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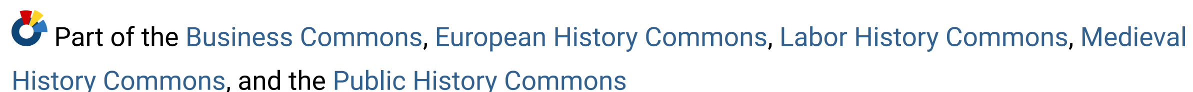
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THE RISE OF EUROPEAN COMMERCIAL ASSOCIATION DURING THE MIDDLE AGES

A Thesis

Presented to

the Faculty of the Department of History

University of the Pacific

In Partial Fulfillment

of the Requirements for the Degree

Master of Arts

---

by

Ellen Douglas Moule

August 1966

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TABLE OF CONTENTS

CHAPTER	PAGE
INTRODUCTION	
I. THE FUNCTION OF THE MEDIEVAL FAIR IN PROMOTING EUROPEAN COMMERCIAL CO-OPERATION	1
Derivation of "Fair"	1
Church Replaces State as Supraregional Institution	2
Coincidence of Fairs and Pilgrimages	2
Domination of Cities by Clergy	4
Barbarian Adaptations of Roman Ideas and Practices	4
Co-operation of Church and State in Establishing Fairs	5
Factors Making Fairs Obsolete	6
Carolingian Encouragement	6
Impact of _Just Price_ Theory	7
Important Commodities	8
Pie Powder Courts	9
International Character of Celebrated Fairs . . .	10
Fairs and Taxes	12
Introduction of Credit	13
Fairs and Slavery	14
English Fairs	16

Secular Base 16

Ecclesiastical Reference 17

Treatment of Foreign Merchants 18

Uniform Weights and Measures 20

Hiring Fairs 20

Assessment of Past and Current Contributions . . . 21

II. THE CO-ORDINATION OF EUROPEAN COMMERCE BY THE JEWS 23

Early Jewish Migrations to Europe 23

Impact of the Diaspora 24

Hadrian's Repressive Measures 26

A Century of Roman Citizenship 26

Respite from Persecution 27

The Attitude of the Christian Church 30

Early Jewish Merchants 32

Carolingian and Merovingian Tolerance of Jews . . 33

Visigothic and Burgundian Persecutions 36

Acceptance and Recognition in Central Europe . . . 37

Acceptance and Recognition in Moslem Spain . . . 38

Jews in England 40

Extra-Feudal Status 41

Transition from Merchandising to Moneylending . . 42

Hostile Attitude of the Church to Usury 43

Jewish Tradition and Usury 45

Persecution Resulting from the Crusades 47

Attainments in Language, Literature, Science . . 51

Limitations on Land Holding 52

Restrictions Regarding Occupations 57

Emergence of National Judaism 58

III. THE ROLE OF THE FRISIANS IN EUROPEAN COMMERCE . . 60

Revival of Maritime Commerce 60

Hegemony of Medieval Sea-States 60

Occupation of the Frisian Islands 61

Relation to Rome 62

Agricultural Innovations 63

Importance in Shipping 65

Contacts in Britain 65

Conquest by Martel 67

Christianization 68

Lex Frisionum 69

Interest in Fairs 70

Language Compatibility 70

Combination of Trade and Agriculture 72

Domination of Baltic 72

"Frisian Cloth" 73

Scandinavian Raiding and Trading 75

Re-introduction of Roman Law 77

Transition to a Money Economy 78

IV. COMMERCIAL AND FINANCIAL ACTIVITIES OF THE BALTIC HANSE 81

Meaning of Hanse 81

"Federal" Spirit 83

Early Importance of Visby, Gotland 85

Medieval Attitudes toward Flotsam and Jetsam . . 86

"Unhansing" 86

Hanse Colonies 86

Connections between German and Italian Cities . 87

Holy Roman Emperors and the Hanse 89

Attitude toward Fraudulent Merchandise 90

Attitude toward Piracy 91

Pursuance of Peace and Prosperity 92

Connections in England 93

Rigidity of Rule over Members 93

Acquisition of Commercial Advantage through Financial Aid to English Monarchs 95

Competition from the "English Company" 99

Elizabeth's Expulsion of the Hanse from the Steelyard 100

Seizure of Hanse Vessels under Elizabeth 101

The Bergen Kontor 103

The Novgorod Kontor 104

Ivan III's Expulsion of the Hanse 105
Impact of Chanceler's Voyage 105
The Antwerp Kontor 107
Loss of Commercial Leadership 110

V. THE POSITION OF THE KNIGHTS TEMPLAR IN MEDIEVAL
COMMERCE AND FINANCE 111
Origin 111
Admission 112
Recruiting of Personnel and Early Economic Support 113
Secrecy regarding Initiation to and Operation of
the Order 114
Pension Provisions 114
St. Bernard of Clairvaux and the Rule for the
Templars 114
Rivalry with the other Military Orders 115
Insignia 115
Position of the Church in regard to Militarism . 116
Status of Mercenaries on Crusade 116
Extra-feudal Status 116
Direct Allegiance to the Pope 117
Popular and Papal Support 117
Military Orders in Spain 117
Royal Munificence 118
Exemption from Tithes 119

Transport of Pilgrims 119

Castle Construction and Route Mapping in the Holy Land 120

Trusteeship of Disputed Areas 120

Sums (Penance) from Henry II 121

Purchase of Cyprus from Richard I 122

Custodians of <u>Truce of God</u> in Southern France . 122

Feminine Templars 122

<u>Corrodies</u> 122

Popular Resentment of Temple's Wealth 123

Payments to Sovereigns 124

Political Status in England 124

Status as Emissaries and Diplomats 125

Extensive European Land Holdings 125

Commercial Advantages 125

International Banking Activities 127

Evasion of Usury 128

Concentration on European Affairs with Fall of Acre, 1291 128

Royal Residence at Temple 129

Recording of Financial Transactions 130

Royal Confiscation of Temple Funds 130

Commutation of Feudal Service and Rents into Money Terms 131

The "Great Crime of the Middle Ages" 131

Philip IV and the Temple 132

The Attack on Boniface VIII 134

Infiltration of the French Temple 137

Edward I and Papal Authority 137

The Papal Actions of Clement V 138

Extirpation of the Order 139

Beneficiaries of the Order 141

After-effects of the Order's Suppression 141

CONCLUSION 143

BIBLIOGRAPHY 152

"Trade comes to mankind like respiration, unconsciously."

H. H. Bancroft

INTRODUCTION

The unity of Western Europe has not yet approached the political, economic, and religious entity realized under the Roman Empire. Nor is it likely to duplicate such a centralized and authoritative basis of organization. It is the purpose of this paper to explore European economic association on the basis of co-operation rather than dominance. For this purpose historical cornerstones of economic co-operation and commercial endeavor will be discussed.

The disintegration of the Roman Empire brought chaos to Western Europe in most respects. Economic activity which had flourished under the legal institutions, the engineering achievements, and above all the security of the *Pax Romana* withered and shrank. During the dark centuries that followed, the Christian Church survived as the only significant unifying legacy of Rome. Fragmentary heritages of various sorts did exist, some remaining until the present time, in such areas as language, law, and coinage.

Like the Roman State itself, the Roman Church provided a unity based upon authority rather than co-

operation. Few of the exploratory efforts to re-establish commercial communication met with immediate success. Trial, error, and adaptation provided the key to a new extension of economic organization.

The institution of the Medieval Fair produced one of the main organized avenues of commerce in Northern Europe for several centuries during the Dark Ages. Merchants frequenting these fairs followed the overland routes that had been established by the Romans. Those who developed a maritime commerce had to cope with piracy and Arab control of the seas for some time.

In the following chapters the fair itself will be discussed, and then a brief history will be presented of each of several groups of traders, all of whom had direct associations with the fair, and contributed to the renaissance of European commerce. They will be considered in the order of the importance of their connection with the fair to them. Curiously, of these people the most dependent upon the fair with its Christian religious associations, were the Jews, and the least dependent on the fair connection were the Templars, a militant, Christian Order.

Although only the Jews could be classified as caravan merchants exclusively, all of these various exponents of merchandising encountered one another at

the great fairs within compatible periods of time. The Frisians preferred maritime to overland commerce, as did their successors, the Hanse. The Templars, of course, had both land and sea routes with the appropriate equipment and personnel to insure their success. However, since their span of commercial activity (twelfth and thirteenth centuries) was so much shorter than that of the others, (Jews, eighth to fourteenth century, Frisians sixth to ninth century, and Hanse twelfth to sixteenth century) their total impact, on land especially, was relatively less.

Needless to say commerce in the Mediterranean still flourished, too; but it was under the auspices of Arab and Italian entrepreneurs, who were relatively unconcerned with what was happening in Northern and Western Europe. One great product of the North commanded a market in Italy and the Arab world. This was cloth, wools and linens and sometimes the raw materials from which the textiles were made. The merchants and financiers of the Mediterranean world seem to have been content to let the caravan merchants, many of whom were Jews, bear the rigors of traversing the Alps to convey cloth south and Eastern products northward to the great fairs.

Among them the individuals and groups who pursued trade not only revived the collapsed commerce known to the Roman world, but provided the framework for modern commercial and financial activity and co-operation. Their motives were, no doubt, selfish, since basic human self-interest is a commanding force. The results, however, were liberating, both socially and politically, as well as economically. Thus the Medieval commercial heritage is enjoyed not only in the lands of North and West Europe, but in the Western Hemisphere as well today. It seems singularly important in explaining political as well as economic developments of the twentieth century.

CHAPTER I

THE FUNCTION OF THE MEDIEVAL FAIR IN PROMOTING EUROPEAN COMMERCIAL CO-OPERATION

Just as some characteristics of the fairs of the ancient world were reflected in the corresponding medieval institutions, certain features of medieval fairs can be recognized in modern business law, custom, and practice. An important contrast must be recalled, however, before assuming parallel chains of connection--the matter of continuity. While recognizing the indirect heritage of the Roman world, and through Rome the world of Greece, it is difficult indeed to establish a line of immediate association between ancient and medieval fairs. On the other hand, the transition from medieval to modern times, particularly in the matters of commerce and business, was one of relatively unbroken development.

The derivation of the word *fair* has some interesting historical implications. According to Walford, both *forum*, marketplace, and *feriae*, holidays, account for our word *fair* and the French *foire*. The economic and religious elements both required a certain

degree of personal safety, which in turn demanded the suspension of hostilities. This was as true of the ancient world as of the medieval. Commerce accompanied religious festivals in Greece, such as the quadrennial games at Olympia, the spring celebrations at Delphi, and the autumn festivities at Thermopylae.[1]

Before turning to medieval fairs, it is of interest to notice that despite the important religious association, the supranational or supraregional framework within which the fairs of the ancient world took place was the state, or in the case of Greece, a league of city-states, while during the Middle Ages the supraregional institution was the church.

The earliest thriving medieval fairs appear to have developed in northern Europe, and according to Boissonnade often coincided with pilgrimages--in the case of Troyes from the fifth century onward, while St. Denis drew traders for four months of the year after 629 A. D.[2] Five or six years later Dagobert I, who had instituted the fair, dedicated the tolls and revenues to the Basilica

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[1] Cornelius Walford, Fairs Past and Present: A Chapter in the History of Commerce (London: Elliot Stock, 1883), pp. 2, 4.

[2] P. Boissonnade, Life and Work in Medieval Europe (London: Kegan Paul, Trench, Trubner & Co., 1927), 110.

of St. Denis.[3]

According to Walford, St. Basil at the close of the sixth century complained that his own church was profaned by public fairs held at the martyr's shrines.[4] Further indication of the connection between religion and this form of commerce is the use of the German word Messe to signify both Mass and fair.[5]

Although today we are likely to identify St. Denis with Paris and think of Troyes as a city in its own right, Pirenne points our that fairs lacked a permanent character, and that in general the sites of fairs are not great cities today.[6] Agreeing that towns did not owe their genesis to fairs, Verlinden has indicated that the recurring and prolonged residence of merchants did bring great wealth to towns.[7] Walford stressed that during this time (eighth

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[3]O. Verlinden, "Markets and Fairs," The Cambridge Economic History of Europe (Cambridge: University Press, 1963, III,120.

[4]Walford, loc. cit.

[5]Henri Daniel-Rops, Cathedral and Crusade (Garden City: Image Books, 1963), I, 319.

[6]Henri Pirenne, Medieval Cities, Their Origin and the Revival of Trade (New York: Doubleday and Co., 1925), p. 98.

[7]Verlinden, op. cit., p. 153.

and ninth centuries) towns were chiefly inhabited by the higher clergy and some artisans, while the nobility resided on its landed estates or at court; the monks were in scattered monasteries, and the peasants were bound to the land.[8] Pirenne mentioned that the cities were dominated by bishops, but that even during the lowest ebb of trade weekly markets and sometimes annual fairs occurred nearby.[9]

The great impetus to markets and fairs occurred when the northern barbarians came into contact with the vestiges of Roman civilization.[10] Despite uncomplimentary contemporary descriptions of these savage peoples (Tacitus excepted), which emphasized their potential for destructiveness, their successful adaptations of the Roman system, including acceptance of the principle of private property, led to the evolution of manor and villa, the predominant rural organization of the Middle Ages,[11] and their acceptance

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[8] Walford, op. cit., p. 244. [9] Pirenne, op. cit., p. 46.

[10] P. Huvelin, Droit Des Marches & Des Foires (Paris: Arthur Rousseau, 1897), p. 19.

[11] Roy C. Cave and Herbert H. Coulson, A Source Book for Medieval Economic History (New York: The Bruce Publishing Co., 1936), p. 3.

of Christianity made the church the most stalwart of medieval institutions.

The formal and legal establishment of a fair involved considerable co-operation between church and state, and consequently provided benefits that could not be attained under conflicting claims. The royal grant might be made to a churchman or lord, usually upon payment of a fee for the privilege of holding the fair. The lord or churchman in turn extracted specific fees from participating merchants, but the usual feudal dues, taxes, restrictions, and tolls were lifted, and merchants were exempted also from arrest for prior offenses for the duration of the fair. The specific fees each merchant might pay would vary in accordance with the size and duration of the fair, but would usually include rental (of space), sales tax, and minor fees for the use of standard weights and measures, as well as for notary services.

As Walford expressed it, "...it has ever been the genius of commerce to follow close upon the wants of the people."[12] Thus it can be seen that while the earliest fairs fulfilled the relatively modest wants of primitive

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[12] Walford, op. cit., p. 2.

people for exotic goods, the maturation of other avenues of merchandising, including the rise of a new merchant class, and the competition of revived water transport ultimately rendered the fairs themselves obsolete. During their more than one thousand years of existence, however, medieval fairs aided in the development of many modern institutions, as well as increasing the sphere of commercial co-operation in Europe.

The Carolingian impact upon fairs as on many other facets of early medieval life was conspicuous. Charlemagne's influence was at least as great in the economic field as in the military and the cultural. Hence his encouragement of commerce and fairs, the most important of which were at his capital, Aquisgranum (Aix la Chapelle) and Troyes.[13] Because his people were not a maritime folk, and more particularly because of the impact of Islamic control in the Mediterranean supplemented by Norse dominion of the North and Baltic Seas, overland trade became far more important during the Middle Ages than it had ever been in antiquity when sea and river trade were dominant and extensive. Naturally the more modest requirements for overland

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[13] *Ibid.*, p. 7.

carriers (beasts of burden or men with strong backs) favored the prior revival of land over sea commerce, and the immediate by-product of overland caravans was the establishment of fairs at important stops and cross-roads.[14] Under Charlemagne, according to Kulischer, fairs were held on the limes (boundaries, originally the fortified frontiers of the Roman Empire), and foreign merchants--Arabs, Jews, Saxons--handled the bulk of the trade, while exchanges took place in or before churches. However, prior to the eleventh century the mercator cursorius, wandering merchant or peddler, took care of the most important trade.[15]

Because the church was such a dominant influence during this time, its attitude regarding commercial activities had considerable impact. As early as 600 A. D. (approximately), Pope Gregory I enunciated the church's position in favor of a standard or just price, urging that in purchasing grain from the serfs of the church allowance be made for shrinkage and deterioration and that credit be given for grain lost by shipwreck.[16]

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[14] Huvelin, op. cit., p. 17.

[15] Joseph Kulischer, "Fairs," Encyclopedia of the Social Sciences (New York: The Macmillan Co., 1931), VI, 58-63.

[16] Cave, op. cit., pp. 127-128.

Since the fairs were the principal trading focuses of Christendom, the view of the Church had some effect on the nature of transactions. For instance, the idea of selling and making a price for coins, thus gaining "sordid" profit, was against the *just price* theory. Hence money-changing was allocated to responsible officials under the direct control of high political authority.[17]

Common features of North European and English fairs included commodities, participants, and courts. Commodities naturally embraced luxury goods since under feudalism life's essentials tended to be locally produced. These fine products were not only exotic, but possessed a relatively high value in proportion to bulk, an important consideration since overland caravans rather than maritime carriers transported them. Such things as furs, swords and other weapons, jewels, laces, linens, glass, spices, and dyestuffs constituted an important part of the wares offered. Gold, silver, and rare woods, too, as well as choice textiles attracted the wealthy lords and churchmen. Ordinary people were content to

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[17] W. Cunningham, *An Essay on Western Civilisation in its Economic Aspects* (Cambridge: University Press, 1910), p. 84.

watch, to squander some money on amusements and refreshments and some services. Participants other than these patrons of the fair and the merchants involved constituted hired personnel: police, notaries, clerks, inspectors, and most important of all, money-changers.

Since classical times the Pie Powder Courts, or their equivalent, have been an important concomitant of fairs. The name derives from pied poudre (literally dusty foot) implying the swiftest of justice. Disputing merchants while their feet still revealed the recency of their travel could anticipate prompt justice in contrast to the leisurely action of ecclesiastical or lay courts. Bargains involving the exchange of goods and the keeping of promises were stressed rather than the various ethical backgrounds of the litigants. Proceedings were relatively informal; the lord of the fair or his representative convened the court near the scene of the act. A jury was chosen from among fellow merchants. Witnesses were called, and fair sergeants enforced the decrees. Non-complying merchants were banished from the fair.

Specific mention of some of the more important fairs may well illuminate their international character and their significant contributions to the modern world.

Among the most celebrated and oldest of fairs were those of Champagne and Brie. They were held in seventeen of the chief cities of this area, and are believed to have been founded by the Earls of the provinces. As early as the fifth century Sidonius Apollinarius referred to them.[18] Lords of these fairs (among them two at Troyes, two at Brie, one at Lagny, one at Provins, and one at Bar Sur Aube) were the Counts of Champagne and subsequently the Kings of France.[19] Durant commends the enlightened Counts of Champagne through whose encouragement fairs became the major source of French power and wealth during the twelfth century. Likewise he decries the decline under Philip IV (1285-1314) when heavy taxation and regulation stifled this important activity.[20] One cannot help noticing that Philip exerted disproportionate influence upon his time and his people because of the critical years of his reign and his aggressive efforts to maintain royal power despite papal and popular contentions.

The international flavor of these fairs, which attracted merchants from Italy, Spain, France, and Belgium, can be appreciated by noticing their calendar: seventeen days for the sale of cloth, followed by the silk merchants;

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[18]Walford, op. cit., p. 245. [19]Verlinden, op. cit., p. 127.

[20]Will Durant, The Age of Faith Vol. IV of The Story of Civilization. 8 vols. (New York: Simon & Schuster, 1950), p. 615.

four weeks for money changers to operate; fifteen days for unsettled accounts and dispute settlement; utmost consideration for the most distant people. (They were allowed time for a trip home before the final settlement.) Thus the Genoese bursar had a month before settling accounts. This international milieu gave impetus to the introduction of Italian "republicanism" to Northern France and similarly encouraged the idea of a strong third estate stemming from Marseilles.[21]

In these fairs the displays were grouped according to nationality rather than by class of goods sold, as at the Flemish fairs. Fair revenues resulted from taxes on residences and stalls of merchants, entry and exit tolls, levies on sales and purchases and dues on weights and measures, plus justice and safe-conduct charges on Jews and Italians.[22]

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[21]Walford, op. cit., p. 9. Boissonnade's account mentions unpacking for eight days after the fair opened; then regulated sales of woven stuffs for twelve days followed by leather. On the twentieth day money-changers and bankers began the four-week weighing and exchanging of ingots and coin, after which fifteen days were allotted for liquidation of debts and auditing accounts since the fair's opening. Authorized loans called for 6-30% interest and "fair letters" were met, issued, or furnished with seal. p. 172.

[22]Verlinden, op. cit., p. 127.

