

## 8 Revenue

The emphasis of this chapter will be on the relative importance of different forms of revenue and on how Siena's fiscal system affected the citizens. The commune's fiscal institutions and their functioning at this time and later have been depicted very thoroughly in William Bowsky's pioneering *The Finance of the Commune of Siena 1287–1355* (1971).<sup>1</sup> The view offered here, less detailed and less institutional, also differs in that it attempts a more general assessment of the commune's fiscal policies and their impact. One feature common to Bowsky's approach and mine is the cautious treatment of quantitative matters, necessitated by the nature of the surviving source material.

Some general points need to be clarified about the commune's fiscality before considering the revenues under the various forms in which they were gathered. The institution central to revenue-collecting activities was the Biccherna and the principal surviving source for the subject is the series of volumes of the Entrata and Uscita (Revenue and Expenditure) of that office which, with some gaps, go back to 1226.<sup>2</sup> From the later thirteenth century, however, the organization of indirect taxation by a separate office (the Gabella) achieved increasing independence, and money received by it is not recorded, or only indirectly reflected, in the Biccherna volumes. It is fundamental that the concept of a 'budget' is absent from the philosophy of the medieval communes. Fiscal policy was hand-to-mouth and consisted of a series of reactions to the city's constantly changing financial situation. By far the greatest single item of expenditure was warfare, essentially a matter for extremely short-term planning, and many forms of revenue, some of them seasonal, were also irregular and could fluctuate violently in the course of a year.

Urgent decisions were the norm, and so fiscal activity was open to experimentation and less subject to tried methods and conventions than many other aspects of the commune's policy. There were times when Siena's financial affairs were to a large extent (though not formally) placed in the hands of a single company or banker, although it is most unlikely that such an expedient would have recommended itself as a principle. There were obvious dangers in accepting very

1 Clarendon Press, Oxford (Italian edition: *Le finanze del Comune di Siena, 1287–1355*, Florence, 1976).

2 See above, pp. 59–60.

large loans from one bank or individual and even in allocating to one the payment of very large sums to soldiers.<sup>3</sup> At times politically rash measures had to be adopted under pressure, but this did not mean that the system itself was casual or designed to incorporate bold experiments. Indeed it was cognate with the rest of the commune's administrative machinery in that the approach was painstaking and cautious. Considerable attention was devoted to detail and the citizens themselves made a great contribution in time and energy to the conduct of fiscal business.

#### DIRECT TAXATION

Early in 1274 the rather insecure regime of the Thirty-six, neither wholeheartedly Guelf nor wholeheartedly 'popular', gave much thought to the commune's financial situation. Three direct taxes had been levied since the return of the Guelfs in 1270, but the return from these had been disappointing, possibly because the rich were being assessed too benevolently. A Council-meeting on 16 February decided that the Podestà should summon a special meeting of sixty of the nobler citizens and magnates (*de nobilioribus et magnatibus civitatis*). Any absentees were to be fined 5 l. and those who attended were not to be permitted to leave the meeting until proposals had been agreed that would raise a sum of at least 12,000 l. At this extraordinary meeting (17 February) it was decided that a loan of 10,000 l. should be raised, with the proceeds of indirect taxation as security for the creditors, and that both city and contado should again be assessed for a direct tax which, it was hoped, would produce 5,000 l. in the contado alone.<sup>4</sup>

These proceedings were typical in that the decision to levy a direct tax (*dazio*) could never be a matter of routine: justification by exceptional circumstances was always required, and partly for this reason its occurrence was very irregular indeed. In times of military crisis it was a frequent eventuality, but otherwise it was rare. That much is clear, though the loss of the records of assessments (which were destroyed as a matter of routine so that each set of assessors should begin their task with open minds) means that there are very serious gaps in the documentation. Probably many levies of such *dazi* have left no trace, while surviving indications that remain in conciliar and Biccherna records are incomplete and often puzzling, partly through long delays in payment. Five or more *dazi* were exacted in the city between 1286 and 1291, yet such are the gaps in the evidence that only one can be traced between 1291 and 1310.<sup>5</sup>

3 B 40, ff. 2v–15 (1267, loans by Ranerio Bistugi); 43, ff. 26v–7, 108, 111 (1268, payment of troops and tax-farming, Ventura Ubertini and Berizello Bonricoveri); 107, ff. 12v, 16v (1292, loans by Truffino Frederighi).

4 CG 18, ff. 55–8.

5 Bowsky, *Finance*, pp. 310–12. That *dazi* were frequent, although traces of their levy have infrequently survived, is also suggested by references to eleven *dazi* in the period c. 1231–43 in the 'Ricordi di una famiglia senese' (*ASI, App.*, 5 (1847), pp. 5–76).

In principle each levy involved a new assessment (*allibramento*). The statutes stated clearly that ‘no dazio or loan may be imposed or collected on any past assessment’ (*per libram actenus factam*).<sup>6</sup> Does this mean that even the most urgent of them was in all circumstances preceded by the elaborate process of fresh assessment? The compulsory burning of assessments once they had ceased to be current (a measure which dates back at least to 1292, and probably earlier) should have helped to ensure this. But sometimes a new tax was levied before collection of the previous one had been completed, and then the ‘old’ assessments must have been available. It seems quite clear that the three dazi of 1285 were all based on the same *allibramento*,<sup>7</sup> and the constitutional rule may have been ignored on other occasions.

