

HAND JEWS

Request List

Produced Friday, August 24, 2001 at 7:15 AM

1) Request ID:WU-84440 Status:W-RESERVE
 Request Type:WOLIN-RESV Operator Access:W-PUBLIC
 Date Placed:8/23/2001 Date Modified:NEVER
 Reply Date:NEVER Date Viewed:NEVER
 Origin Library:WU-OLIN Service Library:WU-OLIN

User ID:21841000832303
 User name:Teter, Magdalena
J555 v43 1981
 call number:DS101 .ELECTRONIC JOURNAL
 ITEM ID:62501-35001
 Electronic access:v.5:no.3 (1999:Spring/Summer)-
 http://muse.jhu.edu/journals/jewish_social_studies
 Title:Jewish social studies

REQUEST INFORMATION ---

Instructor name:TETER
 2HR 4HR 24HR loan?:4
 Required reading?:yes
 Which Semester:Fall01
 Comments:G. Hundert " Jews, Money and Society in the Seventeenth -
 Century Polish Commonwealth: The Case of Krakow" in
 Jewish Social Studies 43/3-4 (Fall 1981) pp. 261-274

Course ID:HIST156
 Est. Enrollment:15
 Online Reserves?:yes

Item library: WU-OLIN
 Item type: E-JOURNAL

Home location: ONLINE

Current location: ONLINE

User e-mail: mteter@wesleyan.edu

User address: History Dept.

User phone: 685-5356

User profile: WU-FACULTY

For Library Use Only - Contacted for copyright permission:

Publisher Date: _____ Date replied: _____ Cost: _____ Specify credit wording: _____
 CCC Date: _____ Date replied: _____ Cost: _____

Is the Item in CTW? yes - wu
 Additional Notes: _____

online: muse 1999 ->

Scanned Info: Scanned Orig Source:				Scanned Photocopy:		File Compressed:
CTW#	Own	P/R/H*	Date	Revd	# On RESV	*(P=Resv. Pickup, R=Recall, H=Hold)
cc (39)	_____	_____	_____	_____	_____	WU's copy:
tc (40)	_____	_____	_____	_____	_____	NOS: _____ (Not on shelf) NIC: _____ (Not in cage)
wu(41)	_____	_____	_____	_____	_____	Loaned to: * req fac * other fac * other _____
Ordered:	_____	_____	_____	_____	_____	Search Req: _____

Jews, Money and Society in the Seventeenth-Century Polish Commonwealth: The Case of Krakow

by Gershon David Hundert

The linchpin of Jewish "foreign policy" in pre-modern times was the forging of alliances with the crown or with the highest authority in the state.¹ This general rule, however, was not appropriate during the period of the Polish Commonwealth because of the strength of the centrifugal forces in that polity. The central issue in the history of Jewish political strategy in Poland was the response of the Jews to the gradual decentralization of political power and its concentration in the hands of the nobility, particularly the great magnates. The ability of the Jews to forge alliances with the Polish nobility was essential to the Jews' security. Their relative success accounts in significant measure for the relative peace in which Polish Jewry lived. This is the larger issue underlying the question to be explored here, namely: whether there were significant accumulations of capital in the Jewish communities of the Polish Commonwealth. Examples will be drawn, in particular, from the Jewish community in Krakow.

The story of the Jews in Krakow has been told ably by Meir Balaban, the dean of Polish-Jewish historians before World War II.² A significant portion of what follows is based on his work and on a reexamination of some of the sources he used, particularly the records of the court of the Judge of the Jews (*Judex Judaeorum*) for the years 1620-1649.³ Thus, Balaban's monograph, it is hoped, will be supplemented by returning to these data with questions framed in ways different from those of the great Galician historian.

The assumption that there were significant accumulations of capital in the Jewish communities in Poland has been made frequently.⁴ Such assertions seem to be based largely on a reasonable analysis of the social and legal situation of the Jews in the Polish Commonwealth. Christian merchants (both Poles and assimilated foreigners), who accumulated capital could invest their funds in the most secure of all properties: land. Eventually they might have been ennobled, and in this way their capital would have left the market place. For Jews, this path was closed; ennoblement was impossible. Thus, their capital would have remained liquid and would have accumulated. A class of powerful and wealthy financiers, such as the so-called Court Jews of Central Europe, would have arisen.⁵

Though these inferences may seem warranted logically, they are not supported by the sources. There were some successful Jewish merchants in Poland during the seventeenth century, and, despite the precariousness of commercial enterprise in that period, a few succeeded in bequeathing substantial legacies to their children.

Only rarely, however, did a family succeed in retaining its wealth and prominence for more than three generations.⁶ There were virtually no important accumulations of capital among seventeenth-century Polish Jews, and no individuals who approached the level of wealth, power, and influence of the Central European Court Jews. The exceptional cases, such as Becel of Zólkiew, were a few arendars (lessees) in Ruthenia and the Ukraine.⁷

It may be that the Central European Court Jews are a key to understanding this situation. In the overland trade with the West, a dimension of Polish international commerce which came to be dominated by Jewish merchants by the end of the seventeenth century, the Polish trade-balance concurrently became progressively passive. Thus, Polish merchants trading in Leipzig or Breslau often had to obtain goods either in exchange for precious metal or on the basis of instruments of credit. Perhaps Polish-Jewish money, like Polish money in general, was traveling West. All this is offered tentatively in the absence of systematic research on the broad question of the relations between the Court Jews and the Jews of Poland.

In any case, in Poland, the capital with which Jewish merchants and traders purchased their goods was generally lent to them or invested with them by noblemen and, to a lesser extent, by clergy and church institutions. Often too, commercial credits were extended by wealthy Christian merchants and bankers. Sometimes these funds came to individual merchants indirectly through the intermediacy of the *kahal* (Jewish communal government); direct transactions, however, were more common.

Isaac Jakubowicz (ben Jacob) was one of the wealthiest Jewish merchants in Krakow during the first half of the seventeenth century. He was known as Reb Isaac Reb Yekel's after his father who was also a prosperous merchant. In an alliance characteristic of the age, Reb Isaac's wife, Breindel, was the sister of Rabbi Abraham Rapoport (1584-1651), the wealthy yeshivah-head in Lwow. An elder of the Krakow *kahal* almost continuously from 1608 until his death in 1653, Reb Isaac was also an officer of the Council of Four Lands. His career was crowned in 1644 when he founded a synagogue which bore his name.⁸

During the eight year period (1641-48), operating together with his son, Moses,⁹ Reb Isaac obtained loans and credits from non-Jewish sources of over 180,000 Polish zloties. There were 15 transactions, the average size of which was almost 12,500 zloties. Most of the creditors were noblemen. In 1641, for example, there were loans of 10,522 zloties from Piotr Zbijewski, *wojsk* (militia commander) of Krakow; 45,300 zloties from Ferdynand Myszkowski, *starosta* (sheriff) of Gródek; and 20,000 zloties from Wladyslaw Lubowiecki, later *marszalek* (marshal) of the Sejm.¹⁰

Samuel Jakubowicz was another wealthy merchant, though he operated on a somewhat smaller scale than Reb Isaac to whom, incidentally, he was not related.¹¹ During almost the same period (1640-47), often acting together with his brother, Michael, and son, Jacob, Samuel Jakubowicz incurred liabilities to non-Jews of over 50,000 zloties. Most of their creditors were noblemen, too, notably members of the famous house of Bonar.¹²

The records of the court of the Judge of the Jews in Krakow preserve a long list of other Jewish merchants who received large loans or substantial credits from non-Jewish sources. A tabulation of all loans of 1,000 zloties or more extended to Jews in the years between 1636 and 1648 as recorded in this source shows that thirty Jewish

zloties in sixty transactions.¹³ Of this amount, 64.8 per cent (259,777) came from noblemen in thirty-four transactions; 27.3 per cent came from burghers in twenty-two transactions; 4.8 per cent came from the clergy; and the balance (12,100) from other Jews. The pattern of obtaining capital from non-Jewish sources, and particularly from noblemen, then, applied to virtually every leading Jewish merchant in Krakow during the first half of the seventeenth century.

