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Family Estates in a Manufacturing Village of  
Lombard Prealps (Lumezzane, XVIII and  
XIX Century): a First Approach**

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# **Sale or free assignation: conveyance of family estates in a manufacturing village of Lombard Prealps (Lumezzane, XVIII and XIX century): a first approach\***

**Paolo Tedeschi\***

Lumezzane, a village in the Lombard Prealps, in XVIII and XIX century was characterized by the presence of important manufactures favoured by the local availability of raw material and water power. People worked in forges of 2<sup>nd</sup> level and produced components for fire-arms, sidearms and hand-manufactured goods in iron or in brass. People financed their activities by domestic patrimony or contracting mortgage debts from private individuals or charitable institutions: it was impossible to have credit without securities as lands or houses, so it is very important to know the way used for conveyance of the family estates and the dimensions of lands and houses market. This paper concerns just real estates market and analyses the type of acts (sales, barter or free assignations), the level of commercialisation of houses and lands, the social relationships between buyers and sellers, the prices registered on the land and house market as well as the ways in which transactions on real estates were settled (by cash or annual instalments with or without interest, settlement of precedent debts or release to other properties).

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Lumezzane is a village situated in a little secondary valley (Gobbia valley) of the Trompia Valley in the East Lombard Prealps (province of Brescia): in modern age Lumezzane was characterized by the presence of important manufactures favoured by the poverty of the agriculture and by the local availability of raw material and water power. It was divided into two communes, Pieve and Sant'Apollonio, which were important proto-industrial villages and traded their products not only in the Republic of Venice and its dominions in the Levant, but also in the Papal State, in the Kingdom of Naples and in Austria.

1. People of Lumezzane had recourse to the pluriactivity and were able to manage to get an income which permitted to avoid the emigration used in the other villages of the mountains having a poor agriculture<sup>1</sup>: they worked not only in agriculture (too poor to produce enough goods for all the villagers) and in its connected sectors (cattle-breeding, silkworm-breeding, silviculture), because they had a lot of forges of 2<sup>nd</sup> level and produced components for fire-arms (gun-locks, hammers, steels), sidearms and a lot of hand-manufactured goods in iron or in brass when this permitted a best relation between quality and price. So when in the period from the end of the 18<sup>th</sup> century to the first half of the 19<sup>th</sup> century, the economy of the village had to deal with a difficult economic trend, people of Lumezzane did not emigrate and grew up and mostly in Sant'Apollonio where there were more proto-industrial activities than in Pieve<sup>2</sup>.

People were able not only to get over the crisis without reducing their shops, but they also prepared the bases of one following development which allowed Lumezzane to become one of the most important Italian industrial districts.

First they diversified their production and increased hand-manufactured goods particularly where this allowed to create goods having more quality and low prices. Craftsmen made the best possible use of the flexibility of their workshops: they were favoured because they produced accessories and so they were more flexible in restructuring their production into the other sectors, so they divided their activities into sections having different tasks and directed by relatives. When a section which produced for a decreasing market had no possibility to avoid the crisis, it was addressed

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<sup>1</sup> For more detailed information on the emigration as a "safety-valve" for the pre-industrial people see Schofield 1990; on the emigration of the people living in the Alps and on their recourse to the pluriactivity see Ramella 1984, Merzario 1989, Viazzo 1990, Trezzi 1999 and Tedeschi 2002a.

<sup>2</sup> People in Pieve were 1.095 in 1764 and they became 1.310 in 1807 and 1.441 in 1835; people in Sant'Apollonio, who were 1.144 in 1764, became 1.386 in 1807 and 1.955 in 1835. See Sabatti 1807 and Faccini 1986.

to another production and the costs for diversification paid from the other sections: beside that many goods were made in artisans' houses using little furnaces and with the work of all the family, so, in the brief period, it was possible to have an intensive use of the labour of family without increasing costs.

When weapons market decreased, a lot of productions were converted into tools: people of Lumezzane continued to produce swords, bayonets and rods for guns, but they enlarged the spaces which were reserved to cutlery, knives, scissors, nails, candelabra, shears etc. So by the flexibility and the diversification of their activity, people of Lumezzane got over the crises and enlarged their markets<sup>3</sup>.