By the 1250s – and probably considerably earlier – all the machinery existed for an elaborate assessment. In 1257 forty-five men (fifteen from each *terzo*) were appointed *ad allibrandum* in the city, *burgi* and *subburgi*, and the same number for possessions outside the city. Their tasks included the measurement of houses and open spaces (*platee*). At least 200 l. was required for the pay of these officials. In that year there were two *dazi*, one of 5 per cent, one of 8 per cent, the collectors being paid by results at the rate of 1s. in the *lira*, i.e. 5 per cent of the sum received.<sup>8</sup>

The planning of the *allibramento* was a complicated matter and could be a controversial one. On 13 December 1286 a reinforced meeting of the General Council discussed a proposal for a new *libra*. In addition to the usual councillors, the governing Fifteen and the customary reinforcement of 120 (*de radota*), there were present representatives of the knights (*milites*), the merchant and cloth guilds, and the city regions (*contrade*). Thirteen speeches were made (two councillors spoke twice) and eleven different formulae put forward for the basis of the fiscal assessment. The councillor who carried the day – he was the twelfth speaker – proposed that a further meeting of the reinforced Council should consider two schemes, one for totally separate assessment of possessions and movable property, the other involving a formula in which these two elements were taken into account jointly. Three days later the Council met again to make its choice. This time there were seven speakers, three of whom had not contributed on the 13th, and it was one of these – in the twentieth speech of these two sessions – whose opinion eventually prevailed. Movable and immovable property were to be

6 *Const.* 1262. p. 138.

7 *Cost.* 1309–10, 1, p. 250; Bowsky, *Finance*, p. 70; Waley, ‘Project’.

8 The use of the military obligation as a basis for forced loans in the 1230s (below, p. 174) suggests the possibility that a *libra* assessment was not in existence at that time: *B.* 17, pp. 11, 13, 33, 79–80, 99, 166, 190–203, 207.

assessed separately, in both the city and the contado, and the main basis of the assessment appears to have been estimated market values.<sup>9</sup>

In the hope of ensuring that the officials making the assessment should be unbribable it was normal to insist that they should be recruited among men assessed above a certain minimum, thus of course ensuring also a certain class bias in their selection and outlook. This minimum might however be as low as 25 l. (1289).<sup>10</sup> It has already been mentioned that the number of assessors made them expensive and subtracted appreciably from the proceeds of the tax. In 1282 some sixty men took part in the work, each putting in an average of about seventy days, making a total of 4,240 man-days, at a rate of 2s. per day.<sup>11</sup> The sum paid out to *allibratores* thus came to about 425 l. Calculation of the total yield of each *dazio* is difficult, partly on account of the delays which ensued. No *dazio* was ever formally wound up, it would seem, and small amounts continued to dribble in over a long period despite the penalty for late payers – often payment of an additional 33 $\frac{1}{3}$  per cent, the *tertium plus*. Since the *dazio* was a reaction to a financial crisis, and often a military one, prompt payment was as crucial as full payment.

A further complication in calculating the yield is the arrangement whereby sums of money owed by the commune to tax-payers could be set against the tax due. As it was common for the city to be tardy in the repayment of loans, what appears as tax evasion by a citizen may represent a payment excused one of the commune's many creditors, while even payments apparently made may represent credit given in the same circumstances.

On occasions the total yield of a direct tax was quite low. In the first six months of 1286 the revenue recorded in the Biccherna account amounted to about 99,000 l. Of this a little under 4,800 l. was derived from a *dazio* of 15d. in the lira, in the terzo of Camollia only. The remaining 95 per cent of the Biccherna revenue in this period came mainly from loans.<sup>12</sup>

The *dazi* of 1285–86 were not very productive in terms of their contribution to the commune's total income but they did perform the function of drawing large sums of money from the very rich and presumably of being known to do so. Equality in taxation was rightly seen as a crucial aspect of policy and this was why heavier assessments for the wealthier elements had been central to the programme of the Popolo in the 1250s. Very large tax payments by wealthy families,

9 CG 32, ff. 35–8v. For the basis of the assessment see Cammarosano in *SM*, s. 3, 12 (1971), pp. 306–7.

10 CG 37, f. 56v.

11 B 82, f. 111v; 83, f. 114r and v.

12 B 92, ff. 1–67.

such as those made by some of the Salimbeni and Gallerani in 1282 and again in 1285, may have been notional sums deducted from the commune's own liabilities to banking firms; on the other hand it is not ruled out that there was an element of political punishment in the assessments implied by such payments.<sup>13</sup>

Direct taxation was at least as characteristic of the commune's policy in the contado as in the city, indeed there were occasions when a *dazio* was levied in the contado only. Of the six recorded in 1286–1310 two were contado taxes, but each of these was in a year when there was also a tax in the city itself (1288, 1291). Direct taxation in the contado went back certainly to the 1250s and probably earlier. In 1254 a *dazio* in the contado was intended to produce the very considerable sum of 25,000 l.<sup>14</sup> Payment was made to Siena through the subject communities, on whom pressure could be brought to bear, so that this was in the constitutional sense a form of indirect taxation, a manifestation of indirect rule. The proceeds could be remarkable. In the first six months of 1282 over 21,000 l., more than a quarter of the Biccherna income for this period, was derived from a *dazio* of 20 per cent in the contado, and two years later a similar tax, at 6¼ per cent, yielded about 16,500 l.,<sup>15</sup> the apparent disparity suggesting that a fresh assessment had been undertaken in the interim.

