

2 People

OCCUPATIONS

To start on the true topic of this volume, Siena's people, it is convenient to begin with their work. Lists of inhabitants citing their employments are hard to come by for the Middle Ages, though there were men (and some women) who seem to have habitually added their occupation when giving their name. Since the normal form of nomenclature in thirteenth-century Italy was merely a personal name followed by a patronymic, the addition of an occupation must quite often have been necessary to avoid errors of identity.

The Biccherna Revenue and Expenditure series¹ records each payment made in 1285 towards a direct tax (*dazio*) of one-twentieth levied in Siena in that year. Payments totalling 5,256 are noted and in 1,236 cases an occupation is given, so that the trade or profession of nearly 25 per cent of the payers is known. What follows is a table setting out in numerical order the twenty-six occupations which occur at least ten times in the list: see table 1 (p. 17).

It is interesting to set out beside this table another in which the same information is augmented and presented in a different order, arranged according to the average amount of tax paid: see table 2 (p. 18).

To use a list of tax payments as an indication of wealth is to take a very short cut indeed, and requires discussion. If the assessments were inequitable, if the sums paid do not reflect the assessments accurately, if a sizeable proportion of the population did not pay – to raise some of the difficulties – the figures in table 2 will not constitute an unbiased representation of the wealth of the various occupations. It will be necessary to return to these questions later, since they are most relevant to the 'shape' of Sienese wealth as shown in the revenue yielded by the *dazio*, hence their discussion must be postponed to the section of this chapter in which the derivation of that revenue is analysed.² At that stage it will also be necessary to make use of other levies of direct taxation for comparison.

1 B 88, ff. 77–165v and 90, ff. 61–84v: computer analysis. In reality various factors complicate this sum in minor ways. Some payments were made on behalf of more than one person. Sometimes the dividing line between name, occupation and status is not totally clear. The occupations of those no longer living have been excluded.

2 See below, pp. 22–4.

Table 1. 1285 taxes: occupations

Shoemaker (<i>calzolari</i>)	119
Agricultural labourer (<i>laborator</i>)	104
Notary (<i>notarius</i>)	97
Butcher (<i>carnifex, carnaiolus</i>)	62
Grocer (<i>pizzicaiuolus</i>)	43
Smith (<i>faber</i>)	36
Baker (<i>fornerius, etc.</i>)	35
Carrier (<i>vecturalis</i>)	33
Clothier (<i>lanaiolus</i>)	29
Tailor (<i>sartor</i>)	27
Doublet-maker (<i>farsettarius</i>)	25
Porter (<i>portator</i>)	25
Furrier (<i>pelliparius</i>)	24
Messenger (<i>nuntius</i>)	23
Stall-keeper (<i>trecciolus</i>)	22
Miller (<i>mugnarius</i>)	21
Doctor (<i>medicus</i>)	17
Barber (<i>barberius</i>)	16
Judge (<i>judex</i>)	15
Locksmith (<i>clavarius, accorarius</i>)	15
Saddler (<i>basterius</i>)	15
Donkey-driver (<i>asinarius</i>)	14
Spicer (<i>spetialis</i>)	13
Hotel-keeper (<i>albergator, asbergherius</i>)	11
Brooch-maker (<i>fibbiarius</i>)	11
Water-carrier (<i>qui fert aquam</i>)	10

A few general points can be made about tables 1 and 2 before discussing some of the occupations. Table 1 does not provide a full list of the occupation which gave employment to large numbers of Sienese in 1285: at least two forms of work which must have been very common are missing from it – there are no domestic servants (though a few payers are described as *famulus*), and no merchants or bankers or office-workers (clerks etc.). That the list may offer a distorted view of Sienese employment seems confirmed by comparison with the lists (relating to the Camollia terzo only) which record payments still due in 1262 towards a *dazio* levied two years earlier.³ Here ‘agricultural labourer’ ranks far ahead of any other occupation (33); then come ‘shoemaker’ (14) and ‘smith’ (11). Although these three trades stand high in the 1285 lists and though Camollia may well have been untypical in the large number of its labourers and the paucity of notaries, the

³ Lira, n. 5.