People of Lumezzane also continued to have recourse to the pluriactivity: households worked in agriculture and were engaged in proto-industrial production and only male people with a great specialisation and only if their products gave high earnings, were employed in only one work. Cash earnings by women and children and in general by unskilled workers of the family played a vital role: in fact, although the productivity of lands was low and the output of silk and wool activities had a low quality, the agriculture and textile sector represented an important item of the family budget because they allowed to decrease earnings requested to the shops and so prices of hand-manufactured goods remained low and more competitive<sup>4</sup>.

Not only pluriactivity, but also transformations in manufactures were based on an intensive use of the labour and so capitals that people requested were not too high. This was an important benefit in a context in which the lack of banks (the first would be arrived only in the second half of 19<sup>th</sup> century) obliged people to finance their activities

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<sup>3</sup> The negative trend was connected to the crisis and fall of the Republic of Venice and to the Napoleonic and Asburgo's taxation and orders of weapons. Because of the very low taxation existent under the Venetian Republic (there were many cases of tax exemption), people of Lumezzane suffered a lot: first for the high tributes for Napoleon's wars and the reduction of trade in the Serenissima's dominions and Italy; then for the high taxation under Lombardo-Veneto Kingdom and the Asburgo's privileges which were granted to the productions of Styria and Carinthia. Thanks to their flexibility and diversification people of Lumezzane were able to save their 51 shops, 37 working iron and 14 working brass: in the Restoration Age, they produced 3.000 blades of knife for kitchen and as many forks, 2.000 scissors, 6.000 dozens of saws of different quality and thousands of other hand-manufactured goods in iron or brass. There were also 3 follers and some spinning-mills but they produced low quality goods which are sold in the local market: however they were important because gave money to many families. For more detailed information on the economy of Lumezzane from the half of 18<sup>th</sup> century to the half of 19<sup>th</sup> century see Pedrinelli 1786, Sabatti 1807, Rebuschini 1836, Lucchini 1978, Volta 1982, Belfanti 1996 and 1999, Mocarelli 1997, Turla 1998, Tedeschi 2001.

<sup>4</sup> These were the minimum and maximum outputs of one ha. of cultivated land in Gobbia valley in the first half of 19<sup>th</sup> century: wheat, from 4,5 to 9 hl.; maize, from 10,5 to 22,5 hl. Will you note that all data concerning production of goods under the Lombardo-Veneto Kingdom were probably underestimated to elude Austrian taxes (see *Rapporto* 1857), but this do not change the ratio (from 50 to 70%) with the productivity of lands in plane: for more detailed information on cultivated fields in Trompia valley and their yields see Tedeschi 2001 and 2002b.

by domestic patrimony or contracting mortgage debts from private individuals or “Luoghi Pii” (charitable institutions as “fabbricerie”, “oratori”, “commissarie”, “contrade”, etc.): privates and ecclesiastical institutions were not able to lend a lot of money and the local credit market was able to function only because people requested limited funds and so it was possible to have enough financing<sup>5</sup>.

The most used deed was the act of “livello”, a particular loan with real grant which had to be fructiferous, and so it was impossible to have credit without securities as lands or houses<sup>6</sup>. This means that only people having land and houses were able to have loans for hand-manufacturing activities, so it is very important to know the way used for conveyance of the family estates and the dimensions of lands and houses market.

This paper concerns just real estates market and analyses the type of acts (sales, barter or free assignments), the level of commercialisation of houses and lands, the social relationships between buyers and sellers, the cadastral value of real estates which they traded, the prices registered on the land and house market as well as the ways in which transactions on real estates were settled (by cash or annual instalments with or without interest, settlement of precedent debts or release to other properties).

The analysis (based on Domenico Seneci’s notarial acts from 1782 to 1839 and on registers and the “Petizioni d’estimo” of Napoleonic and Austrian cadastres<sup>7</sup>) also verified the objects of sales and free assignments (arable lands with or without mulberries, kitchen-gardens, vineyards, meadows or pastures, woods or chestnut-woods, houses or single rooms, forges, stalls and hay-lofts) and the ways followed by

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<sup>5</sup> The analysis of credits (by acts of “livello”, see the following note) shows that 50% of loans was from 50 to 250 “little” lire and 30% from 250 to 450: with 250 “little” lire was possible to buy row material, little lands or stalls and hay-loft, while for a house with kitchen-garden or an arable land with mulberries or vineyards 450 “little” lire were not enough.