Prior to the establishment of these free fairs in France, about one half of a foreign merchant's goods might be absorbed in taxes, tolls, and fees (salutaticum, pontaticum, repaticum, portulaticum). Afterwards merchants were tax exempt and far more free from the ordinary risks of travel.[23]

As early as 814 Louis the Pious exempted from toll wagons, ships, and other vehicles bringing wine, honey, and other merchandise to the fairs, although under him permanent local trade was not suspended during fairs.[24]

Largely as a result of these important French fairs, that language assumed its earliest international importance as a lingua franca, and French literature, architecture, thought and culture were introduced to and greatly influenced the western world.[25] During the course of the centuries that the fairs flourished in Medieval Europe, the Crusades reinforced the nationalization of French language and culture. With the depletion of the ranks of French nobility, the monarchy achieved new importance, and the langue d'oeil became dominant in

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[23] Walford, op. cit., p. 249.

[24] Verlinden, op. cit., p. 120.

[25] S. B. Clough, The Economic Development of Western Civilization (New York: McGraw Hill, 1959), p. 85.

France and ultimately the standard language of war and diplomacy. Thus French attained the status of the secular language as Latin had for learning and religion.[26]

By the later Middle Ages (1150-1300) the *lettre de foire* or promise to pay was a recognized feature of the fairs of Champagne.[27] Although major credit has been given to the Counts of Champagne for developing and encouraging these fairs, there is some feeling that the Jews, who were able to settle in Western cities along the ancient Roman trade routes under the protection of the Church, also took a conspicuous role in promoting the fairs of the Champagne cities, as well as those of Cologne, and fairs were sometimes postponed from Saturday to another day, including Sunday, to encourage Jewish presence. This was particularly true at Lyons.[28] During the eighth and ninth centuries trade in France centered almost exclusively in markets and fairs, which had been established by kings for the purpose of encouraging trade.

Baldwin, Earl of Flanders, had in the ninth century

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[26] Edith Simon, *The Piebald Standard, A Biography of the Knights Templars* (Boston: Little, Brown & Co., 1959), p. 220.

[27] H. Heaton, *Economic History of Europe* (New York: Harpers, 1948), p. 184.

[28] Salo Wittmayer Baron, *A Social and Religious History of the Jews* (New York: Columbia University Press, 1957), p. 175.

established regular fairs at Bruges, Courtry, Torhout, and Mont Casel exempting goods sold or exchanged at these fairs from in or out duties.[29] Cloth remained an essential article of commerce in these northern fairs, and twelfth century Flanders received wine, spices, silks, and goldwork through overland trade in exchange for the famous fabrics.[30]

Toward the close of the tenth century North European fairs introduced the sale of slaves who very often had been captured during wars started for that purpose. According to Thorkelin in his Essay on the Slave Trade, on one occasion 7000 Danish slaves were sold at Meklenberg market, prices ranging from one mark (eight ounces of silver) up to three.[31]

As a final reference to the fairs of Champagne and Brie, it may be mentioned that in 1349 Philip de Valois granted letters patent confirming ancient

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[29] Walford, op. cit., pp. 8, 244-245.

[30] Henri Pirenne, Economic and Social History of Medieval Europe (London: Routledge & Kegan Paul, Ltd., 1936), p. 38.

[31] Walford, op. cit., p. 10.

privileges.[32] The French fairs in general increased so in importance that they were scheduled continuously between January and October.

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[32] *Ibid.*, pp. 245-248. The five main provisions follow:

1. Royal protection of all foreign dealers, exemption from all dues, impositions, etc.

2. Every fair to have two wardens (judges) to see that franchises were preserved and take cognizance of contests that might arise among traders; one chancellor to keep the seal; two lieutenants; 40 notaries; and 100 sergeants. Wardens and chancellors sworn in the Chamber of accounts, Paris, where they were yearly to make their report of the state of the fairs.

   No judgment was to be given during fair time but by the two wardens, or when one was unavoidably absent, by one warden and the chancellor.

3. Drapers and traders frequenting the fairs of the seventeen cities of Champagne and Brie might not sell their wares wholesale or retail within or without the kingdom unless they were exposed for sale from the first to the sixth day appointed--on pain of forfeiture, but could be disposed of anyhow if not sold within that time. (The same held true for farmers, curriers, etc. for 1-3 days.)

4. Inspections by wardens at fair's opening--to see that dealers had all suitable convenience and security, to judge character of goods and stop and seize all of inferior quality--but appeal possible to persons experienced in particular trade.

5. All tradesmen might agree on contracts for goods sold at fair to be paid for in gold and silver (notwithstanding contrary ordinances re money). Interest for loans and goods sold on credit limited to 15%, interest could not be added to principal in renewing bonds.

Leaving the continent now for a rapid survey of some of the more important English fairs, one discovers an intriguing variety of opinions. Salzman states that fairs were a post-conquest import to England, adding that only one is mentioned in the Domesday Book: Aspall in Suffolk.[33] Walford, on the other hand, takes the point of view that although fairs were originally introduced to Britain by the Romans, their reinstatement was due to Alfred in the ninth century. He quotes Mr. Morley [probably John], "The first fairs were formed by the gathering of worshippers and pilgrims about sacred places, and especially within or about the walls of abbeys and cathedrals on the feast days of the Saints enshrined therein."[34]

Walford also mentions the secular base of Anglo-Saxon fairs--weekly sittings of tithings to render judgments, which prompted the exchange of produce and promoted weekly markets. This is reminiscent of the Roman fairs which were instituted so that country folk would come in every ninth day to hear laws proclaimed.

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[33]Louis Francis Salzman, English Trade in the Middle Ages (Oxford: The Clarendon Press, 1954), p. 142.

[34]Walford, op. cit., p. 1.

The tithing was a rural division in England, one tenth of a hundred and, therefore, a free borough.

However, despite the seeming secular similarity to Roman fairs, English counterparts did have an ecclesiastical reference in that any appeal by either plaintiff or defendant dissatisfied with the decision of the tithing was referred to the County Courts, which were presided over by bishops and eldermen and scheduled for Easter or Michaelmas, providing an even largeraggregation of people and wares.

According to Walford, Alfred restricted alien merchants to the "four fairs" and only forty days in the country. More remarkable, perhaps, was the proclamation of Ethelred II that ships of merchants or enemies from the high seas coming with goods into any port should be at peace. Henry I exempted citizens of London from tolls (seaport, town, port, gate, and bridge) and leftage (fee for right to sell at fairs).[35]

Walford seems to feel that the Normans molded English fairs into church-dominated functions, thus eliminating the secular Anglo-Saxon base. This is somewhat in accord with Salzman's statement that fairs in England were a post-conquest phenomenon.

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[35] *Ibid.*, pp. 5, 13-14, 19-20.

As King John saw not only the power of the barons but the power of the Church becoming more controlling than ever before, it was during his reign that many charters for fairs were granted, and one provision of the Magna Carta bore directly on the rights of foreign merchants in England stating the doctrine of international reciprocity.[36]

Generally speaking the rights of foreigners were drastically limited in England during the thirteenth century. For example, it was customary that any foreigner was answerable for debts of others of his nationality; and should a foreign merchant die, his property would be forfeited to king or lord. Likewise a London merchant giving references for strangers was liable for their debts.

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[36] *Ibid*., pp. 14, 20.

All merchants shall have safety and security in coming into England and going out of England, and in staying and in travelling through England as well by land as by water, to buy and sell without any unjust exactions, according to the ancient and right customs, excepting in time of war, and if they be of a country at war against us; and if such are found in our land at the beginning of a war, they shall be apprehended without injury of their bodies and goods until it be known to us, or to our Chief Justiciary, how the merchants of our country are treated who are found in the country at war against us; if our be in safety there, the others shall be in safety in our land.

The increased number of fairs during this century was in part due to the removal or modification of these restrictions.[37]

Henry III, whose reign encompassed over half of the century, was responsible for many of the changes. He granted special permission to the merchants of Cologne to attend fairs in all parts of England. This may have been based on Hanseatic claims. He was passionately devoted to Westminster Abbey, and in 1248 not only granted the Abbot a fifteen day fair beginning October 13, but ordered all trade in London suspended during this time. His action so angered the citizens of London that they supported Simon de Montfort against the King during the Baron's War.[38]

During the reign of Edward I (1272-1307), several important landmarks were established. The first Statute of Westminster stated that no foreign person was to be distrained by any debts but his own in any city, burgh, town, market, or fair. In 1283 the Statute Mercatoribus was initiated on a trial basis for two years in London,

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[37] Ibid., p. 23.

[38] Salzman, op. cit., p. 147.

York, and Bristol to assist merchants in recovery of debts and thus encourage them to trade in England. This proved successful and was decreed Statutum Mercatorum in 1285.

in 1286 a charter required that one weight and measure be observed in every fair and town, and uniform weights and measures became a recognized ideal at least.[39] One of the last great achievements of this reign was the Carta Mercatoria of 1303 which provided swift justice from day to day for alien merchants, without delay according to merchant law.[40]

Martimas Day (November 11) Hiring Fairs were an annual event in every important town in the English countryside. In Cumberland men seeking work stood with straws in mouths. Both men and maids stood in rows for inspection of masters and mistresses. In Lincolnshire the bargain was closed by a fasten-penny (earnest money, usually a shilling, "fastened" the contract for a year).[41]

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[39] Walford, op. cit., p. 45. [40] Salzman, op. cit., p. 161.

[41] "Hiring," Encyclopaedia Britannica (11th ed.), XIII, 523.

Of all English fairs the most renowned was Stourbridge, despite the fact that its name has not been immortalized in nursery rhymes. Founded by King John for the lepers of the Hospital of St. Mary Magdelene, it was still flourishing and praised by Defoe in 1722. About a century older were the fairs of St. Ives, St. Giles, and St. Bartholomew.[42]

In equating the term <u>fair</u> with <u>peace</u>, Huvelin comments, "...il y a eu peu d'agents de civilisation plus actifs et plus féconds que celue-là [la foire]."[43] He concludes that it would be hard to evaluate the importance of the impact of fairs on public law, international law, and the liberation of the third estate.

Objectives toward which fairs contributed greatly included: security in travel by land, improved roads and transport, uniform conditions of trade, predictability of time and place for transactions, clarification of rights and privileges, a consistent rule of law, regular communication, development of credit, regulation of usury,

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[42] E. Lipson, <u>The Economic History of England</u> (London: Adam and Charles Black, 1915), I, pp. 229-234.

[43] Huvelin, <u>op</u>. <u>cit</u>., p. 594.

standardized minting and exchange of money, free(r) trade, speedy and fair administration of justice, freedom of movement.

Although fairs contributed greatly to progress in all of these fields, as each approached attainment, the fair's raison d'être waned. So after the apex of the thirteenth and fourteenth centuries, decline and decay followed; but an opening wedge had been introduced in overcoming the hindrances of regionalism, language and nationalism toward the establishment of widespread co-operation in the interest of all mankind.

CHAPTER II

THE CO-ORDINATION OF EUROPEAN COMMERCE BY THE JEWS

Tracing the history of the Jewish people in Europe will illuminate the reasons that they became so important in the revival of trade by overland routes. It was necessarily landless folk with no stake in the feudal set-up who first undertook the risky business of conveying and purveying goods in Medieval Europe.

Persecution, slaughter, and enslavement have been familiar to the Jewish people since ancient times and indeed were recognized generally as the fate of the vanquished minority.

Long before the *Diaspora* Europe felt the influx of Jewish population. Rome was the earliest Jewish settlement in Italy during the second century before the Christian era. In the year 139 B. C. numbers of Jews (perhaps Maccabees) were expelled, but nonetheless the Jewish population of Rome increased as Pompey's conquest of Jerusalem brought captives into slavery. Many of these soon regained freedom and became Roman citizens but clung to their Hebrew tradition and dwelt

together in Trastevere (across the Tiber). Later they supported Caesar against Cicero and other upper middle class leaders and secured many important converts to Judaism.[1]

After the arrival of the Jewish population in Italy during the second century B. C., France received considerable numbers of these people during the next century.[2] However, it was during the first century A. D. that Roman action resulting in the Diaspora really accelerated the spread of Jewish population throughout the Mediterranean. With the destruction of the Temple in Jerusalem in 66 A. D., a million Jews fled or were sold into slavery, and about as many died in the siege.[3] During this same century, however, the densest Jewish settlements in Europe, in fact anywhere outside of Palestine itself, were in the Peloponnesus. Here the Jews began their introduction of the citron, the first citrus fruit to be cultivated in the Mediter-

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[1]Max L. Margolis and Alexander Marx, A History of Jewish People (Philadelphia: Jewish Publication Society of America, 1927), pp. 287-90.

[2]Max I. Dimont, Jews, God and History (New York: Simon and Schuster, 1962), p. 216.

[3]Will Durant, Caesar and Christ (Volume III of The Story of Civilization. 8 vols.; New York: Simon and Schuster, 1944), p. 545.

ranean area of Europe, as a ritual requisite. (This fruit was known to the Jews as etrog and used particularly in the celebration of the Feast of the Booths. According to Leviticus 23:40 "And you shall take unto yourself on the first day the fruit of a goodly tree, palm branches, foliage of a leafy tree, and willows of a brook, and you shall rejoice before the Lord your God seven days.") Also responsible for the introduction of other citrus fruits to Europe, the Jews inaugurated the cultivation of these fruits as their communities grew and spread in the Mediterranean.[4]

As early as 70 A. D. millions of Jews lived in European, North African, and Near Eastern portions of the Roman Empire, about seven million altogether, constituting seven per cent of the population.[5]

By 100 A. D. about one half of the "Roman Jews" were converts (Romans converted to Judaism),[6] but within

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[4]Erich Isaac, "The Citron in the Mediterranean," Economic Geography, 35:548, January, 1959.

[5]Durant, op. cit., p. 546.

The present Jewish population of the United States is about six million, roughly three per cent of our nearly two hundred million total.

[6]Dimont, op. cit., p. 218.

the next few decades Hadrian's repressive measures led to a series of revolts, massacres, and enslavements. Circumcision was forbidden, as was public instruction in Jewish law. A plan to erect a shrine to Jupiter on the site of the Temple of Jerusalem was announced. Then Hadrian forbade the observance of the Sabbath or any Jewish holy day as well as the public performance of any Jewish ritual. He increased the poll taxes for Jews and Christians and permitted Jews to enter Jerusalem only one time each year.[7]

Caracalla's Edict, 212 A. D., extended Roman citizenship to almost all of the free inhabitants of the Empire thus conferring new rights upon the Jews among others, and placing Jewish religion on equal footing with others. These rights were retained until Constantine's conversion to Christianity about one century later when new restrictions and regulations were imposed. Christians were forbidden to associate with Jews; the right of Jews to possess slaves was abolished; rabbis were banished; and the marriage of Jew and Christian became a capital crime.[8]

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[7]Durant, op. cit., p. 548.

[8]Jacob R. Marcus, The Jew in the Medieval World (Cincinnati: The Sinai Press, 1938), p. 3.

During Gallus's brief reign (351-354) discriminatory measures against the Jews were increased and extended. Many Jews had to sell their children into slavery to meet their taxes and then were driven to the unsuccessful rebellion of 352 which resulted in massive destruction of Jewish property as well as killing and enslaving thousands.

The accession of Gallus's half-brother, Julian, in 361 suspended and even reversed some of the discriminatory measures against the Jews. Reduction in Jewish taxes was ordered; discriminatory laws were revoked; and the rebuilding of the Temple in Jerusalem with state funds was authorized. Earthquake and fire defeated the rebuilding efforts, and Julian's death in 363 cut off further state financing and brought to an end the brief respite from the old restrictions.[9]

Almost a generation later one last surcease from persecution affected the Jews in the Roman Empire. Theodosius the Great permitted the rebuilding of the destroyed synagogues.[10]

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[9] Durant, IV, pp. 347-348.

[10] Marcus, *op. cit.*, p. 107.

The disintegration of the Western Empire soon afterwards made these gains short-lived, and none of the emperors of the East exhibited any such tolerance. Under Theodosius II (408-450) Jews were forbidden to build new synagogues and prohibited from holding high offices in the Roman State.

In defining the privileges and disabilities of Jews, Justinian's Code relegated them to a kind of second class citizenship which became their lot in the medieval world. For example, a Jew could not bear witness against a Christian in court.[11]

In general it can be said that after the conversion of Constantine to Christianity the treatment of the Roman Jews presaged the relationship between these people and the Christian states of Western Europe during the Middle Ages. In the earliest days of the empire their role seems to have been comparable to that of other vanquished peoples. But similar treatment did not produce similar results, or as Willett puts it, "Rome destroyed the Jewish State, but it molded the Jewish race."[12]

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[11] Ibid., pp. 3, 5, 111.

[12] H. L. Willett, The Jew Through the Centuries (Chicago, New York: Willett, Clark and Co., 1932), p. 261.

Not all parts of the empire treated the Jews similarly. Even the unified authority of the Roman State did not provide consistency in its treatment of subject peoples. Attitudes varied as did legal restrictions in both time and place. For instance, from the fifth century on, Jews of Alexandria were subject to pogroms and expulsion, while at the same time in Spain and the Germanic territories Jews were landowners of consequence buying and leasing large estates, which were cultivated by slave labor, and enjoyed the rights of civis Romani.[13]

Germany, much of which never came under Roman rule, had a more hospitable early history in regard to the Jews. Durant refers to Jews in Germany since pre-Christian times, while Dimont mentions Jews in Germany as of the third century A. D. Invasions brought these warlike barbarians to Italy in the fifth and sixth centuries, and we find Theodoric the Great inviting the Jews to settle in his major cities there: Rome, Ravenna, Naples, Venice, and Milan.[14]

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[13]J. Lestschinsky, "Jews in Finance. Ancient Times," The Universal Jewish Encyclopedia (New York: The Universal Jewish Encyclopedia Inc.), IV, 290.

[14]Durant, op. cit., p. 369; Dimont, op. cit., pp. 216, 218.

Aside from the various relationships of the Jews to the assorted states within which they found refuge after the Diaspora, the attitude and impact of the organized Christian Church deserves some attention. It cannot be said that there was a consistent Church policy, although in general the theories of the Justinian Code were observed by the popes as well as by most medieval sovereigns. A prime objective was to convert Jews to Christianity. Keeping them apart from Christians and Preventing them from exercising authority over Christians became important contingent upon the failure of the first goal. Naturally, too, preventing Judaism from becoming an official or public religion was an understandable Church objective. However, both personal attitudes of popes and political expediency altered the practices of individual church leaders. Some popes employed Jewish physicians while prohibiting other Christians from so doing. Several listened to Jewish scholars while Jewish scholarship was under severe restraint.[15]

Pope Gregory the Great (590-604) was as anxious as any to convert Jews, but unlike many he disapproved

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[15]Jacob De Haas (ed.), The Encyclopedia of Jewish Knowledge (New York: Behrman's Jewish Book House, 1944), p. 437.

of forced conversions and forced baptisms seeing to it that the Jews of Sicily were reimbursed for their buildings and convents which had been seized by Christians.[16]

Religious rather than political forces prompted the persecution of Jews in Gaul, too, although this did not occur there until the middle of the sixth century. The severe enactments of the third and fourth Councils of Orleans occurred within a generation after the Arian Visigoths had been conquered by the Christian Clovis, King of the Franks. When in 560 Christians burnt a synagogue in Orleans, the Jewish congregation petitioned Gunthram, King of the Franks, to rebuild it as Theodoric had done in a similar situation. This was refused to the express joy of Gregory, Bishop of Tours.[17]

As early as 637 another religious force was directed against both Jews and Christians. This was the Pact of Omar promulgated by Omar I and reflecting some earlier Christian laws against infidels. It required non-Moslems to pay a head tax in return for protection and exemption from military service. It permitted no new religious buildings or repairs, and although requiring

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[16]Marcus, _op. cit._, p. 111.

[17]Durant, _op. cit._, p. 349.

hospitality to Moslems, it forbade imitation of Moslems and the teaching of non-Moslem children the Koran. According to Marcus, this remains in force in Yemen.[18] As far as Europe was concerned, of course, this affected the Iberian Peninsula chiefly.

The early penetration of Jews into Celtic lands was in the role of merchant to sell spices and often to buy slaves.[19] Because they had no definite nationality and were considered politically harmless, Jews, and only Jews, could travel between France and non-Catholic lands. (Even discrimination was a two way street.) Thus they became predominant in trade during the time of the Carolingians.[20] No professional merchants existed in Carolingian lands except the Jews, and the words Judeus and mercator were considered synonymous. The majority had arrived from the Moslem countries of the Mediterranean via Spain, andttheir economic role was an accessory one providing a limited clientele with luxuries such as

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[18]Marcus, op. cit., pp. 13-14.

