"... geen beter renten"
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Heaven-interest⁷⁶³ and related terms like recompense and reward in the afterlife are subject of this research. These terms are to be found in texts on signs in or outside churches and houses for social care in the Dutch Republic between 1600 and 1800. For instance, when visiting the Lutheran Church, Spui, Amsterdam, one would find in the Deaconry a text, ending with the phrase: “Blessed who, with him, faithful to the Saviours’ commandments, place their Treasure, serving God’s Church, on heaven-interest”. And, passing Groningen’s Martinichurch, one would read on the Butter- and Bread house, built against the church, amongst other things “Remember the Poor in thy Wills, for Thou will have no better Interest”.

In these texts heaven-interest stands for recompense or reward in the afterlife for charitable donations given by private persons for care to the poor, in particular orphans, widows and elderly people. Appeal to self-interest is in the last decades of the twentieth century popular as a scientific explanation for the use of the term heaven-interest. This study is concerned with questioning the tenability of that explanation. For reasons of easy readability, the study uses heaven-interest as a comprehensive term which includes salvation of the soul, recompense and reward in the afterlife.

Heaven-interest is not a common word in today’s Dutch. It is not included in Van Dale’s Dictionary (editions 1999 and 2015). Amsterdam merchants, the poet Jacob Cats and many others in the seventeenth century however, considered giving to the poor a “secure investment … in a better life in the next world” (Lesger, 2008). The main question in this research is: what are the meaning and the social function of the use of the concept heaven-interest in the framework of charitable giving for poor relief in the Dutch Republic in the seventeenth and eighteenth century? And what is the function of the public mention of the kind of gift, the motif for it and the person who is giving? The research has been split up in five sub-questions, focusing on public signs that speak about heaven-interest, recompense and reward in the afterlife for charitable giving for poor relief and looking for an explanation for the use of religious motifs. The research will contribute to the knowledge of the history of philanthropic action. It is still a topical question whether philanthropic action is based on self-interest or altruism.

In the Middle Ages poor relief is seen as a Christian duty for everyone possessing more than was needed for self-maintenance. That is not for everybody the same. It is related to a person’s social standing. The social status of the poor is an additional stimulus for almsgiving, because according to the Holy Bible (Matthew 25, verses 31-46) Christ himself is to be met in the poor. Every service, however small, delivered to the destitute, will be
counted as delivered to Christ and will contribute to the giver’s eternal welfare. Thus, an act of charity becomes a transaction for the salvation of one’s soul. The perception of the social status of the poor changes in the sixteenth century because developing Humanism is bringing forth new ideas about poverty and the role of churches and government. This change in perception leads to a different approach.

Poor relief is funded by the rich elite but not by them only. Research shows wills and collections of money in churches and public places to be an important means to cover the need for money for poor relief. Major private donations to establish a provision catch the eye however. Inscriptions sometimes mention the donor’s name, praise her or him and note that a reward is waiting for them in the afterlife. During the seventeenth and eighteenth century the Dutch Republic is wealthy. Allowances to the poor, nevertheless, were not considered to be their right, but a favour. For many people social insecurity and deprivation was an every-day threat. The distribution to the poor encompasses almost exclusively food, sometimes also fuel and clothes and in a few cities money. Charity was meant to be complimentary. Personal responsibility is highly valued. The number of poor people is not quantified. An educated guess gives 10 to 15 % of the city population. For the rural area Drenthe, it is thought to be 2%. The question is not if poor relief is provided, but how, to whom, by whom and sometimes it is only given after a minimum period of residence in town. The Reformed Church, which initially provided poor relief to all poor people on principle, gradually demanded a minimum period of membership. The distribution of poor relief is characterized both as tailor-made and restrained. The economic decline of the Dutch Republic in the second half of the eighteenth century caused huge problems for both receivers and providers of poor relief.

