This photo is available in the print version of Consumerism.

With subtle strokes the artist offers a warning: what we choose to do with money in a consumer culture makes noticeable differences in our lives.

Marinus van Reymerswaele (ca. 1490-1567), *Money-Changer and His Wife*, 1539. Oil on panel, 83 x 97 cm. Copyright © Museo del Prado, Madrid. All rights reserved.
Subtle Qualms

BY HEIDI J. HORNICK

Controversy surrounds this depiction of a banker and his wife in their counting house. Does the artist express subtle qualms about their money-changing, or simply commend their new profession in the emerging business culture of Northern Europe?

Marinus worked in the tradition of Quentin Metsys, who also painted scenes of tax-collectors, merchants, and moneychangers. Art historians observe satirical and moralizing symbols in their work, which they interpret as stinging critiques of avarice and greed. “In this painting...Van Reymerswaele approaches one of the principal evils of his time: usury, the greater of all possible sins in a commercial society such as Flanders,” says a published guide to the Prado where this painting is housed. “Corruption and fraud affected all levels of society, even the clergy, producing a critical reaction on the part of writers, theologians and artists.”

Accounting historians offer a different reading of this painting and its genre: they say the artists approve of financial professionals. Marinus makes significant changes to his subject in contrast to an earlier painting by Metsys in 1514: the wife’s left hand rests on an accounting book rather than a “book of hours” prayer book, and an abacus, a tool of the trade, is prominent in the foreground rather than various religious symbols.

Changes in Northern Europe between 1514 and 1539 make both interpretations insightful. Artists painted occupational, secular portraits in Flanders. Market-driven workshops replaced the guild system, requiring financial professionals to handle purchases, commissions, and accounting legers. Moneychangers, goldsmiths, and bankers were respectable by 1539.

Yet I wonder about the untidy shelves behind this couple and tattered headdress of the banker, for avarice and greed are often linked with sloth. This man is not an intellectual surrounded by books, as one accounting historian notes is common in portraits of respected bankers in this era, but focuses only on weighing his money. Perhaps Marinus tempers his generally approving stance with a warning: what we choose to do with money in our consumer culture makes a subtle, but noticeable difference in our lives.

NOTES
1 CD-ROM La Pintura en el Prado, 1996.