

Usury in the Fifteenth-Century Lucchesia: Images of the Petty Moneylender*

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I

In Lucca, the fourteenth-century statutes of the Gabella Maggiore and of the Corte de'mercanti provided for the regulation and taxation of usurers; the 1372 statute of the Gabella fixed maximum monthly rates of interest at eight denari per lira.¹ Paolo Guinigi, lord of Lucca between 1400 and 1430, turned to the Jewish moneylender Angelo di Gaio of Forlì to meet the expenses of the Florentine wars. Guinigi granted Angelo a monopoly of lending on the security of pledges, and, after his fall, this agreement was variously renewed between the restored republic and Jewish moneylenders until the establishment of the Monti di Pietà after 1489.² The transitions - at least in the realm of public policy - from Christian to Jewish

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¹ The earliest reference to the statutory fixing of interest rates (at 12 per cent per annum) is dated 5 December 1304: A(rchivio di) S(tato in) L(ucca), Archivio Diplomatico (Pergamene), Certosa, 5 December 1304. For the 1372 statutes of the Gabella Maggiore relating to usury and usurers: ASL Gabella Maggiore, 1, xliiii, xlv, xlvi. For the authority of the court of merchants over usurers: *Lo Statuto della corte dei mercanti in Lucca del MCCCCLXXVI*, ed. A. Mancini, U. Dorini, and E. Lazzareschi (Florence, 1927), I, xxiii; IV, lxvi.

² ASL Consiglio Generale, Riformagioni Pubbliche, 14, pp. 110-11, 269-73; 15, p. 344; 16, pp. 331-2; 17, pp. 75, 76, 569, 570, 593, 611-12, 613, 766; 18, pp. 474, 480, 494, 495, 497, 498, 503, 514-23; 19, pp. 293, 316, 321-3, 335, 356-7, 365-6, 372, 373, 377-88, 595-6; 20, pp. 279, 479-80, 604-7, 610, 669-79, 730-3; 21, p. 381; 22, pp. 7-15, 69-72, 272, 276, 278-

moneylenders, and onwards to the Monti, have been seen as evidence of a hardening of attitudes towards practices condemned both by the canon and by divine law. In this respect, Lucca mirrors developments in other parts of northern and central Italy: in Pisa, for example, where the covert recognition and regulation of Christian moneylending as a legitimate mystery came to be replaced (somewhat earlier than in Lucca) by a policy favouring and privileging the Jewish moneylender.³

If by the fifteenth century there are some signs of a more rigorous stance against usury, this change is not reflected in the communal statutes. From the early fourteenth century to the early sixteenth century Lucca's statutes remained remarkably static in their preoccupations regarding usury. The long lists of offences and their due penalties always exclude usury *per se*. Usury does not appear in any of the extant statutes emanating, between the thirteenth and fifteenth centuries, from Lucca's subject communities; nor does it figure in the proclamations issued by Lucchese vicars when taking up office in their vicariates. The concern was rather to prevent the disruptions and the delays in the settlement of disputes that might arise from allegations of usury and from appeals to ecclesiastical courts.⁴

The reality of this problem is indicated by a case heard before the court of the Podestà in 1451. The brothers Antonio and Tommaso

9, 281, 343, 438, 448-9, 638-9, 640; 23, 100-01, 104, 306-8, 323-5, 326-8, 354-8, 360-61, 362-6, 386, 411, 412, 421-30, 503, 518, 519, 522-3, 580, 583, 663, 673, 676, 677, 722, 744, 745, 746; 24, pp. 87-8, 89, 100-01, 502-3, 504, 507-8. The material is summarized by Michele Luzzati, «Aspetti dell'attività dei banchi di prestito ebraici a Lucca e in Italia nel Quattrocento», in Rita Mazzei & Tommaso Fanfani (eds.), *Lucca e l'Europa degli affari: secoli xv-xvii*, (Lucca, 1990), pp. 65-74. Despite the Jewish monopoly, there remains evidence of loans with pawns from Lucchese citizens: ASL Capitano del Popolo, 33, first case, no foliation; Archivio de'Notari, 705, ser Benedetto Franciotti, pp. 133-7.

³ Emilio Cristiani, «Note sulla legislazione antiusura pisana (secoli xii-xv)», *Bollettino Storico Pisano* (terza serie), xxii-xxiii (1953-54), pp. 3-53; Michele Luzzati, «Caratteri dell'insediamento ebraico medievale» in Michele Luzzati (ed.), *Gli ebrei di Pisa (secoli ix-xx). Atti del Convegno internazionale, Pisa, 3-4 ottobre 1994*, (Pisa, 1998), pp. 1-44. For Florence: Flavia Careri, «Il "Presto ai Quattro Pavoni": dal libro-giornale di Isacco da San Miniato (1473-75)», *Archivio Storico Italiano*, clix (2001), pp. 395-421. More generally: Michele Luzzati, «Banchi e insediamenti ebraici nell'Italia centro-settentrionale fra tardo Medioevo e inizi dell'Età moderna» in Corrado Vivanti (ed.), *Gli ebrei in Italia, I, Dall'alto Medioevo all'età dei ghetti*, (Turin, 1996), pp. 176-87.

⁴ ASL Statuti del Comune di Lucca, 6, III xxiii; *ibid.*, Addenda, fos. 161-162; Statuti del Comune di Lucca, 10, I lii; Statuti del Comune di Lucca, 17, I lvi.

Narducci demanded 300 florins from the heirs of Tommaso Testa. This alleged debt arose from a company for the retailing of woollen cloth formed in 1424 between the late Tommaso Testa and the guardians of Antonio and Tommaso Narducci, the former a minor, the latter as yet unborn. The defendants, variously identified, did not deny the debt. Initially, Tommaso Testa's widow claimed that, as a widow, the case against her should be heard before an ecclesiastical court. Later she was to settle on a more ingenious defence. Antonio and Tommaso Narducci, she claimed, had leased a house in Lucca to Jewish moneylenders. In terms of a recent ordinance of the bishop of Lucca (which is apparently no longer extant), those who leased a house to any usurer were *de iure* excommunicated and were not to be heard before any court of law.⁵ The Anziani of Lucca, presumably in connection with this specific case, sought the advice of Pope Nicholas V. By a bull of 21 August 1452, Nicholas V absolved from excommunication any Lucchese citizen who leased houses to the Jews, notwithstanding any ruling to the contrary by previous Popes, or any statute emanating from the court of Lucca's bishop.⁶

The Church claimed the exclusive right to define usury; a right unambiguously endorsed in the Lucchese statutes. The Church did not claim the exclusive right to punish usury. But, in practice, usury does not appear as the principal issue in suits before the secular courts of fifteenth-century Lucca. Allegations of usury are not uncommon, but tend rather to be made by the defendant in cases brought for the recovery of debts. Thus, when the lawyer Giovanni Vanni pursued Nicolao Nucci in the court of merchants for 140 gold florins, the lawyer was at pains to deny the counter-claim that he was seeking compensation for time (i.e. usury) rather than for specific damages and loss of substance.⁷ Other claims

⁵ ASL Podestà di Lucca, 1249, fos. 134-138^r, 140-149^v, 263-272^r. A(rchivio) A(rcivescovile) L(ucca), Tribunale Ecclesiastico, 113 (ser Ciomeo Pieri, 1451-52), fos. 78/79, 26 May 1451. The local ordinance recalls measures taken against usurers at the General Council of Lyon in 1274: T.P. McLaughlin, 'The Teaching of the Canonists on Usury (xii, xiii and xiv centuries)', *Medieval Studies*, ii (1940), p. 9. And for earlier prohibitions in Lucca, see ASL Vescovato di Lucca, I, fo. 3^v.

⁶ ASL Pergamene: Tarpea, 21 August 1452. The text is published in Giuseppe Coniglio, 'L'usura a Lucca ed una bolla di Niccolò V del 1452', *Rivista di Storia della Chiesa in Italia*, vi (1952), pp. 259-64.

⁷ ASL Corte de'mercanti, 153, fos. 140^r-142^v, 144^r, 150^r, 149^v, 143^v, 150^v, 155^v, 179^v-180^r.

before the same court were resisted on the grounds that the alleged debts arose from fictitious letters of exchange and rechange, and were therefore usurious.⁸ For the identification and prosecution of usurers *per se*, we must turn to the ecclesiastical records: in particular to the episcopal visitations and to the proceedings of the bishop's court.