Table 2. 1285 taxes: size of payments

Place in table 1	Number	Occupation	Average tax payment
19=	(15)	Judge	5 l. 8s. 8d.
23=	(13)	Spicer	4 l. 6s. 9d.
17	(17)	Doctor	3 l. 12s. 9d.
24=	(11)	Hotel-keeper	2 l. 13s. 4d.
3	(97)	Notary	2 l. 11s. 6d.
19=	(15)	Saddler	1 l. 19s. 7d.
5	(43)	Grocer	1 l. 14s. 4d.
9	(29)	Clothier	1 l. 13s. 1d.
7	(35)	Baker	1 l. 6s. 6d.
10	(27)	Tailor	1 l. 6s.
1	(119)	Shoe-maker	1 l. 3s. 8d.
4	(62)	Butcher	1 l. 1s. 1d.
6	(36)	Smith	1 l. 0s. 7d.
19=	(15)	Locksmith	1 l. 0s. 2d.
24=	(11)	Brooch-maker	19s. 1d.
14	(22)	Stall-keeper	17s. 3d.
11=	(25)	Doublet-maker	15s. 6d.
13	(24)	Furrier	14s. 5d.
16	(21)	Miller	14s.
18	(16)	Barber	11s. 4½d.
8	(33)	Carrier	9s. 1½d.
2	(104)	Agricultural labourer	6s. 11d.
22	(14)	Donkey-driver	6s. 6d.
14	(23)	Messenger	5s. 10d.
11=	(25)	Porter	5s. 10d.
26	(10)	Water-carrier ⁴	1s. 6d.

disproportion between these two sources of information suggests their unreliability as mirrors. The vagaries of calculations of this sort are also illustrated by an isolated list of Sienese cross-bowmen paid in 1254, sixty-two of whom gave an occupation: twenty were shoemakers and seven were smiths while no other trade appears more than four times.⁵ Since the proportion of payers giving an

4 All the water-carriers recorded here were women. Of the stall-keepers, six were women and the average payment by them was 10s. The average payment by male stall-holders was nearly 1 l. 13s. Certain difficulties of vocabulary complicate the picture presented here: thus the average payment of the nine furriers styled *pelliciaris*, at 36s., is more than twice that of the twenty-four *pelliparii* and it would have been misleading to merge the two to produce an average payment of 21s.

5 B. 15, pp. 51–4.

occupation was quite low (about 23 per cent) and they may not constitute a representative sample of those following the trades named, it would in any case be rash to present table 2 as reflecting the structure of Sienese wealth by occupation in 1285. It does nevertheless give a general notion of the economic standing of the twenty-six occupations most frequently cited.

Moreover various points emerge from it incontrovertibly. Of the five highest-paying categories, which stand well above the rest, only one (the spicers) are engaged in commerce in the normal sense. There is a marked bunching in the middle of the table between average payments of 2 l. and of 14 s. which covers fourteen occupations, most of them crafts. Had the list extended to trades appearing nine times (rather than ten and above) this middle category would have been reinforced by the more prosperous furriers (*pelliciarii*: 1 l. 16s.) and inn-keepers (*tabernarius*: 1 l. 0s. 9d.). Far below all craftsmen are the manual occupations, agricultural workers, messengers and porters (bracketed together rather below these) and the women water-carriers.

In many medieval Italian cities guilds achieved a powerful constitutional position when the 'popular' element gained a share in the regime; indeed the popular party (the groups excluded from the earliest forms of oligarchic control) was often constituted from guild components. In Siena the craft guilds won no such authority or standing in esteem, though on some occasions their officials played a consultative role. The oath taken by the commune's officials committed them to investigate thrice yearly any sinister agreements and ordinances, written or verbal, made by guilds. If any were detected the deeds recording them were to be destroyed. The rectors of the two major guilds i.e. merchants and *pizzicaiuoli* (grocers) also had to swear that they would remove such clauses.⁶ In general terms, as Professor William Bowsky has put it, 'Sienese policy . . . contradicts assertions that it was the government's duty to further and improve the positions of the city's guilds.'

The *pizzicaiuolo* was a versatile trader – the closest English equivalent is 'grocer', though Bowsky suggests they should be styled 'large-scale retail merchants' – who dealt in spices, wax, parchment and paper, among other things. The high standing of their guild is confirmed by its having been linked with the 'merchants' as the *due mercanzie*, the major guilds whose consuls ranked as important officials frequently summoned to assist in discussions of the affairs of the commune.⁷ The officials of the cloth gild (Arte della Lana) ranked only a little below this and their duties also were such that during their tenure they were not allowed to hold any

6 'Breve 1250', pp. 83–6. On the commune's policy *vis-à-vis* guilds, see Bowsky, *Commune*, pp. 209–24.