[19]Boissonnade, op. cit., p. 109.

[20]Robert S. Lopez, "The Trade of Medieval Europe: The South," The Cambridge Economic History of Europe. (Cambridge: University Press, 1963), II, 272.

spices, fabrics, enamels, and ivories.[21]

Van Werveke suggests that possibly the capital of Jewish merchants in the early Middle Ages derived from landed property held in Spain, Gaul, and Italy during the fifth, sixth, and seventh centuries, and adds that as Roman law gave way to national law during the time between the sixth and the eighth centuries, the Jews had to sell out and devote themselves to trade depending thereafter on commercial profits.[22]

Even in the ninth century central Europe was still semi-barbarous, and the Jewish merchant risked his life to travel. The Christian Church declared that the killing of aliens was a punishable offense, and through the Peace of God stimulated commerce and permitted aliens to settle. However, land ownership was incidental to merchant activities under royal protection.[23]

Charlemagne's generous treatment of the Jews is noteworthy. They were allowed to hold land and to engage

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[21]Pirenne, op. cit., pp. 11-12.

[22]H. van Werveke, "The Rise of the Towns," Cambridge Economic History of Europe (Cambridge: University Press, 1963), III, 16.

[23]Raphael Straus, "Jews in Finance. The Middle Ages," Universal Jewish Encyclopedia, op. cit., IV, 290.

in trade, and during the reign of Louis the Pious the Jews enjoyed a "Golden Age."[24]

A curious development at the Imperial Court of Louis was the defection of Bodo, a chaplain, who deserted Christianity for Judaism. He became a zealous missionary for Judaism and an opponent of Christianity, favoring forcible conversion. Assuming the name of Eleazar, he was circumcised, let his hair and beard grow, married the daughter of a Jew and sought refuge in Moslem Spain at Saragossa.[25] Bodo's decision probably reflected both the moral laxity of the Frankish court and the tolerant general attitude toward Jews.

At this same time in Germany Jews were not allowed to hold land and were therefore driven into trade and finance.[26] Considerable Jewish population could be found

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[24]Israel Abrahams, "Jews," The Encyclopedia Britannica (11th ed.) XV, 404.

[25]Marcus, op. cit., p. 353. Coulton (p. 352) also refers to apostasies to Judaism: two Cistercian monks in England during the reign of Henry II and a deacon who was burned at the state, 1222, for having defected and married a Jewess--there being no earlier record of punishment for apostasy to Judaism in England.

[26]Abrahams, loc. cit.

in the cities of Metz, Speyer, Mainz, Worms, Strasbourg, Frankfort, and Cologne during the ninth century.

After commenting that there had been Jewish merchants in Gaul since the time of Caesar and that there were Jewish colonies in all of the major cities by 600, Durant notes that the Merovingians persecuted Jews with pious ferocity, but that:

> Despite hostile legends, legal disabilities, and occasional minor persecutions, the Jews enjoyed in France in the ninth and tenth centuries a degree of prosperity and peace hardly known again by the Jews of Europe before the French Revolution.[27]

Coulton echoes this idea, adding that Jews could possess land and were prosperous traders in ninth century France although both civil and ecclesiastical rules discriminated against them to some extent. Christian-Jewish marriages were forbidden, and forced baptisms took place. Although protected by both Charlemagne and his son Louis the Pious, the Jews were targets of some complaints--as merchants and physicians--however, not yet as usurers.[28] The bases for most Jewish settlement during the Carolingian era were royal charters. Sometimes, however, bishops granted

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[27]Durant, op. cit., pp. 369-370.

[28]G. G. Coulton, Medieval Panorama (Cleveland and New York: The World Publishing Co., 1955), pp. 348-349.

charters to Jews for trade and settlement.[29]

As piracy and warfare in the Mediterranean increased, the importance of a land route through the Slavic lands across central Europe to Western France became more evident. Both Frisians and Syrians, who had been interested in commercial activities regarded this route as dangerous, distant, and unattractive. (See next chapter regarding Frisians.) Thus the Jews, who were being driven northward by Visigothic and Burgundian persecutions in the ninth century, found an unclaimed direction for commercial activity. As early as 935 the Doge of Venice requested the German Emperor to forbid Jewish trade, but not until 965 was there any reference to Jews in German law, the allusion being to "Jews and other merchants." [30]

During the peaceful period before the Crusades, Judaism flourished in Western Europe. Jews lived at ease in France, and Gersham B. Judah (b. Metz 960, d. Mainz 1040) founded French and German Talmudic Schools. because his rabbinical decisions were so widely accepted,

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[29]Jacob Katz, Exclusiveness and Tolerance, Studies in Jewish-Gentile Relations in Medieval and Modern Times (Oxford University Press, 1961), p. 5.

[30]Straus, op. cit., IV, 290-291.

he became the arbiter of Ashkenazic Judaism, and many of his regulations are still observed by orthodox Jews. In 1000 he convened a Synod which banned polygamy in the West, reformed divorce laws, and revised the code relating to those who had been forced into conversion urging that pseudo-Christians be readmitted into the Jewish community without difficulty.[31]

Rudigh Huozmann, Bishop of Speyer, in 1084 brought in Jews to add to the honor of Speyer. He provided them with a walled living quarter a short distance from the other citizens, granting them power to change gold and silver, to buy and sell, and church property for a cemetery. Provision was made that a rabbi hear disputes rising between Jews.[32] Both Worms and Speyer had charters favoring Jews (1090) which were patterned after Carolingian models and granted the privileges of traveling freely, buying and selling at will, as well as protection against arbitrary taxation and all violence. The development of business law can be traced to Jewish commercial practices, but as the economic importance of the Jew diminished with the

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[31] De Haas, op. cit., pp. 177, 336.

[32] Cave, op. cit., pp. 101-102.

legal and economic progress of central Europe, Jewish commercial influence shrank toward the end of the Middle Ages.[33]

Because of its geographical isolation, it is possible to consider the history of the Iberian peninsula somewhat separately from the main channel of Western European history. The pre-Christian Visigothic Empire allowed Jews to acquire power and wealth, and their numbers increased.[34] But with the conversion of King Recared (586-601), stringent restrictions were imposed upon the Jews.[35] The Visigothic Code--laws of the Catholic monarchs of Spain (586-711)--was extremely anti-Jewish, offering the alternative of baptism or expulsion.[36] As a result when the Moors and Arabs invaded Spain in 711, they were welcomed and aided by the Jews. When the conquerors invited immigration to repopulate the land, fifty thousand Jews came to Spain. They were subject

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[33]Straus, op. cit., IV, 292.

[34]William H. Prescott, History of the Reign of Ferdinand and Isabella (New York: Hooper, Clarke and Co., n. d. Imperial Edition), I, 314.

[35]Durant, op. cit., p. 370.

[36]Marcus, op. cit., p. 20.

to no economic limitations and participated in agriculture, industry, finance, and the professions. One half of the population of eleventh century Granada was Jewish. Although few rose to very high positions in this Moslem state, Samuel (Naghdela) was an exception and openly held the office of Vizier, having been recommended by the dying incumbent. Under his wise direction the state flourished, and he pursued his own enthusiasms and competencies as scholar, rabbi, poet, astronomer, author, mathematician, and linguist. After twenty-two years he died and was succeeded by his son, Joseph Ibn Naghdela, who in eleven years succeeded in undoing all of his father's accomplishments provoking a revolt that resulted in the massacre of 4000 Jews and the exiling of the remainder.[37]

As the previous illustration indicates, under the Arabs the Spanish Jews rose to great wealth and public position, achieving the highest learning at Cordova, Toledo, Barcelona, and Granada. They traveled widely, compiling useful itineraries and returning with specimens and samples of exotic wares and oriental drugs. Their accomplishments in mathematics, astronomy, and medicine were outstanding. From the tenth to the thirteenth centuries great contributions

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[37]Durant, _op_. _cit_., p. 371.

were made to contemporary Jewish literature.[38]

According to Friedländer there were Jews in England in 691, and many more came with William.[39] Coulton expresses the more general view that the Jews arrived in England with William--from Rouen, implying that there was no evidence of pre-conquest Jews.[40]

It is apparent that their mobility and adaptability enabled the Jews to survive over a millennium of persecution before the Crusades. Religious referents fortified this scattered people as they entered an unsympathetic western world. The Torah, their literature, originally just the five books of Moses (Pentateuch) extended itself to the whole of Jewish writings. The Talmud, commentaries on both the oral and written law, meant study or instruction and varied in different national Jewish communities as opinions differed regarding its relation to the Scriptures. Rabbis had the overall responsibility for oral law. In general it could be said that ritual, including dietary restrictions, was more important than theology in uniting the dispersed Jews of the Middle Ages. Synagogues, like

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[38] Prescott, op. cit., I, 315-316.

[39] L. Friedlander, Roman Life and Manners Under the Early Empire (London: n. d. Oxford University Press, 1908), III, 181.

[40] Coulton, op. cit., p. 348.

the Temple allowed no images, but unlike the Temple did permit instrumental music.[41]

Since Jews were frequently forbidden to carry arms even in self-defense during the Middle Ages, they found themselves outside of the regular feudal structure.[42] As mentioned earlier, royal or episcopal charter was the frequent and official base of the Jew's status in Western Europe. It was a special extra-feudal relationship in that all that the Jew possessed belonged to the king with no intervening feudal hierarchy. Yet in relation to others the Jew was remarkably free. He could move freely from place to place and settle anywhere.[43] He owed no military service nor oath of fealty.[44] Although some Jews did acquire considerable wealth during the Middle Ages, this rarely passed from one generation to the next inasmuch as the Crown was legally entitled to confiscate the individual's wealth at his death.[45]

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[41]Durant, op. cit., pp. 350-356.

[42]Israel Abrahams, Jewish Life in the Middle Ages (Philadelphia: Jewish Publication Society of America, 1917), pp. 376-377.

[43]Coulton, op. cit., p. 350 [44]Durant op. cit., p. 375.

[45]Cecil Roth, The Jewish Contributions to Civilization (New York: Harper and Bros., 1940), p. 265.

While there seems to be no doubt that commerce was an important arm of the economic activities of Jews in Western Europe prior to the Crusades, there is some division of opinion as to which was cause and which effect. Jacobs states, "The Jews followed the trade, and not the trade the Jews."[46] But Abrahams contends that the Jews taught Europe commerce, creating instruments of credit and exchange and developing the circulation of capital.[47]

However, with the rise of a native merchandising class, the Jews had to move into the moneylending phase of commerce, and the old identification of Jew and merchant was replaced by equating Jew with usurer. By the eleventh century, therefore, Jewish moneylending was extensive, and a very important branch of Jewish economic activity.[48] This same century that witnessed the withdrawal of the Jews from a dominant position in commerce saw the control of the Mediterranean by Genoan and Venetian fleets, the rise of

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[46]Joseph Jacobs, Jewish Contributions to Civilization (Philadelphia: The Jewish Publications Society of America, 1919), p. 265.

[47]Julius Landmann, "Banking, Commercial. History to the Close of the Eighteenth Century," Encyclopedia of the Social Sciences. (New York: The Macmillan Company, 1931), II, 424.

the monopolistic Hanseatic League in the North which closed the ports of both the Baltic and the North Sea to Jews, and in the final years the launching of the First Crusade and the capture of Jerusalem. (See Chapter Four regarding the Hanse.) Jewish peddlers had been early on the scene. They were succeeded by workers in every craft and trade. With the rise of strong Christian guilds in Northern Europe, the Jews again turned to trade, trusting that Rab, the Babylonian Talmudist was correct in saying, "Trade with one hundred florins and you will afford meat and wine; put the same sum into agriculture and you may have bread and salt."[49]

It seems certain that practically the only market for the exotic luxury goods the Jews brought from the East were Churchmen who had use for the silk vestments, Russian furs, and spices.[50]

Since the Church was such an overwhelming influence on everyday life in the Middle Ages, its attitude toward commerce and moneylending affected these economic activities. Primarily a land-holding institution, the Church viewed commerce with hostility, although as already noted, churchmen were among the first beneficiaries of revived trade.

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[49]Durant, op. cit., p. 376; and Abrahams, op. cit., pp. 218-221.

[50]Straus, op. cit., IV, 291.

Ultimately the Just Price Theory resolved the position of the Church. Permissible trade provided an adequate income to the seller; anything greater would be sinful superfluity. Aquinas, whose attitude was liberal compared to that of earlier churchmen, viewed trade not as sinful in and of itself, but dangerous as tempting toward sin.[51] Even more difficult was the resolution of the question of profit from loans. Generally speaking the Church frowned upon a greater return than the actual amount of the loan, although Aquinas accepted the idea of a charge for not repaying a loan on time.[52] Since both the Koran and the Christian Church forbade the charging of interest, Moslem and Christian borrowers, sometimes even religious institutions, applied to Jews for loans. For example, nine Cistercian monasteries in England and St. Alban's Abbey were financed by Aaron of Lincoln.[53]

Although some monastic lending was free of interest charges, for the most part aiding peasants with consumer loans, a pledge of equal value was usually required, and

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[51] Coulton, op. cit., p. 332.

[52] N. S. B. Gras, "Economic Rationalism in the Late Middle Ages," Speculum, VIII, 304-312, 1933.

[53] Durant, op. cit., p. 377.

by the end of the eleventh century some monks were lending money on exactly the same bases as ordinary bankers, i. e. St. Martin-des-Champs. Jewish financiers in the employ of the abbey of St. André managed its bank business.[54]

A Christian usurer might expect his soul to go to the devil and his goods and chattels to the king at his death. Hence moneylending tended to rest in Jewish hands, particularly in Northern Europe.[55]

By the thirteenth century, however, the Church itself became involved in lending for interest. Matthew Paris, an English monk and historian notes Bishop Grosseteste's criticism of Innocent IV:

> And if by chance thou will pay the papal usurer the principal of the money, which thou has not in thy possession, within a month or less (of the day of borrowing), he will not accept it unless thou pay him the whole hundred pounds. This is worse than a Jew's conditions; for the Jew will receive the principal courteously whensoever thou shalt return it, with only so much interest as is proportionate to the time for which thou has had it in hand.[56]

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[54] Coulton, op. cit., p. 343.

[55] Salzman, op. cit., pp. 31-36.

[56] Coulton, op. cit., pp. 338, 340; E. Lipson, The Economic History of England (London: Adam and Charles Black, 1915), I, 618.

A little later Benvenuto da Imola in his commentary on Dante wrote, "He who practiceth usury goeth to hell, and he who practiceth it not, tendeth to destitution."[56]

While the Church regarded Jewish usurers as a morally regrettable by-product of the ban on Christian usury, cities found them a necessary economic corollary, and the more economically advanced courtries disregarded the ban first--Italy, Southern France, the Baltic countries.

Jewish tradition did not smile upon usury. According to the Talmud:

> Interest is like the bite of a snake, one feels it only when it begins to swell.
>
> Gamblers and usurers are not trustworthy witnesses.
>
> It is better to sell your daughter into slavery than to borrow money on interest.[57]

Selections from the Old Testament, too, have some bearing on the subject:

> If thou lend money to any of my people, that is poor by thee, thou shalt not be to him as a usurer; neither shall thou lay upon him usury.[58]

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[56] Ibid.

[57] Lestschinsky, loc. cit.

[58] Exodus 22:25, The Old Testament, King James Version.

> Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of any thing that is lent upon.
>
> Unto a stranger thou mayest lend upon usury; but unto thy brother thou shalt not lend upon usury.[59]

Abrahams concludes that the Jews were constrained to adopt various means of securing a livelihood because of the force of circumstances, exclusive and restrictive laws and the express desires of kings and peoples.[60] Roth feels that their literacy, their internationality, and their stimulus to independent thought enabled the Jews to survive in a regimented feudal world,[61] and Sombart, who viewed the Middle Ages as non- or pre-capitalist, considered the Jews caretakers and purveyors of the capitalist spirit.[62]

Although there was great diversity in the economic undertakings of the Jews throughout Western Europe, the impact of the Crusades had a pronounced effect upon all of them. Christian antagonism flourished. Jews were affected, physically, economically, politically, and even

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[59]Deuteronomy 23:19-20, The Old Testament, King James Version.

[60]Abrahams, op. cit., p. 249.

[61]Cecil Roth, "Jewish Cultural Influence in the Middle Ages," Hebrew Impact on Western Civilization, Dagobert D. Runes, ed., (New York: Philosophical Library, Inc., 1951), p. 360.

[62]M. Postan, "Studies in Bibliography. I Medieval Capitalism," Economic History Review, 4:129-227, April, 1933.

psychically. Their prestige and security vanished, and in spite of more than a millennium of successful adjustment to western society, there was no refuge from this communal attack. Fortuitously, Christian effort was not synchronized so that it was possible for this alert and mobile people to avoid extinction despite many murderous incidents.

Although the era of the Crusades ushered in a period of relative feudal peace for Western Europe, it fomented anti-Jewish violence, persecution, massacres, and atrocities. In many cases the crusaders themselves stimulated the local citizens who were their hosts and supporters into frenzied attacks against the Jews. Central European cities in the path of crusaders traveling overland (Trier, Worms, Mainz, Cologne, Speyer, and Strasbourg) saw the shedding of much Jewish blood during both the First (1096-1099) and the Second (1147-1149) Crusades. Banishment, enslavement, and confiscation of goods were further by-products of the intense anti-Jewish sentiment that accompanied the Crusades.[63]

Prior to the Crusades anusim--crypto-Judaism or pseudo-Christianity was infrequent and relatively unnecessary in Northern Europe. This meant, of course, that it was much

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[63]Charles G. Herbermann (ed.), The Catholic Encyclopedia (New York: The Encyclopedia Press, Inc., 1910), VIII: 392-393.

easier to identify Jews as they became targets of the crusaders' wrath. Therefore, to preclude massacre and suicide, family or rabbinical murders were sometimes resorted to, and some forcible conversions to Christianity occurred. In England, at least, economic as well as religious antipathies prompted some of the violence against Jews.[64] It is a matter of record, however, that Henry IV (Holy Roman Emperor 1056-1106) did grant permission to Jews forcibly converted during the First Crusade to return to Judaism--contrary to the position of the Church.[65]

The introduction of a papal levy of income taxes on ecclesiastical revenues was at first justified by the cost of the Crusades. However, the division of the revenue often left the king with a greater share than the pope, and ultimately this became a royal tax with papal approval.[66]

Innocent III, who recognized the value of the Crusades as a unifying factor for the Church in Western Europe, utilized the Fourth Lateran Council (1215) to revive

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[64] Coulton, op. cit., pp. 359,363.

[65] Katz, op. cit., p. 28.

[66] M. Postan, Review of William E. Lunt, "Financial Relations of the Papacy to England to 1327," Economic History Review, 13:116-117, 1943.

the old repressive decrees against Jews and introduced some new ones: distinctive dress, the wearing of a badge, limits on interest rates, a moratorium on the payment of debts to Jews while the borrower was crusading, and exclusion from public offices.[67]

Philip Augustus, a devoted Crusader, expelled Jews from France in 1182 but later allowed their return on the payment of taxes.[68]

Dependence upon loans from Jews prevented their expulsion from England during the reign of Henry II, but these loans ceased to be important during the reigns of his sons due to the Crown's heavy fines and taxes, and by 1290 Edward I could readily expel all Jews without financially embarrassing the Crown.[69] Substitution of Italian for Jewish banking services offered both economic and religious justifications. The financial services of the Knights Templar were available and attractive, too, during the thirteenth century. (See Chapter Five.)

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[67]Marcus, op. cit., p. 137.

[68]Heaton, op. cit., p. 184.

[69]E. B. and M. M. Fryde, "Public Credit with Special Reference to North-Western Europe," Cambridge Economic History of Europe. (Cambridge: University Press, 1963, III:452.

Despite numerous subsequent expulsions, Jewish settlement in Europe remained continuous. As the welcome wore thin in some areas, it was renewed in others. One interesting result of the series of expulsions was the emergence by the fifteenth century of oral Jewish jargons. Mixed congregations whose only common language was Hebrew made a form of Hebrew a vernacular language--something that had never occurred in the previous settled Jewish European communities which were at least bi-lingual.[70]

Although regulated, restricted, taxed, controlled, and directed by both the temporal and religious authorities of feudal Europe, the Jewish population did enjoy one area of voluntary community organization. It was not required segregation that concentrated the Jewish population around the synagogue. Members of the congregation generally preferred the solidarity and security of a close community.

For 1400 years the Talmud, according to Heine "a portable Fatherland," provided the nucleus of Jewish education.[71] Despite cultural handicaps and lack of access to existing channels of education, the Jews of Europe attained amazing heights in the fields of language, literature, science (medicine and astronomy particularly), and

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[70]Abrahams, op. cit., p. 359.