The fifteenth-century visitations, following the restoration of the republic in 1430, are recorded in volumes 5-11 of the series 'Visite Pastorali' in the Archivio Arcivescovile of Lucca. I have been unable to locate volume 5. The remaining volumes reveal little on the incidence of usury in the Lucchese diocese. Presumably priests often received information regarding usury in the secrecy of the confessional. Individual canons might reserve the absolution of penitent usurers to the bishop or to those with special faculty,⁹ but this should not have prejudiced the seal of confession, and clandestine usury - as an affair of conscience - was unlikely to find written expression in the records of the visitations. A possible exception relates to Pieraccino da Piegaiò, known to his parish priest (perhaps through the internal forum) for unspecified dishonest transactions. To press upon Pieraccino the dangers into which he had fallen, the rector of SS. Simone e Giuda of Convalle ordered him to go on pilgrimage to Rome in the year of the jubilee (1450). Ignorant of the eventual outcome, the rector reported Pieraccino to the episcopal visitor in August 1451.¹⁰ The rectors of city parishes consistently denied the presence of manifest usurers among their own parishioners. Throughout the wider diocese, fewer than a dozen individuals are named as usurers in the visitation reports: allegation of manifest usury arose, by definition, from local reputation, and was almost invariably directed

⁸ For example: *ibid.*, fos. 51-52. Reinhold C. Mueller has recently described in detail the principal role played by exchange and rechange in providing short-term credit for commercial and manufacturing ventures: *The Venetian Money Market: Banks, Panics, and the Public Debt, 1200-1500* (Baltimore and London, 1997), pp. 289-355. The role of exchange and rechange in providing short-term credit for Lucchese silk manufacture is well illustrated in the fifteenth-century records of Lucca's Corte de'mercanti.

⁹ McLaughlin, 'The Teaching of the Canonists' ii, p. 5. The later Middle Ages saw the reduction of *casi reservati*, or cases subtracted from the normal penitential ministry: R. Rusconi, 'Il sacramento della penitenza nella predicazione di San Bernardino da Siena - Aevum: Rassegna di Scienze storiche linguistiche e filologiche, xlvii (1973), p. 236.

¹⁰ AAL Visite Pastorali, 7, fo. 152r.

at parishioners who had failed to go to confession. More might be expected from the detailed proceedings against individual usurers before the bishop's court; though the *Libri Antichi* for the post-Guinigi period preserve fewer cases of usury than one might have expected, given the general temper of the age.¹¹

The relative paucity of usury cases is surprising and deserves attention. Credit was ubiquitous in the cities of northern and central Italy, and in the communities and territories that they controlled. A very common device, in fifteenth-century Lucca as elsewhere, was the purchase of land with an agreement of conditional redemption - sometimes (though not invariably) involving the lease of the land back to its notional seller. The notarial *protocolli* are full, also, of small loans in money (less often in wheat) "ex causa veri puri et gratuiti mutui". The two types of agreement might be linked: in 1463 Paolino di Domenico da S. Angelo in Campo, unable to repay a loan of 12 florins to Nanni di Marco Barsotti da S. Angelo, sold to Nanni a portion of a house in the Lucchese *contrada* of S. Maria filiorum Corbi. He retained the right to repurchase it at will for the same price.¹² Food, garments, cloth, tools: all were routinely sold on credit - sometimes payment was due in full after six months; sometimes payment was by instalment over a more protracted period. In all these contracts, the creditor might have hoped for gain through the penalty clause; often the creditor must have been assured of gain under cover of rent, by means of price fluctuations, or - more simply - through false declarations.

Of course, the Church did not close all avenues for the gainful employment of capital. Nor did the Church totally forbid the recovery of a creditor's losses: whether for damages actually incurred (*damnum emergens*) or in compensation for gains that might otherwise have been made (*lucrum cessans*). Indeed, usury was highly contested terrain among the summists, theologians, and canonists of the later middle ages.¹³ There

¹¹ Present impressions might need to be revised after a more systematic study of the registers of the *Tribunale Ecclesiastico*.

¹² ASL Archivio Notarile, 1036. ser Bartolomeo di Martino da Treppignana, fos. 55^v-56^r. Similarly, see 349(III), ser Francesco di Gabriello Antelminelli, fos. 17^v-18^r.

¹³ Particularly useful are the essays of Amleto Spicciani, collected in *Capitale e interesse tra mercatura e povertà nei teologi e canonisti dei secoli XIII-XV*, (Rome, 1990).

remains sufficient evidence in Lucca that the formal contracts of credit transactions conceal loans that were usurious by any contemporary definition. Julius Kirshner's warnings against an overly literal reading of the notarial *protocolli* are apposite at least with regard to petty money-lending.¹⁴ Tearing aside the veil, an unnamed *contadino* complained that, on being given nine *staia* of wheat, he was made to confess the receipt of nineteen.¹⁵ The form of such contracts is shown in an apparently different case involving the same lender and the same notary: a contract that omits any reference to the handing over of the wheat in the physical presence of the notary.¹⁶ There was the sale of land in Parazzana for the "true and just price" of six ducats, which was worth ten.¹⁷ Such shafts of light are inevitably anecdotal. More comprehensive revelations from some of Lucca's more active providers of credit might be prompted by the approach of death,¹⁸ but few testaments are as revealing of past expropriations as that of the citizen merchant Agostino di Giovanni da Ghivizzano.¹⁹

In fifteenth-century Florence, the bishop, S. Antonino, denounced the universal diffusion of usury.²⁰ Florentine realities, clearly, are fully reflected in contemporary Lucca. The question therefore arises: what distinguished those few individuals prosecuted for usury before the episcopal court from their fellow citizens? In cases where the accused was himself a cleric, the object of the Church's concern requires little

¹⁴ Julius Kirshner, "Some Problems in the Interpretation of Legal Texts re: the Italian City-states" *Archiv für Begriffsgeschichte begründet von Erich Rothacker*, xix (1975), pp. 16-27.

¹⁵ AAL Libri Antichi, 99A, fo. 33r.

¹⁶ ASL Archivio Notarile, 1036, ser Bartolomeo di Martino da Treppignana, fo. 24r. Gross deception, of course, merely augmented the more traditional profits to be gained from the seasonal changes in the price of cereals: Olimpia Gobbi, "Mercati e mercanti "minori" sull'Appennino marchigiano, Secolo XV" *Archivio Storico Italiano*, clxix (2001), pp. 352-3.

¹⁷ ASL Podestà di Lucca, 1250, fos. 45r-48r, 95r-97r, 113r-114r. This case, as so often, is complicated by the counter-claim of land improvement. See also ASL Vicario di Valdilima, 111, fos. 40r-41r.

¹⁸ For example, messer Michele di Nicolao Diodati: ASL Archivio Notarile, Originali Testamenti, 18, ser Bartolomeo Guarguaglia, fos. 61r-64r.

¹⁹ ASL Archivio Notarile, Originali Testamenti, 16, ser Benedetto Franciotti, fos. 17r-20r.

²⁰ Spiccianni. *Capitale e interesse*, pp. 143-64. After a sermon of S. Bernardino of Siena, the humanist Giannozzo Manetti protested "Voi ci avete mandato tutti a dannazione": *op. cit.*, p. 157.

explanation: clerical usurers had always been regarded as specially culpable.²¹ Brother Giuliano, rector of the cathedral chapel of Santa Appollonia and of the city parish of S. Quirico ad Olivam, was widely denounced as a usurer by members of the cathedral chapter.²² More specific charges were levied at presbyter Guglielmo, chaplain of Massa e Cozzile. Presbyter Guglielmo was accused of lending money at 20 percent interest; other charges against him involved the usual fictitious land transactions.²³ In cases where religious institutions had borrowed money on the security of land, and where that land had subsequently passed into the lender's hands for long periods at favourable rents, the issue ostensibly became one of the alienation of the goods of the benefice rather than usury *per se*.²⁴

Among laymen, the disincentives of the communal statutes seem to have discouraged most leading citizens from following the example of Giovanni di Piero Gigli, who, in 1450, alleging a usurious contract, appealed to the bishop's court to overturn an arbitration award that had been granted in favour of his fellow merchants Antonio Terii and brothers.²⁵ Most cases involved lesser men, and smaller sums. Sometimes, accusations of usury seem to have been made against a background of local quarrels. Indeed, the above-mentioned rector of S. Quirico ad Olivam had been involved in protracted disputes with the members of the cathedral chapter who eventually cited him for usury.²⁶ Other accusations, stemming perhaps from local jealousies, were directed at widows and orphans: at Leonarda, widow of ser Francesco of San Miniato,

²¹ T.P. McLaughlin, 'The Teaching of the Canonists on Usury (xii, xiii and xiv centuries)', *Medieval Studies*, i (1939), p. 82.

²² AAL Visite Pastoralis, 6, fos. 17^v-41^v.