7 *Cost. 1309–10*, I, p. 311.

other office.⁸ Only citizens were eligible for membership of the gild, a condition which made life difficult even for prosperous clothiers if they were not Sieneese by birth.⁹ No doubt most of them were in the solid middle ranks of tradesmen, like the Bonamico di Giovanni of the *popolo* of S Giovanni whose will of 28 February 1274 distributed 260 l. in specific religious and lay bequests before assigning the residue to his two sons and two daughters.¹⁰ Bonamico may have been untypical only in his apparent lack of rural property. Another clothier, Bartolomeo di Ildibrandino Vincentii, made a will ten years later which mentions both a textile factory or warehouse (*ubi lanificium exercetur*) in the city and a good deal of land at Chiarenna (to the west of Siena).¹¹

With butchers and bakers we come to tradesmen whose gilds were treated with suspicion by the commune's authorities. Many historians think that butchers were on the whole prosperous, but in the 1285 *dazio* they paid less than bakers.¹² Legislation about the malpractices of butchers was voluminous and often repeated and revealed such tricks as selling meat from diseased animals and under misleading descriptions, and inflating carcasses by blowing air into them.¹³ At two successive meetings of the General Council in October 1284 it was even proposed that butchers should not be permitted to have a gild or that their gild should have no rector. The outcome was an anticlimax – no alterations were made.¹⁴ Ten years later a councillor suggested that the Podestà should send for the butchers and order then 'to make and cause to be made good meat' (*quod ipsi faciant et fieri faciant bonas carnes*).¹⁵ The expression of indignant opinions about butchers in council meetings was something of a commonplace. The price of bread was also a subject for legislation. In the mid thirteenth century the normal baking charge was 1d. in summer and 1½d. in winter, when fuel was scarcer and demand greater.¹⁶ Bakers were forbidden to have a gild, but this measure (of 1287) turned out to have disadvantages for the commune. It seemed a desirable arrangement

8 The nature of the membership of the merchant gild in this period is not clear. It seems unlikely that the major bankers were involved. There are useful remarks in M. Ascheri, *Siena nel Rinascimento* (Siena, 1985), pp. 113–23.

9 CG 68, f. 156 (petition for citizenship, 1306).

10 Dipl., AGC 28.2.1274.

11 *Ibid.*, 23.4.1284.

12 Table 2. See Bowsky, *Commune*, pp. 210–11 and cf. A. I. Pini, 'Gli estimi cittadini di Bologna dal 1296 al 1329. Un esempio di utilizzazione: il patrimonio fondiario del beccaio Giacomo Casella', *SM*, s. 3, 18 (1977), pp. 111–59.

13 *Cost.* 1309–10, 2, pp. 384–5; 'Statuto de' carnaiuoli' (1288) in *Statuti Senesi*, 1, pp. 76–9, 97–8; many other examples could be given.

14 CG 28, ff. 20–2.

15 CG 47, ff. 27 and v.

16 'Breve 1250', § 25. Early in the following century the prices authorized were higher (*Cost.* 1309–10, 2, pp. 411–12).

that the *gabella* (indirect tax) on baking should be farmed by the bakers themselves, but this was not feasible so long as they were not even permitted to have a rector or to hold meetings.¹⁷

A number of other crafts ranked somewhere near the butchers and bakers. The will of a timber-merchant (*magister lignaminum*) shows well the way an urban trade could be linked with rural property. Grimaldo di Ventura had a house and workshop (*apotheca*) in Siena and possessions in the country round Ampugnano and Sovicille (a little to the south-west of the city) which included houses, a vineyard and a good deal of woodland probably acquired for his timber business.¹⁸ In other instances the agricultural property of craftsmen is likely to date back to before they moved into the city: Matteo di Trogio, a stone-mason (*magister lapidis*) had arable and vineyards out at Chiarenna and Tressa as well as four sheep and four goats at Petriccio.¹⁹

'Labourer' is an occupation which ranks high in numbers and low in wealth in tables 1 and 2. Cities inhabited by agricultural workers may seem paradoxical to twentieth-century 'western' man, not corresponding to the ideas of nineteenth-century scholars who propounded so many of our accepted notions of the past. But an article published as long ago as 1906 pointed out that those 'rustics' who went to live in towns continued to pay dues to their lords and to cultivate the same land as before.²⁰ Luzzatto was writing about the March of Ancona, but his generalization holds for the rest of central and northern Italy. The land close to Siena – good soil, rich in vineyards and financially valuable – was largely owned by citizens, and those who worked the soil were normally tenants of the owners, holding by *mezzadria*; in other words they were share-croppers, sharing both the costs of production and the crop. It is difficult to be sure whether the man who styled himself *laborator* when paying his tax was implying anything about his status. Some may have been *mezzadri* – in a sense, after all, their labour was hired and their share of the product was their wage²¹ – but it is likely that most belonged to the class of men whose precarious living depended on being hired by the day. These were the 'labourers' who were forbidden by law to gather in the morning at the Croce del Travaglio, the city's central crossroads, because their presence there obstructed the traffic.²²

17 CG 61, ff. 40 and v (1302: special authority was given for the holding of such a meeting). See also Bowsky, *Commune*, pp. 209–10.

