

## Accounts

ACCOUNTS often accompanied letters and were produced and accepted as evidence in court. The examples translated below were selected with a view to provide a fairly representative cross section of the material preserved. Letter no. 63 shows how the import of raw material from Egypt and the export of finished textiles from Tunisia were handled by a Tunisian family business. Number 64 is the account of a young Tunisian trader detailing his variegated sales and purchases in Egypt for his employer back home and for himself, as well as his living and personal expenses, the former being charged to the employer, the latter borne by himself. Number 65 is a typical account for a single partnership venture. Number 66 is a report on actions for a relative taken during his absence. Number 67 demonstrates how a banker deals with cashier checks, promissory notes, and specie of different types. Finally, no. 68, formally the opposite of 67, shows a merchant settling accounts with his banker, and like 67, evidences to how great an extent Fatimid Egypt had become a paper economy.

The forms of the accounts are also not without interest. Some of them go back to antiquity, others are preserved to our own day. But a discussion of such details is better left to an edition of the originals.

## 63 SHIPMENTS TO AND FROM TUNISIA

Summer of 1024

This account is carefully written on vellum, each sheet measuring 7.5 x 7.5 inches. Two pages specify the sales of twenty-three bales of flax imported from Egypt, while the third page lists the textiles

exported there from Tunisia. Thus, our account is an excellent illustration of the role of Tunisia as an industrial center, and of Egypt as the provider of the main raw material (flax, not cotton, in those days!).

The bales have an average weight of 350 pounds, which must have been the standard at that time. With the exception of those in no. 1, all bales are divided into two sections of differing quality and price. The differences are small ( $3/4$  to  $2\frac{1}{2}$  percent), but this method of keeping even slightly differing varieties distinct must have greatly simplified trading procedures and is expressly recommended in one letter (see *Med. Soc.*, 1, 457, n. 71). Moreover, practically every bale also contained a quantity of flax damaged by water. This was sold each at a flat rate, no price per 100 pounds being agreed upon as in the case of the other qualities.

The details for the first ten bales are translated here. The lower part of the manuscript is largely lost and with it most of the accounts for bales 11, 12, 21-23, and the totals at the bottom of the second page. The prices are given in *rubāʿīs*, or quarter dinars, as was usual in Sicily and Tunisia at that time. According to this account the silver coin, the dirhem, then was worth  $1/24$  of a dinar (see the calculation in *Med. Soc.*, 1, 369, sec. 3). The total price obtained for the first ten bales was 1,381 quarter dinars and 63 dirhems; for the total shipment, about 3,400 quarters or 850 dinars. This was a very large sum in those days, corresponding in purchasing value to about \$100,000.

Of the textiles destined for Egypt only the numbers, prices, expenses for their packing and transport, their carriers, and the ships in which they were sent, are indicated. Descriptions were given in bills of lading or in letters, or both. From the price obtained from the sale of the flax, only 674 pieces of cloth were bought, while 1,374, which means twice as many, were sent. This reflects a business practice discernible in many Geniza papers. Local goods were bought, as far as possible, during the off-season, in winter. During seafaring time, when the markets teemed with European Christians and with merchants from all parts of the Muslim world, prices usually went up (unless the bazaars were choked with goods, which also happened not infrequently because of poor communications which made business intelligence haphazard).

The total amount spent on the textiles sent to Egypt after the arrival of the current year's shipments was approximately<sup>1</sup> 3,025 quarter dinars, not much less than the price obtained from the flax, but their value was about twice as much. Clearly, the balance was taken from the proceeds of the preceding year.

Our account was rendered in Tunisia for Ismaʿil (Samuel) b. Barhūn (Abraham) of the Tāhertī family, about which see the introduction to no. 11, above. He and his brother Ishāq (Isaac), and at least another one, if not all the three of his brothers were then in Egypt. Their permanent domicile was Qayrawān, then the capital of the country today called Tunisia, but the temporary sojourn of each of the four Tāhertī brothers in Egypt is attested by other Geniza documents.

University Library, Cambridge, University Collection,  
ULC Or 1080 J 291.

Account [for my lord] Ismaʿil b. Barhūn.

#### A. ARRIVED IN THE YEAR 415<sup>2</sup>

(For the convenience of the reader the details are arranged in the form of a table, below, p. 276. In the account book a line is drawn under the entries for each bale.)

#### B. EXPORTS FROM TUNISIA

*This was bought with God's blessing and support:*

674 pieces of cloth, price 2,560 quarters. Additional cost for cleaning, scraping, mending, and embroidering:<sup>3</sup> 202 quarters. Purchase costs 27 quarters.<sup>4</sup>

With this material 6 bundles were packed. Cost of ropes, threads, wrapping material, cotton, cotton carder, and packer for 6 bundles:  
....