²³ AAL Libri Antichi, 100, 5 March 1484. See also Tribunale Ecclesiastico, 113 (ser Ciomeo Pieri, 1451-52), fo. 205^{ff}. In 1445 the civil court proceedings record in some detail a fictitious land purchase (later adjudged security on a loan) by the *pievano* of S. Paolo of Vico Pancellorum, on behalf of his *pieve*: ASL Vicario di Valdilima, 111, fos. 15^v-16^r.

²⁴ For example, AAL Visite Pastoralis, 7, fos. 105^r, 106^r (involving nuns of SS. Iacopo e Filippo of Castel-Franco di Sotto).

²⁵ AAL Tribunale Ecclesiastico, 113 (ser Ciomeo Pieri, 1451-52), fos. 168^r-175^r. Antonio Terii produced the obvious defence that the parties and their arbitrators were all laymen and all merchants, and that therefore there was no appeal to an ecclesiastical judge. He also denied that the case involved usury, but only capital and expenses.

²⁶ AAL Visite Pastoralis, 6, fos. 44^r-45^r.

for example, who had lent money at a modest ten percent per annum, and who had left the proceeds to her children, Mariano and Mattea.²⁷ There are signs in the countryside of local money-lenders, the scale of whose activities eventually encouraged someone to complain. Typically, they were *speziali* (apothecaries) like Melchiorre Nicolai da Barga.²⁸ The same category of active local money-lenders should probably include Coluccio Parisii da Galliciano;²⁹ Benedetto di Giovanni from nearby Trassilico;³⁰ Biagio di Nicolao da Castel-Franco;³¹ and Iacopo di Giannino da Mommio in the vicariate of Camaiole.³² In both town and countryside, denunciations were often - though not inevitably - directed against petty money-lenders whose credit operations were clearly extortionate.

In April 1470, the doublet-maker Iacopo del Voglia was accused before the bishop's court of many acts of manifest usury. Witnesses testified that he had advanced a six-month loan of 60 florins to Luporo and Andrea Lupori, and in return had received interest of 40 florins. Biagio di Marco da Lopeglia, for a four-year old debt of 63 bolognini, was required to repay wine to the value of eight florins (36 bolognini to the florin), and also six *staia* of wheat valued at 16½ bolognini per staio.³³ Other victims came from Silicano, from Mugnano, from Montecatinello, from Orbicciano, and from Sorbano.³⁴ The evidence, much of it relating to the pauperization of the Lupori brothers, is not entirely consistent; the file

²⁷ AAL Visite Pastorali, 7, fo. 77bis'. San Miniato lay within the Lucchese diocese, but outside the Lucchese state. For reasons that remain unclear, an extraordinary proportion of usury cases relate to San Miniato - a phenomenon confirmed for the early decades of the fifteenth century by Professor Meek at the 1998 Leeds conference. For women and their heirs, see also AAL Libri Antichi, 61, fo. 148'.

²⁸ AAL Tribunale Ecclesiastico, 141 (ser Acconcio Nuccorini, 1483), fos. 115'-119', 130-137', 180'-185', 230'-233'. Characteristically, the charges were not directed against Melchiorre during his lifetime, but rather against his minor sons and heirs. Melchiorre stood accused of buying property in Lammari for half the just price, with an offer of resale that was subsequently effected. It was alleged that Melchiorre often entered into other contracts of a similar nature.

²⁹ AAL Libri Antichi, 90, fo. 1'.

³⁰ AAL Visite Pastorali, 10, p. 346.

³¹ AAL Visite Pastorali, 7, fo. 106'.

³² AAL Visite Pastorali, 10, pp. 162-3.

³³ The price of wheat obviously varied according to harvest and season; generally in late fifteenth-century Lucca wheat was likely to sell after the harvest for half this amount.

³⁴ AAL Libri Antichi, 99A, fos. 33'-41'.

as a whole provides striking testimony to some spectacular acts of usury. Yet Iacopo del Voglia remains unfortunate. Fellow citizens, just as grasping, escaped the attentions of the bishop's court. And the image of Iacopo as scape-goat is only compounded by later accusations levied against him for sodomy as well.³⁵

The ecclesiastical records identify the kind of people who were likely to be unmasked as usurers (or as the beneficiaries of usury): often lesser clerics, women, and minors. They also point to a small number of individuals whose depredations had antagonized too many people, important people, or perhaps merely more spirited victims. A wider range of sources is required if, moving beyond clerical definitions of usury and the contested perimeters of culpability, we are to identify the full range of credit suppliers active within the fifteenth-century Lucchesia - though many verbal, informal credit transactions must continue to escape us. The primary concern remains with the provision of rural credit and consumption loans rather than with mercantile money invested in productive activity. Credit options in the countryside were largely determined by distance from the city, by regional characteristics, and by local socio-economic imperatives.

II

Gallicano is situated 37 kilometres north of Lucca, near the confluence of the Torrita di Gallicano and the Serchio. The town itself lies at 186 metres above sea-level; to the west rise the Apuan Alps, culminating in the Pania della Croce (m. 1859). Gallicano was recovered by Lucca from the Estensi in 1450/51, and thereafter became again the seat of a Lucchese vicariate.³⁶ Late fifteenth-century Gallicano should not be compared with Castiglione or Minucciano (or indeed with Montignoso) - the most distant enclaves of the fractured Lucchese state. The territory of the vicariate lay on both sides of the Serchio, at an important juncture of road and river

³⁵ AAL Libri Antichi, 99B, fos. 13^r, 14^r. For S. Bernardino of Siena, sodomy was linked to usury through the insatiable desire for money: Spicciani, *Capitale e interesse*, p. 123.

³⁶ M.E. Bratchel, *Lucca 1430-1494: The Restoration of an Italian City-Republic*, (Oxford, 1995), pp. 250-1.

routes. Nevertheless, citizen interest in Gallicano was clearly very limited, excepting only the continued attachment shown by the Lucchese humanist, Domenico Bertini, to the land of his origin.³⁷

When Gallicano had returned to Lucchese rule in 1450, the *gabelle* imposed by Lucca on her *contado* and vicariates were being discontinued in favour of general compositions.³⁸ But some information on the local economy can be recovered from the notarial *protocolli* and from the civil jurisdiction of the vicar. Traffic along the middle Serchio is illustrated by the consignments of wheat given to Luchasio Gucciarelli of Verni, part in Lucca and part in the territory of Gallicano.³⁹ Like the Bertini before them, artisans, craftsmen, small traders from the vicariate of Gallicano sought their fortunes in Lucca whilst retaining connections with home. This had been true even during the period of Estense rule.⁴⁰ Later links are typified by the agent of Cola di Pellegrino of Gallicano, who delivered linen thread (a characteristic product of Gallicano) in Lucca to the house of Margarita, widow of Fornaino of Verni.⁴¹

Civil proceedings before the vicar of Gallicano are likely to have factored out relations with Lucchese citizens;⁴² still, the intercourse between Lucca and Gallicano has left fewer traces than might have been anticipated. Sardinian cheeses were brought across the mountains from the Genoese territory of Pietrasanta.⁴³ Many disputes testify to a lively

³⁷ Bratchel, *Lucca 1430-1494*, pp. 71, 185, 188. A *vacchetta* attached to a register of ser Manfredo Domaschi contains many acts relating to Gallicano in the late 1460s and early 1470s: ASL Archivio de'Notari, 1160. It shows a lively exchange of land between the men of Gallicano, but no sign of citizen investment.

³⁸ Bratchel, *Lucca 1430-1494*, pp. 221, 224.

³⁹ ASL Vicario di Gallicano, 130, fo. 14^r. Monsignor Giuseppe Ghilarducci has reminded us that "La famosa 'gobba' del ponte della Maddalena che forse proprio per questa 'anomalia' lo ha fatto chiamare il ponte del Diavolo, non è affatto una stranezza o uno sfoggio di bravura dell'antico architetto, ma una necessità richiesta dalle navi che transitavano frequentemente per il Serchio e quindi anche sotto questo ponte": Giuseppe Ghilarducci, *Diecimo: una pieve, un feudo, un comune, i, Il Medioevo*. (Lucca, 1990), p. 13.

⁴⁰ A case before the Podestà of Lucca in 1442 suggests a significant community of Gallicanesi in Lucca with continuing connections with Gallicano, though only Angelo Benvenuti is named: ASL Podestà di Lucca, 1177, fo. 9^{rv}.

⁴¹ ASL Vicario di Gallicano, 130, fo. 11^{rv}.

⁴² Lucchese citizens might use the offices of the vicarial court to summon local men to appear before the Podestà in Lucca: ASL Vicario di Gallicano, 132, fo. 2.