18 Dipl., AGC, 6.2.1292.

19 Ibid., 10.8.1281.

20 G. Luzzatto, 'Le sottomissioni dei feudatari e le classi sociali in alcuni comuni marchigiani' reprinted in *Dai servi della gleba agli albori del capitalismo* (Bari, 1966); the passage quoted is on p. 383.

21 See P. J. Jones in *C. Econ. H.*, 1 (edn 2), p. 414.

22 *Cost.* 1309–10, 2, p. 381.

SOCIAL STRUCTURE

The recorded tax-payments of 1285 cannot of course be a precise record of the ability to pay of those whose names appear. Many complicating factors have to be taken into account, most of all those concerned with the determination and ability of the assessors to learn the full truth about the wealth of the assessed. Nevertheless an analysis should at least assist in answering certain questions. Was most of the revenue from direct taxation derived from the wealthy, as the preference for direct rather than indirect taxation among the popular parties in the Italian communes seems to indicate? Was there a sizeable contribution from the middle ranges of tax-payer? What do the different shares contributed by the various ranges of payers suggest about the distribution of wealth among the people of Siena? We can begin to answer these questions by setting out in tabular form a breakdown of the payments made in 1285 towards two direct taxes, one of 'one-twentieth', the other the 'twenty-fifth' analysed above in tables 1 and 2. For this purpose payers have been divided into deciles, ten groups of equal numbers, the division being made according to the sums paid.

Table 3. *Cumulative percentage of total contributed, by deciles in ascending order of size of payment*²³

	One twentieth	One twenty-fifth
Number of payments	5,256	3,785
Total sum received:	15,439 l. 10s. 8d.	10,860 l. 13s. 1d.
Average payment (arithmetic mean):	2 l. 18s. 10d.	2 l. 17s. 5d.
Median payment:	13s. 4d	11s. 3d.
Deciles		
1	.4	.2
2	1	.8
3	2	1.6
4	3.3	2.7
5	5.2	4.3
6	8	6.8
7	12.5	10.9
8	20	17.5
9	34.5	31
10	100	100

23 Computer-assisted analysis of B 88, ff. 77–165 and 90, ff. 61–84v (twentieth) and B 90, ff. 85–235 (twenty-fifth). These data could also be analysed for presentation in the form: 90 per cent of the yield from 3,785 payments was achieved by the 1,843 highest payments; 80 per cent of the yield by the highest 1,051 payments etc.

Perhaps the most striking fact to emerge from table 3 is that the 'top' decile, i.e. the 10 per cent of highest payments, provided some two-thirds of the revenue yielded by each tax (65.5 per cent for the twentieth, 69 per cent for the twenty-fifth). That proportion is so large that it is logical to divide the top decile itself, and when this is done the result shows that the 5 per cent of largest payments produced about 50 per cent of the yield of the twentieth and about 55 per cent of that of the twenty-fifth. The top 1 per cent (some fifty and forty payments respectively) accounted for about 25 per cent and 28 per cent. The largest single payment was so considerable in each instance that it accounted for about 6 per cent and 7 per cent of the totals. Those who failed to make their payments by the due date were condemned to pay one-third extra (the *tertium plus*) and rather more than one in three of the payments towards the twentieth (1,919 of 5,256) included this element.²⁴ Inevitably those who could not achieve prompt payment were by and large the poor, since money was not difficult to borrow in Siena for those whose credit was good. The *tertium plus* fines account for only about 3 per cent of the yield of the twentieth, which confirms further that although the number of payments by poorer people was very considerable, their contribution towards the total receipts was extremely low.

The yield of the tax was principally dependent on about a thousand payments, without which it would have amounted to no more than one-fifth of the sum actually raised. Of those who contributed, 10 per cent provided two-thirds of the yield, and a comparatively small element remained in the middle, between the poor payers of very little and the rich payers of a great deal. We can examine this stratum by distinguishing from the rest those who made payments of between 1 l. and 5 l.; these people probably stood clear of the poverty line but had not attained a comfortable degree of wealth. About 28 per cent of the payments fell between these limits in the case of the twentieth, 27 per cent in that of the twenty-fifth. These seem low proportions, particularly in comparison with the equivalent proportion in a modern industrialized society, and are only about double the percentage of those who paid more than 5 l. (respectively 13 per cent and 11 per cent).