Owing to the nature of these records, loans or credits supplied by Jews to non-Jews were not noted. Rather, they would have been registered in the records of whatever court had jurisdiction over the debtor. In the early 1620s though, there was a partial exception to this rule.

In 1620, Jan Teczynski, the Wojewoda (Palatine) of Krakow, reissued an order, apparently first promulgated several years earlier, that all loans on pledges or pawns made by Jews be recorded in the books of the Judge of the Jews.¹⁴ This edict seems to have been followed with some care between the years of 1618 and 1624. After that time the number of registered transactions fell off markedly. Of the twenty-eight pawnbrokers who appear in these records for the years 1618 to 1624, one of the most active was Lewko Markowicz. He was a textile merchant and an elder of the *kahal* from 1621 until his death in 1640.¹⁵ Markowicz registered fourteen loans over the seven-year period, totaling more than 5,000 zloties.¹⁶ At the same time he borrowed at least 20,000 zloties from non-Jewish sources.¹⁷ He may have lent even more money on the basis of promissory notes. In any case, of Markowicz's loans, only three were for more than 300 zloties. At least in the area of pawnbroking, an activity pursued by virtually every Jewish merchant during this period, the loans were generally for consumption (as opposed to production) and usually for relatively small amounts. Another pawnbroker, Shimon Moyżeszowicz, registered twelve loans between 1620 and 1624, the total value of which was 393 zloties.¹⁸ Abraham Maly registered thirteen loans between 1619 and 1623 with a total value of 850 zloties.¹⁹

Although pawnbroking was clearly less significant as an economic activity of Jews than trade, its importance in the life of the poorer segments of urban society has probably been unjustifiably minimized. In the small town of Belzyce in the Lublin department, for instance, Jews were fairly extensively involved in money-lending and pawnbroking in small amounts.²⁰ Proof that these pursuits were still significant in their proportions in the middle of the seventeenth century lies in the fact that Jewish money-lending activities, that is, the practice of borrowing large sums at low interest from noblemen and then lending out smaller amounts at higher interest rates, elicited complaints in the dietines.²¹ Nevertheless, Jews clearly borrowed much more money than they lent.

Janina Morgensztern tabulated the credit operations of the Jews in Zamość during the seventeenth century.²² She found that the Jews borrowed almost four times as much from noblemen as they lent to them. Jews borrowed almost fifty times as much as they lent to clergymen.²³ In the case of burghers the difference between loans and credits was slight but it increased in the course of the century so that between 1675 and 1699 Jews borrowed more than three times as much as they lent. The largest loans were for the purpose of trade, and in many cases these were obtained from Christian merchants. In all, Jews in Zamość borrowed forty per cent more money than they lent. Morgensztern also showed that a like situation prevailed in Kraśnik, while Raphael Mahler reached similar conclusions in his study of the

Jews in Nowy Sacz.²⁴ Jewish money-lending activities, then, did not indicate the presence of accumulations of capital.

Sebastian Miczynski provides a fairly accurate, though hostile, and somewhat exaggerated picture of the activities of Jewish merchants; he repeatedly emphasized in his tract the use of credits obtained from non-Jewish merchants by Jews.²⁵

... whoever forms partnerships with Jews by selling them goods on credit should know that he will always suffer losses. Do you not know that no one who trades or forms partnerships with Jews can truly make a profit? ... If you are taken in by the sincerity of a Jew, only betrayal and fraud await you. ...

Not long ago, under the leadership and at the instigation of a Krakow Jew, Feivel,^[26] they obtained credit and borrowed large sums at fixed interest on notes from merchants in Gdansk, and thus defrauded those merchants, especially Dutchmen, of 300,000 zloties. In Elblag, they also caused losses to the local merchants of 100,000 zloties. Recently in Lublin and Jaroslaw they acquired various textiles on credit from honest Englishmen for 200,000 zloties, cheating and impoverishing them. An Elblag merchant, Akraga, who formed a partnership with the Gdansk burgher, Henryk Durauff, when he began to trade in textiles, had 100,000 zloties of his own. But the Jews did not leave them with him long. They wheedled him into releasing goods to them, promising to pay cash ... Since he enjoyed a good credit standing, he obtained merchandise from other merchants and delivered it to the Jews as well. In this way he lost not only his own money, but that of other merchants as well, to the tune of 600,000 zloties, all of it to Krakow and Poznan Jews ... Other Gdansk and Elblag merchants such as Ginter,^[27] Just, Marcin, Halip, Reizner,^[28] and Pulner^[29] have also suffered great losses.

Who can count the many merchants in Poznan, Toruń, Lublin, Wilno, Sluck, Mohilew, Kiev, Luck, Lwow and other cities in the Crown and in the Ukraine who have been defrauded ... Ezdras^[30] and his sons have defrauded merchants from Nuremberg, Venice, Wilno, and Mohilew of several hundred thousand zloties ... The Jew, Jonah, and his three sons acquired sable, lynx, beaver and squirrel pelts worth between 10 and 20,000 zloties on credit from merchants in Lublin, but when the time came to pay at the Świąteczny fair, the Jews escaped to Podolia where they administered villages, tariffs, and liquor rights ... Jacob Cymerman,^[31] burgher and councilman of Krakow, gave them goods on credit ... and lost 20,000 zloties. Kasper Gutyter,^[32] burgher and councilman of Krakow—the Jews took textiles and hardware from him on credit and impoverished him ... And did not Amenda, Marcin, and Flauzer lose several tens of thousands of zloties? Not to mention Paul, Paszwanek, Ginter, Mosamera, Hendryk Maier, ... and other long time Krakow burghers and merchants who were impoverished when they were cheated of large sums of money by the perfidious Jews. We have recent examples of the Jews' double dealings. The honest Pawel Sternacki of Krakow extended credit to them ... and lost 12,000 zloties. His son, Jan Pawlowski of Kazimierz, who still lives here in Krakow with his father, lost 1,200 zloties to the Jew, Wloch,^[33] who spends his time revelling and sowing wild oats in Luck. The Jew took Pawlowski's money and fled. This may be confirmed in the court records there. Lewek Skrupski, ... the Krakow Jew, took cut lynx furs from Stanislaw Chodowicz^[34] worth several hundred zloties and sold them but claimed they had been lost ... Krzystof Rezler the elder, and his son, were tricked out of 10 to 20,000 zloties. Similarly, Ignacy and Woyciech Krzemien ... extended credit to Jews ... and lost 4,000 zloties. A like fate befell Pawel Raczkowski and Matys Jasczurkowić who lost several thousand zloties ... The sons of the doctor, the Jewish elder,^[35] and Jacob Bochenski went bankrupt and as a result many gentry and burghers of Krakow who had lent them large sums of money were harmed, and the late Andrzej Oleśnicki lost much.