The task of Siena's own assessors in the contado was presumably not to produce an assessment in detail but to evaluate the means of each community as a whole. To tap the wealth of the nobles of the contado was a much more difficult matter. Certainly the Ardengheschi, for example, owed *dazio* payments to the commune by the terms of an agreement reached in 1257, but such families tended to flout obligations of this sort.<sup>16</sup> The commune persevered in claiming, occasionally with success. A number of back payments in 1286 included 432 l. 11s. 8d. from Aldobrandino of Sinalunga in respect of six unpaid *dazi*, 322 l. 18s. 4d. from Fazio di Cacciaconte and his five brothers in respect of five, and rather smaller sums from a number of other contado nobles, in some instances relating to as many as thirteen or fourteen *dazi*.<sup>17</sup> The last figures, unless the commune was exaggerating its claims, which seems improbable, indicate that *dazi* must have been levied in the contado on many occasions in the thirteenth century.

There was a large disparity in the city too between the revenue aimed at and that actually received. The 1262 statutes contain many clauses about tax evasion, which

13 For these *dazi* see above, pp. 33, 81 and Waley, 'Project'. For the 1282 payments, B 83, f. 31; for 1285 (when some Salimbeni paid 2,740 l. 6s. 2d., some Gallerani 853 l. 14s. 5d.), B 88, ff. 143, 149; 90, ff. 183v, 185, 320.

14 B. 15, pp. 14–15, 125, 140, etc.

15 B 82, ff. 83–93; 85, ff. 12v–17v.

16 P. Angelucci in *I Ceti dirigenti dell'età comunale nei sec. XII e XIII* (Pisa, 1982), p. 138: for Ardengheschi tax debts to the commune in 1282, B 83, f. 28v.

17 B 93, ff. 6–12v.

reveal that much of the money due from levies of the 1250s had not been received. Each month a report was to be made on progress in securing payments, the names of defaulters were to be read out in Council every two months, non-payers were to lose all civil rights and were threatened with imprisonment and the destruction of their property.<sup>18</sup> No doubt the peripatetic way of life of many bankers and merchants made it harder to collect taxes from them. The three dazi of 1285 and surviving records of payments towards them help in assessing the extent of evasion, though vagaries in the spelling of names and other such difficulties make it impossible to calculate precisely the number who made payments towards some, but not all, of these levies. A sample suggests that perhaps as many as 20 per cent failed to pay a dazio in 1285, though doubtless the reason was not always evasion. Even the statutes of 1262 had to excuse those who were held as prisoners of war or 'were unable to pay', while the vernacular constitution mentions those unable to pay through *povertà o necessità*.<sup>19</sup> Evasion presented greater difficulties for a resident citizen than for a notionally subject feudatory.

#### LOANS

The dividing line between direct taxes and forced loans was a narrow one, though voluntary loans were a quite different matter. A general forced loan was levied on the basis of the *libra* assessment, i.e. that used for direct taxes.<sup>20</sup> *Gabella* (indirect tax) assessments were also used in calculating the share of forced loans allocated to communities in the contado. The revenue from gabelle was commonly earmarked to guarantee repayments of loans, so that all these fiscal institutions interacted. It was normal for sums owed by the commune to lenders (both capital and interest) to be deductible from tax obligations, whilst a dazio might be levied in order to make possible the repayment of a loan.<sup>21</sup>

Propositions of the sort set out in the preceding sentences are clear enough, but it is much more difficult to treat such matters quantitatively. The sums recorded in official documents are often misleading since they might be intended to mask the payment of rates of interest disapproved by the Church as usurious. Bowsky notes cases in which the sum actually lent was half that stated in the records; obviously such instances throw out all calculations about repayment whether the interest only or both capital and interest are stated incorrectly.<sup>22</sup> As with direct taxation, the Biccherna volumes on their own are a very inadequate source of information about loans.

18 *Const. 1262*, pp. 140 ff.

19 Waley, 'Project', p. 181; *Cost. 1309–10*, 1, p. 256.

20 *Const. 1262*, p. 83, *Cost. 1309–10*, 1, pp. 258–9

21 Bowsky, *Finance*, pp. 170, 176–7.

22 *Ibid.*, p. 190; see also the comment of Isaacs in *RSI*, 85 (1973), p. 38.

A forced loan, in its most common form being based on the *libra* assessment, was defined as, for example, one of '25 soldi per cent'. In the later thirteenth century rates, possibly based on different systems of assessment, commonly varied between 3¾ per cent and 12½ per cent.<sup>23</sup> In the 1230s the cavalry obligation had been used as a basis for a forced loan,<sup>24</sup> but it was natural that this system should be dropped when a general tax assessment was available on a topographical basis for the entire city, as well as for the Masse and contado. It was thus possible to assign an appropriate share of the load to each to the terzi and within these to the regions, or *libre*, to which the obligation and the task of collection were passed on. The same system of sub-contracting the administrative burden was applied *mutatis mutandis* to the communities of the contado.<sup>25</sup>

Not all forced loans were 'general': sometimes those who had to lend were specified, though this did not happen frequently. Some of the loans were aimed as politically punitive measures, as in 1268, a time of military crisis, when a forced loan of about 7,000 l. was levied on Siena's Guefs. The wheel of Fortune turned, and in 1275 it was the Ghibellines who were the victims of a compulsory loan, the *prestantia Ghibellinorum*. A levy of the intermediate period (autumn 1270), a *prestantia . . . imposita specialibus personis* may well come into the same category, but no further definition is provided of these 'special people'. These punitive loans provide support for Professor Isaacs' suggestion that forced loans were usually unwelcome measures resorted to in times of famine or military crisis.<sup>26</sup>

Occasionally those who had to lend compulsorily were selected on other grounds. In 1291 sixty-six men had to lend 25 florins each, twenty-two 'from the wealthier citizens' of each terzo. The ninety men chosen to lend a total of 4,000 l. in the same year, to judge from their familiar (banking) names and the considerable sums provided were selected according to the same criterion.<sup>27</sup>

The total sum envisaged when loans were levied tended to be sizeable: the product involved was rarely below five figures, and though 8,000 l. was the sum required in 1282, it could be as high as 30,000 l. or even 45,000 l.<sup>28</sup> The role of the contado, though spasmodic and apparently confined to forced loans, could be very considerable, as has been indicated.