⁴³ ASL Vicario di Gallicano, 136, fos. 16^{rv}, 19^r.

exchange of persons, goods, and services between Gallicano and the Florentine territories of Barga and Sommocolonia. Indeed, Gallicano had once formed part of a Lucchese vicariate ruled from Barga.⁴¹ Transactions dated with reference to the fairs of Castelnuovo⁴⁵ suggest an integrated regional economy (agrarian, pastoral, silvan, with small-scale manufacture) that linked Gallicano to the lands of the Estensi.⁴⁶ Regional ties were challenged but never shattered by periodic conflicts over resources between communities ruled respectively from Lucca, Florence, and Modena;⁴⁷ and were entirely compatible with supra-regional opportunities accessed, largely, through Lucca.

The credit options of the Gallicanesi reflect their geographical and economic position - within, but on the periphery of the Lucchese state. In 1458, the heirs of Angelo Gabrielli of Verni were indebted to Piero di messer Filippo of Lucca, *lanaro* (or *calzatuolo*).⁴⁸ The debt presumably relates to woollen cloth obtained from Piero's shop; two years later, Cola Pellegrini of Gallicano claimed that he had received rough woollen cloth of Savona (*albagi*) from the shop of the same Piero.⁴⁹ In Lucca, the Gallicanesi might have recourse to Gallicano's distinguished son, messer Domenico Bertini. Simone Bartolomei of Gallicano bought 6½ braccia of woollen cloth for himself and his brother Francesco with money lent to him (presumably in Lucca) by messer Domenico.⁵⁰ In 1459, the same Simone owed 40 bolognini to the Lucchese merchant Antonio Buonvisi;⁵¹ others might avail themselves of the services of Lucca's Jewish money-

⁴¹ P.G. Camaiani, «Le magistrature di Barga dal xv secolo alle riforme leopoldine» in Carla Sodini (ed.), *Barga medicea e le 'enclaves' fiorentine della Versilia e della Lunigiana*, (Florence, 1983), pp. 13-14; ASL Capitoli, 10, pp. 11-12.

⁴⁵ For example, ASL Vicario di Gallicano, 134, fo. 25'.

⁴⁶ And indeed to Modena itself: ASL Archivio de'Notari, 700, ser Benedetto Franciotti (1454-6), 2 August 1454.

⁴⁷ Bratchel, *Lucca 1430-1494*, p. 231. Bitter conflicts were likely to divide communities of the same jurisdiction, as in the dispute over pastures between Gallicano and Verni in 1560.

⁴⁸ ASL Vicario di Gallicano, 134, fo. 17'. Piero is variously described as *lanaro* or *calzatuolo* in the Lucchese records: ASL Corte de'mercanti, 152, fos. 118', 123'.

⁴⁹ ASL Vicario di Gallicano, 137, fos. 12'-13'. In 1474, two Gallicano men, Filippo Moni and Giovanni Bertolini, appear among the customers in Lucca of the hosier (*caligarius*) Michele di Nanni da Coreglia: ASL Curia del Fondaco, 969, fo. 54'.

⁵⁰ ASL Vicario di Gallicano, 132, fo. 7'.

⁵¹ ASL Vicario di Gallicano, 135, fo. 14'. It is impossible to guess the occasion of this small debt.

lenders.⁵² But if we exclude commercial transactions taking place in Lucca itself, credit needs in Galliciano seem to have been supplied, for the most part, within the local community by friends and neighbours.⁵³

The predominance of locally based and informal credit did not result, necessarily, in cosy relationships. In 1442, when Galliciano was still under the rule of the Estensi, Iacopo and Filippo Pieri of Galliciano claimed that they had been victims of the blacksmith, Bartolomeo di Giovanni, known throughout the *terra* of Galliciano during his lifetime as a notorious usurer.⁵⁴ The accusation is the familiar one of fraudulent land sales and fictitious prices. Bartolomeo's son, Chele, seems to have perpetuated the family tradition. In 1454 Chele Bartolomei, with Frediano Masini, claimed that they had sold a *casalino* in Galliciano to Giovanni di Stefano Bonacci for 4½ ducats. They had received 1 ducat, with the agreement that, should the price not be paid in full within a specified time, the sale was not valid, the *casalino*⁵⁵ was to be returned to the sellers, and the sellers would be able to keep the ducat for their damages and interest.⁵⁶ Chele's own son, Giuliano, emerged as one of the leading men of Galliciano in the 1470s.⁵⁷

⁵² ASL Vicario di Galliciano, 131, fos. 11-12. At this time the Jewish bank in Lucca held the monopoly for the entire state, though Gallicanesi might have turned to the Jews of Castelnuovo: Michele Luzzati, «Un banco di prestito ebraico a Borgo a Mozzano nel Quattrocento» in *Atti del sesto convegno di studi, Borgo a Mozzano, 20 settembre 1987*, (Borgo a Mozzano, 1987), p. 12.

⁵³ Writing of sixteenth-century Lucca, Marino Berengo drew attention to the small and middling Lucchese merchants who travelled into the mountains every October for supplies of chestnuts as a source of loans: *Nobili e mercanti nella Lucca del Cinquecento* (Turin, 1965), pp. 316-17. I have not found comparable evidence from Galliciano of the late Quattrocento.

⁵⁴ ASL Podestà di Lucca, 1177, fo. 9^{ra}.

⁵⁵ Perhaps just an enclosed or walled space; perhaps a house abandoned and in ruins, used for storage.

⁵⁶ ASL Vicario di Galliciano, 129, fo. 15. A year earlier, Chele Bartolomei and Giovanni di Stefano Bonacci had been the two representatives sent by Galliciano and Verni to Lucca to negotiate payment due to the vicar and notary of the newly recovered territory: *Archivio Storico di Galliciano*, 5, *Libro delle composizioni e gratie concesse dall'Eccellentissima Repubblica di Lucca al Castello e huomini di Galliciano e sue vicaria fino nell'anno 1450*, fos. 8^{va}-10^{va}. An exchange of property between Giovanni di Stefano and Cristoforo alias Toto di Matteo Iacobi may also suggest that Giovanni was facing financial difficulties at this time: ASL Archivio de'Notari, 700, ser Benedetto Franciotti (1454-6), 21 January 1454.

⁵⁷ It was Giuliano who accepted and confirmed the new composition between Galliciano and Lucca in November 1475: ASG 5, fos. 10^{va}-11^{va}. The acts of the parlamento of Galliciano (extant from mid-1482) amply confirm Giuliano's continued prominence in the political life of his commune: ASG 13, *passim*. Later, see ASL Capitoli, 10, pp. 41, 45.

I have drawn attention elsewhere to the unpopularity of Chele Bartolomei, and to the resultant political discord in Gallicano.⁵⁸ The unpopularity may have been generated by no more than jealousy of Chele's small-town wealth and influence. But Chele's father - perhaps Chele himself - had acquired wealth through transactions that his neighbours regarded as usurious.

Another *coq du village* in mid-Quattrocento Gallicano, clearly, was Cola Pellegrini. In 1458, at Cola's request, wood, charcoal, the fruits of a vineyard, millet, linen cloths, the inventoried contents of a house, all were sequestered against Gianotto Cristoforo del forno for the recovery of the relatively large debt of 10 gold ducats.⁵⁹ No doubt the community of Gallicano displayed the gradations of wealth characteristic of all peasant villages. Yet the prevailing impression from the civil court proceedings is of dizzy mutation of the roles of employer and employee, of debtor and creditor. A dispute between Nicolao and Giovanni Lucarotti of Gallicano and Nicolao Agostini of Verni shows both sides providing agricultural labour for the other; the dispute centres on the balance of debits and credits.⁶⁰ Frediano Masini, identified above in connection with Chele Bartolomei, continued to pursue claims for debt against Giovanni Bonacci; he soon faced a counter-claim from Giovanni for 120 lbs of nails (*chiodi/aguti*).⁶¹

For the 1450s (1454-1459), usable data can be gleaned from 108 claims for debt brought before the vicar of Gallicano. In 88 (and probably 92) cases (81-85% of the total) both plaintiff and defendant were natives of, or resident in, Gallicano and its vicariate. Fifteen of the remaining cases involved plaintiffs or defendants from neighbouring communities (Barga, Borgo a Mozzano, Cascio, Coreglia, Dalli, Eglio, Ghivizzano, Pontecosi, Sommocolonia). As already indicated, references to Lucca are very rare indeed. Rare, too, are the references to cash loans, which were often, though not invariably, negotiated within the family: the small loan given

⁵⁸ Bratchel, *Lucca 1430-1494*, pp. 253-5.

⁵⁹ ASL Vicario di Gallicano, 134, fo. 16^v. Cola Pellegrini was an iron-worker from Fornovolasco, who remained in Gallicano when it was lost to the Estensi in 1450/51.

