.[31] Although the merchant does not seem to be in a difficult situation, he is worried about his financial standing when he embarks on his journey. As he points out to his wife, people apparently well-off are often really in debt and are just trying to keep up appearances; in his own mind, perhaps, the situation seemed desperate, and his complicated financial dealings were desperate measures to keep his household out of danger.

[27]Howard, *Chaucer* p 201.
[28]*Ibid* p 386.
[29]Chute, *Geoffrey Chaucer* p 225.
[30]Howard, *Chaucer* p 484.
[31]Stock, 'The Meaning of *Chevyssaunce*' pp 245–9.

In a sense, the monk also extricates himself. If he perceives that his close friend's wife is making advances toward him, what are his options? If he simply refuses her, he will hurt her pride, embarrass her, and make a 'strangeness' between them that might affect his friendship with the merchant. If he directly tells the merchant, the situation can only be worse. The merchant, like Phebus in The Manciple's Tale, might lash out at both his wife and the one who brings him the bad news. It is impossible to tell conclusively from the tale whether Chaucer imagined the monk acting from impulsiveness, intuition, or a reasoned plan that included a scenario of confrontation between husband and wife, but the latter must at least be considered as a possibility. Regardless of his intentions, the outcome (on the surface) seems almost a calculated maximum of benefit to everyone. If the wages of sin on which the increase is based remain hidden for the time being, however, it is due to the monk's subtlety as well as the wife's quick wit and the merchant's good-humored obtuseness.

Given the way he earned his income and lived his life, Chaucer certainly witnessed such expedient dealings with others and may have used an occasional trick himself to escape from a difficult situation. Like his monk, Chaucer 'was in the habit of living comfortably and seems to have spent money with abandon'.[32] He too was probably often in the position of keeping money circulating to smooth relations with others who were greedier, more concerned with appearances, and less morally upright than he was. His monk is a more amiable and sophisticated example of the perpetrator of the 'lover's gift regained' than those found in the analogues, and the harm resulting from his trick is negligible, even if the potential moral instruction is lost on both the characters within the tale and the pilgrim audience. Although Chaucer's monk does not behave morally in any conventional Christian sense, he has greater moral complexity than a stereotypical villain. It is possible to imagine Chaucer having a degree of sympathy with the monk as someone continually maneuvered into playing roles and keeping up appearances in his interactions with others—someone who is, moreover, a little better at such materialistic prescriptions than is good for his vocation or his soul.

If the moral is not, as Herry Bailly said, 'draweth no monkes moore unto youre in', is there a message at all? Most critics have singled out the tale for its amorality because there are no apparent consequences of sin. Others insist that biblical references and iconography would firmly guide medieval audiences (at least those more perceptive than the Host) to an understanding that punishment is merely postponed for these sinners. If one

[32]Howard, *Chaucer* p 386.

accepts the possibility that the monk's trick was intended as a gentle chastisement, an additional indirect lesson can be taken: the futility of subtle tricks and playful nudges in reforming behavior. Chaucer's tales are themselves such tricks at times; despite the warnings not to 'chese amis' many readers will indulge in the 'solas' and avoid the 'sentence' until another day, and, like Herry Bailey, most readers cannot take in both in a single tale.

In addition, The Shipman's Tale illustrates how difficult it is for relationships based on keeping up appearances to continue to be honest. The wife's concern for her 'array' and the merchant's anxiety about keeping up the illusion of sound finances are obviously and firmly tied to the expectations of their contemporaries that they play certain social roles. Less obvious, but no less a factor, is the monk's portrayal of the role of the wealthy, sophisticated, libidinous cleric, a pervasive medieval stereotype that Chaucer's audience of pilgrims is reluctant to abandon for a more realistic 'Rochester'.