The fiscal measures of 1289 and 1292, both years of heavy military expenditure,<sup>29</sup> illustrate the commune's reaction to financial crisis. In the first six months

23 B 40, f. 21 (1267); Bowsky, *Finance*, pp. 329–30.

24 B. 4, pp. 6–26.

25 E.g. B 83, f. 6v (Campagnatico owes 1,200 l. of a total loan from the contado of 20,000 l., 1282).

26 B 43, f. 24v; 61, f. 3; 46, f. 3; *RSI*, as cited in n. 22 above.

27 Bowsky, *Finance*, p. 330; B 106, ff. 109–111v.

28 B 82, ff. 54–7v; 103, ff. 41v–50; 107, ff. 56–124v.

29 Bowsky, *Finance*, table 9 (p. 186).



of 1289 the revenue passing through the Biccherna reached the not particularly high figure (no gabelle payments are included) of about 65,000 l. Some 23,000 l. of this was derived from forced loans in the city and nearly 6,000 l. from one in the contado. Rather over 5,000 l. each was loaned by two banking companies, the Tolomei and Bonsignori. Another loan totalling 13,000 l. was raised from fifteen individual financiers, the largest element being 4,000 l. from two members of the Montanini family (one of whom, Gerio, was later a partner with the Bonsignori).<sup>30</sup> The same pragmatic approach was in evidence three years later. In the first half of 1292 Biccherna revenue ran at a similar level (62,000 l.): almost 40,000 l. of this was provided by two general compulsory loans mainly from the city, about 500 l. from the Masse, a few odd payments from contado communities, and a mere 75 l. 18s. 10d. from contado nobles. As before, the voluntary loans from financiers amounted to a good deal less: one Truffino Frederigi, a money-changer (*campdor*), loaned rather over 13,500 l., to be repaid from the gabella proceeds, and some smaller sums, totalling about 800 l., were loaned by three other financiers.<sup>31</sup>

In both 1289 and 1292 loans played a much larger part than direct taxation, possibly to a greater degree than was usual even in a crisis. The term 'voluntary loan' covers, of course, a wide spectrum of borrowing varying from large loans from banking companies like those just mentioned, to the rarer instances of quite small individual loans. Though there are a few small sums among the eighteen loans repaid in the summer of 1282,<sup>32</sup> the accepted doctrine must have been that there was little point in borrowing piecemeal in Siena, where bankers were so numerous. Usually the commune needed money in a hurry (late lenders, like late tax-payers, were liable to penalties) and the prospects of lenders securing rapid repayment were not good. What rates of interest did this imply? Loans from bankers normally involved a rate of between 15 per cent and 20 per cent per annum.<sup>33</sup> This seems a handsome rate of remuneration and conflicts with a recent authoritative view that in the course of the thirteenth century the commercial rate of interest in the main Italian cities was falling from 20 per cent to 10 per cent and even below that.<sup>34</sup> Clearly the bankers were doing well for themselves, yet it must be said that forced loans were often remunerated at the same rate and in very exceptional circumstances of retarded payment they might

30 B 99, ff. 10v, 11v, 31–2: English, pp. 58, 87.

31 B 107, ff. 12v, 15v, 54, 56–136v, 138. For Truffino see also B 106, ff. 109–111v.

32 B 36, ff. 1–14; 40, ff. 2v–17v; 76, f. 31v; 93, f. 1v; 95, f. 26v; 96, f. 71 (bankers' loans); 82, ff. 143v–4v.

33 B 76, f. 31v (15 per cent); 82, ff. 143v–4v (15–20 per cent); 88, f. 189v (15 per cent); 118, ff. 278v, 285v (15 per cent, 18 per cent).

34 P. Spufford, *Money and its Use in Medieval Europe* (Cambridge, 1988), p. 262.



attract higher interest still. By the second decade of the fourteenth century the rate was less generous,<sup>35</sup> but the prodigality of the previous period is another argument in favour of the view that the regime of the Nine, in its beginnings at least, was a compromise with the wealthy bankers, not a domination over them.

#### INDIRECT TAXATION

Indirect taxes, not levied directly on the basis of an assessment, were generally designated as 'gabelle' and from the later thirteenth century tended increasingly to be administered by an office independent of the main financial machinery of the Biccherna, a development connected with the growth of the tax-farming system.