⁶⁰ ASL Vicario di Gallicano, 132, fo. 15^v.

⁶¹ ASL Vicario di Gallicano, 131, fos. 9^v-10^r.

by Ambrogio Bertoni to his brother-in-law Giovanni Colucci; the ducat advanced by Ambrogio di Giovanni Lani to his father-in-law Piero Stefani; another ducat lent by Matteo di Nicolao da Anchiano to his *cognato* Cristoforo di Bartolomeo of Gallicano.⁶² Most debts relate to payments due for wages and services; to sums owing for foodstuffs, livestock, and manufactured articles; and to unpaid rents, sometimes extending back over many years. In some instances, the high valuation set per *statio* of wheat suggests a familiar pattern of speculation in cereals.⁶³ Appeals to the record of account books, with their indexed journals, show the regular extension of credit by local merchants and manufacturers to local customers.⁶⁴ The civil court proceedings indicate a complex web of credit transactions rather than the dominance of identifiable local creditors, though a more systematic search of the notarial records from Gallicano for land purchases with conditional redemption would, in all likelihood, reinstate the role of individual Gallicanesi who were more active than their fellows in the local credit market.⁶⁵

Marino Berengo, writing of Lucca in the sixteenth century, argued that sustained citizen interest in the vicariates was confined to the wine and olive belt that stretched from Camaiore to Pieve Elice.⁶⁶ A hundred years earlier, it would be necessary to add the territory of Pietrasanta - lost by Lucca to Genoa in 1436. Camaiore and Pietrasanta are distinctive in a Lucchese state largely lacking in subject communities of distinct urban character. Both communities entered into agreements with Jewish moneylenders, for reasons of public utility expressed in terms reminiscent of the compacts in Lucca itself. In Pietrasanta the agreement dates to the

⁶² Ambrogio Bertoni: ASL Vicario di Gallicano, 131, fo. 3; Ambrogio Lani (son of a Lombard long resident in Gallicano): 134, fo. 15^v; Matteo di Nicolao da Anchiano (resident in Gallicano): 136, fo. 9^r. But see also: 129, fos. 8^r, 10^r; 131, fos. 9^r-10^r.

⁶³ For example, ASL Vicario di Gallicano, 134, fo. 18^r.

⁶⁴ For example, ASL Vicario di Gallicano, 130, fo. 5^v; 131, fo. 16^r; 132, fo. 24^r.

⁶⁵ Most obviously Chele Bartolomei: ASL Archivio de'Notari, 700, ser Benedetto Franciotti (1454-6), 21 January 1454 (again involving Giovanni Bonacci); 24 January 1454 (presbyter Antonio di Giovanni da Varano, prior of Coreglia). Perhaps also the *pievano* of Gallicano himself, Francesco di Bartolo: *ibid.*, 3 June 1454. In Gallicano, as elsewhere, transactions might be complicated when the nominal purchaser died, and his heirs wished to enter into other arrangements: ASL Archivio de'Notari, 1577, ser Giuliano Granucci, fo. 159^r.

⁶⁶ Berengo, *Nobili e mercanti*, p. 293.

period of Genoese rule, and speaks both of the many illicit contracts that were destroying the poor, and also of the undesirability of the current situation in which men from Pietrasanta and its vicariate had to travel to Lucca or Pisa in order to raise cash loans.⁶⁷ To the familiar Jewish settlement at Camaiore and Pietrasanta, Michele Luzzati has recently added a third (and unlikely) presence at Borgo a Mozzano.⁶⁸

In the vicariates closest to Lucca there was a small Jewish presence by the second half of the fifteenth century, and there is fragmentary evidence of *contadini* turning to Jewish moneylenders for small loans.⁶⁹ But it is clear that great profits were not to be expected from consumption loans to *contadini*. The rural banks did not endure for long, and Luzzati has argued that the licence to act as moneylenders may have served to legitimize settlement by Jews primarily engaged in commercial, agricultural, and artisanal activity.⁷⁰ Indeed notarial acts between Jews and the residents of Camaiore tend to involve small commercial transactions rather than loans with or without pawns.⁷¹ It is impossible to quantify the banking ingredient in the absence of an account book such as that surviving for the Jewish moneylenders of Montepulciano.⁷² We may assume at Camaiore and Borgo a Mozzano the same miscellany of small clients recorded at Montepulciano. The retreat of Jewish moneylenders at the end of the fifteenth century, from Borgo a Mozzano as from Lucca, does not appear to have caused any serious dislocation.⁷³ In this area of Lucchese penetration, as in the vicariates of the mountains, countrymen clearly had a range of credit options beyond the pawning of household possessions to Jewish banks.

⁶⁷ Archivio Storico Comunale, Pietrasanta, Libro Partiti (1452-3), fo. 63^r.

⁶⁸ Luzzati, «Un banco di prestito ebraico» pp. 11-21. Independently of the Jewish presence, Borgo a Mozzano was certainly a regional centre to which men from the surrounding villages might resort for credit: ASL Podestà di Lucca, 2132, fo. 21^r.

⁶⁹ Luzzati, «Un banco di prestito ebraico» p. 17.

⁷⁰ Michele Luzzati, «Ruolo e funzione dei banchi ebraici dell'Italia centro-settentrionale nei secoli xv e xvi» in *Banchi pubblici, banchi privati e monti di pietà nell'Europa preindustriale. Amministrazione, tecniche operative e ruoli economici*, 2 vols. (Genoa, 1991), ii, pp. 733-49.

⁷¹ For example, ASL Archivio de'Notari, 1037, ser Bartolomeo di Martino da Treppignana, fo. 29^r.

⁷² Daniel Carpi, «The Account Book of a Jewish Moneylender in Montepulciano (1409-1410)» *Journal of European Economic History*, 14 (1985), pp. 501-13.

⁷³ The point is made by Luzzati, «Un banco di prestito ebraico» p. 19.

Camaioire lies in a valley shaped by the foothills of the Apuan Alps, and separated by low hills from the sea. Some houses and shops in Camaioire were owned by Lucchese citizens, members sometimes of families only recently transferred to Lucca from Camaioire.⁷⁴ The evidence of land purchases, leases, and especially the innumerable references to abutters, indicates the extent to which, by the fifteenth century, land around Camaioire had been bought up by Lucchese citizens. Camaioire also possessed great families of its own like the Orsucci, themselves furnished with the privileges of Lucchese citizenship but deeply involved in the affairs of their native community.⁷⁵ Some contracts for the sale of land with conditional redemption involved members of the powerful Orsucci family.⁷⁶ But many others were contracted between local *contadini*, which should warn against exaggerating either the predominance of citizen landholding in the region or the dependence of Camaioresi on outside sources of credit.⁷⁷

Certainly the men of Camaioire and its vicariate borrowed money ('*ex causa veri puri et gratuiti mutui*') from Lucchese citizens. Sometimes, as in the case of Biagio Mei, the lender was a man whose cash loans and sales on credit were widely distributed throughout many areas of the Lucchese state.⁷⁸ Others had clear ties to the locality and to their debtors. In 1463, the Lucchese notary ser Agnello di Matteo di Fondora calculated the total debt owing to him on various accounts by Orlando di Opisino da Tizzano, a resident of Corsanico in the vicariate of Camaioire; Orlando had custody of ser Angelo's pigs.⁷⁹ Men of Camaioire were indebted to many individual citizens for deferred payments on goods and for arrears in rent.⁸⁰ But in

⁷⁴ ASL Archivio de'Notari, 702, ser Benedetto Franciotti, pp. 15, 36, 53 (703, pp. 55-7).

⁷⁵ Bratchel, *Lucca 1430-1494*, p. 255.

⁷⁶ ASL Archivio de'Notari, 702, ser Benedetto Franciotti, p. 49.

⁷⁷ ASL Archivio de'Notari, 1037, ser Bartolomeo di Martino da Treppignana, *passim*.

⁷⁸ ASL Archivio de'Notari, 1037, ser Bartolomeo di Martino da Treppignana, fos. 46'-47'.

⁷⁹ ASL Archivio de'Notari, 1036, ser Bartolomeo di Martino da Treppignana, fo. 54'.