[71]Durant, op. cit., pp. 365, 374.

philosophy. Hebrew, Arabic, and Latin medical literature provided Jewish physicians with a practical and empirical spirit which contrasted with the dogmatic and scholastic teachings of European universities during the Middle Ages.[72]

Land holding, like education, was under severe limitation of opportunity for Jews. Although they did hold lands, vineyards and mills in Southern France, there was popular resentment and churchly disapproval but no real persecution until the time of the First Crusade.[73] As of 1275 land holding was permitted in England, but the field of finance was closed and the expulsion (1290) was not far off.[74]

Straus suggests that the Church was unenthusiastic about Jews holding lands in Medieval Europe because of the tithes that would thereby be lost.[75] But Durant points our that land ownership was impractical rather than illegal for Jews. Free labor was not only expensive but difficult. Christians would not work on Sundays, Jews not on Saturdays. Christian slaves were forbidden to Jews, and the imminent possibility of attack, expulsion of confiscation of property

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[72]Cecil Roth, "Qualification of Jewish Physicians in the Middle Ages," Speculum, XXVIII:834-836, 1953.

[73]Pirenne, op. cit., p. 133.

[74]Israel Abrahams, "Jews," The Encyclopedia Britannica (11th ed.) XV, 404.

[75]Straus, op. cit., IV:291.

prompted Jews to acquire a more fluid form of wealth.[76]

Abraham's reference implies that land was held, bought and sold by Jews quite openly, "In our place, when a man wishes to sell any land, a proclamation is made in the synagogue."[77] But Isaac's mention of reliance on non-Jewish cultivation of citron alludes to two factors--the northward movement of Jewish population in the thirteenth and fourteenth centuries, and the increasing legal restrictions on Jewish landholding at this same time.[78]

It seems certain that commerce, not agriculture, attracted Jewish communities to central and Northern Europe, but that these communities adapted themselves to changing economic opportunities so successfully that virtually no economic role was unknown to them in the course of a few centuries. The curious idea that the Jews had a special propensity for trade and finance sounds dubious in the light of their pastoral and agricultural heritage and the fact that until the time of the Maccabees (second century B. C.) there were no coins in Israel.[79]

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[76]Durant op. cit., p. 375. [77]Abrahams, op. cit., p. 10.
[78]Isaac, op. cit., p. 73. [79]Jacobs, op. cit., p. 190.

Among the far-reaching repercussions of the Crusades was the emergence of an autochthonous merchant class in Europe, which eased the Jews into the position of being marginal rather than central traders. Exceptions to this general transition existed, however, in central Europe (Southern Germany, Austria, Bohemia, Moravia, Silesia, Hungary, and Poland) where Christian merchants could not or did not care to satisfy the local needs.[80]

Abrahams points out that the Jews of northern and central Europe pursued handicrafts and trades like anyone else until the thirteenth century. They were particularly recognized as dyers and manufacturers of silk and were early among those who entered the printing trade. Later tailoring became the most common occupation, and when in 1316 Austria forbade Jews to make clothes, they became concentrated in retail trade, second hand goods and peddling.[81]

Durant mentions the participation of Jews in heavier work such as the metal trades, and the tin mines of Cornwall until their expulsion from England in 1290. Northern Europe recognized Christian monopolies for smiths, carpenters, tailors, shoemakers, millers, bakers, physicians, and sellers of wine, flour, butter and oils, but in Southern Europe Jews

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[80] Straus, op. cit., IV, 291.

[81] Abrahams, op. cit., pp. 218-225.

were organized into strong guilds which competed with Christian craftsmen.[82]

The fifteenth century in Spain saw John II prohibiting Jews from being vintners, grocers, taverners, apothecaries, physicians, or nurses.[83]

The Magna Carta, cotemporaneous with Innocent III's Fourth Lateran Council, also had some particular provisions regarding Jews. Chapter X stated that money borrowed from Jews shall not bear interest during a minority and Chapter XI provided for the repayment of money borrowed from Jews and other creditors.[84] English law supplemented the papal ban on usury with the enactment of Statutum de Judaismo in 1275 thus paving the way for the expulsion fifteen years later.[85]

As Pirenne has put it, "The more economically advanced a country was, the fewer Jewish moneylenders were to be found there."[86] Straus confirms this judgment, adding that the advanced countries (Italy, Southern France and the Baltic lands) ignored the papal ban in the interests of their

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[82]Durant, op. cit., p. 376.

[83]Prescott, op. cit., I: 319.

[84]Arthur William Holland, "Magna Carta," The Encyclopaedia Britannica (11th ed. XVII, 316.

[85]Coulton, op. cit., p. 351.

[86]Pirenne, op. cit., p. 133.

economic advantage, while central Europe, whose lagging economy was in dire need of money, obeyed the church ban and accepted Jewish services.[87]

Coin clipping might be deemed a transitional stage of a people deprived of financial pursuits retrogressing to commercial. In any case its practice became a real problem in thirteenth century England. Salzman feels that the chief offenders were Flemish merchants, but mentions that Jews were accused in 1278 (with good reason) the entire community being arrested, hundreds executed and several thousand pounds collected in fines. He adds, however, that the expulsion of the Jews in 1290 did not end the practice; and he suggests two contributing causes: the immense variety but inadequate volume of coins in circulation, and the lack of coins of small denominations.[88]

In accord with the sentiments of the thirteenth century, Duke Henry of Brabant ordered in 1261--on his deathbed--that all usurers be expelled. His widow, however, decided to tolerate them on the advice of St. Thomas Aquinas.[89]

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[87]Straus, loc. cit.

[88]Salzman, op. cit., pp. 9-16. An example of the problem in thirteenth century England was that while the smallest coin was a farthing, ale cost a penny a gallon, and a good day's work brought a wage of 2 d.

[89]Pirenne, op. cit., p. 134.

As Christian moneylenders organized themselves to inaugurate new forms of credit, the Jews were left to meet the needs of the common people advancing loans on pledges which demanded high interest rates--up to 80%--leading in turn to widespread resentment.[90] Adventurer-merchants became the new capitalists[91] while the Order of Templars controlled financial relations with the Christian East.[92] (See Chapter Five for more on the Templars.)

As Europe became less feudal and more nationalistic after the Crusades, the Jew, an outsider in feudal times, found even less of a place in the growing national states. The closed or segregated community which had been a voluntary arrangement centered around the synagogue prior to the Crusades, was succeeded by the compulsory herding of European Jews into crowded ghettos in the later Middle Ages. Economic life was subject to severe proscription, and their feudal freedom (mentioned p. 41) was replaced with nearly total regimentation. The fall of feudalism

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[90]Boissonnade, op. cit., p. 167.

[91]H. W. C. Davis, Review of Henri Pirenne, "Les Villes du Moyen Age," Economic History Review, I:348-350, January, 1928.

[92]Pirenne, op. cit., p. 136.

and the rise of ghettos led to national Judaism and saw the decline of Jewish education and literacy.[93]

Jacobs explains the sixteenth century commercial and financial activity which caused many European Jews to prosper again:

> The influence of Jews on the vast extension of modern commerce has been mainly due to their connections, which enable them to transfer goods and bullion from one country to another with the least risk, the scattering of Marranos throughout the Spanish empire just when the large production of precious metals in America gave an enormous impetus to European commerce and tended to throw the bullion trade in their hands.[94]

More recently it would appear that the influence exerted by Jews in many fields, including finance and commerce, reflects the success of national revolutions whose chief objects were to guarantee the rights of individuals. A major distinction between medieval and modern times is the responsible two-way relationship between individual and society. As Laski has put it,

> The movement from feudalism to capitalism is a movement from a world in which individual well-being is regarded as the outcome of action

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[93]Abrahams, op. cit., pp. xxiii-xxiv, 340.

[94]Jacobs, op. cit., p. 245.

> socially controlled to one in which social well-being is regarded as the outcome of action individually controlled.[95]

One of the earliest of European nations to achieve tolerance of diversity was the Netherlands. Its successful sixteenth century revolt against Spain made Holland thenceforward a refuge for the persecuted. So personal, political, and economic opportunity became freer for all. One hundred years later the Puritan Revolution in England accomplished many of the same effects. Cromwell may be thanked for the re-entry of the Jews to England after an absence of almost four centuries. Of utmost importance in this regard, however, was the French Revolution in the following century, which proclaimed for the world the importance of the basic human ideals of *liberté*, *égalité*, and *fraternité*.

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[95] Harold J. Laski, *The Rise of European Liberalism: An Essay in Interpretation*. (London: Ruskin House, George Allen & Unwin Ltd., 1936), p. 28.

CHAPTER III

THE ROLE OF THE FRISIANS IN EUROPEAN COMMERCE

While the Jews confined most of their commercial endeavors to overland ventures, some of their merchant associates, the Frisians in particular, were developing a maritime trade. This was at least as perilous as traversing the solid surface of the earth during the Dark Ages in terms of the risk to life and limb. Piracy was endemic, and wind, wave, and storm took their toll. However, it was attractive in terms of the profits that could be realized and the volume and variety of commodities that could be carried.

Under Roman law the concept of Mare Liberum (freedom of the seas) had prevailed, not to be revived successfully for about one thousand years with the advent of the age of discovery. Meanwhile the opposite principle emerged, the idea of Mare Clausum (a sea dominated by one power and closed to all others).

During periods of history when land transportation and communication are primitive, the hegemony of a "sea-state" becomes enormously important. Thus the fringe of the Aegean contained and reflected the culture and civilization of ancient Greece. Venice's impact was along the coasts of the Adriatic, and various Northern peoples at

one time controlled the fringes of the North Sea and the Baltic.

Europe of the Dark Ages became organized on the bases of water connections rather than contiguous areas of land as is the case in modern Europe today. For several centuries at a time, the peoples who controlled the sea cornered the maritime commerce of the North. The earliest of these was the Frisians. They were a Teutonic tribe which began its occupation of a long chain of islands in the North Sea about twenty-three hundred years ago. These are still known as the Frisian Islands today.

Isolation from the mainland afforded some security from attack, but continual battle against encroachment by the sea was necessary, and artificial dwelling mounds provided these people and their cattle protection from North Sea floods. _Terp_ (mound) excavations revealing native pottery and other artifacts give evidence of a distinctive Frisian culture by the Time of Augustus.[1] They did, however, have to enact and re-enact the old Frisian proverb, "_de nich will diken mut wiken_," ("who will not build dikes must go away") in order to stay on

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[1]Dirk Jellema, "Frisian Trade in the Dark Ages," _Speculum_, XXX (January, 1955), 15.

their precarious islands.[2] They and the Hessians were the only sizable Teutonic groups who remained in the territories which they had held in the days of Caesar and Tacitus after the Völkerwanderung.[3]

Revolts against Roman rule did not spare the Frisians from Roman domination during the first century, and as a result they supplied soldiery for the Roman Empire serving in legions on the continent as well as in Britain.[4]

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[2]"Frisian Islands," Encyclopaedia Britannica (11th ed.), XI, 233.

[3]D. C. Munro and G. C. Sellery, Medieval Civilization (New York: The Century Co., 1904), p. 329.

[4]Tacitus, Annals (New York: Harper and Bros., 1873), The Oxford Translation Revised, IV, 203-204.

Tacitus reports that their rebellion of the year 72 derived from Roman rapacity rather than Frisian unwillingness to submit. Their agreed upon tribute, "to furnish certain hides for military purposes," seemed just and feasible. But when the first centurion sent out to govern them demanded large wild bull hides instead of the much smaller skins of their domestic cattle, they were forced to sell their herds, lands, wives, and children.

When next the Roman soldiers came to collect tribute, they were hanged by the Frisians, who also defeated the Roman forces sent out to subdue them. Thus the name Frisian gained fame and respect.

Roman laws of the early fourth century forbade export of bronze and iron, an indication of the strict regulation of commerce within the Empire. Despite regulation which was supposed to be helpful, trade declined in the years of the Late Empire, and commercial activity between the free peoples of Germany and the Empire continued to diminish steadily during the fourth century. Toward the end of this century the export of gold was prohibited and Romans were commanded to regain by trade gold which had already passed into the hands of barbarian peoples. Reduced commerce with the Roman world no doubt explains the increasing importance of other trade connections, both maritime and overland. Swedish trade, for example, turned eastward in an early stage which later led to the establishment of the famous Varangian route through Russia. Meanwhile the Frisians began to look northward toward the sea.[5]

Even before their trading activities the Frisians had launched an agricultural revolution, tilling the land in the lower Rhine regions in the time of Nero.[6] By the

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[5]Archibald Ross Lewis, The Northern Seas (Princeton: University Press, 1958), pp. 37, 40, 85.

[6]A. Dopsch, The Economic and Social Foundations of European Civilization (London: K. Paul, Trench, Trubner & Co., 1937), p. 130.

Merovingian era they had adopted two revolutionary agricultural techniques unknown to the Romans--the heavy wheeled plow in place of its light Mediterranean prototype, and the horse collar supplanting the relatively inefficient yoke the Romans had used. These two innovations permitted the cultivation of heavy wet soil thus opening vast new areas to agricultural development. As Lewis points out, the areas utilizing these agrarian improvements were identical with those where commerce first revived. Evidently a willingness to experiment was an early symptom of potential progress in several directions.

It seems apparent that the Frisians controlled the coastlands from the Rhine to the Weser by the turn of the sixth century, and in that century Frisia became the Northern destination of the only extant land route (traversing the Alps and following the Rhine) from the Mediterranean.[7]

During the seventh century Frisian expansion reached up the Rhine river. Economic activities included agriculture, stock-raising, and the beginnings of the later famed textile industry.[8]

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[7]Lewis, *op. cit.*, pp. 165-167.

[8]Wybe Jappe Alberts, "Frisians," *Encyclopaedia Britannica* (1965) IX, 947.

In the course of the sixth, seventh and eighth centuries it was Frisian shipping almost exclusively which carried the commerce of the Northern countries, the Frisians having established trading posts along Baltic coasts as well as at various points in Norway and Denmark.[9] Their maritime activity first competed with and then superseded the prior efforts of the Irish, the Picts, and the Saxons.[10] During the sixth and seventh centuries the North Sea was known as a Frisian lake, and even the Irish Sea was "Fresicum Mare" to Nennius, the eighth-century Welsh historian.[11]

A phenomenon of seventh century commerce brought foreign gold coins to England, Frisia, and Northern Gaul, regions which had not seen them for several centuries. The Sutton Hoo treasure (late seventh century) reveals that England's chief commercial contacts were with Frisia, the Rhinelands, Quentovic and Rouen.[12]

Merovingian silver coinage has often been explained as a result of a gold drain to the East. Other factors

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[9] Robert L. Reynolds, Europe Emerges. Transition Toward an Industrial World Wide Society 600-1750 (Madison: University of Wisconsin Press, 1961), p. 113.

[10] Lewis, op. cit., pp. 17, 42, 167.

[11] H. C. Darby, "Medieval Sea-State," Scottish Geographical Magazine, 48:140, May, 1932.

[12] Lewis, op. cit., pp. 120, 133.

seem worthy of equal consideration, however. The fact that Britain was a great silver producer and that gold producing areas were remote seems significant. Further, the commerce of the North consisted mainly of non-luxury items carried by small-scale merchants. Thus silver, rather than gold, was a more useful monetary standard. In any case the coinage also demonstrates the separate Northern and Mediterranean economies at this time. When the Franks established Dorestad at about the turn of the seventh century, they provided northern commerce with an active port for some centuries.[13]

As early as 679 Bede refers to Frisian traders in London who dealt in slaves.[14] Perhaps the most pleasant reference to the slave trade, which constituted such a large part of northern commerce was Pope Gregory's comment.[15]

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[13] Lewis, op. cit., pp. 34, 145.

[14] Jellema, op. cit., p. 17.

[15] J. R. Green, A Short History of the English People (New York: Harper & Bros., 1876), p. 54.

Gregory had noted the white bodies, the fair faces, the golden hair of some youths who stood bound in the market-place of Rome. "From what country do these slaves come?" he asked the traders who brought them. "They are English, Angles!" the slave dealers answered. Gregory's pity veiled itself in poetic humor. "Not Angles, but angels," he said.

In addition to slaves there were other exports from the northern seas and their shores. These included amber, walrus skins and ivory, furs, fish, cloth, glass, metal-ware, jewelry, and iron products.[16]

In conquering the homeland of the Frisians in 734, Charles Martel was responsible for the disintegration of _Frisia Magna_, the inland territorial additions which had been built up during the seventh century.[17] Although this ended the political independence of the Frisians, it did not terminate their potential for expansion, but rather diverted it into economic channels, and under the Carolingians they became the leading mariners and merchants of the northern seas.[18] Jellema goes so far as to say that during the century 750-850 Frisian development and expansion of trade foreshadowed the later Hanseatic supremacy in the commerce of Western Europe.[19] (See next chapter.)

The wars of the first half of the eighth century had economic as well as religious implications. The whole web of western commerce was torn from its Mediterranean base, and the villa system collapsed and disappeared. It can be said that the battles Martel and Pepin fought

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[16] Lewis, _op. cit._, p. 161. [17] Alberts, _loc. cit._.

[18] Lewis, _op. cit._, p. 186. [19] Jellema, _op. cit._, pp. 15, 25.

against the Moslems were also part of a civil war unseating the old Gallo-Roman nobility and establishing as pre-eminent a Germanic Frankish state.[20]

Despite early seventh century efforts to convert the Frisians to Christianity, Charles Martel's victory in 734 was over a people still largely pagan. Tree worship was one element of their heathen practice although apparently human sacrifice was not.[21] Their reverence for trees became a key factor in the partial conversion of the Frisians to Christianity, for a group of them was really impressed with Winfrid's temerity and impunity when he deliberately chopped down a large tree in one of the sacred groves.

It was not until the latter half of the eighth century that the Frisians became Christianized.[22] A storm drove the earliest successful missionary to Frisia's shores. Wilfrid of York was hospitably received and allowed to preach Christianity, but his converts were few in number, and a

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[20]Lewis, op. cit., pp. 175-176.

[21]R. Hodgkin, History of the Anglo-Saxons (London: Oxford University Press, 1952), I, 244.

[22]Reynolds, op. cit., p. 180.

century of continued effort was necessary before a majority of the Frisians became Christians. Another English missionary undertook the task Wilfrid had started with more premeditation and more preparation. Willibrord studied in Ireland for twelve years before being commissioned as a missionary to Frisia. Befriended and supported by both Charles Martel and Pepin, he died in 738 after having preached in Frisia for fifty years, often being designated "The Apostle of the Frisians." Yet another Englishman climaxed the crusade to make Frisia Christian. Winfrid (See page 68) had assisted Willibrord for several years, won the name Boniface from Pope Gregory II, and enjoyed enormous successes in Hesse where he converted many, established several important monasteries, and in 748 was made Archbishop of Mainz. In 753 he returned to Frisia hoping to finish the work of Willibrord. Martyrdom culminated his efforts the following year, and it was only after Charlemagne's accession that Saxons and Frisians submitted to Christianity. The barbarian hordes who had subdued Rome accepted the Roman religion.[23]

Under Charlemagne *Lex Frisionum*, 802, granted important privileges based on ancient Frisian laws.

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[23] Durant, *op. cit.*, p. 535.

They retained their name of free Frisians and their own land holdings where the feudal system never intruded. According to the statute book, "The Frisians shall be free as long as the wind blows out of the clouds and the world stands."[24]

Ninthe century trading activities attracted Frisians to the Fairs of Troyes and St. Denis, where wine was an important magnet. In Rhineland "Birka" jars they carried it northward to ports like Hedeby, Ribe and Dorestad. Frankish swords were held in high esteem by the Vikings, too, and provide another example of the Frisians' role as merchants and middlemen.[25]

An advantage enjoyed by the Frisians in dealing with many of their customers and patrons was that of language. No interpreters were needed to engage in commerce with the Franks, Saxons, or Scandinavians, and it proved easy to communicate with the Anglo-Saxons in London and York.[26] This language factor, too, was important

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[24]John Lothrop Motley, Historical Introduction to the History of the Netherlands Vol. XIII of The Historians' History of the World, ed. Henry Smith Williams. 25 vols.; (New York: The Outlook Company, 1904), p. 277.

[25]Lewis, op. cit., pp. 220, 223.

[26]Reynolds, loc. cit.

in the success of the English missionaries to Frisia. None of them encountered difficulty in preaching in his own dialect. Lewis suggests that most Saxon immigrants to Britain came by way of Frisia, while Hodgkin equates the Frisians of Procopius with the Jutes.[27] Procopius, writing in the sixth century, described Britain after the Roman withdrawal and before the Scandinavian invasions,

> The island of Brittia is inhabited by three very numerous nations, each having one king over it, and the names of these nations are Angili, Frissones, and Brittones, the last being from the island itself.[28]

Mentioned earlier (p. 66) was the presence of Frisian slave-traders in London during the seventh century. By the eighth century Frisian merchants had established a colony in York from which they were expelled in 778 when discrimination against foreign merchants reached one of its earliest pitches.[29]

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[27]Lewis, op. cit., p. 72 and Hodgkin, op. cit., p. 82.