The gabelle took an almost infinite number of forms. Some of the most familiar included payments of customs on goods entering Siena and, less regularly, at other places.<sup>36</sup> Sheep passing through Sienese territory on their way between the summer grazing-grounds high in the Garfagnana and the winter pastures nearer the coast were charged at the considerable rate of 22 l. per thousand. In the autumn of 1268 these amounted to 25,500 sheep, and Siena's 50 per cent of the proceeds (it is not clear who got the other 50 per cent) brought in 280 l.<sup>37</sup> Most productive were taxes on food and on articles and processes connected with it.<sup>38</sup> Grain, flour and bakery were all subject to the gabella, so were wood, beasts of burden and the barrels and casks made to contain food; the most important of these taxes were those on bread, meat, and particularly, wine. At the beginning of the fourteenth century the miscellaneous 'eight gabelle' were normally farmed at more than 5,000 l. a year, the wine gabella at over 6,000 l., meat at 600 to 800 l., bread at 500 l. The commune's monopoly (*dogana*) in olive oil and salt completed the fiscal control of foodstuffs, the all-important salt monopoly being based on a notional rather than an actual amount for the consumption of the commodity. The commune's occasional marketing of grain and fish, though not a tax, must have been a source of profit.<sup>39</sup>

Another gabella was levied on all forms of contract, commercial (including sales) and otherwise; this placed a heavy responsibility on notaries who alone could officially record contracts.<sup>40</sup> Evidence about the yield of this impost in the period considered is scanty, and it must have been difficult to collect. Finally, a gabella was charged on all salary payments to officials. The rate for posts held by

35. Bowsky, *Finance*, pp. 172–3, 180–1.

36. *Const.* 1262, p. 413.

37. B 43, f. 10v.

38. Bowsky, *Finance*, pp. 140–51, with useful tables.

39. *Ibid.*, pp. 56–60; *Cost.* 1309–10, 1, pp. 278–9.

40. Bowsky, *Finance*, pp. 151–7.

Sieneſe elſewhere was one-ſixtieth of the ſalary; for offices held in Siena the rate in the firſt decade of the fourteenth century was a great deal higher, at 5 per cent, though this ſeems to have been halved ſoon afterwards.<sup>41</sup>

The ſurviving evidence on the productivity of gabelle is ſporadic, but it requires conſideration. There is little of it for the early period. In 1255 various ſources of indirect or miſcellaneous revenue were farmed by or mortgaged to a conſortium of financiers, ſome of them members of the Scotti bank; theſe included tolls, monopolies (the *dogana*), the profits of the commune's chancery, various meadows, woods and mills, and the revenues of two towns in the contado, Asciano and Selva. The value of theſe receipts (preſumably for one year) was put at 22,560 l.<sup>42</sup> Some twenty years later a gathering of the General Council gave ſpecial conſideration to the commune's financial ſituation. It was recommended, *inter alia*, that gabelle ſhould on no account be farmed or mortgaged. The belief then (1278) was that the gabelle proceeds which were to go direct to the Podetà's officials (*Curia*), would average 5,000 l. a month over the next five months.<sup>43</sup> About a decade later, however, the total product of the gabelle was apparently below 22,000 l. in a year. Bowsky's figures ſuggeſt that in the early fourteenth century the yield was higher, the taxes on commodities alone averaging over 12,000 l. per annum.<sup>44</sup>

The indirect taxes ſhould be thought of as producing the revenue on which the commune was believed to be capable of managing in that ideal but extremely rare period, a year of peace. One can hardly ſpeak of an 'average' year, but in February to June 1306, a time of quite low military expenditure, indirect taxation ſeems to have accounted for about 80 per cent of the commune's revenue. In a more difficult and unſettled period (the ſecond half of 1274) it yielded a mere 30 per cent.<sup>45</sup>

The farming of indirect taxes had the advantage of ensuring in advance a known revenue, but if the farm was ſold for ſome years the commune was unable to benefit from any circumſtances which might increaſe a tax's profitability. In the records it is not always eaſy to diſtinguiſh the farming of a tax from pawning or mortgaging, though in principle the latter left it open to the mortgagee to draw all the proceeds of the tax until the debt to him was extinguiſhed; from the commune's viewpoint it was a much more open-ended commitment than farming. Farming was probably favoured by the wealthier elements who, as

41 *Ibid.*, p. 117; *Cost. 1309-10*, 1, pp. 122-3.

42 *B.* 16, pp. 56 ff, particularly 125 and 128. For the affiliations of Pietro Scotti and Orlando Renaldi, ſee Roon-Baſſermann, pp. 89-90.

43 CG 22, f. 9.

44 Bowsky, *Finance*, pp. 140-51, 165.

45 *B.* 118; 57, ff. 6, 33v. See figure 1, p. 183.

Bowsky points out, saw themselves as the likely beneficiaries of the institution. Other interested parties could also become farmers, as when the butchery and bakery gabelle were farmed to the gilds related to these trades.<sup>46</sup>

Farming inevitably led to disputes when the farmers found that unforeseen circumstances had landed them with a deficit and the case was aggravated when the commune could be accused of having failed to honour the conditions agreed upon. Some characteristic instances illustrate this type of controversy. On 31 December 1298 the Council debated the petitions of three farmers. One had, with colleagues, purchased the gabella and toll of the newly-founded settlement of Castelfranco di Paganico, and as there was a great shortage of salt in the region he had been permitted to take some there. His complaint was that he was now being asked to pay tax on this salt. The second complaint came from one Buoso Azzolino, who had purchased the gabella of all mills in the contado and of the market at Monteriggioni. His takings had suffered as a result of hail damaging the vineyards. The third complainant had with his colleagues bought the revenue for five years of Sasso d'Ombro and Monteverdi and discovered that the revenues and grazing rights of Monteverdi had been usurped by the commune and people of Paganico.<sup>47</sup>

A row in May 1303 was a more serious affair. The men involved, one of them a member of the Pagliaresi, a *casato* dynasty, were people to be reckoned with. Their complaint was that they had purchased the gabella of all mills in the city and contado for one year, but a number of parties who were not *de facto* subject to the commune had failed to make any payment and 978 l. still remained to be paid by the recusants. When the petitioners attempted to collect the money themselves they were actually thrown into prison and also incurred expenses to the tune of 150 l. They claimed that by the terms of the contract made with them the commune should have given assistance in collecting the money, but had entirely failed to do so. The matter produced a lengthy debate and eventually, by 176 votes to 54, the Council recommended a compromise. The petitioners were to receive some compensation, but it was not to exceed 270 l.<sup>48</sup> No doubt the history of taxation has always been a history of compromises.