<sup>6</sup> The act of “livello” used in Lumezzane was named “affrancabile” and was composed by two acts: first borrower sold lender a real estate and then lender let it to borrower. So the price of sale was the loans and the rent was the interest. Interest depended on consuetude or municipal law in force while the rent had a variable duration (3 or 5 years, but there were also cases of 1 or 12 years): at the end if borrower was able to give back all money he bought the real estate. To increase guarantees it was also possible that relatives of borrower became “fideiussori” (they obliged themselves for debts), besides if real estates were not able to pay the debts in auction, all the rest of patrimony was used to compensate lenders. See Ferro 1847.

<sup>7</sup> Domenico Seneci was one of the most important notaries in Lumezzane and had drawn up wills and deeds for 48 years: see Archivio di Stato di Brescia (ASBs), *Fondo Archivio notarile di Brescia*, notaio Seneci Domenico (1782-1839), filze 15014-15022. The “petizioni d’estimo” were the registration acts into real estate register of the transfers of property: they allowed us to know all the transfers of houses and lands in Lumezzane from 1813 to 1852: see ASBs, *Fondo Polizze d’estimo*, Lumezzane Pieve, buste 145-146; Lumezzane Sant’Apollonio, buste 147-148. Important data, used only to analyse the act of livello, were also given by Carlo Seneci’s notarial acts: see ASBs, *Fondo Archivio notarile di Brescia*, notaio Carlo Domenico (1747-1787), filze 11946-11953. To know distribution of area in Lumezzane see also table 1 in appendix.

families to preserve their estates and finance their activities. Besides that, data concerning deeds, wills, divisions and acts of “livello” permitted to see when and why conveyances of real estates became gifts or why people sold (or bought) lands and houses.

Using cadastral data it was also possible to know the quality of land and market and, thanks to cadastral values, to compare real estates having different nature or different types of acts (sales, barter etc.). Cadastral values (used to calculate taxes and calculated in “lire of Milan”) depended on quality, dimensions and productivity of the real estates and they did not change for 40 years: so it was possible not only to add and compare the value of houses and lands, or the value of houses and rooms which were often sold “a corpo” (without to measure them), but also to confront contracts concerning arable lands or woods having different dimensions and productivity. Besides in the cadastre the real estates traded have the same value in different years although their prices were different because of the inflation or fluctuations in market which were due to eventual improvements (restorations of houses, planting new mulberries in lands etc.), damages (fires, floods etc.) or particular acts (barter, auctions, or assignments to relatives or church with conditions of additional services)<sup>8</sup>. Following, by observing the degree of commercialisation and which types of real estate were transferred together and which types are transacted independently of each other, it was possible to identify the household economy. Finally, by the analysis of the number of trades stipulated by each persons (divided in purchases and sales) it was also possible to see if someone had an important share of the market in number of the acts and mostly in value (e.g. people who had a frequent appearance as buyer and seller were probably estimate-sellers while people who were only buyer were interesting in enlarge his patrimony). On the contrary it was not easy to know professions of other

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<sup>8</sup> Data on cadastral values were available only for the period 1813-52. They also allowed to make avoid prices of periods with exceptionally output (lowest or highest) or depended on particularly agreement or determined by evident mistakes of transcription. On the importance of cadastral data to study properties see Zangheri 1980; on the use of cadastral values to overcome the problem to have stable prices see Levi 1985. To know the location, the dimension and the quality of all houses and lands and their owners in Lumezzane (in the first half of 19<sup>th</sup> century) see ASBs, *Fondo Catasto Napoleonico*, Sommarione del Comune di Lumezzane Pieve, busta 18, registro 1028; Sommarione del Comune di Lumezzane Sant'Apollonio, busta 18, registro 1034; ASBs, *Fondo Catasto Austriaco*: Lumezzane Pieve, Catasto busta 1099, Rubrica busta 1100, Registri partitari buste 1101-1106; Lumezzane Sant'Apollonio, Catasto busta 1107, Rubrica busta 1108, Registri partitari, buste 1109-1114; Archivio di Stato di Milano (ASMi), *Fondo Catasto Lombardo-Veneto*: Lumezzane Pieve, fascicoli 9946-9946bis; Lumezzane Sant'Apollonio, fascicoli 9947-9948.

traders because cadastral acts indicated buyers and sellers as “possidenti” (property-owners) and it was possible identify professions only in some acts as will or “livello”<sup>9</sup>.