[28]Procopius of Caesara, History of the Wars Translated by H. B. Dewing. (London: William Heinemann, 1928), V, 255.

[29]Lewis, op. cit., pp. 100, 183, 237.

As might be expected, a seafaring people based its maritime activity on fishing first, later becoming intrigued by exploration and trade. Not exclusively maritime, however, (See pp. 63-64.) the Frisians continued with agricultural experiment and progress developing the Holstein breed of cattle. (These distinctive and productive cows are still called Frisians in England today.) Thus two important foodstuffs became available to exchange for two others. Fish and cheese were traded for meat and grain. In contrast to this direct exportation, the Frisians found they could sell millstones from the Rhine region to the Danes.[30]

By Carolingian times Mainz, Worms, and other Rhenish towns had separate quarters for Frisian merchants and traders in suitable locations,[31] and a relative monopoly of trade across the channel became available to the Frisians as Anglo-Saxons settled down to become confirmed "landlubbers."[32] Their commercial dominance was greatest, however, in the North Sea and in the Baltic area. Apparently there was no significant commercial competition in this

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[30] Reynolds, loc. cit.

[31] Dopsch, op. cit., p. 322.

[32] Boissonnade, op. cit., p. 111.

area until the Scandinavians bestirred themselves.[33] (See page 75)

Pallia fresconica was a prized textile. Charlemagne sent gifts of it to Haroun al Raschid (Aaron the Just), and Louis the Pious presented similar gifts to his own officials.[34] Boissonnade has stated that this specialized cloth industry, springing from wool production among the free peasants of Frisia, fed the commercial markets of the west for three centuries.[35] Power concurred with Pirenne in feeling that the famous Frisian cloth compared with Arabic numerals in that the designation applied to carriers rather than originators.[36] Regardless of the source, this is yet another confirmation of the effective commercial activity of the Frisians. In Sweden grave excavations dating from the late ninth and early tenth centuries revealed forty examples of these textiles in an unbroken series. There is no question that this material, which Sabbe believed was of English

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[33] Lewis, op. cit., p. 201.

[34] Jellema, op. cit., p. 32.

[35] Boissonnade, op. cit., p. 106.

[36] Eileen Power, The Wool Trade in English Medieval History (Oxford: University Press, 1941), p. 9.

origin, became the most famous item of ninth century commerce transported by the Frisians, heirs of a favorable geographical position.[37]

Charlemagne late in his reign prohibited the export of Frisian cloth to Gaul. He may have been trying to discipline the Frisians, chief merchants to Scandinavia, and thus prevent them from becoming too friendly with his Danish enemies. The ninth century revival of commerce and maritime traffic extended the sphere of Frisian traders, however, and during the reign of Louis the Pious mention is made of olive oil being sent _up_ the Rhine.[38]

It was their mastery of the sea which gave the Frisians pre-eminence in trade at this time, particularly the development of a type of vessel which was especially well suited to commerce, the _cog_ (_kogge_).[39] Although Alfred the Great distinguished between "Frisian ships" and those he was constructing for his navy in England, he did use Frisians to man his ships and thus had access

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[37] Lewis, _op_. _cit_., pp. 206, 297.

[38] _Ibid_., pp. 192, 200, 236.

[39] John J. McCusker, Jr., "The Wine Prise and Medieval Mercantile Shipping," _Speculum_, XL:2 (April, 1966), 286.

to the ideas and technical skills required for experiment in ship-building.[40] It is likely that Alfred's decision not to use the Frisian type reflects the age-old distinction between long and round ships, oars and sails, and warships and merchantmen.[41]

Frisia's exclusive position in northern trade was jeopardized during the ninth century by a succession of Viking raids and settlements. Of course the Frisians were not the only targets of Viking activity during the busy and turbulent ninth century. Every attainable coastal region was attacked by the ubiquitous northern seafarers, whose extensive explorations were no doubt sparked by a population explosion in the lands of the midnight sun. Frisia did not prove to be a hospitable place for Norse colonization, however, and the settlements attempted there were short-lived. To some extent Frisian revolts were responsible for dislodging the Norsemen, and another factor was the degree of quarreling, dissension, and internal friction among them. Had they been successful with their Frisian colony, as they were later in Northern France, a sort of

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[40] Hodgkin, op. cit., p. 585.

[41] Romola and R. C. Anderson, The Sailing Ship: Six Thousand Years of History (New York: R. M. McBride & Co., 1963), pp. 28-29.

German Normandy probably would have resulted.[42]

The maritime activities of the Vikings, which had threatened Frisian commerce in the ninth century, expropriated it in the tenth dominating the northern seas for almost two centuries. In addition to the raids which had hurt Frisian commerce, the rise of such towns as Hamburg and Bremen offered real competition.[43] Thus, although the Frisians had been the chief maritime folk of the North Sea and the Baltic for several centuries, by the tenth century they relinquished their commercial dominance to the active Northmen.[44] Scattered Frisian colonies and merchant guilds still existed, and individual merchants maintained far-flung commercial contacts.[45] Sporadic revolts against outside control recurred, as in the days of the Roman Empire, and as late as the thirteenth century the King of Denmark died on a campaign against

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[42]Joseph R. Strayer and Dana Carlton Munro, The Middle Ages, 395-500 (New York: Appleton-Century Co., Inc., 1942), p. 106.

[43]Jellema, op. cit., p. 34.

[44]C. W. Previte-Orton, The Shorter Cambridge Medieval History (Cambridge: University Press, 1953), I, 364.

[45]Lewis, op. cit., pp. 346-347, 474.

Frisians who had refused to pay a new tax called the "plough penny."[46]

A spirited and independent people, who varied their farming and fishing activities with merchandising by both land and sea, the Frisians, like most maritime people, indulged in exploration too, and the eleventh century saw a Frisian expedition to Greenland. Lewis suggests a parallel between the economic proclivities of colonial New Englanders and medieval Frisians, each with a dual economic orientation, agriculture and seafaring.[47]

The revival of commerce in the Middle Ages under the Frisians, their immediate successors the Scandinavians, and later the Hanse, familiarized north European traders with Roman law. Their far flung contacts introduced them to it directly, and because it was so well designed for a commercial society, it was accepted and adopted. The eleventh century saw such a revival of interest in Roman law that Bologna became a study center for it. Bookkeeping, also an aid in the world of large scale and distant business and commercial transactions, was studied at Bologna, too.[48]

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[46]Lynn Thorndike, The History of Medieval Europe (Cambridge: Houghton Mifflin Co., The Riverside Press, 1928), p. 488.

[47]Lewis, op. cit., p. 231.

[48]Reynolds, op. cit., p. 188.

The three chief commodities providing the backbone of Medieval commerce: cloth, slaves, and wine, seem identical with those of the ancient world. Relatively little has been written on the last two, but knowledge is fairly complete on the rise of the European textile industry, and its impact was enormous on the Low Countries where the Frisians dominated the commercial world for so long. According to the evidence of the Domesday Book, sheep-raising was already an important activity in England prior to the Norman Conquest, and its later expansion was fed by the increased demands of the Flemish industry as well as the pioneer work of the new monastic orders, particularly the Cistercians, the Gilbertines, and the Praemonstratensions.[49]

Despite the usual tendency to regard the economy of Medieval Europe as based upon local self-sufficiency, it can be readily appreciated that such products as wine, cloth, and slaves, required more than a local market. In regard to the textile industry in particular, Eileen Power has commented,

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[49] Nellie Nielson, "Medieval Agrarian Society in its Prime: England," _The Cambridge Economic History of Europe_ (Cambridge: University Press, 1941), I, 462.

> The economic, and a good deal of the political history of Europe has been profoundly influenced by the fact that the earliest homes of the cloth manufacturing were not identical with the most important centres of wool production.[50]

When producer and consumer lived in different locations and under different governments, it was to the interest of each to maintain conditions of peace in order for commerce to continue, needs to be satisfied, and profits (including duties, an important source of governmental revenue) realized. This kind of trade stimulated the transition to a money economy, too, presaging modern capitalism. (See page 131 regarding the commutation of feudal rents and services into money terms.)

As economic interdependence gave way to national self-sufficiency, rivalries became truly international, and mankind's inclination to resort to force was no longer inhibited. For instance, when wool production and manufacturing were combined in England during the later Middle Ages, nationalism resulted, and international competition was promoted instead of the previously necessary co-operation.

Some of the lesser commodities carried by Frisians and other Medieval traders were amber, furs, and wild

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[50] Power, _op_. _cit_., p. 8.

beasts from the Baltic area, the traditional spices and silks from the Near East, and mineral and metal products from various northern areas. Neither commercial nor political organization was highly developed until the later Middle Ages which allowed for the operation of generally free trade.[51]

Moss's idea that the greatest administrative change in European history was the replacement of the *polis* system by the Roman *world empire*[52] is capable of some interesting projection and extension. A similarly significant change could be accomplished as the fragmentation and anarchy of the Dark Ages became obsolete with the economic and political organization of the new national states of the world.

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[51]Lewis, *op. cit.*, pp. 37, 162, 225.

[52]H. St. L. B. Moss, "Economic Consequences of the Barbarian Invasions," *Economic History Review*, VII (May, 1937), pp. 209-216. Reprinted in *Problems in European Civilization*, ed. Alfred Havighurst. *The Pirenne Thesis: Analysis, Criticism, and Revision* (Boston: D. C. Heath & Co., 1958), p. 52.

CHAPTER IV

COMMERCIAL AND FINANCIAL ACTIVITIES OF THE BALTIC HANSE

Five centuries after the peak of Frisian power another Germanic people came to a dominant position in control of Baltic commerce. Competition and chaos interrupted by Scandinavian control of the seas in the tenth century filled the interim between Frisian eminence and Hanseatic monopoly. (See pp. 75-76.) Perhaps true of all of these is the Hanse motto inscribed over the doorway of an old shipping house in Bremen,

> Navigare necesse est,
> Vivere non est necesse.[1]

LaMonte's choice of the term, Baltic Hanse, seems more appropriate than the usual reference Hanseatic League, an example of tautology since hanse came to mean league, alliance, union, guild, or association.[2]

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[1] D. K. Bjork, "Three Hansa Towns and Archives: Bruges, Lubeck, Tallinn," Pacific Historical Review, 9:297, September, 1940.

[2] John L. LaMonte, The World of the Middle Ages (New York: Appleton-Century-Crofts, Inc., 1949) p. 550n.

The decision to use hanse instead of hansa has been made in an effort to attain some consistency. Some sources and dictionaries seem to prefer the former. The basic difference seems to be that hanse is the Old French form and hansa Medieval Latin. One modern application, Lufthansa, indicates preference for the Medieval Latin form.

Merchant guilds preceded similar craft organizations as traders anticipated townsmen. Traveling together for security, merchants tended to settle as organized groups at favorable points for further commerce.[3]

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[3]Warren O. Ault, Europe in the Middle Ages (Boston: D. C. Heath & Co., 1932), p. 348.

Pirenne equated hanses with armed caravans (A History of Europe, p. 213), and Knight described the evolution of the term thus:

> Hanse at first signified a heap or collection. It came to mean a number of men, an association, and then specifically an association of merchants. Sometimes it was used interchangeably with gild. The two gradually came to be distinguished through the application of hanse to an association of merchants away from home, and from this to a league of the towns they represented.

(Melvin M. Knight, Economic History of Europe to the End of the Middle Ages, p. 206.) Brinkmann has stated dogmatically,

"Hanse and not hansa (the latinization of the German word), is the accepted spelling in the scientific literature of the subject." He also explained that its earliest Gothic and Anglo-Saxon reference was to the military followers of kings and nobles. ("The Hanseatic League," The Journal of Economic and Business History, II:4 (August, 1930), p. 585.

Doehaerd's article reviews Ducange's five definitions of hanse: 1) a tax on merchandise, 2) a society of merchants, 3) a group of artisans, 4) an initiation fee for entering a trade, and 5) a federation of towns. She concludes that an aid to understanding these seemingly separate references is the concept that hanse implied both a tax and freedom from that tax. (R. Doehaerd, "A propos du mot hanse," Revue du Nord, XXX, 129 (January-April, 1951), pp. 18, 28.

For several centuries the Baltic Hanse dominated the commercial activity of Northern Europe attaining its greatest ascendancy during the thirteenth century. Dedicated to suppressing threats to trade, the Hanse also aimed to control and extend existing commercial patterns, which, of course, were large inter-municipal or inter-regional rather than international. It is possible to see in the co-operative efforts of groups of merchants in various cities evidence of the so-called federal spirit which is the objective of so many nation-states of the twentieth century.[4]

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[4]Helen Zimmern, The Hansa Towns (New York: G. P. Putnam's Sons, London: T. Fisher Unwin, 1895), p. vii.

(Doehaerd re hanse, continued)

> la souche sur laquelle s'articulent les les différentes significations du mot hanse soit la nation bivalente: impôt-franchise; elle semble la seule à notre avis, qui permette d'expliquer sainement tous les textes. Si nous reprenons lesdefinitions de du Cange, en cherchant à mettre l'accent sur cette communauté de nature, nous dirons que le mot hanse a signifé: 1° simultanément un impôt et la franchise de cet impôt, 2° le group des affranchis de la hanse-impôt, 3° une taxe de rachat des franchises économiques propres à un group, 4° un group de marchands bénéficiant des mêmes franchises économiques sur certain marchés, et enfin 5° une fédération de villes liées par un traitment de franchise réciproque.

As early as the eleventh century merchant guilds became common in Northern Europe, and it did not take long for them to organize into powerful federations (hanses), many of which were primarily concerned with facilitating business at the fairs of Champagne.[5] Protected by Henry the Fowler in the tenth century, rising German cities met further encouragement under Frederick Barbarossa during the twelfth century. The frequent absence of imperial or papal rulers fostered and furthered the independent spirit of the German cities and the organized merchants who dominated them, and it was in 1241, when both the papal and imperial thrones were vacant, that under the name of Hanse Lübeck and Hamburg formed an alliance to protect the Baltic trade routes.[6]

Perhaps the earliest alliance was the Rhenish League of 1226 which subsided and revived more than once. This and several other associations of cities were loosely knit federal organizations subject to dissolution but devoted to furtherance of commercial aims and a dual defense--political and military--against feudality.[7]

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[5]Boissonnade, op. cit., p. 163.

[6]Zimmern, op. cit., p. 7.

[7]S. Harrison Thomson, Europe in Renaissance and Reformation (New York: Harcourt Brace & World, Inc., 1963), p. 218.

Wisby (Visby on the island of Gotland) was long the center of early Baltic trade and Hanse activity. Here dues were paid and common money deposited. The deposits were stored in the Church of Our Lady Maria Teutonicorum, and aldermen from the four most important cities: Lübeck, Wisby, Soest, and Dortmund, had keys to the common treasure. These aldermen also presided over a common council and stringently enforced its decisions. Pope Honorius II granted the German traders his protection for Wisby in acknowledgment of their efforts to convert pagan peoples.[8] Three centuries later the Peace of Stralsund initiated Hanseatic supremacy in Baltic affairs. This culminated the long struggle between the Hanse and the peoples of Scandinavia. At times their political and economic competition was difficult to differentiate from unregulated acts of overt piracy, and many conversions had been at sword's point. The provisions of the peace treaty ended full scale Danish aggressiveness in the Baltic, and in compensation for damages their trade had suffered during the war, the Hanse cities were given full possession for fifteen years of the Skåne castles: Skanör, Falsterbo, Helsingborg, and Malmö with numerous dependent districts

[8] Zimmern, _op. cit._, pp. 25, 28.

and the right to collect two-thirds of all revenues from these places.[9]

Both clerical and lay attitudes tended to regard flotsam and jetsam as a gift of Providence during the Middle Ages. This viewpoint no doubt stimulated a certain amount of piracy and plundering despite the fact that old Teutonic law made cities responsible for traders' losses due to malignant shipwreck or robbery. The discipline of the Hanse was more potent than that of pope or emperor, and towns "unhansed" lost their commerce until heavy fines were paid. Cologne, for example, always one of the more turbulent members of the League, suffered this fate. Even individuals could be "unhansed" for failure to observe commercial law, and their readmission was more difficult than that of a town. Thus adventuresome and piratical merchants became transformed into an industrious and peace-loving organization.[10]

Features of Hanse colonies on alien soil included their own church and storehouse plus living quarters. Ultimately they were scattered from Bergen in the North to Venice in the South and from Novgorod and Smolensk in

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[9]D. K. Bjork, "The Peace of Stralsund, 1370," _Speculum_, VII, 454, 466 (October, 1932).

[10]Zimmern, _op_. _cit_., pp. 28-29.

the East to York and London in the West. The common motto was, "freedom for the common merchant at home and abroad."[11]

Hanse traders, like other merchants of the time, tended to winter where the season caught them. By the fourteenth century there were specific orders from the Hanseatic Diet that merchants should not sail between Martinmas and Candlemas (November 11--February 2) although two important exports, herring and beer, were exempt from this restriction. The obvious justification for the herring exemption was the importance of pre-Lenten delivery.[12]

German cities, the nucleus of the Hanse, had been influenced by sustained connections with their Italian counterparts. Centuries of contact with Rome had been maintained by the German Kings (Holy Roman Emperors), and it had long been possible for the entourage of the Emperor to observe the municipal organization and independence of the Italian cities.[13] Individual Italians could find sanctuary in Germany where they were free to express sentiments at variance with papal views. One such was Arnold of Brescia, a pupil of Abelard, who had been banished by the pope as a political and ecclesiastical heretic. Having fled to Southern Germany, Arnold spoke on political, economic, and

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[11]Zimmern, op. cit., pp. 20, 45. [12]Ibid., p. 18.

[13]Lopez, op. cit., II, 291.

social matters in addition to publicizing his ecclesiastical dissents. A disciple of individual liberty, he added to the German understanding of municipal institutions through his comments on the Italian ones he had known.[14]

Transalpine communications were not rapid or predictable, nor even uninterrupted, but they were preserved. Benefitting from the example and competition of some Italian merchants, the Hanse enjoyed control of the Baltic comparable to the Italian control of the Mediterranean trade. Some Italian practices they rejected, and some they never attained. By the turn of the sixteenth century their commercial and financial methods lagged about two centuries behind those of the Italians.[15]

In contrasting the development of cities in Germany and Italy (neither of them united countries during the Middle Ages) Zimmern remarked,

> Jealousy and rivalry were ever rife among them, (the Italian cities) and in the end they destroyed themselves. Where nature is kind men can better afford to be cruel, and need not hold together in such close union.[16]

Germany, having escaped Roman rule and religion, was free from several convictions of the ex-Roman world,

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[14]Zimmern, _op. cit._, pp. 38, 40.

[15]Lopez, _loc. cit._ [16]Zimmern, _op. cit._, p. 22.

especially those of distaste for commerce. This is particularly interesting in view of the fact that manual labor was regarded as unworthy of a free man by the Teutons.[17]

Until the accession of Charles IV, no German Emperor since Barbarossa had evinced much interest in the northern portions of the Empire. Charles's official state visit to Lübeck, 1373, demonstrated his concern for Baltic affairs while reflecting his desire to influence the succession to the Danish throne. Earlier he had taken the city of Hamburg under his personal care and had expressed himself as regarding the Hanse as an element of strength to the Empire. He refrained from interfering with Hanse activities, and reciprocally the Hanse kept out of internal imperial affairs.[18] This imperial concern with and appreciation of the rising cities in Germany was in no way similar to the situation in neighboring France. Contrary to the German Emperors, French monarchs regarded cities as a challenge to royal authority. Disciplining of French cities by the king was fairly common, and revocation of privileges resulted when either temporal or ecclesastical authority was challenged. No leagues of cities were permitted

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[17] Ibid., p. 14.

[18] Thomson, op. cit., p. 146.

in France, which precluded competition for the Hanse from this source.[19]

Lübeck, (See pp. 84, 89) known as the Queen of the Hanse, became the most frequent meeting place for the Hanseatic diets. Geographically convenient to most member cities, Lübeck provided leadership in law and finance, too. Her laws prevailed at the Hanse diets, and she was the center of commercial and financial transactions as well as a magnet for investment capital. Fourteenth century Lübeck boasted eighty thousand inhabitants, a total not re-attained until the present century. Her Staple Act, like Cromwell's later Navigation Acts, enunciated a mercantilistic policy excluding all foreign shipping and requiring non-Hanseatic traffic to go by way of Lübeck.[20]

Within the Hanse every effort was made to trace fraudulent merchandise to its source and punish the perpetrators. For example, a bale of linen of sub-standard quality delivered to Novgorod was condemned, "no honourable and good man could be paid in such ware." It was sent back to Riga, from there to Wisby, and finally to Lübeck where the aldermen undertook to identify and punish the culprit.[21]

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[19] *Ibid.*, p. 46.