#### OTHER REVENUES

Many other forms of revenue besides taxes and loans contributed to the commune's funds. Some of them, deriving from the possession of property, have already been touched on, since rents from lands and buildings could be farmed

46 Bowsky, *Finance*, pp. 121–8, 134–43 (see also the comments of Isaacs, p. 34).

47 CG 54, ff. 90–1v (also 55, ff. 78–9); for another example, Bowsky, *Finance*, p. 134.

48 CG 62, ff. 128v–132v.

and mortgaged. The mortgaging, pawning or offering as security of woods, mills and water-rights have been mentioned: some of the woodland was valuable, the Selva del Lago yielded 1,080 l. in six months of 1288. Rights over pasture were also leased out. Under the general heading of 'rents' should be placed revenues from mining rights, but deposits of the prized minerals (silver and copper) were meagre by this period. Income from them was small, as it was from the few urban rents of houses (in the second half of 1298 these brought in 67 l. 5s. 6d.) and, more surprisingly, from the lease of stalls in the Campo (at 2 l. per annum each these yielded 28 l. 9s. in one six-month period).<sup>49</sup>

The profits of justice – to which may be appended the barely perceptible revenue from chancery dues – were more considerable, not because their volume was large as a matter of routine but because the occasional windfall or campaign to extract past fines or a proportion of them and offer *rebannimentum* at bargain prices could be very lucrative.<sup>50</sup> Small fines did not add up to a lot. In 1294 167 men were condemned because four years previously they had failed to take the oath of obedience to the Capitano del Popolo; at 10s. a head, even with a 1/3 addition for late payment, the proceeds were around 100 l. only.<sup>51</sup> Of much greater significance were the fines paid by Salimbeni and others in 1273 (at least 2,000 l.) and by Remaneto, an exile from Castiglione d'Orcia, in 1280 (4,650 l.).<sup>52</sup> As for offers to settle long overdue fines by part-payment (*compositiones*), these were usually accepted readily. In 1255 a Council-meeting discussed a number of such offers, which tended to be of around one-third of the fine imposed. Two men who had exported grain illegally and made an attack on officials offered 35 l. in lieu of their 100 l. condemnation, and another, who had attacked his brother-in-law, 30 l. in lieu of 100 l. It was agreed *nem. con.* that all these offers should be accepted.<sup>53</sup> There is something almost pathetic about this eagerness to grasp part-payment. In 1303 three brothers from Asciano petitioned the Podestà ('you who are the head of the light of the city and contado of Siena') alleging poverty with such success that a fine of 9,000 l. from seventeen years before was commuted for a payment of 75 l., less than 1 per cent of the original sentence.<sup>54</sup>

In troubled times the confiscated possessions of political rebels could also provide healthy sums: in the spring of 1282 forty-seven payments of rent from such property yielded a total of just under 1,000 l.<sup>55</sup>

49 B 36, f. 1 (pasture); 80, f. 30v (Campo); 97, f. 54v (woods); 114, f. 124 (houses). Bowsky's material on rentals (*Finance*, pp. 61–6) is largely from a later period.

50 Above, p. 70.

51 B 110, ff. 69–88.

52 B 76, f. 13v.

53 CG 4, f. 43v.

54 CG 62, ff. 93–4v (voting favoured this decision by 243–9).

55 CG 17, f. 100; B 76, f. 13v; 82, ff. 74–6.

Payments of an agreed annual tax (*census*) were due from the bishop of Volterra in respect of the Montieri mines, and from the Aldobrandeschi counts. The former amounted to 215 l. per annum, the latter to a mere 62 l. 10s.<sup>56</sup> Various forms of permit or licence were also sold, though these too were inconsiderable sources of revenue. The fee paid on achieving citizenship was 1 l., which in 1295 was raised to 5 l. The usual price of a licence 'to bear defensive arms' (to wear armour) was 36s. Permits for the export of grain (*tratte*) achieved some importance in the fourteenth century, but there is no evidence that they produced income in the thirteenth.<sup>57</sup>

*Cavallata*, an ambiguous word, was often used to denote a money payment made to the commune in lieu of cavalry service. The military obligations of the Sienese will be discussed in the next chapter, but at this juncture it is worth remarking that money commutation for service was frequently levied both in the city and contado in a compulsory form, that is to say on these occasions the person or community paying was not offered the alternative of actually performing cavalry service. In 1263 *cavallata* was levied at the rate of 40 l. per horse on those of the city who owed service. For a man like Orlando Bonsignori, whose due was seven horses, this was a weighty tax.<sup>58</sup> In the contado the *cavallata* could entail payments by some 200 communities and bring in more than 7,000 l. (1277).<sup>59</sup>