2. The analysis of act of sales (2.698), barter (86) and free assignments (123), act of “livello” (350), wills (159) and partitions of goods (74) showed a great variety of cases which displayed why people of Lumezzane traded on real estates market, their preferences and prices they were willing to pay to purchase lands and houses.

a) The great part of families living in Lumezzane owned almost a little land or a part of a house and they preferred to convey real estates to their descendants, but this did not prevent them from selling houses and lands because people also wanted to enlarge their properties: so, from 1782 to 1852, the half of inhabitants of Lumezzane was involved at least once in a sale or purchase of houses or lands<sup>10</sup>.

In their wills people of Lumezzane, after commending their souls to God<sup>11</sup>, always wanted to give all domestic patrimony only to their male sons: the aim was that their activities continued by work of the sons and that domestic patrimony was enough for financing shops and keeping all the family<sup>12</sup>.

So, if sons were children, widows were able to received real estates and administrated them until sons were able to work: after that, widows received a pension for life or a house in usufruct at the condition they did not marry again. If sons were already adults, they received all the domestic patrimony and they were obliged to support their mothers<sup>13</sup>.

Daughters received money if they were married while they held in usufruct real estates if they were alone and remained in the house of parents: in this case when they married they had to left real estates and received money as a dowry. If daughters were the only heirs, parents gave male brothers or nephews real estates and left money to daughters as a dowry, but it was also possible that testators gave them lands and houses

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<sup>9</sup> For more detailed information on methods used to analyse these data see Béaur 1987, Derosas 1987, Sclarandis 1987, Levi 1985 and 1990, Pfister/Fertig 1999.

<sup>10</sup> In 1835 in Pieve there were 436 owners on 1.441 inhabitants, while in Sant’Apollonio there were 409 owners on 1.955 inhabitants and it is probably that before the crisis the share of people having real estates was greater. From 1782 to 1852 people having residence in Lumezzane who traded real estates in Gobbia Valley were 1.914.

<sup>11</sup> In their wills parents gave priests money (from 1/10 to 1/3 of the total patrimony) to celebrate tens or hundreds of masses. In other cases the heirs were obliged to pay masses. It was sometimes possible that a little share of a debt were remitted by celebrating masses.

<sup>12</sup> For more information on the structure of families and for an example of the relations between parents and child or between relatives in a proto-industrial area see also Wall 1984, Merzario 1989 and Pfister 1999.

<sup>13</sup> On the inheritance left to widows see also Fauve-Chamoux 1998.

in usufruct (until they married, if husbands were not able to work in household-activity).

On the contrary if real estates were not indispensable for activities, it was possible that women became sole heir and this also happened when their husbands were craftsmen which were able to work in shops. Finally if people were heirless, cousins received real estates by inheritance: in this case the sex was not important but in the following division of goods it was usually that activities went to people who were able to work in them, while the others received money.

Parents achieved their aim to convey real estates to their sons also before the dead. When they wanted to avoid an excessive division of a domestic patrimony, they assigned sons shops (and lands and houses useful to the activities), while they allotted daughters money or other real estates as a dowry<sup>14</sup>. In this cases parents assigned money or real estates to daughters only if they promised to waive every rights on heritage. Sometimes these acts were also the shape of sales but their prices were null and so these sales became gifts; in other cases parents gave a free assignation burdened with condition of doing something for giver and so assignation were free only nominal, because donee had a cost (but this was obviously lower than prices existing on the market).

**b)** These politics of division of the domestic patrimony influenced real estates market. People having more money bought lands and houses to increase the available goods for their activities; or else they bought when domestic patrimony was not able to guarantee a property to all descendants. On the contrary people who received real estates, but lived out of Lumezzane or did not want to work in the Gobbia valley, sold their properties and to buy lands or houses in the town or in the plane. Besides when parents died without having made wills it was possible that there were a lot of disputes between heirs on values of real estates: if nobody wanted to have shops (because they were not able to work in them), but everybody wanted the same share of inheritance, real estates were sold and people divided the money. Finally it was also possible that debts were too high and so heir had to sell all or great part of real estates.