[20] Zimmern, *op. cit.*, pp. 85, 89, 101, 202, 256.

[21] *Ibid.*, p. 124.

Despite the Hanse's intention to promote and regularize trade, there were occasions when it condoned piracy, and member cities singly or in combination even resorted to it against such long-term enemies as the Danes. Even combatting piracy provided some excuse for indulging in it on the hoary rationalization that all is fair in love and war. An interesting illustration of this was the Hanse fleet sent out against pirate chieftains headquartering in Frisia at the turn of the fifteenth century. This was a successful enterprise under the command of Simon of Utrecht, a Hamburg alderman, whose flagship, _Bunte Kuh_ (variously translated as Brindled Cow, or Colored Cow), was unique in Hanseatic history because of its profane name, custom being to denominate vessels for some saint or angel as a bid for special protection.

Robbery on the highroads, as well as on the high seas, jeopardized commerce during the Middle Ages. Often it was the territorial lord himself who plundered passing merchants directly or claimed their possessions under the accepted rights of wreckage and salvage. More than in the case of maritime commerce, the hazards of land travel related mostly to human determinants. So security of

person and property became one of the early objectives of the Hanse, soon followed by the effort to regulate and reduce local taxes and tolls.[22]

Within the security of the Hanse colonies overseas, many German traders found greater personal freedom as well as numerous privileges unrealized in their homeland. This type of permanent settlement in each foreign land the Hanse dealt with was known as the Kontor and enjoyed considerable autonomy. However, the Hanseatic cities were unwilling to extend reciprocal privileges to foreigners wishing to trade within their walls. It was only in foreign commerce that the Hanseatic seal was used--the imperial double eagle with the inscription "Signum civitatum maritimarum."

In a time when all adult men were trained for warfare, the Hanse merchant trusted to God and his own right arm. Paradoxically, though, it was mercenaries who constituted the majority of the Hanse armies during the later militant existence of the organization. Though aggressive in extending its authority and punishing infringement of its rights, the Hanse, like all commercial undertakings, pursued peace and prosperity rather than the

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[22] Ibid., pp. 126-127, 130-131, 93.

economic disorganization of war. Official reference to its ships was Friedenschiffe (peace ships), and even its fortified towns were designated Friedenbürgen (peace settlements).[23]

Commercial expansion and consolidation gave the Hanse control of the mouths of all of the great rivers emptying into the Baltic, an interesting duplication of the area of Frisian dominance some centuries earlier. However, unlike the Frisians, the Hanseatic merchants imposed a rigid rule not only upon their own members but upon the cities they controlled. This led to a series of uprisings in the late fourteenth century in such cities as Bremen, Brunswick, Lübeck, Stralsund, and Cologne. Having become mighty the Hanse was no longer sympathetic to change and took firm steps to put down these urban revolts and retain unchanged the order it had established.[24]

One of the most important and enduring of the Hanse connections was that which they enjoyed and profitted from so long in England. Before the Norman Conquest and until after the defeat of the Spanish Armada (six centuries all told), Hanse merchants benefitted from special privileges in Britain.

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[23] Ibid., pp. 30, 34, 95, 114, 205.

[24] Thomson, op. cit., pp. 234-235.

Centuries before the German cities combined to form their famous league, Teutonic merchants had a foothold in London. In 978 during the reign of Ethelred the Unready, London's lawbook mentioned "the people of the Emperor have been judged worthy of the good laws, like to ourselves."[25] Later Baltic merchants from Lübeck and other future Hanse cities succeeded in usurping the important volume of trade that England achieved with Norway during the twelfth century.[26]

By the beginning of the eleventh century the Cologne Hanse was already established in London under royal protection. When in 1194 Richard I returned from the Third Crusade in dire financial straits, the Hanse in London provided needed funds. In recompense it was favored by reduced customs levies and given the right to buy or sell in any English fair. Merchants from Cologne were soon joined by groups from Bremen, Hamburg, and Lübeck, and by the beginning of the fourteenth century there were traders from sixty German towns sharing the same residence and the same rights in London. In return for lending money to English monarchs, they were given

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[25]Zimmern, _op_. _cit_., p. 15.

[26]Power, _op_. _cit_., p. 58.

many concessions in addition to the reduced customs already mentioned. The king turned over collection of customs, control of the royal Cornish tin mines, and even on occasion the crown jewels as security.[27] Gradually the privileges of German merchants in London were extended, and after the marriage of a daughter of Henry II to Henry the Lion, Duke of Saxony and patron of the city of Lübeck, the prestige of German merchants was increased further. For the first time Rhine wine could be sold in Great Britain. During the reigns of Henry's sons commercial connections between Germany and England were active and later enlarged after the accession of Edward I. Throughout this time English crossbowmen received the yew wood for their bows from Austria.[28]

Two significant documents in regard to the Hanse stem from the reign of Edward I. One dated June, 1282, still in the archives of Lübeck, records for the first time the expression: _Mercatores de hansa Almaniae_ in an agreement between the City of London and the already famous league.[29] The more celebrated Charter of 1303 dealt with

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[27]Heaton, _op. cit._, pp. 147-148.

[28]Zimmern, _op. cit._, pp. 16, 181.

[29]Richard Howlett, "Hanseatic League," _Palgrave's Dictionary of Political Economy_ (London: Macmillan and Company, Ltd., 1923), II, 280.

North German merchants as a single body and came to be regarded by the Hanse as the constitutional basis of their privileged status in England.[30] Probably under Gresham's influence, this charter was withdrawn by Edward VI in 1552, but restored two years later by Mary.[31] It was also during the reign of Edward I that the Germans formed the corporation establishing the famous "Steelyard." The name derived from the Old German, Stålhof (sample room), implying that, unlike other Medieval merchants, the Hänse based its prosperous trade on commodities for which samples could be stored rather than the all too ubiquitous slave trading.[32]

In the early years of his reign Edward III relied upon foreign merchants, Italian and German, in financial matters. Finally the protests of English merchants prevailed, and as of July 8, 1343, a bargain was struck between the King and thirty-three merchants resulting in the formation of the "English Company" privileged to

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[30] Michael Postan, "The Trade of Medieval Europe: The North," Cambridge Economic History of Europe (Cambridge: University Press, 1963), II, 224.

[31] Knight, op. cit., p. 214.

[32] Summerfield Baldwin, Business in the Middle Ages (New York: Henry Holt Company, 1937), p. 84.

collect customs and to guarantee royal revenues.[33] When this early syndicate of English merchants failed to satisfy the king's financial requirements as had the earlier Italians (Bardi, Frescobaldi, Peruzzi), once again Hanse merchants had the opportunity to become the king's financiers. The crown and most treasured jewels of Edward III rested long at Cologne, a pawn for ready money. Resentment against the Hanse swelled in England as returning English merchants complained of the injustices inflicted upon them in Hanseatic ports. During such outbursts as the Wat Tyler rebellion, foreigners were persecuted and pursued, even murdered when unable to pronounce "bread and cheese" in proper English accents.[34] Under Richard II the Hanse's charter of privileges was confirmed only after the Hanse permitted its home monopoly to be penetrated by English merchants and a program of reciprocity was recognized.[35]

A treaty concluded in London, 1409, promised English merchants freedom to trade in Baltic countries as Germans could in England, but succeeding English monarchs did not support their own merchants, and Edward IV

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[33] George Sales, "The 'English Company' of 1343 and a Merchant's Oath," Speculum, VI, 183, 1931.

[34] H. Palais, "England's First Attempt to Break the Commercial Monopoly of the Hanseatic League, 1377-1380," The American Historical Review, LXIV, (July, 1959), 854, 857.

[35] Ibid., p. 865.

surrendered the claims of English merchants against the Hanse as a reward to Hanse towns for their help in getting him back to England and his throne.[36] This was documented in the Treaty of Utrecht, 1475, which deeded the sites of Hanse Kontors in England to the German group and established the amount of the debt to the Hanse at $50,000, which was not to be paid outright but to be collected by remission of duties. The question of extra-territorial justice was not clarified, however, to the resentment of later English rulers.[37]

Both the Hundred Years' War and the subsequent War of the Roses undermined the prestige and power of English merchants, and once again the Hanse enjoyed a controlling position in English commerce resuming its purchases of wool, hides, corn, beer, and cheese.

Grateful Edward IV (1461-1483), the first of the House of York to attain the throne after the War of the Roses, reconfirmed all of the ancient Hanseatic monopolies in England, and this situation prevailed for almost a century until the time of Edward VI.[38]

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[36] J. L. Kirby, "Sir William Sturmy's Embassy to Germany in 1405-06, an Episode in Anglo-Hanseatic Relations," History Today, XI, 47, (January, 1965).

[37] Knight, op. cit., p. 214.

[38] Zimmern, op. cit., pp. 186, 194.

Henry VII, who was keenly appreciative of the value of commerce, did not curtail Hanse privileges in England but did get the Hanse to permit English merchants to trade on equal bases with the Hanseatic merchants in Denmark and Iceland. His subsequent commercial treaty with the Netherlands, _Intercursus Magnus_, did, of course, deprive the Hanse of its role as middleman in that trade.[39]

Under Henry VIII, whose attitude was basically friendly to the Hanse, occasional inspections and threats of restrictions emanated from the temperamental monarch. The overall result was that during Henry's reign (1509-1547), Hanse privileges were confirmed and extended.

Sir Thomas Gresham, founder of the London Exchange and an influential adviser to the young Edward VI, encouraged the Merchant Adventurers whom he referred to as the "New Hanse" or the "English Hanse." By the middle of Edward's reign, however, only 1100 pieces of native cloth were exported by the English compared with 44,000 by the Hanse per year.

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[39] Thomson, _op. cit._, p. 426.

Unlike her predecessor and half-sister, Mary, Elizabeth threatened to put Hanseatic merchants on the identical bases as other foreign merchants in England and claimed that her subjects should be favored in Hanse towns in accordance with an unenforced clause of the 1475 Treaty of Utrecht.[40] (See page 98).

When in 1597 the Emperor Rudolph finally expelled the English Merchant Adventurers from his realm, Elizabeth was moved to retaliate.[41] The grounds for the Emperor's move were threefold: reduction of Hanse privileges in England; the actions of the English against Hanse shipping on the high seas; and the monopoly of the Merchant Adventurers.[42] The Emperor's move and Hanseatic efforts to prevent the export of grain to England and Holland triggered Elizabeth's expulsion order. Merchants residing in the Steelyard were given fourteen days in which to leave the premises and the country.[43]

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[40] Zimmern, _op. cit._, pp. 201, 324-325, 328-329.

[41] Knight, _loc. cit._

[42] E. Power and R. H. Tawney, _Tudor Economic Documents_ (London: Longmans, Green & Co., 1924). III,299.

[43] Zimmern, _op. cit._, pp. 350-351.

Although Elizabeth had not acted until a decade after the defeat of the Spanish Armada, Burleigh maintained that had it not been for the provisioning services of Hanse ships and the actual participation of some of them in the Spanish fleet, "Spain wold not offer to make war by sea with England."[44]

The successful and unrecompensed seizure of sixty Hanseatic vessels and their cargoes at the mouth of the Tagus by Norris and Sir Francis Drake was further evidence that Elizabeth held the upper hand and knew it. In 1591 Burleigh explained and justified Elizabeth's action,

> The Easterlings had covertly in their Great Hulks, outwardly fraughted with peaceble merchandize duryng the space of ii yeres, conveyed into Spain the gretest part of all the Masts, Cables, Cordage, Sayles, copper, Saltpeter and powder, that served to furnishe the sayd Navy, beside the furniture of the Spanish Shipps with such provisions; ther war no greter nor stronger ships in that army, than was a gret nomber of the Hanz towns, whereof besyde the prooff that was had of the sight of them, the King of Spayne had caused books to be published.[45]

With the Hanse's expulsion from England its power was obviously waning, and as John Wheeler, a secretary

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[44]William Cunningham, The Growth of English Industry and Commerce During the Early and Middle Ages (Cambridge: University Press, 1907), II, 62n.

[45]Power and Tawney, loc. cit.

of the association of Merchant Adventurers, expressed it in 1601, "Most of their (the Hanseatic cities') teeth have fallen out, and the rest sit but loosely in their head."[46]

During its long English tenure, the ever monopolistic Hanse had attained preferential treatment through special services to the king. For example, in 1347 they paid only 12d. on each cloth exported while Englishmen paid 14d. and other merchants 33d. So Hanseatic ships carried nearly all exports of English cloth and much of the wool sent to the continent.[47] Though never combining production with trade, the Hanse did combine commerce with finance, and as can be appreciated from their English record, profitted from each.

The strategic position occupied in London by the Hanse was on the left bank just above the London Bridge. The city gate there was ceded to the Hanse, and in return for keeping it guarded and repaired the Hanse was exempted from wall-money (the annual tax dedicated to preserving town walls, bridges, and paving). Generous in gifts to London officials, the Hanse felt far more at home in the Steelyard than in other Kontors, although in London,

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[46] Zimmern, op. cit., p. 353.

[47] Heaton, op. cit., pp. 148-149.

contrary to its custom elsewhere, the Hanse did not establish its own church. Not even in Bergen, where Hanse prestige was unchallenged, did the German merchants enjoy greater independence.[48]

An active, but very different, Hanse Kontor was established by force in the Northern city of Bergen. Entirely different techniques guaranteed the Hanse the trade monopoly it sought everywhere. Pillaging by pirates had weakened the city of Bergen toward the end of the fourteenth century, and subsequent raids placed the Hanse in a position of command. Her portable wealth removed, Bergen, for five hundred years in exclusive possession of the Greenland passage, had to renounce all maritime traffic. The entire city came under Hanse control as desperate local citizens pledged and pawned their lands in return for some of life's necessities. At its peak the Hanse Kontor at Bergen numbered about three thousand. These men filled the roles of merchants, clerks, apprentices, sailors and workmen. They were committed to celibacy and a ten year sojourn after having survived perilous initiatory ordeals--a somewhat belated reflection of the institutions of chivalry or introduction to religious orders. Entrance dues and money penances defrayed the general expenses, and

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[48] Zimmern, op. cit., pp. 184, 187, 193.

the responsible town paid for the board, wages, and arming of its representatives.[49]

Like Bergen, but unlike London, Novgorod was considered an uncivilized trading outpost by the Hanse. Direct German trade with Novgorod seems to have started about 1050, and the earliest extant commercial treaty dates from 1189.[50] The Hanse establishment at Novgorod became known as the Court of St. Peter after the church they built there. As in other Hanse Kontors, strict regulations governed the individual and an almost monastic mode prevailed. The coveted Russian trade consisted of furs, metals, wax, and honey which were exchanged for textiles and some luxury items. Anxious to retain their monopoly, the Hanseatics saw to it that no non-Hanseatic learned Russian, and succeeded in excluding the Lombards ("these dangerous men") from the Baltic cities.[51]

Russian resentment of the Hanse over the centuries resulted in some unpleasant and discouraging incidents, but the most serious challenge to Hanse commerce occurred in the fifteenth century with the revolt of the Prussian

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[49] Ibid., pp. 139-140, 144.

[50] Samuel H. Cross, "Medieval Russian Contacts with the West," Speculum, X, 142, 1935.

[51] Zimmern, op. cit., pp. 153, 157, 159.

towns against the Teutonic Knights. Scarcely was peace restored and commerce begun anew when Ivan III invaded St. Peter's Court imprisoning the Hanseatics and confiscating their merchandise and personal possessions. Danish and Dutch merchants supplanted the Hanse traders,[52] and all prospect of restoring a monopoly was shattered when Richard Chanceler's voyage acquainted the English with the White Sea passage to Archangel in 1553.[53]

Perhaps the most important anchor of Hanseatic commercial activity was the Baltic, and this trade hinged on the herring. As long as this fish was plentiful in the Baltic and as long as the Roman church prevailed on the continent, Hanse power and prestige were great. During these years it is easy to appreciate the Hanseatic attitude that control of the Baltic meant dominion of the seas. However, a third factor coincident with the shift of the herring spawning grounds from the Baltic to the North Sea and the rise of Protestantism in Europe, made final the eclipse of the Hanse. This was a contribution of the Dutch, a better method of salting and transporting herring utilizing the herring cask.[54]

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[52] Ibid., pp. 159-161.

[53] E. Gee Nash, The Hansa: its History and Romance (London: John Lane, The Bodley Head, Ltd., 1929), p. 224.

[54] Zimmern, op. cit., pp. 22, 150-152, 214.

Obviously aiding financially embarrassed monarchs enabled the Hanse to exact a high price in return, and this, of course, contributed to their successful rise to power, particularly in England.

In some instances, as Bergen, their introduction was through force rather than finesse. Additionally it should be noted that their operations were efficient. Exchanging commodities within a large and rather under-developed trade area, they provided financial, commercial, and transportation services for primary producing regions with limited shipping facilities, only the nucleus of a merchant class, and limited capital. Their large cargo ship, the kogge, was a king-sized descendant of the Frisian first in this area. Its capacity was between 1500 and 2000 tons, providing cheap transportation with which native merchants could not compete for some time.[55]

Aside from direct barter, Hanseatic merchants made payment in coined money, usually silver, and bar silver was sometimes used, especially in Russia. Far behind other Medieval European financiers (Jews, Italians, and Templars), the Hanse depended more upon personal than documentary transactions. Rare were bills of exchange, but when used

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[55]Heaton, loc. cit.

they customarily were payable at either Lübeck or Bruges. The Flemish system, which has survived in England until now, was the customary form of reckoning: one pound was equal to twenty shillings at twelve groats (pennies) each. The soundest money was considered to be that of the Easterling or Baltic merchant, and from this derives the terminology for the pound sterling.[56]

The declining years of the Hanse had been anticipated by earlier rebuffs. In the fourteenth century John of Castile confiscated eighty-four of their vessels, forbidding further Hanseatic intercourse with his kingdom. Italian trade eluded the Hanse largely, remaining on an overland basis with the South German cities of Augsburg, Ulm, and Nuremberg. In spite of many restrictions the Hanseatic depot at Venice, Fondacho dei Tedeschi, was a pleasant connection, and through its Kontor in Lisbon the Hanse had some more contact with the Mediterranean trade.

The splendid, if anachronistic, House of the Easterlings at Antwerp was completed in 1568 and never

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[56] Zimmern, op. cit., pp. 103-104.

"In the time of King Richard I., monie coined in the east parts of Germany began to be of especiall request in England for the puritie thereof, and was called Easterling monie, as all the inhabitants of those parts were called Easterlings; and shortly after some of that countrie skillfull in mint matters and allaies, were sent for into this realm to bring

attained any commercial prosperity. Dissension between the inland and port cities of the League undermined its activities, and the actuality of external competition (Dutch, English, Danish, and Swedish) reduced the prospects of continued survival. When Bornholm was formally delivered over to the Danes in 1576, the Hanse saw one more of its former sources of wealth disappear.[57]

Heckscher has remarked that a thousand years separated the first and second stable governments of central Europe--the centuries between Charlemagne and Bismarck.[58] It is easily perceived, however, that the influence of the Hanse in the course of this span provided a relatively long period of consistency, stability, prosperity, and progress. As Montesquieu has put it, "The history of commerce is the history of the intercommunication of peoples," and in this regard the Hanse played

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[57] Ibid., pp. 174-175, 177, 312, 216, 237.

[58] Eli F. Heckscher, Mercantilism (London: George Allen & Unwin, Ltd., 1935), p. 138.

the coine to perfection, which since that time was called of them sterling for Easterling."--Camden (quoted in E. Cobham Brewer, Dictionary of Phrase and Fable (Philadelphia: Henry Altemus Company, 1898), p. 1177.

an active role. Their extensive travels and contacts resulted in more than immediate profit for themselves. Through their policies, treaties, wars, laws, and regulations, they influenced the mercantile and governmental structure of medieval and early modern society.[59] Among the achievements of the self-centered and long career of this flexible organization was the adoption of standard weights, as well as the introduction of reciprocal reductions of duties, both of which endure in present governmental and commercial practices.