Does this mean that medieval Siena lacked a numerically substantial middle class? In the sense that the numbers do not present a graphical curve of conventional form, increasing steadily in proportion to diminishing economic means, but rather taper away with a lower proportion of moderate payers, this certainly appears to be the situation.²⁵ The rich held a social and political

24 In the case of the 1/25th only 59 payments of the *tertium plus* fine are recorded, i.e. only about 1 per cent of payers were fined for late payment.

25 The Gini coefficient for the curve is .766549, which represents a very wide gap between these statistics and the 45° line which might have been expected. P. Earle, *The Making of the English Middle Class* (London, 1989), pp. 80–1, suggests figures of 20 to 30 per cent in pre-industrial

authority which extended to fiscal matters, and if the fiscal bill, at least as far as direct taxation was concerned, was met by them rather than being forwarded to the middle elements, this also suggests the lack of a really large and prosperous stratum between landed financiers and those who carried messages and tilled the soil. The way of life of the comfortably off involved a supporting cast of craftsmen and shop-keepers – butchers and bakers and doublet-makers – but these were in general not particularly well-to-do nor so numerous as to outnumber vastly the richer elements themselves.

The fact that the numerous poor paid their small sums in direct taxes and also endured hunger and squalid surroundings is not surprising. Taxation was for all. What seems to require more explanation is the very substantial sums paid by the powerful. To some extent this must have been due to pressure from those who ranked immediately below them in power and wealth. There may also have been a need to demonstrate that they were bearing their share of the common burden. It was understood that indirect taxation bore least heavily on the rich, and direct taxation gave them an opportunity to show that they were not shirking their contribution to the costs of war and government. This was underlined, presumably, by the realization that the *dazio*, whose administration was a complicated and expensive matter, would bring in little if the wealthy did not contribute in proportion to their means. And ‘the wealthy’ may be a misleadingly generic description. Those who paid most heavily may have been not so much ‘the rich’ as the rich who lacked political clout at the time, or those seeking popularity. It is striking that a huge contribution by one family, the Salimbeni, stands at the head of the payments for each of these 1285 *dazi*.²⁶ This is a point to which we shall have to return.

THE POOR

The people most difficult to investigate and count are the very poor. A decision of 1289 defined as poor (*pauperes*) those whose direct tax assessment was below 2 l.²⁷ This would have implied a payment of less than 2s. towards the 1285 *dazio* of 1/20th, and as about one payment in five fell below that level (1,208 out of 5,256) 20 per cent of the taxpayers at that period were categorized as paupers.

London and Paris for those coming between the ‘upper class’ and ‘wage-earners or self-employed artisans’, but use of my criteria would probably increase this percentage as I would class many self-employed artisans in the intermediate category.

26 A payment by the same people of the same very large sum (978 l. 14s.) was also the highest, by far, made to another *dazio* of 1/20 levied later in 1285 (B 90, f. 320). They also contributed the largest payment to a 1/25th in the same year (782 l. 19s. 2d.: B 90, f. 185).

27 Bowsky, ‘Medieval Citizenship: the individual and the state in the commune of Siena, 1287–1355’, *Studies in Medieval and Renaissance History*, 4 (1967), p. 227n.

These included water-carriers, washerwomen and street-cleaners (such as Grazia *qui lavat Campum*) and those involved in similar occupations, and there must also have been many *nichils*, particularly among the old, assessed as unable to make any fiscal contribution at all.

Material about the aged and infirm at this time is hard to come by. A good many must have been resident in hospitals. Recent immigrants, often unemployed and probably living in shanties outside the walls, helped to swell the numbers of the poor. The low fine (10 l.) levied on those found guilty of exposing infants is a reminder of the struggles of the unfortunate,²⁸ and so is the fate of prisoners who were ordered to march round the city and beg for food because the gaol could provide none (March 1291).²⁹ The assumption that they would not take the opportunity to escape must have been based on the belief that escape might condemn them to even greater hunger.

The commune was indeed mindful of the very poor and from time to time allocated money to them, the provision of alms from the commune's funds being a matter of routine even if the sums allotted were often small. Occasionally the contrast with the donations to religious institutions was most striking: in 1275 5 l. was set aside 'for alms to the poor at 12 d. per day', whereas the gifts to religious houses, mainly for building projects although an element of contribution to social welfare was not completely lacking in such grants, totalled over 700 l.³⁰ Even if a gift of 25 l. was more normal (1252), the occasions on which a larger sum was given were rare and presumably denoted widespread suffering. This may have been the situation in 1284 when at least 2,000 l. was assigned, but the circumstances were considered unusual and the money was spared from the commune's budget only in a series of small grants.³¹ Moreover the poorest elements were objects of suspicion as well as charity. In 1308 the gild of the Virgin Mary sought powers to pursue its intention of succouring the poor of the city and contado. Its members had undertaken to beg help throughout the city for the poor and all who were 'wretched and needy modest persons' (*personis miserabilibus et indigentibus veruccundiosis*). The assistance could take the form of bread, money, clothing or anything else, yet the communal authorities expressed doubts about the confraternity's charitable plans and voted to refer them for legal opinion.³²