However to explain why in Lumezzane a lot of families traded an arable land, a wood or a house with kitchen-garden, we also need to verify how real estates market

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<sup>14</sup> Normally the dowry did not depend on economic trend but, during negative trend, it was not fixed to avoid that brothers working in the shops had to give all money to sisters and received only debts. Will you also note that in Lumezzane dowry was usually in money and domestic goods (sheets, blankets, utensils, plates, cutlery etc), and that dowry was not only for daughters but also for the married coupled. On the problems to conveyance real estates to women see also Ago 1990, Fontaine 1990 and Fauve-Chamoux 1998.



was linked to credit market and the economic trend. Not only for each act of “livello” there was almost a sale<sup>15</sup>, but when economic trend was negative sales to pay debts grew up and became 50% of the total market: people did not lend another money (or delays for settlement) because the interest rate became inelastic and did not increase in according to increasing of the risk, so debtors had to sell to settle debts. Sellers had the rights to purchase the goods (normally within 3 or 5 years): this clause (called “patto di riscatto”) showed their hope to recover their properties and, besides confirming aims of wills and free assignments, it was able to increase the total number of sales.

c) It is also important to note that, by analysis of the name of traders in real estates in Lumezzane, there were not a lot of people who had a frequent appearance and there were many families which were on real estate market once or twice in eighty years.

In general local buyers were professional men or people who had combined in the best way fair agrarian yields with proto-industrial activities. Probably helped by their notaries<sup>16</sup>, they traded in all seasons because they lived in a proto-industrial context where earnings from work in shops provided for continuous liquidity (and not seasonal as in agriculture). Sometimes they were also lender and divided credit market with “Luoghi pii”: they probably had a great power because their choices on delays or on prices allowed poor people or workers in crisis to have money without selling their properties (or domestic goods for the poorest families) or to sell at a price higher<sup>17</sup>.

People who did not live in Lumezzane represented only 8% of the total in number of the acts and 15% in value<sup>18</sup>: the low quality of lands and their high prices did not attract more foreigners, only some real estates-sellers who came from Brescia or low-valley and speculated when the economic trend was more negative. They had high liquidity bought lands and houses (sometimes by auction) and sold them after some months, but

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<sup>15</sup> On the structure of livello see note 6.

<sup>16</sup> Notaries were as intermediaries in credit and real estate market because they were able to reduce transaction costs. They advised their clients (sellers, buyers, lenders or borrowers) if real estates were already committed for other loans and collected information on the quality of the securities of collateral pledge; they also know the credit market trend and suggested interest rate in settlements by instalments. On rules of notaries in credit market see also Rosenthal 1993 and 1994.

<sup>17</sup> From 1782 to 1839 in the first 50 loans (classified by total money) drew up by Domenico Seneci the lenders were only 4 persons and 4 ecclesiastical institutions.

<sup>18</sup> From 1782 to 1852 people who traded real estates in Lumezzane and did not have residence in Pieve or Sant’Apollonio were 171. In that period there were also 19 persons who traded lands or houses in Lumezzane and after changed address (arriving or leaving Lumezzane).

in general their influence was not important<sup>19</sup>, so the real estates market mostly depended on necessities, choices and aims of local inhabitants.

Finally it is important to see the behaviour of public and ecclesiastic institutions. While municipality of Pieve owned less than 2% of the total value of real estimates, municipality Sant'Apollonio owned 36,5% (mostly pastures and woods)<sup>20</sup>, so, when beginning from 1830 municipalities sold them by auction, prices of this types of lands decreased.

On the contrary "Luoghi Pii", which were important more for credit than for sales (they lent more than 70% of act of "livello") had an insignificant presence in real estates market, but they were able to have an indirect influence on prices: in fact if they limited their loans, a lot of people had to sell their properties and prices in real estates market decreased.