In the course of its effective existence the Hanse remedied the needs that had brought it into being. Once these ends were accomplished--security of travel and uniform justice--the need for the organization itself expired, and instead of the role of liberator, the Hanse tended toward conservatism and oppression, the very forces it had endeavored to combat in the first place.[60]

Salzman's statement, "The whole history of foreign trade during the fifteenth and sixteenth centuries is tinged with political and national jealousies."[61] helps to explain

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[59] William L. Winter, Review of Philippe Dollinger, "La Hanse (XIIe-XVIIe siècles)," <u>Speculum</u>, XXXIX, 700, (October, 1964).

[60] Zimmern, <u>op</u>. <u>cit</u>., p. 212.

[61] Salzman, <u>op</u>. <u>cit</u>., p. 340.

the forces of the time operating against the Hanse. Despite all of its energetic efforts, the Hanse could not possibly prevent the emergence of two great rivals destined to supplant it in the economic leadership of Northern Europe during the sixteenth and seventeenth centuries--England and Holland.[62]

Other instances of political impact on the economic activities of the Hanse were unions consolidating nation-states during the last years of the fourteenth century. Poland and Lithuania coalesced in 1386, thereafter presenting a united front against Hanseatic incursions, and the 1395 Union of Kalmar did the same in regard to the Scandinavian countries. An additional example was the 1466 cession of West Prussia to Poland. The combined effect of these political and economic changes was crippling to the already ebbing power of the Hanse.[63]

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[62]Postan, <u>op</u>. <u>cit</u>., II, 232.

[63]Nash, <u>op</u>. <u>cit</u>., p. 257.

CHAPTER V

THE POSITION OF THE KNIGHTS TEMPLAR IN MEDIEVAL COMMERCE

The last of the active Medieval traders to be considered in this paper was the most immediately successful in its commercial and financial undertakings. It was also the only one to be completely extirpated leaving just an indirect heritage for the notice of later generations. Because of their unassailable position as a religious order, the Knights Templar were spared the overt criticism and control to which other commercial and financial entrepreneurs were subject. On the European continent they rivalled the Jews, while in the Mediterranean their competitors were the Italians. They escaped the stigma of usury on account of their close association with the church in general and the papacy in particular.

The second great military order which emerged as a by-product of the first Crusade owed its existence to Hugh of Payens, and derived its name from the modest quarters it first occupied, a wing of King Baldwin's royal palace earlier known as the Temple of Solomon. Though perhaps not as charitable and benevolent an Order as the Hospitalers, the Templars dedicated themselves in the first place to security of the road between the coast and the city of

Jerusalem to protect pilgrims from banditry. Only a handful of men were involved at first, the seven or eight companions of Hugh of Payens.[1] Known first as Pauperes Comilitiones Christi et Templi Salomonis ("the poor fellow soldiers of Christ and of the Temple of Solomon"), they later adopted the more formal designation, Fratres Militiae Templi Salomonis Ierusalem ("Knights of the Temple of Solomon of Jerusalem"), but during two centuries of active existence (1118-1312) and several centuries of historical reference since, the terms Templar or Knights Templar have become the most frequent designation.[2]

Like earlier religious orders, the Templars accepted vows of chastity, obedience, and poverty. These were personal vows, applying to the individual and not the Order as a whole. As an organization the Order would accept, even solicit every sort of support; and postulants could not qualify by virtue of existing poverty. No one was admitted unless he was free of debt. Serious, dedicated applicants should bring a dowry, and even those only aspiring to a serving capacity were expected to pledge their intentions by making a deposit of some material wealth.

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[1]Steven Runciman, A History of the Crusades (Cambridge: The University Press, 1954), II, 157.

[2]Thomas M. Parker, The Knights Templars in England (Tuscon: The University of Arizona Press, 1963), p. 2.

Hugh of Payens was active in recruiting support for the Order he had founded. On trips back to Europe, France particularly since he was from Champagne, he accepted generous gifts of land, rights, and revenues for the benefit of the Order. His own family holdings were made over to the Temple after his son became the Abbot of St. Colomb at Sens, and the Count of Flanders, his feudal overlord, ceded to the Knights of the Temple the dues payable throughout his domain on every feudal benefice changing hands by probate.[3]

When Hugh of Payens visited England in 1128, he received land grants within the City of London which provided the site of the first Temple at Holborn. This was carefully constructed of stone brought from Normandy in the circular shape of the Church of the Holy Sepulcher at Jerusalem. By the middle of the century, increasing wealth and numbers led the Templars to sell their Holborn property and establish themselves in a new and more spacious setting on the north bank of the Thames. Here new and elaborate buildings were constructed.[4]

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[3]Simon, op. cit., pp. 32, 34-35, 37.

[4]Parker, op. cit., p. 24.

The strongly emphasized vow of obedience bound the Templars to utmost secrecy regarding the initiation to and operation of their Order. Among the most secret proceedings of the Temple were elections. No semblance of majority rule prevailed since only the highest dignitaries were involved and even then the votes were weighted. Thus the rank and file had no responsibility in regard to the choice of Masters.[5]

Survivors of a life-time's dedication were well provided for by the Temple during their waning years. Those who became ill or too old and infirm to continue their services in the line of duty, were maintained in centers the Temple established for this purpose.[6]

St. Bernard of Clairvaux, the dominant influence in the religious and political life of Western Europe during the twelfth century, had already won fame in establishing the Cistercian Order. At the request of Baldwin II of Jerusalem, he agreed to draw up a rule for the new Order and to encourage the Pope (Honorius II) to

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[5]Simon, op. cit., pp. 139, 146.

[6]Parker, op. cit., p. 41.

confirm it. This was accomplished in 1128.[7]

An interesting feature of the Order's rule was its readiness to overlook the stigma of excommunication. Thus errant knights were often restored to Christian service and in later days members of the Order became immune from sentence of excommunication pronounced by bishops and parish priests.[8]

Rivalry between the two military orders which had maintained Christian efforts between Crusades during the twelfth century did not diminish after the addition of a third Order, the Teutonic Knights, during the third Crusade. Some distinctions among the Orders were fairly clear-cut. The Templars could be recognized by their white mantles with red crosses; the Hospitalers wore black mantles with white crosses; and to the chagrin of each the Teutonic Knights were permitted to wear a white cloak with a black cross. All fought valiantly in the Holy Land and had the same tendency to amass property everywhere. However, the Teutonic Knights, true to the implication of their name and initial basis for organization, never attained the international attitude (and holdings) enjoyed by both the

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[7]Runciman, op. cit., II, 252.

[8]Walter Alison Phillips, "Templars," Encyclopaedia Britannica, 1965, XXI: 920.

Hospitalers and the Templars.[9]

Prior to the establishment of the military orders the church in all of its subdivisions had been essentially pacifist for many centuries, having supported the teachings of St. Augustine that all bloodshed constituted mortal sin and that no cause was great enough to justify war. Originally, the Knights of the Temple, too, were engaged in benevolent police activity rather than outright warfare, but gradually the emphasis shifted until their primary objective became an endless fight for Christ, which could be terminated by neither defeat nor victory. Therefore the Order prohibited ransom for its members, many of whom languished in prisons or met death as a result. As recruiting soldiers for the holy war became more difficult during the thirteenth century, the remaining channel was through the military orders. Even the despised mercenary, who had enjoyed no temporal nor ecclesiastical esteem, found that the stigma of living by the sword was removed once he had embarked on a crusade.[10]

Omne datum optimum, the papal bull of 1139, was published by Innocent II to free the Templars from feudal

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[9] Simon, op. cit., p. 179.

[10] Ibid., pp. 6, 53, 69, 80, 137, 178.

obligations and to establish their direct allegiance to the pope. Despite the fact that this bull was reissued on many occasions, it proved almost impossible to extricate the Order from the feudal fabric of life which was so widespread at the time. For example Baldwin I of Jerusalem gave full support to the military orders, and they in turn gradually assumed the role of the standing army of the kingdom. They were rewarded with many grants of lands from the crown.[11] Exemption from all temporal and ecclesiastical authority save that of the pope did relieve the Templars from some feudal burdens and elevate their prestige and in some cases their power to the status enjoyed by royalty. There was no clear-cut balance, however, between their rights of jurisdiction and their independence from royal and other courts.[12]

Waging war against the infidel in the Holy Land, the Templars captured the imagination and support of Christian Europe as well as the endorsement of the papacy. They were invited and encouraged to organize in Spain where they stimulated the formation of similar military orders (Santiago, Calatrava, and Alcantara) for prosecuting

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[11]Runciman, op. cit., II, 158, 249.

[12]Parker, op. cit., p. 30.

the holy war on the Iberian peninsula.[13] On his death the King of Aragon bequeathed one-third of his realm to the Templars. In spite of a generally acquisitive policy, the Grand Master of the Temple was astute enough to waive his claim letting the other heirs contest the will while the Temple became firmly ensconced in Spain.[14]

To maintain its military activities in the Holy Land, the Order required more financial support than the donations of its members or the random gifts of other individuals. On occasion royal contributions were munificient. For instance in 1222 Philip Augustus provided for the outright grant of two thousand marks apiece to the Templars and the Hospitalers. An additional fifty thousand marks for each was contingent upon the maintenance of three hundred knights in service in the Holy Land.[15] More common were annual subsidies ear-marked for the maintenance of a knight or two.

In addition to outright money grants, the Templars

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[13] Richard A. Newhall, The Crusades (New York: Henry Holt & Co., 1927), p. 57.

[14] Simon, op. cit., p. 54.

[15] Henry Charles Lea, History of the Inquisition in the Middle Ages (New York: The Macmillan Co., 1906), III, 240.

were beneficiaries of indirect advantages which cost the monarch nothing and netted the Order considerable income. Such, for instance, would be the royal grant for markets and fairs which without doubt was a profitable source of revenue.[16]

Papal endorsement and support contributed to the affluence of the Order. All Temple holdings were exempted from the customary tithe to the Church, and the Holy See actually taxed itself to help support the Order. Parish priests and bishops were commanded to assist the Temple with special alms collections.

Providing sea transportation for pilgrims to the Holy Land also produced some revenue for the Templars. Their chief competition in the Mediterranean was the Italians. Although it is not clear that the Templars' prices were competitive, their practices were. Poor passengers were not jettisoned at the request of the wealthier. Kidnapping for ransom or sale into slavery did not occur. The pilgrim felt secure on Templar vessels.[17] The popularity of the ships which sailed under the eight-pointed red cross of the Templars soon prompted the addition

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[16]Parker, _op_. _cit_., p. 57.

[17]Simon, _op_. _cit_., pp. 85, 147.

of extra vessels which gradually commanded much of the pilgrim traffic. Italian shipping suffered since it did not enjoy the same advantages in regard to freedom from dues for landing either men or merchandise; and it did indulge in some dubious practices which brought about the suspicion of potential passengers and the wrath of the Pope.

Such engineering feats as castle construction and route-mapping provided important services at the time, though their impact on the modern world seems incidental. Strong, self-sufficient fortresses such as Castle Pilgrim in the Holy Land competed with the best examples of European and Moslem building.[18]

Often disputed areas were entrusted to the Templars. When Henry II and Louis VII compromised their dispute over the castles of Néaufles and Gisors by agreeing that they would become the dowries of Louis's two small daughters when they married Henry's young sons, the Templars were trustees. On the early marriage of young Henry to Margaret, the Templars handed over the castles to Henry.

When en route to the Holy Land Richard and Philip argued over whose banner should float over the Sicilian city of Messina, the city was entrusted to the Templars.[19]

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[18] _Ibid_., pp. 116, 118.

[19] Parker, _op_. _cit_., p. 45.

On occasion, though rarely, the official position of the church failed to support the military orders, and the Lateran Council of 1179 decreed that the Templars surrender their recently acquired churches and tithes. In 1186 Urban III interpreted this to apply to all acquisitions of the decade previous to the Council's meeting.[20]

Henry II's controversy with the church, culminating in the murder of Thomas à Becket, was an early forecast of struggles to come between the authority of church and state. At the time, of course, it led to yet another contention between Louis VII and Henry, Louis naturally supporting Becket. In the end Henry avoided excommuncation by capitulating to the church. Part of his penance was the promise to pay to the Templars the sum necessary to maintain two hundred knights defending the Holy Land for a year. Additionally he made deposits with the Templars (1182, 1188) to finance his projected, but never realized crusade, and eventually he bequeathed them, the Hospitalers, and several other religious groups five thousand silver marks each.[21]

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[20]Lea, op. cit., III, p. 240.

[21]Parker, op. cit., 46, 63; Runciman, op. cit., II, p. 454.

In 1191 when the Third Crusade was at its height the Templars enjoyed unusual esteem and activity. Having backed Philip Augustus to a considerable extent, they also salvaged Richard I by purchasing the island of Cyprus from him. In addition they became custodians of the Truce of God at the bequest of the nobles and prelates of Languedoc and Provence and were responsible for enforcing the agreement that neither beasts, implements, nor seeds should be molested by war. Their recompense was a bushel of corn for every plough.[22]

Feminine Templars provided yet another source of revenue. They were admitted to proxy knighthood upon cession of their fortunes when of sufficient age to discourage evil gossip.[23]

Anxious to increase their holdings and their revenues, the Templars encouraged all sorts of grants from individuals and institutions offering in exchange a sort of insurance and security. The corrody is a fascinating example. Individuals or institutions transferred their wealth to the Templars in return for annual payments. Stipulated allowances provided for food, clothing--including shoes--

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[22]Lea, *op. cit.*, III, 240n.

[23]Parker, *op. cit.*, p. 23.

candles, and firewood, sometimes servitors. Even monasteries and nunneries transferred to the Templars their lands, tithes, or rents in return for assured yearly payments. Sometimes services were exchanged for pensions (corrodies) from the Templars. Laymen might provide various types of manual labor, clerics religious, secretarial, and bookkeeping services. Often it was land, not money or services, that the Templars received.[24]

For almost two centuries the favorable image of the Templars exerted a strong appeal to the Christians of Western Europe. As long as the struggle for the Holy Land did not become a completely one-sided conquest no lay nor ecclesiastical authority challenged the knightly orders although as their wealth and holdings increased, some natural resentment smouldered. There is a certain ring of authenticity to the Old French poem:

> Li frere, li mestre du Temple
> Qui estoient rempli et ample
> D'or et d'argent et de richesse
> Ou sont-il? Que sont devenu?
> Que tant ont de plait maintena
> Que nul a-elz ne s'ozoit prendre,
> Tozjors achetoient sans vendre.
>
> The brethren, the masters of the Temple
> Who were well-filled and ample

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[24] Parker, op. cit., p. 23.

> With gold and silver and with wealth,
> Where are they? How have they fared?
> Who had such power that none dared
> Take aught from them, no man so bold:
> Forever buying, they never sold.[25]

However, it was not all receiving and no giving. Time and again it proved prudent to present kings with large sums of money to insure the continuance of existing privileges and prerogatives. This was especially true in England where payments were made in both directions.[26]

Long beneficiaries of the English crown, the Templars were among those whose political rights and liberties were confirmed and guaranteed by royal charters. As Parliament evolved in successive reigns, the position of the Temple did not diminish, and the Master of the English Temple sat in Parliament as the first ecclesiastic baron of the realm.[27]

Under King John a Templar was given the official position of royal almoner; the same individual being entrusted with regulating the maritime commerce between England and Gascony.[28]

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[25]Simon, *op. cit.*, p. 145.

[26]Parker, *op. cit.*, p. 28.

[27]Simon, *op. cit.*, p. 121; Parker, *op. cit.*, p. 48.

[28]Parker, *op. cit.*, p. 43.

Papal authority, too, recognized a special role for the Order. The Papal Chamberlain was nearly always a Templar, and often the emissaries who conducted negotiations between king and pope were Templars. Some knights devoted their entire lives to such diplomatic missions, which may have developed from a custodial responsibility for conveying monies and jewels from one place to another safely. Certainly they were considered trustworthy, and their military competence coupled with their network of strongholds provided the utmost in security.[29]

The most tangible evidence of the Templars' great wealth was their extensive European land holdings, and even before the end of the twelfth century the military orders had become the chief landowners in the Holy Land supplementing their original royal grants with purchases, gifts and bequests.[30] Other religious Orders, such as the Benedictines, Augustinians and Cistercians, were large landholders, too, and the Hospitalers possessed twice as many European estates as did the Templars by the end of the thirteenth century. A contemporary estimate was

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[29]Parker, _op. cit._, p. 73; Simon, _op. cit._, pp. 168-169.

[30]Runciman, _op. cit._, II, 312.

19,000 and 9,000, respectively.[31] Unlike the Teutonic Knights, whose European holdings were concentrated in one area, the Templars controlled property in every Christian country. Early and modest royal and private grants had initiated the Order into this role thereby involving it in the feudal structure. Like the other religious Orders, however, the Templars held all of their lands in mortmain so that even when the justification for revenue-producing property diminished, the extent of holdings did not. In fact, they tended to increase rather than remain static. Though exempted from owing feudal services, the Templars demanded them of their tenants and in some cases refused to allow their tenants to pay their customary tithe to the church.

As was the case with most other medieval landholders, the Templars devoted most of their fields to agriculture, but examples exist of more specialized property belonging to the Templars. In England they owned the earliest fulling mills in 1185.[32]

Trade as well as agriculture produced revenues for the Templars, and the combination was impossible to

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[31] Matthew Paris, English History from the Year 1235 to 1273. Translated by Rev. G. A. Giles. (London: H. G. Bohn, 1852-4), I, 484.

[32] John Clapham, A Concise Economic History of Britain from the Earliest Times to 1750 (Cambridge: University Press, 1949), p. 154.

combat. Since in many instances the Order was exempted from taxes and tolls, it enjoyed a prime competitive position and could considerably undersell other producers and merchants.[33]

Increasing commercial activity led to new fields of operation in the areas of finance and diplomacy. Long experience in providing financial services for pilgrims and crusaders led the Templars to inaugurate international banking techniques in twelfth century Europe. An English pilgrim, for example, could deposit his funds in the London Temple and obtain a letter of credit which would be honored at any Temple on his route in Europe and when he got to Jerusalem.[34] France's participation in the Second Crusade was financed by the Templars, who paid over huge sums to Louis VII in the Holy Land and were reimbursed in France at a later date. Even Moslem clients respected and utilized the Templars' financial services, having more confidence in their sound reputation than resentment against their high interest charges.[35]

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[33]Simon, op. cit., p. 79.

[34]LaMonte, op. cit., p. 366.

[35]Runciman, op. cit., III, 364.

In twelfth and thirteenth century England the financial operations of the Templars eclipsed those of the Italians and the Jews. In the customary evasion of usury, necessary because the church never relented in its official attitude condemning charges for the use of money, interest rates were applied only for failure to repay at the stipulated time. Thus the borrower would agree to pay an additional mark for every ten each two months after the specified date.[36]

With the decline of their Crusading activities, culminating in their expulsion from the Holy Land, the Templars concentrated more on their European sphere of operations, evoking the envy and resentment of their debtors with no compensating favorable image. When with the fall of Acre in 1291 the Templars withdrew to Cyprus along with the Hospitalers, they had long been the leading money-lenders in Europe. Loans were made from the funds deposited with them for security. Sometimes the amount of the loan was much larger than the actual sum turned over to the borrower--another subterfuge to escape the stigma of usury.

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[36] Eleanor Ferris, "The Financial Relations of the Knights Templars to the English Crown," The American Historical Review, VIII: 15, October, 1902.

Royal borrowing from the Temple was not the only association, although it was undoubtedly a frequent and important one. Both papal and royal taxes were often deposited with the Temple for safekeeping. Royal jewels as well as funds were entrusted to the security of the Temple. Even royal residence was not uncommon, and thus the Temple became the site or source of important documents. King John was staying at the Temple in June, 1215, when it became incumbent upon him to sign Magna Carta. Edward I was proclaimed King at the Temple, and such assorted royal valuables as the great seal of the realm, vestments, books, charters, even wine and herring were deposited there from time to time. When Henry III visited Louis IX he lodged at the Paris Temple in preference to the Palais de la Cité.[37] The Paris Temple had become the center of the world's money market, too, and throughout the thirteenth century served the French crown, beginning with Philip Augustus, for royal business transactions. Such system and order as existed in French fiscal management stemmed from the Temple.[38] In London as in Paris the Temple which served royalty was the precursor of the central banking system of each nation.

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[37]Parker, op. cit., pp. 49, 59; Simon, op. cit., pp. 120, 123.

[38]Fryde, op. cit., III, 473.

Despite the obvious volume and importance of the Templars' financial transactions, very limited records survive. A good deal may have been deliberately destroyed, but another factor was the recording "system." Brief anonymous notations, sometimes in code, were the rule, reflecting again the secrecy which surrounded many of the Temple's activities and operations.