We look further at Jewish roguery and fraud. A certain Breslau merchant, being in need, borrowed from Jews ... Jakiel and Bocian,^[36] archrogue Jews of Krakow, persuaded him to write several notes [membrany] and then they did the following: Jakiel,

knowing that this merchant whose name was Panota had good credit standing, approached Pan Wizemberg^[37] with one of the notes winning from him goods worth several thousand With the other notes he approached other merchants such as Atlimaier, from whom he took goods worth between one and two thousand, [and] Leber Endrys, Kondrad,^[38] Iarczyny, Widerman, Thomas Dixon,^[39] Jan Groszyk and Marcin Taifel.^[40]

The text includes the names of more than thirty Christian merchants of Krakow, Gdansk, Elblag, and elsewhere from whom, Miczynski claimed, Jews obtained credit and then defaulted on their debts. In a substantial number of these cases it is possible to confirm that people such as Reizner in Gdansk and Stanislaw Chodowic, Jan Wiesenberg, and Thomas Dixon in Krakow, as well as Marcin Teufel of Breslau, did have dealings with Jewish merchants. The specific incidents mentioned by Miczynski do not appear in the sources, and clearly many of the details, especially the very large sums mentioned in the first half of the passage, must be discounted. Nevertheless, the point is clear: Miczynski was attacking a widespread practice. By citing a series of incidents in which, he claimed, Jews failed to pay their debts or defrauded their creditors, he was attempting to persuade merchants to abandon their trust in Jews. Perhaps, since his pamphlet is addressed to the delegates to the Sejm, he hesitated to criticize the nobility in the same way.

In fact, of course, the major accumulations of capital in the Polish Commonwealth were in the hands of the nobility. They, even more frequently than burghers, invested substantial sums with Jewish merchants. Often Jewish communities themselves were the recipients of such loans or investments.⁴¹ The Krakow *kahal* borrowed almost 190,000 Polish zloties in the years from 1640 through 1648.⁴² It is important to emphasize the dates because they show that this indebtedness could not have resulted from the costs of reconstruction in the aftermath of the mid-century wars. Of the total sum (189,262), 76 per cent came from noblemen, 23 per cent from burghers, and there was one loan of 2,000 zloties from the Jesuits of St. Peter and St. Paul. During the same period, the liabilities of the Poznan *kahal* totaled about 400,000 zloties. Of that amount, 8 per cent came from clergy, 35 per cent from burghers, and 53 per cent from noblemen.⁴³

The *kahals* commanded greater credit than any individual Jew because they were "public bodies endowed with the right of taxation," and "institutions enduring through generations despite business cycles."⁴⁴ Certainly, creditors sought safe and stable sources of income; indeed, sometimes the loan agreement took the special form of a *wyderkauf* which specified that the principal was to remain permanently in the possession of the debtor, who obligated himself to pay interest indefinitely. That particular type of loan was more common toward the end of the seventeenth century and during the eighteenth century; it was generally made by clergymen or monasteries.

In 1666, the Lublin *kahal* received a *wyderkauf* of 5,000 zloties.⁴⁵ In 1680, the elders of the "synagogue" of Belzyce recorded a debt of 120 zloties to Father Wojciech Iwanski of the Belzyce church which they received "for all time as a *wyderkauf*." In 1695 the same community received a *wyderkauf* of 300 zloties from Wojciech Stanislaw Radomski, Canon of Lublin.⁴⁶ In 1715 such loans comprised eleven per cent (5,500 zloties) of the total debt of the Opatow *kahal*.⁴⁷ Loans of this type were sometimes obtained by individuals as well. Grants from the clergy and

church institutions did not always take this form. In 1655, Josef Wlochowicz of Krakow owed the Carmelite Order of that city 10,629 zloties plus interest.⁴⁸ In any case it would seem that clergymen and clerical institutions became significant creditors of Jewish communities only late in the seventeenth century. Prior to that time the field belonged almost exclusively to the nobility and, to a lesser extent, to wealthy merchants.

Within the community, the close ties of certain Jews to powerful noblemen and wealthy Christian merchants, and the ability of these Jews to obtain loans and credits from these sources would have buttressed their positions in the *kahal* leadership. Further, although the *kahals* closely supervised all loans accepted from gentiles by individual Jews, by receiving the funds collectively the communal elders ensured for themselves even greater control over the economic life of the community. In other words, this extension of the *kahal's* activities placed control of substantial amounts of capital in the hands of the wealthy oligarchy which held office in the community. It is unfortunate that no record of the disposition of these funds has survived. Nevertheless, it seems most unlikely that such substantial amounts were borrowed merely to meet the fiscal needs of the community, at least during the first half of the seventeenth century.

Sometimes, wealthy Jews lent money to the *kahals* or to supercommunal institutions.⁴⁹ The motives of Reb Isaac Reb Yekel's in lending over 30,000 zloties to the Poznan *kahal* were likely the same as those of non-Jewish investors. This debt, incidentally, had been outstanding for some time when the Council of Four Lands ruled in 1647 that Reb Isaac had the right to resort to "the Courts of the Gentiles" to force payment, which he subsequently did.⁵⁰ In 1655 the wealthy arendar, Israel Nosalczyk, lent 10,000 zloties to the "land" (*galil*) of Chelm.⁵¹ Similarly, Jews appeared in lists of creditors of the Opatow *kahal* in 1715 and 1723, but the amounts owed them are three and seven per cent of the total respectively.⁵² The significance of loans or investments by individual Jews in the *kahals* was thus rather slight.

During the second half of the seventeenth century there was a gradual change in the financial situation of the *kahals* which reached critical proportions during the eighteenth century. They borrowed more and more often for purposes other than the supply of funds and credits for commercial purposes. Funds were sought to meet interest payments on earlier loans, or the costs of recovery after the wars at midcentury and at the beginning of the eighteenth century, and also to provide for the increasing number of homeless and impoverished Jews. Not only individual communities but the supercommunal bodies also began borrowing to meet their obligations. In 1688, for example, the elders of the region of Lublin borrowed 2,000 zloties from Franciscus Wolanowski specifically to meet their tax obligations.⁵³ Loans taken by the Council of Four Lands from Breslau merchants during this period are well-known.⁵⁴ During the second half of the seventeenth century the *kahals* were further burdened by the need to meet the obligations of a growing number of defaulting individuals.⁵⁵

Defaults could result from a variety of causes, but if they were precipitated by some misfortune (such as fire or robbery), it was possible for influential merchants to obtain royal moratoria on their debts. For example, when the bankruptcy of the Krakow banker, Robert Forbes, occurred, no fewer than 187 Jews were indebted to him; that is, they had used his letters of credit. The consequences were disastrous,

particularly for Meir Izaakowicz who had notes valued at 34,000 zloties. He was granted royal moratoria in 1699 and 1700.⁵⁶

These moratoria freed the debtor from his obligations for a specified period, generally a year or a year and six weeks; some were even renewed for a second year. Only a very few such moratoria are known to have been granted to Jews during the first half of the seventeenth century, but between 1658 and 1700 no fewer than 76 Jews in Krakow alone received them, some on two or more occasions.⁵⁷ It appears that a certain Fajbysz Lewkowicz of Wodzislaw received moratoria on five different occasions between 1658 and 1669.⁵⁸

Royal moratoria were not always reliable protection against creditors. The same Fajbysz Lewkowicz obtained one in July of 1661, yet in September of the same year the king ordered the *kahal* of Krakow to use its offices to apply pressure on Lewkowicz because he owed the Breslau merchant, Ernest Baltazar, 4,166 zloties.⁵⁹ Similarly, when Wilhelm Orsetti, the wealthy Krakow merchant, offered to lend 100,000 zloties to the Royal Treasury of Jan Kazimierz in 1654, the king ordered the cancellation of all moratoria insofar as they applied to Orsetti's debtors, "first of all to his Jewish debtors in Krakow, Lublin and Lwow."⁶⁰

Despite such arbitrary actions, Jewish merchants persisted in seeking and obtaining these moratoria. Generally, they applied to all debts regardless of the class of the creditor, though occasionally debts to the nobility were excluded.⁶¹ Regulations for the Jews of Krakow issued by the Wojewoda, Stanslaw Potocki, in 1659 included a provision instructing that royal moratoria be strictly observed. Apparently, the royal seal was not always effective as protection against creditors.⁶² Moratoria could also be issued sometimes by lesser officials, such as Wojewodas.⁶³ Also, during the second half of the seventeenth century, royal moratoria were granted at times to *kahals*.⁶⁴