<sup>1</sup> The bottom of page 3 is badly damaged, with some details about the last item and the totals gone.

<sup>2</sup> The Muslim year 415, which began on March 15, 1024. Our account was no doubt written before the sailing of the autumn convoys from Tunisia to Egypt (approx. August).

<sup>3</sup> Ar. *qīṣāra maḥakka*, *raʿ*, *ṭirāz*.

<sup>4</sup> Ar. *ḥaqq shary mushtarā*, which should not be translated as "sales tax." I assume, payments to middlemen.

QUALITY I					QUALITY II					SPOILED BY WATER				
Bale No.	Total weight	Price per 100 pounds	Weight (pounds)	Total price rub. <sup>b</sup> dir. <sup>c</sup>	Price per 100 pounds	Weight (pounds)	Total price rub. <sup>b</sup> dir. <sup>c</sup>	Weight (pounds)	Total price rub. <sup>b</sup> dir. <sup>c</sup>	Weight (pounds)	Total price rub. <sup>b</sup> dir. <sup>c</sup>	For whom		
1	305	34										Isma'il		
2	345	37	170	62 3/4	37	145	52.3 <sup>a</sup>	30	9.3 <sup>a</sup>			Isma'il		
3	343	39	171	66.3 <sup>a</sup>	38 3/4	162	62.5 <sup>a</sup>	10	3			Isma'il		
4	339	43	174	74 3/4	43	152	65.1 1/2 <sup>a</sup>	13	4			Isma'il and Ishāq		
5	349	35 3/4	150	53.2 <sup>a</sup>	35	190	67.3 <sup>a</sup>	9	2 1/2			Isma'il		
6	339	42	140	53.4 <sup>a</sup>	42 1/2	156	66	43	15.3 <sup>a</sup>			The two brothers		
7	346	37	170	62.5 <sup>a</sup>	37	166	61.1 <sup>a</sup>	10	3.2 <sup>a</sup>			Isma'il		
8	347	45	167	75	44 1/2	180	80	6	1			The two brothers		
9	350	37	188	68.5 <sup>a</sup>	36 1/2	156	56.5 <sup>a</sup>	23	2			Isma'il		
10		44 1/2	150	75.3 <sup>a</sup>	44 1/2	152	67		3 1/2			The two brothers		

<sup>a</sup> 66.3 = 66 quarters, 3 dir.

<sup>b</sup> rub. = rubā'īas, or quarter din. (gold)

<sup>c</sup> dir. = dirhems

Purchase of 84 canvases, 64 double Ḥumaydīs, and 20 single large ones. Price: 168 quarters.<sup>5</sup>

With this material a bale was packed, containing 4 bundles

2 for you, containing 220 pieces

2 for your brothers,<sup>6</sup> containing 240 pieces

Onto this, 14 canvases belonging to you were fastened, namely, 8 double Ḥumaydīs and 6 large single ones.

I loaded this bale on the boat of Ibn 'Amīd' with the goods of 'Allūsh al-Ḥabība ("Little dear Mr. Lamb").<sup>8</sup> Cost of ropes, threads, packer, transportation of the bale (to the harbor), weigher, and "consideration":<sup>9</sup> 1 quarter, 1 dirhem. Freight paid in full:<sup>10</sup> 7 quarter dinars less 1 quarter (of a quarter) of full weight, at a rate of 1 1/2 quarter dinars.<sup>11</sup>

I also packed a second bale with 4 bundles

2 for you, containing 215 pieces, and

2 for your brothers, containing 202.

On this 14 canvases were fastened, namely, 10 double Ḥumaydīs and 4 large single ones.

I loaded this bale on the boat of Ibn Jumhūr ("Mr. Multitude")<sup>12</sup> with the goods of Abu 'l-Faḍl b. Farah ("Nobility, son of Joy"). Cost of ropes, threads, . . . packer, weigher, and "consideration":

<sup>5</sup> This packing material served for all the goods listed in this document (see what follows). All the eighty-four canvases were sent. See also n. 13.

<sup>6</sup> Ar. *ikhwataḳ*, which, in this period, might designate two or more.

<sup>7</sup> Abbreviated from *'Amid al-Dawla*, "Support of the Dynasty," an honorary title.

<sup>8</sup> Mr. Lamb had a number of bales on that ship and probably supervised them in person. For reasons of safety the single bale for the Tāhertīs was stored together with his. Evidently, no remuneration was demanded for this service. On another occasion, the Tāhertīs would reciprocate with a similar favor. 'Allūsh, lamb, is common in the Geniza and is still a widely used family name among North African Jews. "The little dear" (fem.!) is a nickname.