Poor relief in the Dutch Republic is praised by observers from England and France as generous both in quality and quantity. They see helping people as part of the Dutch identity. Others argue that generosity to needy people is serving as a social and moral legitimation of abundant wealth (Schama). Until the last decades of the twentieth century scientists consider generous poor relief as one of the causes for slow economic development in the Netherlands. In the seventies of the twentieth century the concept of generous poor relief changed. Research on poor relief on a local level showed that subvention was only additional and that a valid workforce was only a small minority of people who received support.

In Modern Times researchers in various scientific disciplines have sophisticated instruments at their disposal to allocate motifs and mechanisms in giving. Giving as action within a social context must be distinguished from giving as social function, a general phenomenon in all societies. Scientific literature on giving features three key concepts: altruism, self-interest and reciprocity. Ricard makes a strong plea to acknowledge altruism as motif for human action and hopeful perspective for society. He is opposing Dawkins’s opinion about altruism as nurture instead of nature; in Dawkins’s opinion the core of survival is ‘selfish’. In Komter’s view gift-giving is too diverse for a mere economical or instrumental-rational approach. She emphasizes the role of reciprocity in giving. In human beings self-interest and altruism appear together. The apparent contradiction can be explained
by distinguishing between immediate subjective experience and ultimate evolutionary functions of behavior (Komter 2007b; Koopmans 2006). A review of 30 years of empirical studies of giving behavior identifies eight mechanisms which are defining philanthropic action (Bekkers & Wiepking 2007).

The social function of giving is already apparent in pre-Christian Antiquity. Giving to fellow-citizens evolves to charitable giving to all the poor, citizen or not. Fed from Jewish roots the Christian church continues this practice. Giving out of altruism, as collective action, serves a collective interest: providing poor relief helps to prevent riots. Cultural-anthropologists described societies in the Pacific, where the exchange of gifts as economic phenomenon is surrounded by juridical, religious and social issues. Thus the exchange of gifts is essential for the functioning of society.

Dutch citizens in the nineteenth century are committed by the “Maatschappij tot Nut van ’t Algemeen’ (Association for Public Benefit) to improve the living conditions of ‘the ordinary people’. At the end of the twentieth century a philanthropy-scale is developed to measure individual philanthropic attitude and, provided adaptation to a specific social context, to predict this attitude. Research of giving has been brought together in an differentiating overview, distinguishing altruism and pseudo-altruism as main issues. The last one covers self-interest and reciprocity (Feigin, Owens and Goodyear-Smith 2014).

Various explanations have been given for charitable giving in the Dutch Republic between 1600 and 1800. During this period part of the population lived in substantial wealth. At the same time charity remained at a relatively high level. From a point of view in cultural history this has been characterized as an ‘exercise in moral balancing’: substantial wealth is social and moral acceptable only if it is accompanied by generous charity (Schama 1988). More in general, social historians had already argued before that the distribution of poor relief was hardly enough for them to survive on. Support was given to maintain a potential workforce, to prevent social unrest and to maintain a class-based society (Lis en Soly 1986). Other scientists explain the giving of poor relief from religious motives. The church calls on people to give “according to old habit and for God’s sake” (van Wijngaarden 2000). In the same way pious edifying reading recommends the conscious giving during one’s lifetime. This has more value than leaving behind a large sum of money. During his lifetime the donor enjoys the heavenly benefit, while this advantage might be diluted when it comes to the division of one’s estate (Boele 2013).

In the sixteenth century John Calvin developed a vision on poor relief that is institutionally shaped in the Reformed Church. According to Calvin giving aims to the poor is the church’s essential feature and core-business for the church social welfare (diaconate). Collections for poor relief should be part of every divine service. In American Protestantism Bangert develops a theory which claims to be universal. Bangert identified giving for someone in need as a matter of justice and by consequence a Christian’s duty.