When the circumstances of the debtor made it impossible for him to obtain a moratorium from the king or a lesser official, he renegotiated the loan or declared bankruptcy. Therefore, the *kahals* and the Council of Four Lands evolved elaborate and harsh provisions for bankruptcies.⁶⁵ Among these was the requirement that the bankrupt person swear a solemn oath before the open Ark of the Torah stating that he was, in fact, without resources. Similarly, his wife had to make such a declaration before the beadles of the community. All his property was seized by the elders to be sold within six months for the benefit of his creditors. A ban was pronounced against him in the synagogue and he, his wife, and his children were required to be present. If he failed to surrender his property or was otherwise recalcitrant despite the ban, he might have been jailed by the community for periods ranging between eight and thirty days. The bankrupt person might be placed in the stocks (*kuna*) at the entrance to the synagogue for three days prior to his imprisonment. If he held a position in the *kahal* he was immediately removed from office, and, even more severely, he lost the "right of settlement" in his community. These provisions applied to persons who were without funds because of business losses. If someone could not pay his debts because he had expended large amounts to provide dowries for his children, he was treated as a thief and subject to imprisonment for a year.⁶⁶

A rabbi recorded his opinion early in the eighteenth century that, "nowadays, because of our sinfulness, bankruptcies are widespread and the regulations on bankruptcy of the [Council of Four] Lands are not observed."⁶⁷ The implication is

that the regulations were enforced in earlier times. In any case, the procedures outlined were clearly intended to deter fraudulent claims of bankruptcy which might have had serious consequences for the community as a whole. Even legitimate bankruptcies might have reduced the credit available to the community. Further, despite royal edicts warning against the practice, the *kahals* were often held responsible for the debts of defaulting Jewish individuals.⁶⁸

Declarations of bankruptcy or even simple defaults could have serious consequences not only for *kahal* officers but for other members of the community as well. Jewish merchants were sometimes arrested at fairs because of the debts of others from their town.⁶⁹ The defaulting debtor himself faced not only communal sanctions but also the wrath of his creditors. Royal edicts of 1633 and 1658 which forbade Christians who had monetary claims against Jews to resort to threats, coercion or violence were reflections of the dangers which awaited those who could not pay their debts.⁷⁰ A contemporary responsum contains the story of a Jew who fled the country because he could not meet his obligations and traveled to Amsterdam where he assumed a different name. He lived there until it seemed to him that sufficient time had elapsed, whereupon he returned home.⁷¹ This example may be somewhat extreme, or may simply concern larcenous behavior, but it does illustrate the apprehensiveness of the defaulter.

Jacob ben Samuel, rabbi and head of the yeshivah of Sandomierz at the end of the seventeenth century, was confronted with the following question: "The ruler of the city wished to imprison a certain Jew because of a money matter. Is it permissible for him to flee the city to a secure place on the Sabbath, and save himself . . . since this was not a situation in which he was in mortal danger?"⁷² The problem here was whether the discomfort of imprisonment at the hands of the ruler of the city was of sufficient weight to warrant desecration of the Sabbath. Clearly, the questioner believed the debtor's life was not in danger. Nevertheless, the violence of the age should not be minimized. Physical abuse was used from time to time to persuade reluctant debtors to honor their obligations. Further, it was of paramount concern to a merchant to protect his good name. If he became known as a poor risk he was in danger of losing his livelihood.⁷³

When a merchant defaulted on a debt, the creditor could also resort to the courts, often at a fair, and have the goods of his debtor seized and, sometimes, the man himself imprisoned. For example, Lewko Joelowicz had his goods impounded by Pawel Celery at Toruń in 1659.⁷⁴ Jews were not always on the receiving end of these actions. Wolf Bocian of Krakow had a note for 12,000 zloties issued by Daniel Wichman, a Gdansk merchant who had moved to Krakow. In 1625 Bocian's agent, Michalski, militia commander (*wojsk*) of Lublin, disagreed with Wichman's agent over the rate of exchange of the thaler at the Lublin fair. The Jewish merchant's agent had all of Wichman's goods impounded when no agreement could be reached. Wichman sued Bocian for 100,000 zloties as compensation for the loss.⁷⁵

Still, these were rather extreme procedures, to be followed when no compromise was possible. Rabbi Mordecai Jaffee (1530-1612) remarked that merchants continually obtained long extensions, "making compromise after compromise."⁷⁶ Thus, when the records, notes, and goods of the prominent merchant and "citizen" of Opatow, Mendel Josefowicz, were seized after his death in 1707, four *mamrans* or bills of indebtedness were found. Two were for periods of twelve years, one for

nineteen, and the fourth for twenty-three years.⁷⁷ Ben-Sasson attributed these practices to the "optimism of the enterprising," who expected to turn profits exceeding the costs of such long-term loans.⁷⁸ The rate of inflation during that period, though it cannot be calculated with precision, was extremely high.

In sum, credits and loans obtained from non-Jews formed the basis of the commerce carried on by Polish Jews during the seventeenth century. There is no evidence of large reserves of capital within the Jewish community. No Polish Jew became banker to the king. Jan Kazimierz, in need of cash, turned to the Krakow Italian merchant, Wilhelm Orsetti, as mentioned earlier. Ladislaus IV owed more than a million zloties to the Gdansk merchant, Jerzy Hewel.⁷⁹ To be sure, there were Jews with financial links to the Polish crown. The Sephardi, Daniel Abensur, for example, was "Resident von König Johann Kasimir" in Hamburg and, along with Daniel Levi, performed similar services for Jan Sobieski.⁸⁰ Behrend Lehman of Halberstadt had close ties to August II, but he was not a Polish Jew and his position was the result of the same conditions which facilitated the rise to prominence of other Court Jews in Germanic lands, in this case, Saxony.⁸¹

Thus, what characterized the commerce of Polish Jewry during the seventeenth century was the widespread and intensive use of long- and short-term credits and loans by individuals and firms of merchants. More, because the degree to which their community was organized, they were able to mobilize larger credits through the *kahals* than might otherwise have been available. The majority of this capital, as has been shown, was obtained from noblemen. The fact that the Jews were the proprietors or managers of a portion of the wealth of the nobility must have contributed to the security of the Polish Jewish community, albeit a security born of dependence.⁸²

NOTES

1. Yosef H. Yerushalmi, "The Lisbon Massacre of 1506 and the Royal Image in the *Shebet Yehudah*," *Hebrew Union College Annual Supplements*, no. 1 (Cincinnati, Ohio, 1976), xi-xii, 37-38.
2. Meir Balaban, *Historja Żydów w Krakowie i na Kazimierzu, 1304-1868* [History of the Jews in Krakow and Kazimierz, 1304-1868], 2 vols. (Krakow, 1931, 1936).
3. Krakow, Archiwum Państwowe Miasta Krakowa i Województwa Krakowskiego (hereafter called APMK), *Acta Palatinalia Iudacia Cracoviensia, Varia* 10, 11, 12: Ksiegi sadu wojewodzkiego żydowskiego krakowskiego. I examined this material on microfilm in Jerusalem at the Central Archives for the History of the Jewish People (hereafter called CAHJP), HM 6730, HM 6731, HM 6732.
4. Ber Mark, "Jewish Artisanry in the Renaissance Period" (Polish), *Odrodzenie w Polsce*, 1 (1955), 304; Honorata Obuchowska-Pysiowa, *Handel wiślany w pierwszej połowie XVII wieku* [The Vistula Trade in the First Half of the Seventeenth Century] (Warsaw, 1958), p. 85; Adam Manikowski, "Changes or Stagnation? From the Problematics of Polish Trade in the Second Half of the Seventeenth Century" (Polish), *Przegląd historyczny*, 64 (1973), 787; Marian Wolanski, *Związki handlowe Śląska z Rzeczpospolitą w XVII wieku* [The Trade Links between Silesia and the Commonwealth in the Seventeenth Century], (Wrockaw, 1961), p. 301; Jacob Katz, *Massoret u-mashber* [Tradition and Crisis: Jewish Society at the End of the Middle Ages] (Jerusalem, 1958), pp. 61-62. A correct understanding is to be found in the following recent assertion by a Polish economic historian: "in the seventeenth century Jews were deeply involved in the money business, but as borrowers." Antoni Maczak, "Money and Society in Poland and Lithuania in the Sixteenth and Seventeenth Centuries," *Journal of European Economic*

History, 5 (1976), 96.