**d)** In Lumezzane prices depended just on the complex game created in every property between production for market and production for one's private use: in negative economic trends, real estates went out of its traditional passages connected to the hereditary transmission to male children, people need liquidity and speculators took advantage and the price decreased. On the contrary when the trend was positive prices of real estates, mostly if they were connected to activities, increased, but the degree of commercialisation depended on aims of people having money to invest: if they decided to buy in Lumezzane prices increased a lot, if they bought lands and houses in other villages prices had a little increasing<sup>21</sup>.

As in other Alps valleys, prices were higher because the available lands were limited and so, although their yields were only the 50-70% of lands in plane, they had the same price.

Prices also depended on dimensions, localisation and types of cultivation of real estates<sup>22</sup>. Little properties were the most sold and in proportion were more expensive than others: in fact greater land or houses were bought only by richer people who

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<sup>19</sup> Only after "The Ten Days" in the 1<sup>st</sup> war of independence, when Austria decided to punish the province of Brescia with new heavy taxes and cancelled orders of weapons, the share of estimates-sellers in the market became very high (in 1851 it was 80% in Pieve).

<sup>20</sup> The value of estimates (in Milan lire) was 145.976 in Pieve (private 143.464, public 2.512) and 83.328 in Sant'Apollonio (private 61.016, public 22.312).

<sup>21</sup> Data on purchases out of Lumezzane are more underestimated because the analysis shows only the cases in which people of Lumezzane bought real estates using notaries living in Lumezzane: it is probably that there were a lot of cases in which deeds were drawn up by notaries living in villages where there were real estates traded.

<sup>22</sup> To compare the real estates market of Lumezzane with those of other communities in proto-industrial age see Béaur 1987, Derosas 1987, Sclarandis 1987, Levi 1985 and 1990, Merzario 1989, Schofield 1990 and Pfister/Fertig 1999..

obtained lower unit prices. Lands and houses near the centre had a price higher, but also woods near forges or shops were more expensive because they reduce costs of transport of raw material. Lands with mulberries or rows of wine had high prices: people gathered mulberries-leaves for silkworms and sold the cocoons which were spun in the local spinning mills; the sale of wine, all consumed in the valley, give a fair help to the family budget<sup>23</sup>. An arable land which gave corn and hay was more expensive than a meadow, and a chestnut-wood was more important than a “simple” wood. For houses the value also depended on conditions of structures and mostly on the presence of a kitchen-garden or an orchard because vegetables and fruits had a good market.

In Lumezzane there was an important share of the acts (one on six both in number of acts and in cadastral value) which was stipulated between brothers and cousins or parents and sons<sup>24</sup>. This had effect on prices in real estates market because kinship was able to reduce or increase the price. Transactions conducted by kin implying that reciprocal relationships and the formal market were blended: price variability was higher in contracts concluded among kinships than other acts and this depended on the task of families<sup>25</sup>. If relations were emigrant, they want to get rid of lands and houses because they did not use them and considered them only a cost for taxes, so prices were lower. If trade was between relations who lived in the village, the prices were higher because they included indemnity as services or free assignations, or debts created during the divisions of patrimony of parents or uncles. The sales which followed a partitions of goods were also able to have prices increasing or decreasing: when heirs did not agree and sold the estates to divide the money prices were lower; when a lot of people of the family wanted the same land or house who bought at the end of the dispute had to pay not only the real value, but also the price of release of other relatives.

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<sup>23</sup> One ha. of an arable land with vineyards was able to produce from 6 to 9 q. of grapes People used 800 kg. mulberry-leaves for breed one ounce of silkworm eggs and obtained 40 kg. of cocoons. See Tedeschi 2001.

<sup>24</sup> We found 453 acts traded between relatives for a value of 4227,96 “lire of Milan”. There were 320 sales, 26 barthers, 92 free assignations and also 15 acts by auction (in some cases there were no good relations by relatives). There were 163 acts between brother; 15 between brothers and cousins; 167 between cousins; 64 between parents and sons; 23 between husband and wife; 21 between uncles and nephews. The number of the sales between kinship may be uncorrected: sometimes we may have considered cousins people with the same name but without relationship, but we may also have not considered cousins the sons of brothers and sisters because they had different surname. Besides the names were always the same: sons had the name of the father and his brothers, so in the 3<sup>rd</sup> generation (also using “Status animarum”) it is very difficult to be sure if acts were between brothers, or between cousins, or between uncles and nephews or finally between persons who had the same surname (and sometimes the same name), but they were not relatives.