⁸⁰ A horse from ser Antonio Nuccorini da Segromigno: ASL Archivio de'Notari, 702, ser Benedetto Franciotti, p. 13 (703, p. 23). Woollen cloth from Michele di Piero Nocchi: 1160, ser Manfredo Domaschi, fo. 32'. Outstanding rent owing to Nicolao di Bartolomeo Martini, and to the Lucchese church of S. Frediano: 702, ser Benedetto Franciotti, pp. 16, 28. The unexplained debt (probably for materials) owed by two artisans resident in Camaioire to the heirs of Raffaele Tegrini: 704, ser Benedetto Franciotti, p. 91.

the 1450s the most frequent references are to Bartolomeo di Giovanni Giarini, a Lucchese citizen resident in Camaiole where he had a shop. In 1458, when a resident of Corsanico, Domenico di Bartolomeo da Aulla, sold land to Bartolomeo in Mommio with conditional redemption, he received payment partly in cash, partly in goods from Bartolomeo's shop.⁸¹ When Antonio di Iacopo Chiavarini of Camaiole was unable to honour his debts to Bartolomeo, he had to part with an ass and a barrel for wine - both of which he leased back from Bartolomeo for four years at a rent of 1 *staio* of wheat per annum.⁸²

Though a Lucchese citizen, Bartolomeo Giarini very probably came from a family with roots in Camaiole.⁸³ Bestriding the urban world of Lucca and the semi-rural community of Camaiole, it is fitting that the dealings of Bartolomeo Giarini provide some insights into the range of credit options available in Camaiole in the mid-Quattrocento. 28 April 1458, a resident of Corsanico, Piero di Martino, sold a pair of oxen to Bartolomeo for 16 florins. Part of this sum was paid by Bartolomeo to Piero's creditors: 6 florins to Nicolao di Matteo di Fondora of Lucca; smaller sums to two local creditors, Andriuolo di Simone and a tailor named Lorenzo. The balance was paid to Piero in merchandise from Bartolomeo's shop; then Piero leased his oxen back from Bartolomeo for a period of two years.⁸⁴ Piero's debts presumably relate to payments owing for goods and services. But Bartolomeo Giarini himself was clearly very active in a whole range of credit transactions, as was the Camaiolese shoemaker Guaspere di Nicolao.⁸⁵ And it is to the latter

⁸¹ ASL Archivio de'Notari, 702, ser Benedetto Franciotti, p. 45 (703, pp. 70-1).

⁸² ASL Archivio de'Notari, 702, ser Benedetto Franciotti, p. 36 (703, pp. 55-7).

⁸³ I have found few traces of Bartolomeo Giarini in Lucca. References in the proceedings of the court of merchants are formulaic and unhelpful: ASL Corte de'mercanti, 153, fos. 9; 288^v. In 1470 Bartolomeo was being pursued by the Lucchese citizen Cipriano Mansi for 22 *staia* of wheat in unpaid rent: ASL Podestà di Lucca, 1423, fo. 16^v. He was dead by 1488: AAL Libri Antichi, 100, n.d., 22 February 1488.

⁸⁴ ASL Archivio de'Notari, 702, ser Benedetto Franciotti, p. 39 (703, pp. 60-3). The oxen were leased to Piero ad collariam for one year for 3 *staia* of wheat, and for a second year for 8 *staia* of wheat, after which the oxen were to be auctioned with the profits and losses divided between the parties.

⁸⁵ For example, ASL Archivio de'Notari, 702, ser Benedetto Franciotti, p. 40. Guaspere is normally described as a *cerdo*, there are references to his *calzoleria*. In the 1450s, Guaspere di Nicolao was himself indebted to the Lucchese merchant Raffaele Tegrimi and his heirs for 120 ducats, clearly for the supply of leather: ASL Corte de'mercanti, Cause civili, 152, fos. 168^v-169^v; 153, fo. 54^v.

that we owe an interesting variation on the theme of fictitious land-sales. Guaspere had purchased a *casalino* in Camaiore from Pietro di Camaiore di Giovanni Vannelli for 6 florins, with a right to repurchase after 4 years. Twenty months later, Pietro renounced his right to repurchase, but only on recognition that the *casalino* was worth much more than 6 florins, and on payment by Guaspere of a further 8 florins. Pietro acknowledged payment, partly in money, but also in wheat given to him by Guaspere and in taxes paid by Guaspere on his behalf - credits in Guaspere's book which, it appears, may well have stretched back over several years.⁶⁶

South of the vicariates was the area of plain and low hills immediately around Lucca, ruled directly from the city, and known as the Sei Miglia. In the fifteenth century it was not yet true that all land in the Sei Miglia had fallen into the hands of citizens and urban churches. Impressionistically, the area around Lammari is one from which there are many references to peasant landholding. A more detailed study of *pieve* S. Paolo, to the east of the city, in 1412, shows individual men of the *pieve* assessed on as many as thirty-eight pieces of land - the great majority of which were held from Lucchese citizens, from urban churches and monasteries, from the local church, and from Altopascio. Sometimes the local man owned the house in which he lived; sometimes he owned fields (even large fields of more than two *coltre*); occasionally he says that he pays no rent as he does not know to whom the piece of land belongs. Some of the land was leased from residents of neighbouring Capannori and Compito. Men of the *corpo* of the *pieve* (and, to a lesser extent, those of S. Margherita) continued to own significant pockets of arable land. In other communes of the *pieve*, land still owned by the local commune or by local men was more likely to be confined to the woods and the pastures.⁶⁷ In this area of the Sei Miglia, at least, the image of total urban control needs to be qualified, but remains largely true in essence.

⁶⁶ ASL Archivio de'Notari, 706, ser Benedetto Franciotti, pp. 193-5. There are many instances where the purchase price is said to be far below market value - sometimes with explicit acknowledgement that the land was really security for a loan.

⁶⁷ ASL Estimo 116. The *estimo* relates to the *corpo* of the *pieve* and the communes of Carraia, Mugnano, Paganico, Parazzana, S. Margherita, Tassignano, and Toringo. Communal lands were generally held from Lucchese citizens in return for a perpetual rent. See also ASL Archivio de'Notari, 728, ser Benedetto Franciotti, fos. 17-19.

It was from men of the Sei Miglia (Capannori, Carignano, Castiglioncello, Lammari, Lunata, Marlia, Matraia, Nave, pieve S. Stefano, S. Angelo, S.S. Annunziata, S. Maria a Colle, S. Vito, Vignola) that Duccino, for the sons and heirs of the apothecary Andrea d'Aramo, attempted in the 1470s to recover the numerous small debts allegedly owing to his late father.⁸⁸ *Speziali* seem to have been particularly active in providing credit to *contadini* of the plain around Lucca.⁸⁹ Where specified, the great majority of Duccino d'Aramo's debts were - at least nominally - for things had from his father's shop, though there are certainly instances of *speziali* advancing small cash loans within Lucca itself.⁹⁰ Far more interesting is the involvement of the Lucchese banks. Credit might be provided through the agency of a bank: when the lawyer Cristoforo de' Bernardi advanced a loan to one of his tenants, he paid partly in cash, partly (or so it appears) with money paid on his current account by the bank of Giovanni Battista Trenta.⁹¹ Other Lucchese banks were clearly very active themselves in providing credit to small men of Lucca and its surrounding countryside.

The records of the Curia del Fondaco and of the Corte de'mercanti provide long lists of debtors, generally for very small sums, of the Lucchese banker Tegrino di Raffaele Tegrini. The great majority of these debtors were men of Lucca or of the Sei Miglia. Sometimes we are able to identify the occasion of the debt. In 1463, Luporo and Andrea Lupori of pieve S. Paolo (now resident in Lucca) borrowed from Tegrino ('ex causa puri et gratuiti mutui') the significant sum of 41 ducats - with promise to repay in two instalments within six months.⁹² In 1466, Nicolao di Bartolomeo of

⁸⁸ ASL Corte de'mercanti, 154, fos. 19', 23', 25'', 30', 31', 43', 49', 57', 70'. Much more rarely Andrea's activities extended into the vicariates, including that of Galliciano: *ibid.*, fos. 9', 23'. Probable members of the same family were granting loans to countrymen as early as the 1370s: ASL Archivio de'Notari, 217, ser Iacopo Turchi, fos. 255'-256'.

⁸⁹ See above p. 8.

⁹⁰ For example, a case involving Mariano di Giovanni: ASL Archivio de'Notari, 1036, ser Bartolomeo di Martino da Treppignana, fo. 24'' of vacchetta. The kind of items that might be purchased from a *speziale* are detailed in a fragment of accounts relating to Giovanni Piero Tegrini and the *speziale* Gherardo di Andrea Duccini: ASL Corte de'mercanti, 154, paper inserted between fos. 28/29.

⁹¹ ASL Archivio de'Notari, 1036, ser Bartolomeo di Martino da Treppignana, fo. 17' of vacchetta.

⁹² ASL Archivio de'Notari, 1036, ser Bartolomeo di Martino da Treppignana, fo. 114'. Ironically, Tegrino was one of the witnesses called to testify regarding the usurious dealings of Iacopo del Voglio with the same Lupori brothers: AAL Libri Antichi, 99A, fo. 34'; pp. 8-9 above.