5. The right of ennoblement was virtually the exclusive province of the Sejm from 1577 and was closely guarded. In Krakow, for example, during the seventeenth century only a handful of city elders were ennobled. About a half dozen were significant land owners. See Janina Bieniarzówna, *Miejszczaństwo Krakowskie XVII w.* [The Krakow Bourgeoisie in the Seventeenth Century] (Krakow, 1969), pp. 66, 68-69. See also Tomasz Opas, "The Problems of Bourgeois Social Mobility in the Seventeenth and Eighteenth Centuries" (Polish), *Przegląd historyczny*, 65 (1974), 465-75, and especially p. 466n. 7. On Court Jews, see Selma Stern, *The Court Jew* (Philadelphia, Pa., 1950); Heinrich Schnee, *Die Hoffinanz und der moderne Staat*, 5 vols. (Berlin, 1954-65); F. L. Carsten, "The Court Jews, A Prelude to Emancipation," *Leo Baeck Institute Yearbook*, 3 (1958), 140-56.

6. The subject of social mobility within the Jewish community in Poland awaits investigation. For now, see the largely theoretical discussion in Katz, *Massoret*, pp. 231-43.

7. An arendar is a person who leases immovable property or certain rights to income, as from the distillation and sale of alcoholic beverages. During the latter part of the seventeenth century Becel was overseer of Jan Sobieski's own vast estates and held the license for collection of tariffs in Podolia and the Ukraine. In return for the latter, he paid 400,000 zloties. See Meir Balaban, *Di Yidn in Poyln* [The Jews in Poland] (Vilna, 1930), pp. 59-85.

8. Balaban, *Historja*, I, 199, 200, 208, 217, 238, 240, 241, 254-64, 348-49, 544-46; Israel Halpern, ed., *Pinkas va'ad arba arasot* [Acta Congressus Generalis Judaeorum Regni Poloniae (1580-1764)] (Jerusalem, 1945), no. 91, p. 30.

9. Moses Izaakowicz was also a *kahal* elder, a wealthy merchant, and, similar to his father, owned a considerable number of *kamienice* (stone or brick houses) around the family synagogue. Balaban, *Historja*, I, 260, 264-66, 268, 279, 285. He traded often in silks purchased from Italian merchants in Krakow and also had dealings with the Gdansk merchant, Christopher Rumler. APMK, Acta, Varia 12, 764, 765, 1046-49, 1057-59, 1074-77, 1530-31. In addition, he had close ties to the Lubomirski's. See Jan Dlugosz, *Mecenat kulturalny i dwór Stanisława Lubomirskiego* [Cultural Patronage and the Court of Stanisław Lubomirski, Wojewoda of Krakow] (Wroclaw, 1972), p. 96.

10. APMK, Acta, Varia 11, 1750-52; Those mentioned in the text above were found in *ibid.*, Varia 12: 15-16 (Zbijewski); 240-47 (Myszkowski); and 248-49 (Lubowiecki). Other loans and credits cited in Varia 12: 265-66 (Stanisław Żelenski, 2,000); 359-61, 435-36 (Mikołaj Russocki, 3,000); 448-50, 520-22, 621-24, 1132 (Jan Kochowski, 27,800); 801-802 (Andrzej Tabur, 10,225); 1119-21 (Jan Perowicz, 15,000); 1127-28 (Jerzy Rakuski, 4,140); 1134-36 (Jan Mecinski, 12,000); 1149-51, 1436-37 (Gabriel Tagoborski, 3,000); 1151-52 (Marek Antoni Moriconi, 15,017); 1317-18, 1387-88, 1403-404 (Alexander Maluski, 11,620); 1399-401 (Nikolaj Bratkowski, 6,600). See also Balaban, *Historja*, I, 260, 265.

11. He traded in silver in large quantities. Balaban, *Historja*, I, 283-85, 534. He also dealt in Russian hides. APMK, Acta, Varia 11; 151-52.

12. APMK, Acta, Varia 11, 1302-304, and Varia 12, 268-69 (Elizabeth Elżanowski, 3,000). The following were recorded in Varia 11, 1306-13, 1552-55 (Jan, Andrzej Bonar, 5,800); 1313-15 (Elizabeth Elżanowska, 400); 1397-401 (Zophia Otwinowska, 2,000); 1543-46, 1643 (Alexander Bzowski, 3,000); 1571-76 (Jan Bonar, 12,000); and 1581-82 (with Aaron Deyches and Tobiasz Gutman from Christopher Schedel, 4,000). The subsequent names and amounts were cited in Varia 12: 85-86, 1446-47, 1453-57 (Mathias Stanisław Drohojowski, 10,000); 355-56 (Alexander Bzowski, 8,000); 475-76, 960-62 (Andrzej Bonar, 2,150); 598-600 (Elizabeth Elżanowska, 2,200); and 1230-31, 1233, 1443-46, 1484-86 (Jerzy Hirszman, 2,000). See Balaban, *Historja*, I, 283; and see also the following note.

13. APMK, Acta, Varia 11: 789-91, 902, 1131-35 (Samuel Jakubowicz, Michael Jakubowicz, Jonasz Zlotnik Markowicz from Jan and Barbara Bonar, 4,000); 823-28 (Abraham Dawidowicz from Jacob Mellor, 2,490); 861-62, 862-66 (Joachim Abrahamowicz from Zachariusz Kestner, 3,000); 885-87, 935-38 (Jacob Melles and Isaac Moyzeszowic from Nicholas Kamusz, 6,293); 903-905 (Samuel Jakubowicz, Michael Jakubowicz, Tobiasz Guttman, Jonasz Zlotnik from Stanisław Byczki, 6,000); 954-56 (Samuel Jakubowicz, Michael Jakubowicz, Tobiasz Guttman, Jacob Samuelowicz from Jan Wielowiejski, 5,000); 1013-1015, 1121-22, 1136-37, 1292-93 (Samuel Jakubowicz from Stanisław Stadnicki, 2,000); 1074-76 (Samuel Jakubowicz, Michael Jakubowicz, Jacob Samuelowicz from Jan and Barbara Bonar, 1,000); 1076-77 (Samuel Jakubowicz, Michael Jakubowicz, Jacob Samuelowicz from Andrzej Bonar, 1,000); 1079-81, 1116-20 (Samuel Jakubowicz, Michael Jakubowicz, Jacob Samuelowicz from Thomas Paczanowski, 8,400); 1358-64, 1375-78 (Jacob Melles from Nicholas Kamusz, 5,275); 1364-71 (Isaac Moyzeszowicz, Wolf Landau, Jacob Melles from Nicholas Kamusz, 6,903); 1646 (Jeleń

Bocian from Jerzy Pipan, 1,332); 1674-77 (Lewek Kampsor to a Jewish merchant, 2,100); 1728-30 (Jonasz Krasnik from Gabriel Frydrychowski, 1,000); and 1768-69 (Jeleń Bocian from Jan Trevani, 1,700).