<sup>25</sup> See Sabeau 1990.

A great importance had also the social rank: handicraftsmen sold at low prices land and house which were not interesting for their activity and they were available to spend a lot of money to buy shops and the properties that they considered useful for their works (for example the woods to have always row material for production or the rooms used as storehouse); on the contrary property-owners who lived in town or in the other part of the valley traded only to speculate and, as they had capitals and no hurry to invest or to sell, they had the possibility to wait for prices to increase. So in general prices were lower when lands and houses were bought by “foreigners”.

Prices also depended on settlements: cash was used in 50% of total sales, but it was also possible to pay immediately a part (normally 20-30%) and the rest by 3 or more (sometimes 8) annual instalments. In this case prices were higher than in payment by cash, but settlement by instalments allowed people to buy real estate thank to loans guaranteed by mortgage and by the future income of activities: interest was included in price and was equal to interest paid on “livelli” (between 4 and 6%)<sup>26</sup>.

Finally prices were influenced by credit market: when new delays were not possible and people had to sell real estates to pay debts, prices were lower. They also depended on the amount of the debts and the relations by the lender and borrower: price was lower if the debts was great or if lender did not live in Lumezzane and was a speculator; price was higher when lenders were people living in Lumezzane or ecclesiastical institutions because it included future services and works that borrowers had to make for lenders.

So prices which seemed similar in reality they were different because included services which traders underestimated (or overestimated) according to their agreements. Besides it is important to note that in many cases price was different from the real money which passed between traders: although a little number of act were barthers, more sales had a price null (so they became free assignations) and in many cases payment included the conveyance of goods (food, domestic goods, jewels etc.), the promise of particular services (works or celebrations of masses) or obviously the settlement of precedent debts (lower than price)<sup>27</sup>.

e) The acts in which people trade arable lands was greater than tradings for house but the difference was low and there are a lot of cases in which people sold an arable

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<sup>26</sup> Real grants were in 80% of cases represented by land (arable and wood), in 10% by houses and the rest was given by other real estates (stalls and hay-loft), but also chattels as jewels and furniture. On interest rate see note On importance of payment by instalments see also Postel-Vinay 1987.

<sup>27</sup> From 1782 to 1835 on 474 settlement only 286 were by cash: the others were by settlement debts (86) or by mixed solutions (cash, with settlements precedent debts and instalments for 3-5 years).

land and house together and became owners of a little farm in which they relaxed after work in manufactures. They were presented in almost 80% of acts concerning the real estates market; the share of woods were lower but significant (20%) while kitchen-garden did not arrive at 10%. The other real estate (meadow, stalls and hay-lofts), were under 5% while chestnut-woods, forges, mills, orchards did not arrive 1%<sup>28</sup>.

Arable land had a great market because they gave corn, wine and cocoon, but also meadows, woods and chestnut-woods were more important for family budget and activities: meadows gave forage for cattle, chestnuts gave a fundamental caloric contribution for the diet of people, while wood were used not only for building and heating, but mostly to produce charcoal for forges<sup>29</sup>. Besides in a lot of acts people did not explain if a land was a chestnut-wood or a meadow: by cadastre it was sometimes possible to have more information, but in the other cases we had to classified as arable land or wood, so the shares of chestnut-wood and meadows are underestimated

House market included sales of one or more rooms: sometimes they were results of divisions or assignments (a roof for a widow or a dowry for a daughter), but there were also cases in which people bought a part of a house. There were also cases in which people traded cellar and mostly kitchen-garden and orchard which had high prices and sometimes were sold separated by house.

The other real estates had a little share, but this did not mean that people of Lumezzane were not interesting in them. Stalls and hay-lofts had a good market because their owners not only were able to preserve hay and reared cuttle, but they also rent real-estates to “malghesi” (people who owned cuttle-breeding and did not live in Lumezzane) who use them in hot season.

Forges were considered an essential and indivisible part of domestic patrimony so while arable land and houses were sold to pay debts, forges were transferred to the sons by wills and sold when it is not possible to continue the activity because heirs were not able or not interesting in it (in only two case there was a sales for debts). Finally mills had a low percentage, but this is not significant because is linked to their number: really they had a highest degree of commercialisation because they were only 6 and people traded them 15 times.