In most situations people act from a rational view of self-interest. Van Leeuwen’s explanation of the charitable giving for poor relief in the Dutch Republic is based on this theory. Van Leeuwen developed a model for rational goal-oriented behaviour both of donors and recipients of charity. Rich donors – van Leeuwen refers to them as the elite
work with a strategy of control and receivers of charity operate a strategy of survival. The elite has collective and individual motives. To gain salvation of the soul is seen as an individual motive. Poor recipients show socially desired behaviour in exchange for charity. In one of his 2012 publications van Leeuwen has given up this model and “looks at the act of giving itself”, because “a shift in perspective away from either ‘the history from below’ or from ‘social control’ to philanthropic studies may prove refreshing”.

The trail back to the roots of the use of the concept of heaven-interest as recompense for charitable giving leads to the years of 350 to 650 A.D. Since its inception the Christian church has suffered severely from persecution. She expects the Second Coming of Christ soon. Matters of life and death are seen in that perspective, in short: “The Big Future”. In the fourth century Christianity is acknowledged as a religion. The Second Coming of Christ fails to occur. Matters of life and death change into a more individual perspective, “the little future”. What will happen after death to the soul waiting for the end of time? Depending on the life lived purification will be needed of the guilt of sins and misconduct that have not or not completely been paid for. This will happen in purgatory. Giving alms is a means to pay for the guilt of sin, be it one’s personal sin or that of someone already deceased. “For Jews and Christians alike, almsgiving for the remission of sins had involved the perpetual circulation of wealth within the religious community for the benefit of the poor” (Brown 2015). Thus, alms given to the poor, or to the church, destined for the poor – the church being responsible for the care for the poor – get a counter value in the afterlife. “Gifts to the poor could be seen as loans to God. God would repay them with unimaginable interest” (Brown 2015). Images in the Bible stimulate the faithful’s imagination, for instance about building up a treasure in heaven, as a writing of pope Gregory the Great (590-604) bears witness to. Popular piety is offering a fruitful soil for faithful images and thoughts that go far beyond the framework of theological doctrine.

The relationship between the giving for poor relief and the expected reward in the afterlife is clearly illustrated by two examples from the Middle Ages. Firstly, an analysis of 117 wills in Genoa from 1186-1226 shows that 93% of these wills hold provisions allocating money to the church or church-charity for the poor. This practice is characterized by Galassi as “Buying a passport to heaven”. The second example is related to the interpretation of alms-giving. Boele refers to different examples relating alms-giving to heavenly reward. Jan van Boendale ‘s quote “The rich are buying the eternal kingdom” is characteristic for the purport of the examples.

The religious and social context of the Dutch Republic in the seventeenth and eighteenth century is dominated by the Protestant version of Christianity, in particular the Dutch Reformed Church. The domination is not because of the largest number of members, but because the Reformed Church is the public church, privileged by the government. This privilege consists of bearing the cost of pastors and churches; on the other hand, it means interference of the authorities in the appointment of pastors, churchmasters and almoners and in the church council meetings. Amongst the Dutch Republic’s regents opinions in religious affairs were more broad-minded than in the Reformed Church. The Union of Utrecht had stated that everyone had the right to be free in their religious conviction. A
policy of tolerance towards other churches like Remonstrant, Mennonite and Lutheran was actual practice. In the early eighteenth century, the government proclaimed a day of prayer for the state of the union twice a year. The Reformed Church follows this proclamation and when the government invited other churches to do the same, they did. The aim of the day of prayer, as the government puts it, is “propagation and growth of the true Christian Reformed Religion”. Van Roooden concludes: “What we have here is ... Civil Religion”.

Use of religious language is obvious in the public domain. Tailors, cobbler and other businessmen are using religious language in advertising for trade or skills – rhyming. One example from a cobbler: “Here we sell shoes, round front, behind flat, if they don’t fit David, they will fit Goliath”. Van Lennep and ter Gouw collected countless examples and conclude: “Customers felt ... attracted because of the origin from the Bible and ... its rhyme. So, the similarity was perfect and the use must be right”. The availability of the Bible in the vernacular, Sunday’s preaching, lessons in religion as one of the core subjects in education made religious language well-known and familiar for everyone.