<sup>9</sup> Ar. *frṭyl*, meaning *birtil*, a small consideration given to the sailors.

<sup>10</sup> Usually, part of the freight was paid after arrival.

<sup>11</sup> Per 100 pounds, I assume. Since the bale contained as many as 460 *shuqqa*, or pieces of cloth, each large enough for a gown, these Tunisian materials must have been rather fine and light.

<sup>12</sup> A name expressing the mother's wish that the newborn may become "a father of a multitude of nations" (Genesis 17:4). *Jumhūriyya* is the modern Arabic word for "republic."

1 quarter, 1 dirhem. Freight paid in full: 7 1/2 quarters at a rate of 1 3/4 quarters.

I also packed a bale with 2 bundles, one for you with 150 pieces, and one for your brothers with 138 pieces. On this, 32 double Ḥumaydī canvases were fastened and a large single one.<sup>13</sup> Cost for this bale, namely, ropes, threads, packer, porter to the embarking space, weigher, and "consideration": 1 quarter, 1 dirhem. Freight paid in full: 8 quarters at a rate of . . . I loaded it on the boat of Ibn Ja'far<sup>14</sup> with the goods of Dā'ūd Ibn al-Rakhīṣ ("David, son of Mr. Inexpensive").

[I packed still another bale . . . . .]

. . . for you 119 pieces and your brothers 90, with 19 large double canvases. Cost of porter, weigher, and "consideration": 4 dirhems. [. . . . . for freight . . . . .] at a rate of 2 quarters [. . . . .].

I sent it to you with Abu 'l-Faḍl b. [Farah].

(Another four pages of this account book, containing details for about 120 bales of flax costing 1,278 1/4 dinars and 32,421 dirhems is preserved in TS Box J 1, f. 54.)

#### 64 ACCOUNTS OF AN OVERSEAS TRADER FOR HIS EMPLOYER

1046

Barhūn (Abraham) b. Ishāq (Isaac), to whom this account is addressed, was the son of Ishāq, one of the Tāhertī brothers mentioned repeatedly in no. 63. The account is in the beautiful and unmistakable hand of Nahray b. Nissīm. See nos. 29-35, above.

In no. 30, above, which was written two years after this account,

<sup>13</sup> The canvases were needed in Egypt for packing the flax. In this bale, with only two bundles of textiles, more of the heavy canvases could be carried than in the two bales listed first.

<sup>14</sup> Repeatedly used by the writers of Geniza letters, e.g., TS 13 J 17, f. 11, l. 22, ed. S. D. Goitein, *Tarbīz* 36 (1967), p. 387.

we find Nahray as a partner of Barhūn. Nothing of such a relationship is mentioned here. On the contrary, he appears as Barhūn's employee or agent, *ṣabī*, "boy," in Arabic, whose living expenses are paid by his master, while the latter retains all the profit for himself. Even the expenses for Nahray's sister, who had accompanied him on his journey to Egypt, no doubt as a housekeeper since the young trader was unmarried, were charged to Barhūn, but not Nahray's personal expenses, such as clothing, gifts, and drugs.<sup>1</sup> On the other hand, the "boy" was free to do business for himself, a privilege Nahray availed himself of copiously, although not always with success. This relationship is usually described as *risāla*, "shipment," that is, carrying a shipment for someone else. See *Med. Soc.*, I, 183-184.

Our document has to be understood as follows:<sup>2</sup> The writer presents his account for Jewish calendar years, which were more practical for bookkeeping than the Muslim year since the Jewish New Year falls in September, which was the end of the seafaring and business season. After the previous account had been sent in the preceding year with the autumn convoy of ships sailing from Alexandria to Tunisia, some additional sales had been effected before the New Year in September 1045. These are listed in sec. A. The charges to the employer are listed in sec. B. The account is balanced by a debt owed the employer while the writer was still back home in Qayrawān. This method of "closing the account"<sup>3</sup> every year is attested in many other Geniza documents.

Section C contains the personal account of Nahray and does not form part of the document submitted to his master. But since Barhūn, as we have surmised in the introduction to no. 30, above, was his uncle, he might have sent him these details for his information.

Sections D and E list sales, purchases, and other payments made for the employer during the current year 1045-1046, but one sheet is missing between D and E. The balance of the transactions made by

<sup>1</sup> My remark on opium in *Med. Soc.*, II, 270, has to be corrected accordingly.

<sup>2</sup> The correct sequence of pages is: fol. 65a, 64a-b, 65b. This does not reflect in any way on the eminent scholar who catalogued these manuscripts. Naturally, a busy keeper of hundreds of manuscripts cannot devote to the study of each as much time as a student specializing in its subject matter.

<sup>3</sup> This Arabic expression might have been the origin of our own relevant phrase.