The most consistently productive aspect of the military obligation in financial terms was probably the condemnation of those who failed to respond to the commune's call. Sometimes this facet of military service was taken into account at the time of the decision to summon the army. In April 1272 a full-scale call-up of Sienese aged between eighteen and seventy was agreed, and the penalties for absence were set extremely high. Absentee cavalymen were to be fined 50 l. for the first day, with an additional 5 l. for each subsequent day missed. The equivalent amercements for infantrymen were 25 l. and 2 l. Some years later (1304) these fines, which applied to the contado as well as to city-dwellers, were fixed by legislation. Those who could not report because they were absent from Tuscany at the time were not excused but were to be fined on a scale determined by their tax assessment; this sliding scale began with a 1 l. fine for those assessed at 50 l. or less, rising to 10 l. for those assessed at more than 400 l.<sup>60</sup>

On that occasion the military obligation was enmeshed with the commune's general fiscal organization, and the same principle could apply in other ways. In 1291 certain contado communities had been guilty of not sending infantry levies

56 B 36, f. 12; 39, f. 31; 90, f. 19v.

57 Bowsky, *Finance*, pp. 53–6; B 99, ff. 1–4.

58 B 36, f. 12.

59 B 65, ff. 3–5; 67, ff. 4v–5v, 8–9v, 12r and v.

60 CG 15, ff. 68v–9; Bowsky, *Commune*, pp. 139–40; *Cost. 1309–10*, 2, p. 472.

required of them for a campaign in the Maremma. It was decided in Council that they should be compelled to pay in entirety the fines to which they had been condemned but that 75 per cent of the sum thus raised would be set against their gabella obligations (the grain, flour and wine taxes) for the following year. A similar notion of barter secured for Campagnatico a diminution of gabella payments as a reward for the participation of their levies in a successful engagement near Grosseto (1297).<sup>61</sup>

When a subject town, or a number of them, defied a call to arms, the ensuing fines could be a significant source of revenue. In 1263 several communities failed to send contingents to participate in campaigns at Radicofani and Campiglia; their condemnations yielded over 1,500 l. Some thirty years later S Quirico was fined 750 l. for a similar misdemeanour, though the town eventually escaped with a much smaller payment (100 l.).<sup>62</sup>

Sums derived from individual cavalry absentees were usually low, especially when men merely arrived late or departed early, but the consequences were financially rewarding if absence was on a dramatic scale. In the summer of 1281 some 450 Sienese owing cavalry service absented themselves either totally or for part of a campaign and the resulting fines yielded about 3,500 l.<sup>63</sup> It may have been something of a status symbol to pay fines for days of unauthorized absence. The highest fine in 1281, of 30 l., came from an Ugurgieri, and aristocratic or plutocratic names predominate among the other fine-payers.

Sometimes those who owed the service of more than one horse failed to provide the total due from them. In 1281, 206 people paid fines for a total shortfall of 115 horses, yielding a sum of about 2,300 l.<sup>64</sup> These figures all testify to the importance of the fines on absentee cavalymen. One unusual transaction may also bear witness to the regularity of this source of income. In 1267 the banking company of Bonsignori paid into the Biccherna 198 l., being the money 'of the absentees' (*absentium*) paid 'on account of their absence at the time of the army sent to the abbey of S Antimo'. Rather than being the outcome of an agreement between the body of absentees and the Bonsignori bank, this must surely represent a farm purchased by the bank, to be recouped from the absentees themselves!<sup>65</sup>

#### CONCLUSIONS

The receipt of funds by the Biccherna was necessarily a spasmodic process. Sometimes the revenue increased greatly as a Chamberlain and Provveditori

61 CG 41, f. 56; 52, ff. 62, 74–5, 86v–7. For use of a similar technique see also CG 49, ff. 64–5v.

62 B 37, ff. 7–15v; 109, f. 16v.

63 B 80, ff. 10–21v.

64 B 82, ff. 48–53v.

65 B 41, f. 4.

neared the end of their six-month term of office, and one is probably justified in imagining officials anxiously seeking to hand over an apparently flourishing concern. Some examples of this may be cited. The Biccherna officials for the second half of 1268 received 3,400 l. in revenues in the first three months of their tenure, then 56,300 l. in October–December. In 1266 about 12,300 l. was received in January–April, 27,600 l. in May–June; and in the following year the revenues of the month of June (about 15,000 l.) were higher than those for January–May inclusive (12,800 l.).<sup>66</sup>

The revenue recorded in the volumes of the Biccherna *Entrata e Uscita* is very far indeed from constituting the commune's total income. The proceeds of indirect taxation came to be excluded from them as a matter of routine, being channelled through the office of the Gabella. The records also give misleading answers to questions concerning direct tax payments actually made. In some cases payments may appear because they were credited, i.e. excused in order to be set against the commune's indebtedness to the taxpayer, in others payments of tax may have been recorded – through myriad forms of fiscal bargaining and ingenuity – under other categories. Disparities in the account-books between receipts and expenditure were normally very small indeed, and most commonly the books appear to balance precisely. In rare instances the Biccherna officials passed on small balances to their successors, very seldom indeed do they confess to having spent more than they had gathered (in December 1290, most exceptionally, a deficit of some 4,000 l. was admitted).<sup>67</sup> A statement that a fine of 250 l. had been received, one-third in currency (*chontanti*), two-thirds in promissory notes (*cartta*) (1302) is another reminder that there could be notional elements in the Biccherna accounting.<sup>68</sup>

After these warnings it should be clear that the stated totals of the Biccherna volumes have very serious defects as sources of quantitative information concerning the finances of Siena. The totals alleged none the less merit discussion. In the sixty years beginning in 1248, there are surviving volumes recording totals of revenue and expenditure (which are normally identical or very close) for sixty-five of the 120 half-years terms of office.<sup>69</sup> Up to about 1280 the figures for a full year tended to run at between 20,000 l. and 40,000 l., though there were some years (1251, 1261, 1268, 1274) in which they were a great deal higher. The disparities are very striking indeed. The total figure for 1268 (about 147,000 l.) was not surpassed until 1307. From the 1280s onwards there was in general a