One of the main differences in theological doctrine between Roman-Catholic and Protestant is what importance could good deeds, like alms-giving, have for the faithful individual? In Roman-Catholic doctrine charitable works give benefit to the faithful on their way to salvation; they provide so to say profit. A feature of Protestant doctrine is ‘sola fide’, the faithful obtain salvation by faith only. The faithful are expected to deliver good deeds as fruits of gratitude for the salvation to come. Protestant believers are strongly occupied with the question: am I really living a sacred life? Success in trade or profession was considered to be a sign of God’s grace and personal blessing. Several researchers however, state that the distinction between Roman-Catholic and Protestant in the everyday praxis of belief and the life lived was not very clear in the seventeenth and eighteenth century. Achievement of heavenly reward for charitable work proves to be an appealing perspective for both Protestants and Roman-Catholics alike.

Based on the preceding a model has been developed for further explanation of the use of the concept heaven-interest. In the Christian-religious context of the society of the Dutch Republic between 1600 and 1800 inscriptions and texts are found with the keywords: charity to the poor and Christian duty. Religious language in this matter has some characteristics: it uses texts from the Bible, speaking of representation (Christ is present in the poor) and holding out the prospect of heavenly reward. Finally, the concept of heaven-interest gets its explanation in terms of faith and of rational consideration. Texts are addressed individually and appeal to well-understood self-interest. Moreover, inscriptions form an incentive to continue the charitable giving. Public inscriptions about charitable giving with a view to reward in the afterlife are meant as incentives to boost fundraising. Consequently, these inscriptions are functioning in the public interest. Analysis of the text in inscriptions will test this hypothesis.

For this research 37 public texts found in the Dutch Republic between 1660 and 1800 A.D. have been collected. The texts deal with charitable giving for the care for needy people, incite explicitly or implicitly to do the same and refer to a reward in the afterlife. Texts have been found in literature and in inscriptions on plaques and in churches. Analysis shows that
care for needy people is the frame of reference in all inscriptions in this research. Inscriptions put charitable acts in a religious context and sometimes identify a poor man with Christ. On the one hand faith plays a role as a motive for the charitable act of a philanthropist. On the other hand as an example for the reader of a text. The text of inscriptions is meant to urge the reader (“observer”) to follow the given example. It is a direct incitement, followed sometimes by a rational consideration of yield in finance-oriented terms. Religious language is common usage in the texts; the specific denominational background of the author does not make any difference. Dutch Reformed, Lutheran or Roman-Catholic and the city authorities are using the same religious language. It is the lingua franca of the inscriptions during the seventeenth and eighteenth century.

By way of triangulation research has been made of a selection of sermons and explanations about two citations from the Heidelberg Catechism. The citations are about helping the poor as part of faithful living. Sermons and explanations selected are discussing instructions for day to day’s life in detail. About giving in favour of the poor, however, instructions are rather sketchy. Preachers mostly did go not further than referring to a text from the Bible. Doing so they stated that the Catechism fully reflects Biblical doctrine. The issue of heaven-interest as reward for charitable acting is discussed in only one out of the sermons selected. This is not unambiguous and clear to explain. Its is rather probable to suppose that giving for poor relief is considered to be a duty so clear, that the Catechism’s appeal does not need any further explanation or emphasis. A perspective on reward in the afterlife is almost absent in the sermons selected. This can be explained by reluctance amongst theologians and preachers. Protestant doctrine is strongly opposing the idea that good works would provide benefits in the afterlife. This notion is less strongly present in daily practice of faith.

The following conclusion can be made. Inscriptions with terms promising a reward in the afterlife for the charitable giving for the poor, are meant as communication, serving the continuation of fundraising. In contemporary terms: the signs are a marketing instrument for poor relief fundraising.