Aside from royalty's deposits and disbursements through the Temple both in Paris and London, merchants, including foreign ones, clerics, and even ordinary private citizens used its services as a bank and clearing house.[39]

Predictably, just as they had victimized their Jewish and Italian financiers on occasion, both the English and French monarchs departed from regular banking practices sometimes, when their needs were great and the Temple seemed prosperous, and resorted to confiscation of funds from the Temple's treasure.[40] (See pp. 140-141.)

When manorial estates had begun to produce for sale as well as for local consumption during the twelfth and thirteenth centuries, there was a conspicuous trend to

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[39]Parker, op. cit., pp. 65-66.

[40]Ferris, op. cit., p. 3.

commute feudal service and rents into money terms. Nothing could have suited the Templars better, as money was more portable and convertible, well adapted to supporting their activities in the Holy Land. This also provided the cornerstone of their financial edifice, which finally outshone in value their wealth in all other forms.

In the course of the crusades money, following people, tended to flow eastward, and on their conclusion to the West again. The Templars profited from each, but with the disappearance of their raison d'être, they became ever more vulnerable to the acquisitve urges of the monarchs of Western Europe.

A complicating factor was the secularization of the papacy with the beginning of the fourteenth century in a vain attempt to compete with the temporal leadership of the rising national states. The Templars became victims of this conflict and were repudiated by both royal and papal action.

Henry Charles Lea has designated the destruction of the Order of the Temple as the great crime of the Middle Ages.[41] This was precipitated by the action, avarice, and attitude of one man, Philip IV, The Fair, of France.

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[41]Lea, op. cit., III, 238.

However, it would not have succeeded without the prior predisposing factors--the struggle for authority between the Pope and the national monarchies of England and France, the rise of a middle class independent of feudal controls, and the inordinate wealth of the Order.

Although its business and financial transactions were forward-looking, the structure of the Order was an anachronism, a vestige of reactionary feudalism, which could not long survive the pressures for change.

Baldwin has suggested that these recurring attacks on medieval money-dealers, Jews and Lombards, as well as Templars, reflected the transition from the Middle Ages to early modern times.[42]

Born in 1268, Philip IV was in his mid-teens when he became France's monarch. One of his first acts was to control the expansion of lands held by the military orders. This and other restrictions were aimed particularly at the Temple, and when the Order objected, Philip confiscated all of the lands which had been added to the Templars' holdings during the past thirty years.[43] Nonetheless, in May, 1286, Philip owed the Templars an enormous sum,

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[42] Baldwin, _op. cit._, p. 97.

[43] Simon, _op. cit._, pp. 229-230.

about equal to one-sixth of the annual receipts of the central government.[44]

Anxious to increase the revenues of the monarchy, Philip endeavored to perpetuate and divert to his own use the special tax on clergy which had been temporarily tolerated by the church as a means of financing the Albigensian and Aragonese Crusades. He did succeed in obtaining a tithe from the French clergy in 1294 for his war against the English, but when he tried again in 1296, the clergy protested to the new pope, Boniface VIII, who responded with *Clericis Laicos*, the famous bull forbidding secular authorities from taxing clergy. Philip's reply was an embargo on the export of money from France.

Having approached, but not accomplished his two major objectives--financial solvency and secular dominance--Philip combined them in calling the first meeting of the Estates General in 1302. This did gain wider support against the Pope and additional revenues through the commutation of feudal dues to the king.

Boniface, no doubt the last of the medieval popes, reacted to Philip's two gestures--the calling of the

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[44]Fryde, *op. cit.*, III, 473.

Estates General and the freezing of monies within the realm--by issuing a generous procession of bulls, the most famous of which was Unam Sanctam, 1302, which emphasized the subordination of temporal to spiritual authority and reaffirmed the position of individuals under direct church authority. Many of Boniface's bulls were instructive rather than belligerent in tone, endeavoring to reconcile Philip to his proper relationship with the church.

Philip's right to tax the clergy was not the only dispute between the king and the pope. Efforts to attain financial stability prompted Philip to debase his currency repeatedly. This naturally provoked the antipathy of the papacy since tithes in devalued national currencies rendered less in Rome. Boniface, citing precedents published by Gregory IX and Innocent IV, informed Philip that the consent of the people was indispensable to re-evaluation of money.[45]

Philip then took the initiative against the pope, first resorting to legal action and then to force. William of Nogaret, a prominent lawyer and one of the king's

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[45]R. Cazelles, "Quelques réflexions àpropos des mutations de la monnaie royale francaise (1295-1360)," Le Moyen Age, Revue d'histoire et de philologie, 72:1, (1966), p. 85.

chief advisers, brought the charges against the pope (illegitimate election, simony, immorality, heresy, etc.). This was in June, 1303, before an assembly at the Louvre. Three months later while the pope was summering in his home village, Anagni, his residence was stormed and seized by Nogaret and other Franch emissaries aided by some Italian forces, enemies of the pope. Sacking and looting of the cardinals' houses was followed by imprisonment of the pope. A popular uprising on behalf of Boniface prevented his being carried off to France and obtained his release. Already eighty-six when all this occurred, he survived only a month, and never again was there a real controversy over which ruled supreme, king or pope.[46]

The clergy was not the only target of Philip's tax program, however, and in the early years of the fourteenth century various new taxes met with adverse response and violent protest. One such popular demonstration in Paris, 1306, so alarmed Philip that he sought and found sanctuary in the Temple there. This proximity to (and perhaps even view of) the Temple's treasures so whetted

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[46] Edward P. Cheyney, The Dawn of a New Era, 1250-1453 (New York: Harper & Bros., 1936), pp. 178-180.

his avarice that he formulated a master plan capable of diverting his overtaxed people, balancing his budget and further challenging papal authority.[47]

In attempting to "nationalize" the Templars, Philip had resourcefully experimented with all sorts of approaches, even going to far as to seek admission to the Order himself. Naturally he was not pleased with the Templars' polite rebuff, but continued his apparent favoritism to the Order in an effort to widen the growing abyss between the Templars and the rest of the regular French clergy. Repeatedly, he affirmed his unqualified support of the Order and that of his successors as well. He also appointed the Templars' Treasurer, Hugh de Peraud, to the position of Receiver and Warden of the Royal Revenues. When his daughter, Isabella, was betrothed to the heir of England, the future Edward II, Philip relied on the Temple to advance her dowry in full. Disregarding the rule of the Order, he requested and obtained the honor of having a Templar be the baptismal sponsor for one of his sons. Reflecting this close royal connection,

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[47] Francois Pierre Guizot and Guillaume Guizot De Witt, The History of France (New York: The Nottingham Society, 1870), I, 484.

and contrary to the rest of the French clergy, the Templars endorsed Philip's attack on Boniface.

Late in 1306 Nogaret instructed a dozen agents to gain membership in various Temples in France with an eye to penetrating their secrets and obtaining evidence.[48]

In several respects the situation in England anticipated French developments. Edward had expelled the Jews from his kingdom in 1290, while Philip waited until 1306. The Model Parliament met in 1295, and it was not until 1302 that the Estates General was convened. Each monarch reacted intensely to Boniface's *Clericis Laicos*, each having contributed cause--Edward by eliciting reluctant clerical contributions to finance the war with Scotland in 1295, and Philip a year earlier with his clerical levy for fighting against England. The two royal families were inextricably involved through marriages, land claims, and perennial warfare, but of one mind in regard to the struggle with the papacy.

In summoning the Model Parliament, Edward had deliberately included numbers of the lower clergy, as

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[48]Simon, *op. cit.*, pp. 232-234, 239, 254, 260-261, 265.

well as town representation.[49] However, when they failed to accede to Edward's request for one-fifth of the income from their temporal property in 1297, he denied them protection of the law and had his sheriffs seize and hold church lands. This led to quite a different development from what took place in France. The barons protested with the ultimate result that in England thereafter the levying of taxes depended upon grants of Parliament. A further milestone under Edward I was the Carta Mercatoria, 1303, (See pp. 95-96.) which granted full freedom of trade to merchants in return for a new customs schedule.

With Boniface's death, a new pope had to be selected. This turned out to be Bertrand de Got, former Archbishop of Bordeaux, who had been nominated by Philip and assumed the name, Clement V. Under pressure from the Estates General and the French king, Clement ordered the arrest and trial of all Templars, demanding confessions of heresy. With incredible synchronization and speed, the king's officers arrested and imprisoned

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[49] C. H. McIlwain, "Medieval Institutions in the Modern World," Problems in European Civilization. The Renaissance: Medieval or Modern? Karl H. Dannenfeldt, ed. (Boston: D. C. Heath & Co., 1959), p. 31.

every Templar in France on the night of October 12, 1307, a total of about 150,000 persons. Similar action was taken in England about three months later. Only about 150 individuals were involved, however, none of whom was killed. Torture produced reluctant or prompt confessions, and all that remained for the fulfillment of Philip's objectives was the formality of the Council of Vienne.[50]

When the Council of Vienne finally met in 1311-12, upon the urging of the Estates General, it was presided over by Pope Clement V, who had established papal headquarters at Avignon where they remained for most of the fourteenth century. At his right hand sat Philip, eager for a posthumous trial of Boniface VIII, as well as official suppression of the Order. Edward had died, 1307, aged 68, and 1314 became the death date for both Philip and Clement, aged 46 and 50, respectively. Only about 120 bishops, half of those ordered to appear, arrived for the trial, and the conclusion was as anticipated. All of the Templars brought before the Council confessed their guilt. A papal decree of March 12, 1312, suppressed the whole Order, handing its wealth, lands, and other

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[50]Parker, *op. cit.*, pp. 17, 119; Simon, *op. cit.*, pp. 275, 282, 300.

possessions over to its former rival, the Hospitalers--after costs had been subtracted by civil authorities for the expenses of imprisonment and trials.[51]

After six years of persecution following almost two centuries of corporate existence, the Order of the Temple was extirpated. On his own initiative Philip had the surviving convicted French Templars, including the Master, Jacques De Molay, burned at the stake in Paris. Already, pending the final verdict, Philip's financial pressures had been relaxed. His own huge debt to the Order was forgotten, and many of the Temple's liquid assets flowed his way. At the time of his death, however, he still had not surrendered the Temple's lands to the Church, including the Paris Temple itself.[52] It is of some interest to notice that the longest period of financial stability in France between 1295 and 1360 began in 1306, when Philip had already put into motion his attack against the papacy (See p.135) and Nogaret launched the infiltration of the French Temples.[53] (See p.137).

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[51]Runciman, _op_. _cit_., III, 436.

[52]Lea, _op_. _cit_., III, 329.

[53]Cazelles, _op_. _cit_., p. 83.

Edward, like Philip, helped himself to Templar wealth £50,000 cash in 1307, and lands and other assets as well. Each monarch dissipated some of his confiscations to woo support from the nobility. The ostensible beneficiaries, the Hospitalers, however, found themselves impoverished rather than enriched by their inheritance of Templar holdings--first because of the abandoned manner in which much was seized before they saw it, and secondly because they were committed to meet the (perhaps padded) expenses of the individual Templars who had been imprisoned and tried.[54]

There is a range of opinion regarding the culpability of the Order, though most modern viewpoints seem to exonerate the individual Templars, some of whom recanted their forced confessions at the stake.

In large terms the dissolution of the Order hurt the world. Cyprus was not a bastion against Turkish advances any longer, as Malta remained under the Hospitalers. The criminal procedure of France remained severe and stringent until the Revolution, and persecution and torture retained a prestige and legal sanction that might otherwise have ebbed sooner.[55]

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[54]Lea, III, 330.

[55]Phillips, op. cit., p. 599.

Aside from their commercial successes, it is apparent that the Templars exercised considerable influence upon present business practices initiating some and utilizing many of the devices of modern finance capitalism. Their letters of credit anticipated nineteenth century banking protocol. Their excange services, more direct than those of their Italian and Jewish contemporaries, are duplicated in present day capitals. Their corrodies anticipated insurance, annuity, and pension plans. Mortgaging was a familiar practice to them, and foreclosures were not unknown. (When Julian, Lord of Sidon and Beaufort, pledged his properties to the Templars in return for huge sums of ready cash and could not repay his debt, the Templars foreclosed on Sidon and Beaufort.[56]) The Templars exercised trusteeship functions, too, administering such future interests as dowries, revenues, will, and pensions.[57]

The Order's annual European income has been estimated at nearly $100,000,000 in present day terms, making it a giant business operation for its time and no dwarf today, almost seven centuries after its expiration.[58]

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[56] Runciman, op. cit., III, 308.

[57] Parker, op. cit., p. 77.

[58] Simon, op. cit., p. 123.

CONCLUSION

The people of the twentieth century can appreciate the difference between the legacy of Israel--a contribution of a living community during its past history--and our heritages from the deceased empires of Greece and Rome. In many senses it seems evident that the domination of the sword is not so pervasive as creative and co-operative contributions made in the interest of a changing and expanding society. Certainly the completely unmilitary bequests of Medieval Fairs have enriched the commercial life of subsequent centuries, and the commercial and financial accomplishments of the Jews were likewise unaccompanied by military persuasion. On the other hand, it was the clerical staff of one military order, the Knights Templar, which perfected the instruments of credit and exchange initiated at the North European fairs by merchants widely distributed over the whole continent.

England's history and geography proved conducive to early elimination of internal trade barriers, and her prior effectuation of the agricultural, commercial and industrial revolutions catapulted England into advantageous and large scale international trade resulting by the nineteenth century in advocacy of free trade. Only under Colbert in

the seventeenth century did France succeed in reducing some of her internal barriers to trade, and Germany awaited the nineteenth century before the achievement of Zollverein.

The five agents of medieval commercial and financial activity in Western Europe considered in this paper shared several characteristics common to those centuries despite their obviously different basic orientations. Each was constrained to utilize available and acceptable avenues of opportunity. Naturally the individuals concerned in each case (possibly omitting the Templars) were acting for their own economic advantage. Almost without exception each evinced a tremendous near-sightedness in regard to long term outcomes. Although subservience to religious and political authorities prevailed by and large, there seemed to be no social conscience, a tendency to identify personal well-being with the ultimate desirable end. Thus it would seem that economic association and its contributions in the fields of commerce and finance were those acceptable to both the Middle Ages and the present day.

Medieval fairs relied upon ancient precedents and flourished under the additional aegis of the medieval church. They came closest to fulfilling the economic goal of mutual advantage, satisfying their royal or noble sponsors, and the celebrations of the church as well as the merchants and buyers who frequented them. They succumbed to the growing

urban commercial organization, which made the fair's function obsolete. Supplying an organized framework for revived commerce in Northern Europe, the fairs functioned while the risks of sea transport were greater than the dangers of overland travel, establishing trading centers at important crossroads as well as taking advantage of the already organized episcopal cities. This naturally stimulated road building and maintenance which helped link together the scattered feudal communities typical of the dark ages. Fairs fostered cooperation between religious and political institutions leading to the suspension of warfare so that trading could go forward peaceably. The international and interregional character of these fairs encouraged greater understanding of foreigners and appealed to a wide range of patrons: nobles, clergy, peasants, and even barbarian peoples. Because of the customary exemptions from tolls and taxes, fairs may be viewed as a harbinger of the free trade idea. Specific innovations included exchange services, promissory notes, and the introduction of uniform weights and measures. The _just price_ idea, originally the church's, received wider currency and speedy justice was substituted for the sometimes slow and usually arbitrary decisions of assorted lay and ecclesiastical courts. The secular Anglo-Saxon fairs, as well as the earlier Roman

ones, had emphasized the importance of law, and the justice of medieval fairs reflected this, stressing particularly the importance of keeping bargains rather than trying to synthesize a variety of traditional law codes. The impact of this type of justice on law implemented the rise of the third estate.

The Jews necessarily modified their economic activities in accord with changing local and regional restrictions. In several senses theirs was an involuntary association resting on connections of family and faith, but it was one that worked, demonstrating considerable adaptability until the emergence of an indigenous merchant class. Their participation in fairs was prominent, and since they were important merchants during an age which lacked them, they actually promoted fairs introducing commercial practices which directly influenced the development of European business law. They used instruments of credit and exchange, and their activities encouraged the circulation of capital. Their moneylending activities resulted from the church ban on usury absorbing more of their attention as indigenous merchants competed with them in trade.

Frisian seafarers risked life and cargo against the temperamental northern seas and the inroads of pirates. Their basis of association was tribal, practically undisturbed for centuries despite Roman, Frankish and Scandinavian onslaughts.

Their commercial dealings were active and successful though less sophisticated in techniques of trade and finance than the other groups mentioned here. They did sustain commercial activities for several centuries, and the dark ages would have been darker were it not for the maritime activities of this energetic people. Their most significant contribution was undoubtedly their nautical skill in terms of both navigation and the building of efficient and appropriate ships. The wide range of their commercial activities introduced many primitive peoples to the idea and practice of a money economy.

The Baltic Hanse, loosely identified through their Germanic backgrounds and commercial aspirations, employed every technique to gain commercial advantage, but had to be satisfied with what they could exact from extant political and economic powers. Their most benificent influences promoted better trading conditions: utilization of standard weights, elimination of fraudulent merchandise, and increased security of trade and travel. They did develop useful ships and among member cities observed reciprocal trading advantages. Like all merchants they preferred peace to war, relying on negotiation and arbitration when feasible. Although combatting piracy ostensibly, they were not above engaging in it, and

throughout their extensive trading sphere they exerted all sorts of pressures to retain their monopoly. Despite their long influence, the Hanse like their earlier predecessors in control of the northern seas, (Frisians, and relatively briefly, Scandinavians,) contributed little to modern business methods, although there is no question of their efficiency and competency in mercantile operations.

The enormously profitable commercial and financial transactions of the Templars were not intended for individual, dynastic, nor national gain. But their corporate wealth and influence mitigated the impression of monastic commitment to poverty, obedience and chastity. Their corporate power and influence in commerce and finance made them one of the important innovators of modern business practices. The multiplicity of their economic functions was staggering. Their banking techniques and services included loans, deposits and disbursements, exchange and clearinghouse activities, mortgages, letters of credit, and trusteeships. These provided the greatest source of their wealth although their far-flung commercial ventures and their successful land-management produced considerable gain, too. *Corrodies*, as mentioned earlier, foreshadowed pension and insurance plans, and their whole concern with business accelerated the commutation of feudal dues into money terms presaging modern

capitalism.

All told the relationship of the church to commerce seems an ambivalent one. On the favoring side, churchmen provided a market for the goods commerce provided and were a force favoring peace and security. The negative impact of the church was its ban on usury and "sordid" commercial gain. The involvement of the church in the crusades led, of course, to the rise of military as well as cenobitic religious orders. Unfortunately their rivalries were so intense that they were aligned against one another more often than not in support of one of the commercial factions of the Mediterranean which maintained colonies in every important Levantine port--Pisans, Genoese, Catalans, and Marseillais.

The favors that royalty bestowed upon merchants and townsmen--trading rights, charters, etc.--under the misapprehension that they were inexpensive, proved to be extremely costly in the long run, elevating the urban classes to power and depriving royalty of any real authority. While royal authority did provide temporary protection for merchants and financiers (especially in the cases of the Jews, the Templars, and the Italians) against popular attacks and criticism, the end result was that what the king

had safeguarded, he later plundered.

Economic unity, often the aim of commercial interests, was not achieved in Western Europe during the Middle Ages. Yet steps were taken in that direction.

The fair was handicapped by the intervention and restrictions of separate sovereigns. The Jews were never in a position of enough control to apply the benefits of a network of continental contacts. The Frisians did what they could in a remarkably underdeveloped medieval world. Perhaps the most culpable was the Hanse, whose extreme self-centeredness limited progress and commercial cooperation and thus found itself totally unprepared to recognize either the significance of the rising national states or the important social and political class that was their backbone--the urban proletariat. Of greatest value to today's world were the experiences and contributions of the most diversified and far-flung of these groups--the Jews, the Templars, and those involved in the fairs.

The most important legacy of the struggle between political and ecclesiastical institutions was the emergence of legislative assemblies in England and France. This by-product of the Middle Ages has been adopted and adapted to the needs of most twentieth century states.

As long as it lasted in each country, feudalism was

obviously incompatible with the development of free trade and its basis of mutual advantage and greater efficiency--through a consensus and agreement rather than authoritative central direction. There even seems to be some awareness that man may be progressing into ever larger groups of identification based on cooperative effort, as evidenced in the progression through family, tribe, feudal unit, nation-state. It begins to appear possible that man might recognize, then realize an economic and political role based on his status as an inhabitant of this universe, his humanity, in preference to the earlier more localized affiliations. That we seek tolerance and understanding today is not pure altruism. At last we have come far enough to realize that intolerance is short-sighted. Persecution--or denial of opportunity--undermines peace, order, and prosperity. Tomorrow's horizons are at least world wide and offer the opportunity of economic association, understanding, and cooperation.

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