The following were cited in *Varia* 12: 251, 381-82 (Marek Lazarowicz, Moyżesz Isaakowicz, Marek Benedict, Jeleń Joelowicz Moskowiter from Raphael Delpace and Hieronim Pinocci, 7,000); 316-18 (Jonasz Kraśnik from Alexander Lipnicki, 2,300); 367-70 (Jacob and Solomon Melles from Moyżesz Izaakowicz, 10,000); 479 (Jonasz Kraśnik from Daniel Mecinski, 2,000); 482-84 (Moyżesz Izaakowicz from Stefan Oraczowski, 30,000); 540-42, 591 (Moyżesz Izaakowicz from Marcjan Gliński, 4,000); 546-47 (Marek Bocian from Albert Dabrowski, 1,430); 564-68 (Moyżesz Izaakowicz from Jakób Sarnowski, 4,500); 601-603 (Moyżesz Izaakowicz from Jan Chomentowski, 2,500); 648-49 (Pinkus Dawidowicz from Wilhelm Orsetti, 4,295); 758-64, 1036, 1043, 1050-52 (Lewek Świetlik and Marek Zlotnik from Antoni and Henricus Moriconi, 1,740); 911-13 (Solomon and Jozef Wlochowicz from Jan Rogujski, 6,000); 967-68 (Michael Jakubowicz from Hieronim Pinocci, 3,000); 1029-31, 1473 (Solomon Wlochowicz from Stanislaw Dembinski and Jan Chrzastowicz, 2,000); 1117 (Marek Lazarowicz and Abraham Israelowicz from Jan Kochowski, 1,300); 1178-80 (Solomon Wlochowicz from Piotr Zabawski, 1,000); 1509-23 (Abraham Solomonowicz from Petrus Pestolocci, 5,457); 1531-34 (Efraim Cukiermacher from Christopher Rumler, 7,153); and 1648-49 (Abraham Ziskind from Caspar Pinocci, 5,420).

14. Stanislaw Kutrzeba, ed., *Zbiór aktów do historii ustroju sadow prawa polskiego i kancelaryi sadowych województwa krakowskiego z wieku XVI-XVIII* [A Collection of Acts for the History of the Structure of Polish Law Courts and Judicial Offices in the Krakow Department in the Sixteenth through Eighteenth Centuries] (Krakow, 1909), no. 138, pp. 105-106. The records are found in APMK, Acta, *Varia* 10, 2652-716.

15. Balaban, *Historja*, I, 277, 278, 292, 342, 544-45.

16. APMK, Acta, *Varia* 10, 2652-55, 2678-79, 2684, 2696-97, 2707-709, 2715-16.

17. In 1622 Lewko Markowicz borrowed 2,000 zloties from a monastery in Sokal. Balaban, *Historja*, I, 278. In 1623 he borrowed 18,000 zloties from Theodor Grzeboczowski, APMK, *Varia* 10, 2309-12, 2382-83.

18. *Ibid.*, *Varia* 10, 2657, 2658, 2661, 2662, 2663, 2665, 2666, 2689-92, 2709, 2710.

19. *Ibid.*, *Varia* 10, 2658, 2659, 2672-78, 2686, 2687.

20. Lublin, Wojewódzkie Archiwum Państwowe w Lublinie (hereafter called WAPL), Księga miejska Belżyce 5, pp. 130, 134, 144, 150, 199, 200, 359, 716 (CAHJP, HM 8233).

21. For instance: *Acta grodzkie i ziemskie z czasów Rzeczypospolitej polskiej z archiwum tak zwanego bernardynskiego we Lwowie* [Town and Country Acts from the Period of the Polish Commonwealth in the Bernardine Archive in Lwow], 24 vols. (Lwow, 1868-1931), XXIV, no. 50-28, p. 67 (1647). Compare the condemnation of the same practice by the *kesherim* in Poznan: Dov Avron, ed., *Pinkas ha-kesherim shel kehilat Pozna* [Acta Electorum Communitatis Judaeorum Poseniensium] (Jerusalem, 1966), no. 1093, p. 186 (1668).

22. Janina Morgensztern, "Credit Operations of Zamość Jews in the Seventeenth Century" (Polish), *Biuletyn żydowskiego instytutu historycznego* (hereafter called *BZIH*), 64 (1967), 3-22, and especially Tables 2 and 5.

23. See the rather tantalizing notice of a certain Leo Markowicz who borrowed 50 zloties from the *mons pietatis* in the 1680s at what was undoubtedly the usual rate of interest (7%)! *Ibid.*, p. 21.

24. Janina Morgensztern, "From the History of the Jews in Kraśnik to the Middle of the Seventeenth Century" (Polish), *BZIH*, 36 (1960), 34-35; Raphael Mahler, "From the History of the Jews in Nowy Sacz in the Seventeenth and Eighteenth Centuries" (Polish), *BZIH*, 55 (1965), 18-19.

25. Sebastian Miczynski, *Zwierciadło Korony Polskiej urazy ciężkie y utrapienia wielkie, które ponosi od Żydów* [A Mirror of the Polish Crown, Suffering Heavy Insults and Great Mortification from Jews] (Krakow, n.d.), Ch. 11, pp. 50-53. The Jews succeeded in having the first edition of this work removed from the market in 1618, but a second edition followed during the same year and was widely circulated. Mathias Bersohn, *Dyplomatarjusz dotyczący Żydów w dawnej Polsce na źródłach archiwalnych osnuty (1388-1782)* [Documents Relating to the Jews in Old Poland: Derived from Archival Sources (1388-1782)] (Warsaw, 1910), no. 219, pp. 124-26; Balaban, *Historja*, I, 176-77, 221. On the reliability of the work and Miczynski's frequent references to archival sources, see Ignacy Schipper, *Dzieje handlu żydowskiego na ziemiach polskich* [History of Jewish Trade in Polish Lands] (Warsaw, 1937), pp. 75-76.