Now the central questions of this research can be answered. The first question is: what meaning and function has using the word heaven-interest (and the related concepts recompense and reward) for charitable donations in the seventeenth and eighteenth century? The second question is: what function has the mentioning in public of the kind of donation and of the name of the donor? This research concludes that terms promising a reward in the afterlife for charitable gifts for needy people are familiar concepts in the seventeenth and eighteenth century, both religious and social. These terms have no confessional links and are used not only by churches, but also and alike by local authorities. Using the concept heaven-interest is first and foremost meant as a means of communication to keep the fundraising for care for needy people going. This very conclusion is an addition and an amendment to the theory of rational self-interest in which heaven-interest (also represented as salvation) has been identified as the individual concern of a rich donor. The concept heaven-interest is firstly and foremost used to serve the public interest of continuity in funding poor relief.

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This study describes and analyzes poor relief and inscriptions featuring heaven-interest as a social arrangement with a social function. Offering aid to needy people is carried out based on a general moral appeal to the commandment of "Love your neighbour". Text in inscriptions, analyzed in this research, play a motivating role in this process. Language and concepts used must be understood in the religious-social context of the Dutch Republic between 1600 and 1800.

Some critical notes can be added at this research. Firstly, the collection of texts of inscriptions might not be complete. The search for texts has been spread largely and has resulted in 37 texts. However, it cannot be stated for certain that it is exhaustive. For instance, five texts have been found in churches. The number of churches, however, with inscriptions and texts in the Dutch Republic between 1600 and 1800 A.D. is unknown. The second note is that this research focusses on the social-religious context of the Dutch Republic in the seventeenth and eighteenth century. In analyzing the texts, the specific individual background of donors mentioned by name has therefore not been considered. Thirdly, the research contains texts with Christian terminology only. The – not tested – assumption is that the social-religious context of the Dutch Republic in the seventeenth and eighteenth century would not have produced any secular text about charitable giving for needy people.

In scientific discussion van Leeuwen identified salvation of the soul an individual motif for charitable giving. This research is stating that its is more about public appeal to charitable giving in Christian terms than specific Christian appeal to charity. Public appeal is to characterize as incitement. Furthermore, the concept of reward in the afterlife proves to have deep roots, that go beyond the confessional differences between Roman-catholic and Protestant. Looijestein and Boele have underlined the latter point. Bogaers pointed out that salvation of the soul in some respects is serving a social rather than a religious purpose. The present research confirms Boele's finding of the government expressing its role in meta-denominational Christian terms.

Heaven-interest as perspective on reward appeals to self-interest. However, it does not mean purely individual self-interest, as described by the theory of rational self-interest. The appeal to a potential donor must be seen in a social-religious context. The self-interest appealed transcends individual borders. Potential donors are addressed as member of a community sharing norms and values. Moreover it is a community of faith. There is transcendent self-interest.

The findings of the present research are in line with Luhmann's system-theoretical analysis of society. Luhmann shows help as a function in social systems shaped to social circumstances. The Dutch Republic between 1600 and 1800 is according to Luhmann's typing 'highly-cultivated' (hochkultiviert). Help to needy does not take place directly, but is mainly a problem of redistribution of money. The focus of attention shifts from the situation of the needy to the potential donor as the one to be motivated to generosity. In this process the church commandment 'Love thy neighbour' serves as a coordinating mechanism. Texts in signs are stimulating this mechanism to function. Reciprocity becomes visible in gaining heaven-interest and in gratitude of the beneficiary of help.
An increasing number of scientific disciplines is in the process of investigating aspects of giving and philanthropy. Each of them has its particular approach and focus and is used broadly in this study. The multidisciplinary scientific attention for charity in the past and philanthropy in a broad sense today leads to consider a draft of a scientific discipline philanthropology.