With a rapidly increasing city population largely reliant for its sustenance on local grain supplies much depended on the harvest. There were years of famine, for instance in 1302 and 1303. In 1302 the number of paupers was assessed at

28 Zdekauer in *BSSP*, 7 (1900), p. 251.

29 CG 41, f. 69.

30 CG 20.

31 B. 13, p. 137; B 85, f. 43.

32 CG 73, ff. 162–5; see also below, p. 153.

15,000, perhaps one in three of the city's inhabitants.³³ In better times many of these were doubtless able to subsist on a very simple diet, but the horrors of 1302–03 are a reminder that many who in a good year were just above the subsistence line would starve when shortage brought about even a small rise in the price of bread.

FINANCIERS: THE WEALTHY

Whereas the structure of crafts, shopkeeping and agricultural employment was common to almost all medieval Italian cities, the rich Sienese may have been untypical of the wealthy class in the cities generally. Those who on account of their activity as financiers had to deposit a security with the consul of the Mercanzia were defined as 'argentieri o vero banchieri, volgarmente chiamati, e li cambiatori'.³⁴ These financiers or bankers had been prominent in Siena since the beginning of the thirteenth century or even earlier. Some of the families were very wealthy indeed and the greatest of them were the owners of widespread lands in the contado. Wealth from land no doubt provided the initial capital for the bankers, and success in finance was followed by the acquisition of more land. Siena's bankers were not merely specialists in finance, but were landowners who had learned the elementary analogies of breeding from money as well as from stock, and of 'ploughing in' financial profits as they ploughed the land for the seed which was to provide the grain harvest.

The banking companies gave Siena its special individuality, and their members were at the centre of the city's social and political life. Though their ill-documented origins belong to the twelfth century, the period of their rise to greatness is the first half of the thirteenth. The chronology is particularly difficult to establish because contemporary documents which illuminate the subject – such as papal letters and letters written to and from the merchants themselves – only survive in appreciable numbers from the early thirteenth century. The unbroken series of papal registers of letters, for instance, begin in 1198. It is easy, but not necessarily correct, to assume that the role of the bankers only became important at the time when the evidence first makes it possible to study them. Traces of activity at the fairs of Champagne provide the earliest glimpses of the Sienese as international financiers and traders. They were present at the fairs by 1216 and from the early 1220s were involved in textile purchases there as well as in banking. Loans to prelates elsewhere in France are recorded by 1217 and to the English crown in 1228. In the following year the collector of a papal tenth to assist the war against Frederick II operated in England with Sienese help, and

³³ CG 61, ff. 133 ff; *RIS*, CS, pp. 231, 272, 278.

³⁴ *Cost.* 1309–10, I, p. 427.

by that time German and Hungarian prelates were also clients of the bankers.³⁵

The Sienese were closely connected with rise of the papacy as an 'international' fiscal power. The first general papal tax on the clergy was levied in 1199 and this was renewed in 1225 and 1228. It was essential to the success of this innovation that the task of conveying considerable sums across vast distances should be undertaken by those who commanded or could acquire the necessary expertise. Churchmen themselves were not ideally equipped, and a technique was required which would obviate the moving of currency in *specie*. For all this the fast-growing network of the Italian banking companies was eminently suitable.³⁶ Nor was the growth of papal control in the west merely a fiscal matter. As the Church became increasingly centralized, prelates and ecclesiastical bodies involved in the operations of Roman authority needed loans to see them through the costs of travel and litigation. For the bankers themselves the papal link was also an important element in securing repayment, since the Roman weapons of excommunication and interdict were powerful forms of pressure in persuading ecclesiastical and other debtors to pay up.³⁷ Meanwhile potential borrowers, lay and ecclesiastical, became aware of the deficiencies and lack of capital of local lenders.

The spirit of financial enterprise – which needed no inculcation by Calvin, whatever some historians and sociologists have implied – breathes in the letters of the Sienese bankers. 'We tell you that the kingdom of France has never been so good for making profits (*guadagnare*) as it will be as soon as this peace has been made' explains a letter to the Sansedoni from Paris in June 1305.³⁸ Account-books bore headings (such as 'In nomine Domini amen e di buonaventura che Dio ne dia')³⁹ linking God's name with the achievement of prosperity.