26. Probably Uri Shraga Samuelowicz, known as Feivel Wloch. He was a communal elder and

- prominent merchant. Balaban, *Historja*, I, 342, 546. Halpern, *Pinkas*, no. 159, p. 57; no. 181, p. 67; APMK, Acta, Varia 10, 2200-201.
27. Jerzy Ginter was a prominent Gdansk merchant. Jan Malecki, *Zwiazki handlowe miast polskich z Gdańskiem* [Trade Links between Polish Cities and Gdansk in the Sixteenth and the First Half of the Seventeenth Centuries] (Wroclaw, Warsaw, Krakow, 1968), p. 114.
28. This was the name of a family of Gdansk merchants active from the end of the sixteenth century. Malecki, *ibid.*, pp. 43, 115, 116. In 1631 Samuel Jakubowicz sold a large number of hides to the agent of a Gdansk merchant called Reizner, APMK, Acta, Varia 11, 151-52.
29. Jan Pulner or Bolner had ties to Poznan, Przemysl, Jaroslaw and Krakow. Malecki, *Zwiazki*, pp. 47, 49, 50, 146, 159-61.
30. The Jewish merchant, Jacob Eszdro (Ezdrasz = Ezra) exported lead from Krakow via Gdansk to Hamburg in 1590; *ibid.*, p. 137. He also had ties to the royal court. See Salo W. Baron, *A Social and Religious History of the Jews*, 17 vols. (New York, Philadelphia, 1952-80), XVI, 37.
31. He was a well-known Krakow merchant and a city councilman, 1587-1615, according to Bieniarzówna, in *Mieszczanstwo*, p. 158.
32. Kaspar Gutteter, councilman, 1582-1614, was a prominent merchant who dealt in oxen; *ibid.*, p. 160.
33. The name of an eminent Krakow Jewish family. Balaban, *Historja*, I, 295-96.
34. Stanislaw Chodowicz, councilman in Krakow 1614-41, was a well-to-do merchant who dealt in furs and metals; *ibid.*, pp. 32, 45, 50, 77, 117, 157; Malecki, *Zwiazki*, p. 138. In 1622 Isaac Jakubowicz was summoned by Chodowicz over Isaac's failure to return the two notes of credit for 3,000 zloties which had been provided to him three years earlier. APMK, Acta, Varia 10, 1687-91. See Balaban, *Historja*, I, 258.
35. This is Pinhas ben Israel Horowitz (1535-1618), who was a well-known Talmudic scholar and leader of the Krakow community and of the Council of Four Lands. Two of his sons, Samuel (d. 1622) and Isaac (d. 1631) were also prominent in the Krakow community. Halpern, *Pinkas*, index s.v. Horowitz.
36. Wolf Bocian Poper (d. 1625) was a very wealthy Krakow Jewish merchant. Balaban, *Historja*, I, 175, 199, 208, 273, 276. According to Miczynski, *Zwierciadło*, p. 29, Bocian had seven shops in Krakow and agents all over Poland.
37. Jan Wiesenberg was a member of the Krakow city council, 1617-43, and also traded in metals, exporting lead and copper. Bieniarzówna, *Mieszczanstwo*, pp. 20, 45, 66, 67, 69-71, 75, 84, 90, 108, 116, 171; Obuchowska-Pysiowa, *Handel wiślany*, p. 144. See also Halpern, *Pinkas*, no. 186, p. 69; no. 14, p. xi, and the references there.
38. Stanislaw Konradt was a Krakow official and councilman, 1611-53, as was Hieronim Konradt, 1609-17. Bieniarzówna, *Mieszczanstwo*, pp. 43, 113, 116, 119, 161.
39. The name Thomas Dixon was shared by two prominent Scottish merchants in Krakow during this period. A. Francis Steuart, ed. "Papers Relating to the Scots in Poland, 1576-1793," *Publications of the Scottish Historical Society* (Edinburgh, 1915), LIX, 34, 44, 45, 52, 64, 75. In 1623 a Thomas Dixon lent 250 zloties to Markus Wloch. APMK, Acta, Varia 10, 2291.
40. Marcin Teufel, a Breslau merchant, acted at times as agent for Wolf Bocian and had dealings with a number of other Jewish merchants in Krakow as well as in Opatow, Checiny, Bilgoraj and Lwow. APMK, Acta, Varia 11, 13-14; Varia 12, 1006-1008, 1010-12; Marian Wolański, *Zwiazki handlowe slaska* (see Note 4 above), p. 195.
41. See the discussion in Schipper, *Dzieje handlu*, pp. 211-20; and Israel Halpern's review of Schipper's book in *Kirjath Sepher*, 15 (July 1938), 206, wherein Halpern disputes Schipper's contention that the *kahals* performed bank-like functions. See also the extensive literature cited by Baron, *Social Religious History*, XVI, 421-22n. 8.
42. APMK, Acta, Varia 11, 1298-1300, Varia 12, 253-54 (Zofja Rozanska, 4,000); Varia 11, 1737-40 (Daniel Lasinski, 6,000). All of the following are from Varia 12: 7-9, 1397-99 (Stanislaw Chrzastowski, 5,000); 43-46, 261-64 (Stanislaw Zalewski, 4,800); 60-63, 255 (Katarzyna Drohojowska, 11,000); 106-109, 160-62, 596-97, 1116-17 (Aleksander Kochowski, 5,500, 1,500); 129-33 (Krzysztof Naymanowicz, 9,000); 157-59 (Krzysztof Olszewski, 5,000); 259-61 (Georgio Pipan, 10,000); 263-64 (Stanislaw Zalewski, 1,400); 269-71 (Frederik Klein, 4,400); 329-31, 1546-48 (Piotr Zabawski, 19,000); 438-41 (Stanislaw Zelenski, 7,400); 426-29 (Georgio Pipan, 3,000); 610-12, 909-10 (Seweryn Boner,

6,000); 634-37, 925-28 (Jesuits of St. Peter and St. Paul, 2,000); 829-32, 1025-27, 1423-24, 1486-87 (Piotr Aleksander Tarlo, 10,000); 946-48, 1182 (Andrzej Czarnecki, 25,000); 1012-16, 1562-66 (Adam Wratislaw, 10,000); 1137-40 (Stanislaw Chrzastowski, 10,000); 1165-68 (Stanislaw Gasiorowski, 3,700); 1390-92, 1624-25 (Hieronim Boner, 3,000); 1401-403 (Anna Zabawska, 5,000); 1411-12 (Andrzej Guci, 8,000); 1480-82 (Wilhelm Orsetti, 9,562). All but seven of these loans were noted by Balaban, *Historja*, I, 400-402. In 1765 the debts of the Krakow *kahal* came to 458,478 Polish zloties. Bernard D. Weinryb, "Studies in the Communal History of Polish Jewry," *Proceedings of the American Academy for Jewish Research* (hereafter called *PAAJR*), 12 (1942), 29.

43. Leon Koczy, "Studies in the Economic History of Poznan Jews until the Middle of the Seventeenth Century" (Polish), *Kronika miasta Poznania*, 12 (July 1934), 294; B. D. Weinryb, "Studies in the Communal History of Polish Jewry," *PAAJR*, 15 (1945), 97, 103, 120; Marcus Breger, *Zur Handelsgeschichte der Juden in Polen während des 17. Jahrhunderts, mit besonderer Berücksichtigung der Judenschaft Posens* (Berlin, 1932), pp. 23-25.

44. Baron, *Social and Religious History*, XVI, 220.

45. Lublin, Biblioteka miejska im. H. Lopacinskiego, Dzial rekopisów: "Protokoly sadu podwojewodzińskiego lubelskiego w sprawach z Żydami" [Protocols of the Court of the Sub-Palatine of Lublin in Cases Concerning Jews], pp. 3-7 (CAHJP, HM 2974).

46. WAPL (see Note 20 above), Ksiega miejska Belzyce 7, pp. 697, 722-26 (CAHJP, HM 8236).

47. WAPL, Ksiega miejska Opatowa I/108, unpaginated (CAHJP, HM 8214).

48. Janina Morgensztern, "Regests [Entries] from the Crown Register for the History of the Jews in Poland, 1660-1668" (Polish), *BZIH*, 67 (1968), nos. 128, 130, pp. 88, 89.

49. See the cases cited by Weinryb, "Studies," *PAAJR*, (1942), p. 130 and Doc. 3 in the Hebrew Section, pp. 8-9; and also see his "Studies," *PAAJR*, (1945), pp. 117-18, and Docs. 84 and 85 in the Hebrew Section, pp. 30-31.

50. Halpern, *Pinkas*, nos. 203, 205, pp. 76-77.

51. The interest on the loan was 17% per annum; Morgensztern, "Credit Operations," p. 6.

52. In 1715 the debts of the Opatow *kahal* amounted to 47,230 zloties. Of this amount, 5,500 zloties (11.6%) took the form of *wyderkaufs*; 1,830 zloties (3.8%) was owed to Jews (Hersz Berlinski, 930; Rabin Przemyski, 900), and the balance to noblemen. In 1723 the debts amounted to 60,330 zloties. Of this amount, 5,500 zloties (9.1%) were *wyderkaufs*; 3,000 zloties were owed to Christian clergy (4.9%); 4,350 zloties to Jews; and the balance to noblemen. See WAPL, Ksiega miejska Opatowa I/108, n.p.

53. "... nie na insze potrzeby tylko wlasnie na potrzebe Rzeczypospolitey podatku skarbowego." The loan agreement was signed: "Jozef z Murawy, Jakub z Pragi, Izaak Kalmanowicz, Lewek Wolff, Hersz Jachym, Abraham Leyzer, Szmul Markowicz, Szmul z Lukowa, Ilias Jakubowicz, Israel Irszowicz, Jakub Iliasowicz, Abraham Lewkowicz z Lublina." See WAPL, *Castrensia relationum manifestationum oblatarum Lublinensis*, 121/21279, 28v-29v.