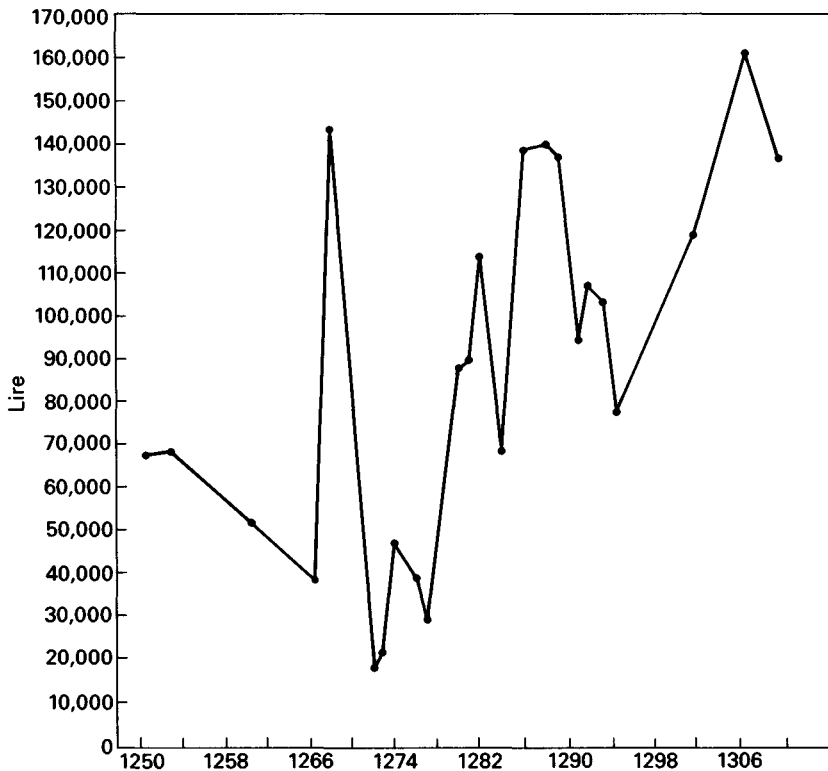
<sup>66</sup> B 39, 40, 43. See also Bowsky, *Finance*, p. 46.

<sup>67</sup> B 103, ff. 53, 109v.

<sup>68</sup> B 117, f. 53.

<sup>69</sup> See figure 1, p. 183. The gaps happen to be spaced in such a way that it has not been possible to give totals which apply to the 'modern' (i.e. January to December) year.





1 BICCHERNA TOTALS (12-MONTH TOTALS).

Totals are those for the twenty-four 12-month periods for which figures survive, to nearest 1,000 lire. Source: *Biccherna volumes*, ASS.

marked rise to totals of 90,000 l. per annum or above, with occasional dips (to 67,500 l. in 1284 and again to 76,500 l. in 1295). Although the figures for 1286, 1288 and 1289 (years of war) came quite close to the total for 1268, it took fifty years for this to be clearly surpassed.

These increases should be seen as in part the consequence of a general tendency towards inflation of the Sienese currency, not merely of higher receipts and spending in real terms. Between the 1270s and 1310 the Sienese *lira* weakened by a factor of more than one-third in terms of the Florentine florin (the rate of exchange being around 35s. to the florin at the beginning of this period and 53s. at the end). Moreover the period of maximum deterioration in the rate of exchange (1282–1302) coincides in general with that of the marked rise in the Biccherna budget.<sup>70</sup>

70 P. Spufford, *Handbook of Medieval Exchange* (London, 1986), pp. 50–1. See the remarks of Isaacs, pp. 26–9.

The observations made above on the impact of taxation show my doubts about Bowsky's verdict that the contado's burden was 'not disproportionately heavy in relation to the fiscal load borne by the residents of the city'.<sup>71</sup> On the other hand he is surely right that the exploitation of the contado has been greatly exaggerated by some historians.

Whatever Sienese taxes may have accomplished, it is certain that they did not redistribute wealth in the interests of the poorer elements. Bankers did well out of fiscal farming and loans, whilst the poor paid direct taxes from their very meagre earnings. The year 1302 was one of dear bread and great hunger, in which 15,000 people of Siena and the contado were said to be in dire need, yet alms-giving by the commune that year appears to amount to not much over 1,000 l., from Biccherna receipts of nearly 120,000 l.<sup>72</sup>

To return to the distinguishing marks of the commune's financial policy, it should be emphasized once more that this was pragmatic, hand-to-mouth. There was a constant willingness to strike bargains with debtors, for instance, letting off subject communities lightly because they had actually provided the military levies they owed. Indirect taxation remained a constant feature, the background, as it were, roughly sufficient to pay the salaries of the city's many external and domestic officials. Loans and direct taxes were resorted to in the many years of military activity. The military obligation itself was an important source of revenue, beyond the calls on personal presence, but above all warfare was the main occasion of expenditure. To that topic we must now turn.

70 P. Spufford, *Handbook of Medieval Exchange* (London, 1986), pp. 50–1. See the remarks of Isaacs, pp. 26–9.

71 Bowsky, *Finance*, p. 255.

72 CG 61, ff. 133v–6; B 116; 117, especially ff. 369v–72v. For a rather more generous attitude to the poor in 1295 (a gift of 1,000 florins) CG 48, ff. 50–5v.