Brancoli acknowledged to Tegrino's agent that he owed the banker £14½ for a *guarnello* or fustian, payable within six months.⁹³ In the absence of account books it is impossible to calculate how many of the innumerable small debts pursued by Tegrino were cash loans, how many relate to deferred payment for goods and services. Richard Goldthwaite and Sergio Tognetti have redirected our attention to the engagement of Italian bankers in the granting of loans to a large and diverse clientele, including loans that theologians would have condemned as usurious.⁹⁴ Studies of local banking in Florence have tended to reveal an urban clientele, focusing, particularly in the work of Tognetti, on the function of current accounts. The fragmentary Lucchese evidence suggests that the loans of Tegrino de'Tegrini extended beyond the city into the Sei Miglia, and perhaps to Camaione.⁹⁵ And these loans were probably, for the most part, consumption loans rather than investment credit.

The role of professional bankers should not be exaggerated. Insofar as much of the land of the Sei Miglia was in the possession of citizens, the most obvious source of credit for a peasant of the Sei Miglia was the citizen from whom he leased all or part of his holdings. And, indeed, there is abundant evidence that it was to citizen lessors that peasants of the Sei Miglia turned.⁹⁶ Insofar as landholding in the Sei Miglia was not yet entirely in citizen hands, the notarial records are full of purchases of land by citizens from impoverished countrymen, with offers of conditional redemption. Many Lucchese citizens can be associated with transactions of this nature, but the names of a few individuals appear very frequently: Michele di Giovanni Guinigi, Agostino and Iacopo di Giovanni da

⁹³ Matteo di Silvestro Trenta is described as negotiorum gestor of the *campso* Tegrino de'Tegrini. *Guarnello* is made of flax and cotton, or more likely a garment of the same. ASL Archivio de'Notari, 1160, ser Manfredi Domaschi, fo. 3.

⁹⁴ R.A. Goldthwaite, 'Local Banking in Renaissance Florence' *Journal of European Economic History*, 14 (1985), pp. 5-55; S. Tognetti, 'L'attività di banca locale di una grande compagnia fiorentina del XV secolo' *Archivio Storico Italiano*, clv (1997), pp. 595-647; and, more generally, *idem*, *Il banco Cambini: Affari e mercati di una compagnia mercantile-bancaria nella Firenze del xv secolo*, (Florence, 1999).

⁹⁵ We do not know the reason for the claims and counter-claims between Tegrino and Cardinale di Bartolomeo da Camaione - or even whether Cardinale was a resident of Camaione: ASL Corte de'mercanti, 154, fos. 8, 10.

⁹⁶ For example, ASL Archivio de'Notari, 1036, ser Bartolomeo di Martino da Treppignana, fos. 14, 17-18 of vacchetta.

Ghivizzano, Nicolao di Michele ser Federighi, Francesco di Porteguerra Totti, Biagio Mei, the *speziale* Mariano di Giovanni. Even within the Sei Miglia, countrymen do not appear exclusively as the recipients of credit. In 1461, for example, we find Quiricho di Giovanni da Capannori giving a small cash loan to a man from the vicariate of Valdriana.⁹⁷ Those accused of usury before the bishop's court included Sigismundo di Manfredo of Lopeglia, and clearly resident there.⁹⁸ But much more than in the vicariates - even such accessible vicariates as that of Camaiole - the *contadini* of the Sei Miglia turned for credit to citizen landowners, to city bankers and merchants, and to petty moneylenders based in Lucca. In this respect things had clearly changed radically since the mid-fourteenth century when, even within the Sei Miglia, loans remained predominantly between countrymen.⁹⁹

III

Many theologians and canonists came gradually to recognize the productivity of monetary capital, though this might be accompanied by a general suspicion of the mercantile developments that threatened to destabilize a safer and more secure agrarian world. Theologians and canonists remained preoccupied with the problem of greed as a cause of social evils. But some sought to distinguish the legitimate recompense from productive investment (*interesse* technically defined) from the loans for consumption and necessities with which this paper has been largely concerned.¹⁰⁰ Having in mind the pledging by the poor of everyday utensils

⁹⁷ ASL Archivio de'Notari, 1036, ser Bartolomeo di Martino da Treppignana. Characteristically for the Sei Miglia, the notarial act was enacted in Lucca. It is possible that Quiricho himself was resident in the city.

⁹⁸ AAL Libri Antichi, 100, 27 August 1485, 3 August 1493.

⁹⁹ Duane J. Osheim, 'Countrymen and the Law in Late-Medieval Tuscany' *Speculum*, 64 (1989), pp. 328-9. My own survey of the fourteenth-century notarial records confirms Osheim's conclusions, though communities were more likely to turn to urban creditors.

¹⁰⁰ The distinction might be taken up in communal statutes. In 1475, Florence legislated against the depositing of money by Christians in the banks of Jews who "i loro danari non esercitano mercantilmente ma in su i prestì li tengono con infamia loro e della città, ed ancora con perdizione dell'anima": Marino Ciardini, *I banchieri ebrei in Firenze nel secolo xv e il monte di pietà fondato da Girolamo Savonarola. Appunti di storia economica con appendice di documenti*, (Borgo S. Lorenzo, 1907), p. 68.

and items of clothing, S. Bernardino of Siena wrote of usurers as drinking the blood of the poor.¹⁰¹ And contemporary literary works, notably the anecdotes attributed to the *piovano* Arlotto, bear eloquent testimony to a countryside impoverished by debt - debts that, for countrymen, constituted the prelude to expropriation.¹⁰²

Credit might be used for productive purposes in the countryside as in the town; credit granted to consumers stimulated the demand for goods and services. Nevertheless, recent historians have continued to view credit transactions involving countrymen in late medieval Italy in a very negative light. From at least the twelfth century, there is abundant evidence of peasant proprietors losing their land to citizen creditors through their inability to redeem the pledge of their land within the set time.¹⁰³ Loans in the form of wheat were generally granted in winter, when the price of grain was higher; they were repaid in summer, after the harvest, when the price fell.¹⁰⁴ Giuliano Pinto has summarized the various mechanisms which led, through the indebtedness of *contadini*, to the proletarianization of the Tuscan peasantry.¹⁰⁵ And in the Lucchesia, as elsewhere, this indebtedness was accompanied (and largely explained) by the growing tax-burden imposed on the countryside in the century after the Black Death.¹⁰⁶

¹⁰¹ Amleto Spicciati, «La povertà "involontaria" e le cause economiche nel pensiero e nella predicazione di Bernardino da Siena» in idem, *Capitale e interesse tra mercatura e povertà nei teologi e canonisti dei secoli xiii-xv*, (Rome, 1990), pp. 113-42.

¹⁰² Giovanni Cherubini, *L'Italia rurale del basso medioevo*, (Rome/Bari, 1984), pp. 118-38; Gianfranco Folena (ed.), *Motti e facezie del piovano Arlotto*, (Milan/Naples, 1953).

¹⁰³ L.A. Kotelnikova, «Le operazioni di credito e di usura nei secc. xi-xiv e loro importanza per i contadini italiani» *Rivista di storia dell'agricoltura*, xiii (1973), pp. 4-9. More generally: Bruno Dini, «Le forme e le tecniche del prestito nel tardo Medioevo» in Antonella Duccini & Giampaolo Francesconi (eds.), *L'attività creditizia nella Toscana comunale: Atti del Convegno di Studi, Pistoia-Colle di Val d'Elsa, 26-27 settembre 1998*, (Pistoia, 2000), p. 15.

¹⁰⁴ Gobbi, «Mercati e mercanti "minori"» pp. 252-3. In these instances profit depended on the loan being repaid in cash rather than in kind: ASL Archivio de'Notari, 1037, ser Bartolomeo di Martino da Treppignana, fo. 69.

¹⁰⁵ Giuliano Pinto, «Aspetti dell'indebitamento e della crisi della proprietà contadina» in idem, *La Toscana nel tardo medioevo: Ambiente, economia rurale, società*, (Florence, 1982), pp. 207-223.

¹⁰⁶ Franca Leverotti, *Popolazione, famiglie, insediamento: Le Sei Miglia lucchesi nel xiv e xv secolo* (Pisa, 1992); eadem, «La crisi demografica nella Toscana del Trecento: L'esempio delle Sei Miglia lucchesi» in Sergio Gensini (ed.), *La Toscana nel secolo xiv: caratteri di una civiltà regionale*, (Pisa, 1988), pp. 67-150. For contemporary Florence: Samuel K. Cohn, *Creating the Florentine State: Peasants and Rebellion, 1348-1434*, (Cambridge, 1999).