54. See above Note 41, and Halpern, *Pinkas*, index, s.v. Bressler, Christoph.

55. The *kahals'* occasional practice of guaranteeing the notes of individuals was followed sometimes by regional bodies as well. In 1683 an Amsterdam Jew, Zalman Israelowicz, purchased agricultural goods from Marcin Zamoyski worth 8,000 zloties. The Jew's note was guaranteed by the elders of the region (*galil*) of Chełm. Janina Morgensztern, "The Economic Activities of the Jews in Zamość in the Sixteenth and Seventeenth Centuries" (Polish), *BZIH*, 56 (1965), 11.

56. Balaban, *Historja*, II, 139-40, 148.

57. Janina Morgensztern, "Regests from the Crown Register for the History of the Jews in Poland, 1633-1660" (Polish), *BZIH*, 58 (1966), nos. 121, 140, 146, 148, 149, 154, 169; and her, "Regests . . . , 1660-1668" (Note 48 above), nos. 100, 102, 119, 125, 126, 128, 131, 133, 134, 135, 141, 144, 148, 157, 158, 165, 166, 169, 170, 172, 173, 175, 186, 187, 191; Balaban, *Historja*, II, 55, 62, 105, 112-13, 117, 123, 140. For moratoria granted before 1650, see *Akta grodzkie i ziemskie* (Note 21 above), X, 235, no. 3809 (1634); Balaban, *Historja*, I, 279 (1635); APMK, Acta, Varia 12, 454-55 (1644), 1617-19 (1649). See also the *salvus conductus* granted Jacob Kalman of Krakow by Stanislaw Lubomirski, *Wojewoda* of Krakow, in 1645, APMK, *ibid.*, p. 641.

58. Morgensztern, "Regests . . . , 1633-1660," no. 113, p. 127 (1658); also see her "Regests . . . , 1660-1668," no. 82, p. 81 (1661), no. 132, p. 89 (1665), no. 141, p. 91; Balaban, *Historja*, II, 107 (1669).

59. Morgensztern, "Regests . . . , 1660-1668," no. 95, p. 83.

60. Morgensztern, "Regests . . . , 1633-1660," no. 109, p. 127. In 1658 Stanislaw Orstin benefited

from a similar royal order, *ibid.*, no. 123, p. 129.

61. For instance, the moratorium granted Lewek Bendzinski in 1649 included such a provision. See APMK, *Acta, Varia* 12, 1617-19. So did the moratorium granted Lazar Dawidowicz of Wodzislaw in 1676, described in Janina Morgensztern's, "Regests from the Crown Register for the History of the Jews in Poland, 1669-1696" (Polish), *BZIH*, 69 (1969), no. 174, p. 98.

62. Kutrzeba, *Zbiór aktów* (see Note 14 above), no. 168, p. 138.

63. For example, Morgensztern, "Regests . . . , 1633-1660," no. 109, p. 127 and no. 123, p. 129.

64. For Krakow, see Morgensztern, "Regests . . . , 1633-1660," no. 132, p. 130; no. 135, p. 131 (1659); her "Regests . . . , 1660-1668," no. 121, p. 87 (1664); no. 127, p. 88 (1665); and her "Regests . . . , 1669-1696," no. 127, p. 91 (1671); no. 167, p. 97 (1673). See also Balaban, *Historja*, II, 53, 55, 117 (1678, 1679, 1713).

65. Meir Balaban, "Die Krakauer Judengemeinde-Ordnung von 1595 und ihre Nachtrage," *Jahrbuch der jüdisch-literarischen Gesellschaft in Frankfurt a/M* (hereafter called *JJLG*), 10 (1912), 335-36, 11 (1916), 107-108; Halpern, *Pinkas*, nos. 11-149, pp. 45-51, no. 167, p. 59, nos. 189, 190, p. 70, no. 308, p. 133, no. 850, p. 452, no. 869, p. 459, no. 875, p. 461, nos. 910-13, p. 476, no. 930, p. 492, no. 945, p. 499. See also the study of the problem from the point of view of the history of Jewish law by Pawel Dickstein, "The Regulations on Bankrupts of the Councils of Poland and Lithuania" (Hebrew), *Ha-mishpat ha-ivri*, 1 (1918), 27-96.

66. Halpern, *Pinkas*, no. 112, p. 46, no. 117, p. 47, nos. 132, 133, p. 49; Balaban, "Krakauer Judengemeinde-Ordnung," *JJLG* (1912), 335; Dickstein, "Regulations," pp. 53-54.

67. Sevi ben Azri'el, as quoted in Halpern, *Pinkas*, p. 518.

68. Such edicts were issued by Ladislaus (Wladyslaw) IV in 1633 and Michael Wiśnowiecki in 1658. See Moses Schorr, "The Krakow Collection of Jewish Statutes and Privileges" (Russian), *Yevreyskaya Starina*, 2 (1909), 99.

69. Moses Schorr, *Żydzi w Przemyślu do końca XVIII wieku* [The Jews in Przemyśl to the End of the Eighteenth Century] (Lwow, 1903), no. 107, pp. 186-88 (1670).

70. Bersohn, *Dyplomatarjusz* (see Note 25 above), no. 379, p. 216.

71. Menahem Mendel ben Abraham Krochmal, *Semah Sedeq* [Responsa] (Amsterdam, 1675), p. 160b.

72. Jacob ben Samuel, *She'elot u-teshuvot beit va-agov* [Responsa] (Dyhernfurth, 1696), p. 86b.

73. One contemporary observer, speaking of a defaulting debtor, remarked that, "he should seek a guarantor lest his creditors tear him apart, . . . only thus will he be saved from the attacks, the slanders and the other losses which come from the harassment of creditors." Sevi Hirsh ben Aaron Samuel Koidanover, *Qav ha-yashar* (Frankfurt a/M, 1705), 52a. See also Haim H. Ben-Sasson, *Hagut-vehanhagah* [The Social Views of Polish Jews at the End of the Middle Ages] (Jerusalem, 1959), p. 60.

74. Morgensztern, "Regests . . . , 1633-1660," no. 229, p. 130; Bersohn, *Dyplomatarjusz*, no. 266, p. 150.

75. Balaban, *Historja*, I, 273, 276.

76. Quoted in Ben-Sasson, *Hagut*, p. 61.

77. WAPL, *Ksiega miejska Opatowa I/108*, n.p.: "Sekwestracja rzeczy . . . po . . . Mendla Josefowicza obywatela Opatowskim." See Abraham Fuss, "The East European *Shetar Mamran* Re-examined," *Dine Israel*, 4 (1973), 51-67.

78. Ben-Sasson, *Hagut*, p. 61.

79. Henryk Lowmiański, ed., *Historia Polski* (Warsaw, 1958), I, pt. 2, p. 468.

80. Herman Kellenbenz, "Sephardim an der unteren Elbe; Ihre wirtschaftliche und politische Bedeutung vom Ende des 16. bis zum Beginn des 18. Jahrhunderts," *Vierteljahrsschrift für Social und Wirtschaftsgeschichte* (Wiesbaden, 1958), XL, 397, 400. See L. Fuks, "Simon de Pool, Factor of King Jan Sobieski in Holland" (Polish), *BZIH*, 21 (1957), 3-12.

81. Schnee, *Hoffinanz* (see Note 5 above), II, especially pp. 169-222.

82. ". . . the constant fear of losing their investments was largely responsible for the protection extended to Jews and their synagogues by both clergy and nobility." S. W. Baron, *The Jewish Community: Its History and Structure to the American Revolution* (Philadelphia, Pa., 1942), I, 334.