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<sup>28</sup> See table 2.

<sup>29</sup> One ha. of meadows was able to produce from 19,5 to 44,5 q. of hay; one ha. of chestnut-wood was able to produce from 6,5 to 15 hl. of chestnuts; one ha. of coppice was able to produce from 148 to 320 q. of wood and from 158 to 329 hl. of charcoal. See Tedeschi 2001; ASMi, *Catasto Lombardo-Veneto*, «Notizie generali territoriali del distretto di Gardone» and «Distretto di Gardone. Nozioni agrarie di dettaglio del comune di [Lumezzane Pieve and Lumezzane Sant’Apollonio]», 1826-29, in cart. 12193.

**Conclusion** In a proto-industrial area in which people had recourse to pluriactivity real estates were important not only for their traditional functions (output in corns, woods, cocoon, lodging etc-), but also as guarantee in credit market. In general behaviours of property-owners were addressed to preserve the domestic patrimony and if possible enlarge it: when they had manufactures they added a new aim, to have real estates which were able to guarantee their purchases of raw material or to become securities for loans.

They used different acts to achieve their objects and modified the nature of acts: so sales became gifts because prices were null or free assignations became contracts which foresaw a cost for donees. Prices were conditioned by social relations, kinship, economic trend and decisions of some families that had large liquidity and bought real estates (and sometimes lent money). Besides that settlements were not only by cash, but also by instalments, so sellers financed buyers and allowed them to have a real estates.

Finally people of Lumezzane did not have particularly preferences: all real estates had a good market because their fruits (or rent) allow to reduce prices of hand-manufactured goods which represented the most important source of income for the valley.

## Appendix

**Table 1 - Lands and houses area in Lumezzane (%)**

[Sources: Archivio di Stato di Milano, *Catasto Lombardo-Veneto*, fasc. 9946-9946bis (Lumezzane Pieve); fasc. 9947-9948 (Lumezzane Sant'Apollonio)]

	Pieve	Sant'Apollonio	Total
Houses (and stalls, hay-lofts, cellars, forges, mills etc)	0,45	0,31	0,37
Arable land	0,61	0,09	0,30
Arable land with vines	1,99	0,36	1,04
Arable land with mulberries	0,27	0,02	0,12
Arable land with vines and mulberries	1,27	0,00	0,53
Zerbo	1,90	18,83	11,81
Zerbo boscato	0,00	3,69	2,16
Kitchen-garden and orchard	0,25	0,24	0,24
Wood (coppice and hard)	56,01	47,92	51,28
Ripe (pasture)	3,25	0,19	1,46
Chestnut-wood	0,25	3,05	1,89
Vineyards	9,42	9,14	9,26
Meadow with water	0,20	0,96	0,65
Meadow without water	5,01	12,63	9,47
Pasture	3,05	2,55	2,76
Pasture with wood	16,01	0,00	6,64
Sterile land (gravel, ditches etc.)	0,01	0,01	0,01
Sacred or public places	0,04	0,02	0,03
	100,00	100,00	100,00

\* Real area in pertiche censuarie (= 1/3 ha.): 32.596,68 (Pieve 13.561,17 and Sant'Apollonio 19.079,97).

**Table 2 - Object of the acts (%)**

[Sources: Archivio di Stato di Brescia, *Archivio notarile di Brescia*, notaio Seneci Domenico (1782-1839), ff. 15014-15022; *Polizze d'estimo*, bb. 145-146 (Lumezzane Pieve) and bb. 147-148 (Lumezzane Sant'Apollonio)].

	Acts	%
Arable land	973	33,47
Arable land with vines	156	5,37
Arable land with mulberries	45	1,55
Meadow	97	3,34
Wood	574	19,75
Chestnut-wood	5	0,17
Kitchen-garden	253	8,70
House	1101	37,87
Forge	30	1,03
Mill	15	0,52
Orchard	22	0,76
Cellar	10	0,34
Stall and hay-loft	134	4,61

**n.b.** Acts were sales, barter and free assignments and were 2.907. Total of acts is not equal to the number of acts analysed because in many cases people traded different real estates in one sales (e.g. house and kitchen-garden, house and arable land, meadow and stall and hay-loft etc.).

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