Banking firms with representatives in the key cities of western Europe were able to evolve contracts whereby drafts on the various branches could be sold to

35 For this phase of Sienese banking see English, *Sienese Banking*, with good bibliography (pp. 116–25). Particularly useful are Q. Senigaglia, 'Le compagnie bancarie senesi nei sec. XIII e XIV', *SS*, 24 (1907), pp. 149–217 and 25 (1908), pp. 3–66; C. Paoli, *Siena alle fiere di Sciampagna* (Siena, 1908); M. Chiaudano, *Studi e documenti per la storia del Diritto commerciale italiano nel sec. XIII* (Turin, 1930), pp. 1–44; R.-H. Bautier, 'Les foires de Champagne: recherches sur une évolution historique', *Recueils de la Soc. Jean Bodin*, 5: *La Foire* (Brussels, 1953), pp. 97–147; Prunai, pp. 547–637. The essays by M. Tangheroni, M. Cassandro, G. Cherubini, G. Pinto and F. Cardini in the lavishly illustrated *Banchieri e mercanti di Siena* (Rome, 1987) provide an excellent summary of the present state of knowledge.

36 See E. B. and M. M. Fryde in *C. Econ. H.*, 3, pp. 448–9.

37 See for example the case brought to the papal court by Sienese financiers in 1258 concerning their failure to secure repayment of 4,600 marks by the archbishop of Cologne (A. Schulte, *Geschichte des mittelalterlichen Handels und Verkehrs zwischen Westdeutschland und Italien mit Ausschluss von Venedig* (Leipzig, 1900), 2, pp. 175–6).

38 P. and P., pp. 71–83.

39 Astuti, p. 255.

transfer funds between Italy and, for example, Flanders or England.⁴⁰ The evolution of what became prototypes of the bill of exchange, efficient book-keeping and the conduct of business by correspondence rather than personal contact, all combined to give the Italian financiers great advantages in technique. The organization of regular postal services, particularly between Italy and the Champagne fairs, gave them also the opportunity to act on news not yet available to potential rivals. In later times the dealings in bills of exchange and stocks which depended on differences of price in markets distant from each other became known as 'arbitrage'. Merchant banking was revolutionized in the nineteenth century by the advent of the telegraphic cable: in the thirteenth century Italians were in the position of men operating with cables when their rivals lacked this advantage. A surviving letter of 1260, in which a partner in Champagne is told to borrow there rather than in Tuscany where Siena's military crisis has put up the rate of interest, contains advice based on arbitrage, and the same is true of one of 1265 in which a correspondent (this time from Champagne) urges purchases of French currency and letters of exchange in Italy in view of the expenditure proposed there in connection with the Angevins' forthcoming campaign.⁴¹

The Sienese and other Italian businessmen were not specialists in finance who disdained to trade in commodities. Commerce implied either food or clothing and the latter meant, above all, wool. The Champagne fairs were centres for dealings in textiles as well as in money and bankers could use money received from ecclesiastical taxes to purchase wool in Champagne, the cosmopolitan gatherings at the fairs facilitating the fixing of dates for settlements and making 'clearing houses' of the banks. Wool, often from England, would be shipped south from France by sea (Nîmes was a favoured port) to Pisa for the manufacture of cloth in Tuscany, and the products of the Italian cloth industry could then be exported to other Mediterranean lands, including the Levant.

Papal financial needs increased notably during the pontificate of Innocent IV (1243–54), the energetic opponent of Frederick II, and this seems to have been the period of the rise to greatness of the Sienese firm of Bonsignori, as papal bankers. The position of papal banker was not an easy one as the political developments of the 1260s were to show. A letter written to the Bonsignori representative at the Provins fair in the crucial year 1260 illustrates some of the difficulties. Orlando, the head of the firm, was absent with the Sienese army at Montepulciano, the correspondent explained, hence a delay in authorizing loans.⁴² More seriously, the army in which Orlando was serving was fighting for

40 R. De Roover in *C. Econ. H.*, 3, p. 67.

41 P. and P., pp. 13–24, 49–58. Comment in A. Saponi, *Studi di Storia economica medievale*, edn 2 (Florence, 1946), pp. 320–3 and in R. S. Lopez and I. W. Raymond, *Medieval Trade in the Mediterranean World* (NY, 1955), pp. 392–4.

42 P. and P., p. 18 (trans. in Lopez and Raymond, pp. 390–1).

the Hohenstaufen cause, an awkward situation for a prominent papal banker. A few years later the dilemma had worsened: some of the Sienese bankers were backing the papal-French enterprise which was to win the Neapolitan kingdom for Charles of Anjou while others were assisting the 'wrong' (Hohenstaufen, or Ghibelline) side, and the pope threatened them by ordering their debtors not to make repayments. Florence was supporting the Angevin cause, and this was at a time when Florentine bankers were already tending to supersede the Sienese at the papal Curia.