Indeed from the Lucchesia, and more specifically from the area of the Sei Miglia, has come one of the most comprehensive surveys of the exploitation of country-dwellers by unscrupulous urban creditors.¹⁰⁷ Sante Polica has studied the rural investments of Michele di Giovanni Guinigi. Michele was married to Camilla di Antonio Tegrimi; Antonio Tegrimi's nephew headed the Lucchese bank that appears most frequently offering small advances to artisans and countrymen.¹⁰⁸ Michele held numerous if dispersed properties, largely within the Sei Miglia but extending into the nearest vicariates (Camaione and Borgo a Mozzano).¹⁰⁹ Particularly after 1456, land was acquired through fictitious purchases with conditional redemption. Sante Polica has argued that these "purchases" followed on (and were necessitated by) a series of earlier loans, and that Michele Guinigi's real purpose was less the provision of credit than the acquisition of land. "Guinigi went to every length to ensure that his debtor did not redeem the land: the rents were high and often increased over the term of the loan; and he was quite inflexible in insisting on repayment within the agreed term, the right to 'repurchase' being forfeit through a single failure to pay on time and even in the case of straight-forward delay."¹¹⁰ The debts of his peasant lessees enabled Michele to impose an entirely different range of burdens and controls on the inhabitants of the *contado*.

Others have painted a more optimistic picture. Stephen Epstein has argued that, in the precocious economy of Italy, flexible short-term capital markets had developed alongside long-term options for rural credit. The ubiquity of credit made for cheaper loans, whilst creditworthy peasants were able to benefit from a range of credit options and from the competition of rural lenders.¹¹¹ Indeed, labour shortages in the late

¹⁰⁷ Sante Polica, «An Attempted "Reconversion" of Wealth in XVth Century Lucca: the Lands of Michele di Giovanni Guinigi», *Journal of European Economic History*, 9 (1980), pp. 655-707.

¹⁰⁸ See pp. 19-20 above.

¹⁰⁹ In this respect, the usefulness of Polica's article is vitiated by a very hazy sense of the political geography of the Lucchese state.

¹¹⁰ Polica, «An Attempted "Reconversion" of Wealth» p. 677.

¹¹¹ S.R. Epstein, «The Peasantries of Italy, 1350-1750» in Tom Scott (ed.), *The Peasantries of Europe from the Fourteenth to the Eighteenth Centuries*, (London, 1998), pp. 98-101; idem, «Tuscans and Their Farms» *Rivista di Storia Economica*, 12 (1994), pp. 116, 118. But see Francesco L. Galassi, «Tuscans and Their Farms: A Rejoinder» *Rivista di Storia Economica*, 12 (1994), p. 127.

medieval countryside potentially favoured the peasantry. And it has been said that debts grew because peasants, confident in the ultimate strength of their position, allowed their debts to grow.¹¹² This more optimistic vision has also found its proponents in the specifically Lucchese historiography. Duane Osheim found that urban landlords in the Lucchesia, moved by both economic and social imperatives (and constrained by court procedures), were remarkably reluctant to rupture relationships by the over-hasty or over-vigorous pursuit of rents and debts.¹¹³

It is difficult to draw up a balance-sheet from the extensive, but essentially anecdotal evidence on which the present paper has been based. Clearly the popular image of the rural moneylender represents one reality. In the mountains the usurer was still likely to be a local man rather than a rapacious urban merchant: in Galliciano, Bartolomeo di Giovanni at the beginning of the fifteenth century; Coluccio Parisii towards its close. Mountain society was certainly not egalitarian. In both Galliciano and Camaiole we have seen the role of small-scale traders and prosperous peasant proprietors in the provision of credit; at Borgo a Mozzano we might add the butcher Guaspere di Nicolao.¹¹⁴ Nevertheless most credit needs were probably satisfied by neighbours and kin. In the mountains credit was sought for investment in land and equipment, for expenditure on cloth and clothing, to survive a bad harvest, or to cover the extraordinary costs of sickness and social obligations. There is abundant evidence that the early fifteenth century was a time of continued depopulation in the Lucchese countryside, with frequent petitions for relief and immunities.¹¹⁵ But mountain dwellers in general were not, I think, impoverished by urban taxation to the extent posited for

¹¹² Gabriella Piccini, *'Seminare, fruttare, raccogliere': Mezzadri e salariati sulle terre di Monte Oliveto Maggiore, (1374-1430)*, (Milan, 1982), pp. 204-13. Piccini's conclusions relate to an area which, unlike the Lucchesia, was characterized by *mezzadria*.

¹¹³ Osheim, 'Countrymen and the Law' pp. 317-37. Some of the fifteenth-century evidence points in the same direction, though other individuals (Michele Guinigi, messer Michele Diodati) were clearly much more ruthless. Osheim's insistence on the role of death in rupturing the personal relationship between creditor and debtor is fully supported by the fifteenth-century evidence.

¹¹⁴ ASI Vicario di Coreglia, 698, fo. 6.

¹¹⁵ See the series ASI. Governo di Paolo Guinigi, 1-2.

neighbouring Florence.¹¹⁶ Lucca's hold on her more distant territories was too tenuous; and taxes are only onerous when they are paid. The sale of land by the representatives of mountain communities in order to recover sums due to the community for unpaid dues and taxes seems to be much more characteristic of the fourteenth century than of the fifteenth.¹¹⁷ So, too, the loans raised by these communities from citizens to meet their obligations to Lucca.¹¹⁸

The situation was different on the plain, and (to some extent) in the nearer vicariates. Duccio Balestracci's study of a Siennese peasant owning, renting, and share-cropping fields in close proximity to Siena has shown the effective use of credit options. But even these endeavours ended finally in poverty and dispossession.¹¹⁹ There is no doubt that small consumption loans, followed by fictitious land-sales, were vital instruments by which land fell into the hands of urban proprietors during the course of the fourteenth and fifteenth centuries. Less frequently, a peasant might cede to his urban creditor his rights and legal claims against the property of his peasant neighbours.¹²⁰ There are also many examples where rent-arrears led to the expulsion of peasant lessees.¹²¹ Yet peasant

¹¹⁶ Cohn, *Creating the Florentine State*; *idem*, 'Inventing Braudel's Mountains: The Florentine Alps after the Black Death' in Samuel K. Cohn & Steven A. Epstein (eds.), *Portraits of Medieval and Renaissance Living: Essays in Memory of David Herlihy*, (Ann Arbor, 1996), pp. 383-416. But see my review in *Journal of Agrarian Change*, 1 (2001), pp. 330-32.

¹¹⁷ For cases involving Galliciano, see ASL Archivio de'Notari, 246, ser Iacopo di Michele Provenzali, fos. 1^r-10^r.

¹¹⁸ ASL Archivio de'Notari, 74(I), ser Rabbito Turrighelli, p. 47; 117, ser Bartolomeo Buonmesi, p. 215. The appeal to urban creditors is not in itself evidence of rural impoverishment: Andrea Barlucchi, 'Il credito alle comunità del contado' in Antonella Duccini & Giampaolo Francesconi (eds.), *L'attività creditizia nella Toscana comunale, Atti del Convegno di Studi, Pistoia-Colle di Val d'Elsa. 26-27 settembre 1998*, (Pistoia, 2000), pp. 107-11.

¹¹⁹ Duccio Balestracci, *La zappa e la retorica. Memorie familiari di un contadino toscano del Quattrocento*, (Florence, 1984); abridged English translation, *The Renaissance in the Fields: Family Memoirs of a Fifteenth-Century Tuscan Peasant*, (Pennsylvania, 1999).

¹²⁰ ASL Archivio de'Notari, 1037, ser Bartolomeo di Martino da Treppignano, fos. 57^r-58^r.

¹²¹ There are many cases - for example in ASL Podestà di Lucca, 1412, for 1468 - where people both in town and country are ordered to hand over property because the owner does not intend to renew the lease. Usually no reason is given; sometimes there is a change of ownership; occasionally the termination is specifically linked to non-payment of rent: *ibid.*, fos. 92^r, 111^r, 116^r.

labour remained in high demand in the century after the Black Death, whilst socio-political bonds ameliorated the relationship between peasant debtor and urban creditor.¹²² As in the very different world of the Sienese *mezzadro*, there are clear signs of a growing peasant indebtedness and dependence within the Sei Miglia. Here too debts could be perpetuated, and the consequence was likely to be growing controls and subordination rather than eviction and destitution.

¹²² Bratchel, *Lucca 1430-1494*, pp. 196-201. Some sense of the competition for the services of a good worker is provided by an anonymous note inserted between fos. 138/139 of ASI. Sentenze e bandi, 163. By contrast, Polica, "An Attempted "Reconversion" of Wealth," pp. 687-8 believes that the Lucchese plain had fully recovered its high population density by the mid-fifteenth century.