Orlando Bonsignori himself was sufficiently sure-footed in the difficult terrain of the 1260s, and having made a considerable loan to Charles of Anjou he was exempted from the interdict proclaimed by the pope against those bankers who gave assistance to the Ghibellines. The seriousness of the menace of papal hostility is well illustrated by a letter from Andrea Tolomei to his cousins and partners in Siena, written in Champagne on 4 September 1262.⁴³ It would not be sensible, Andrea says, to deposit money with the Cistercians; 'they are so much afraid of the Church that in no way would they be willing to act against the conscience of Christians, and there is now money which they owe to us and others which they will not pay through fear of being excommunicated'. Altogether the Angevin conquest of the Sicilian kingdom proved a disastrous development for the Sienese companies, confirming conclusively the Florentine supremacy at the Curia of which there had already been strong indications. Even though the 1250s and 1260s had been prosperous years for many of the Sienese companies, this was a fateful tilting of the balance.

It was essential to the scale of the operations of the Sienese bankers that they should trade as companies. Legislation and some surviving early contracts throw some light on the nature of these entities. On the formation of a company, the period for which men entered into a contract would be stated and might be as brief as one year, and any agreement about prolongation would have to be unanimous. During the lifetime of the company the participants could not withdraw their capital; profits had to go back into the company; the partners could not join other companies or trade on their own account and they also had to be prepared to disclose their financial position (i.e. accounts could not be kept secret from partners). A certain share in the capital normally – but not invariably – implied the same share in the profits; the partners promised each other this proportion (*lucrabitur quilibet pro rata sua* and *promittimus . . . dare vobis rectam et equalem partem indivisam*). The participants might be numerous and not all of them were related. A company formed by some Bonsignori in 1289 had as many as twenty-two partners, not all of them Bonsignori, who brought in capital of

43 Ibid., pp. 25–48 (p. 28).

amounts which varied between 6,800 l. and 1,200 l.⁴⁴ The nature of the banking companies is a reminder that the great Sieneese dynasties were not tightly knit units.

Factors, juniors and other employees of the companies had contracts, such as the one which bound Ugo di Ugolino to serve Alessandro and Giovanni Salimbeni (1282) in Tuscany, Lombardy, France and England 'and anywhere else required' for four years.⁴⁵ A good deal of legislation was concerned with the responsibilities of such employees *vis-à-vis* the companies. On returning to Siena they had to hand over their accounts and copies of contracts made as well as money received. Partners in the companies were subject to similar rules and had to pay over to the heirs in full all sums due to partners who had died. Other statutes dealt with frauds by partners and factors.⁴⁶

Few account-books have survived from the early Sieneese banks. The Ugolini 'book of the fairs of Champagne', of 1255-62, and a volume recording receipts and expenditure for an unidentified company in 1277-82 are the only thirteenth-century survivals, followed by the accounts of the London and Paris branches of the Gallerani for 1305-08.⁴⁷ So much attention has been paid to the 'international' nature of the companies' business that there is a danger of forgetting that much of their money was made in the Italian peninsula. The bank whose accounts for 1277-82 have been published (which had at least twenty-nine partners or factors) had branches at Florence, Pisa, Massa, Perugia, Ancona, Orvieto, Viterbo, Rome and Naples.⁴⁸ Those parts of north-eastern Italy where there was little local competition – the Veneto and Friuli – were also an important field for the Tuscan bankers.⁴⁹

Outside the peninsula incomparably the most important sphere of operations was France. A law required that thirty-six *boni homines* should be consulted on disputes concerning commercial reprisals 'of whom at least two-thirds must be from those who have business in France or elsewhere', while another statute refers to those merchants 'e' quali vanno in Francia o vero in altre parti'. It was assumed that the merchants' guild would need to send embassies to France where they dealt with the authorities of the Champagne fairs concerning defaulting

44 Chiaudano, *Studi e Doc.*, pp. 31-4; Senigaglia in *SS*, 25, docs. 4-5 (Gallerani contracts, 1255, 1259), 6. For a company formed in 1321 for a period of nearly six years, see P. and P., p. 112.

45 ASS, Ms B 5, ff. 101-2 (calendar of charter now apparently lost).

46 *Const.* 1262, pp. 229-34; *Cost.* 1309-10, 1, pp. 439-44.

47 Chiaudano, *Studi e Doc.* (text of accounts is pp. 164-208); Astuti; G. Bigwood, *Les livres des comtes des Gallerani*, 2 vols. (Brussels, 1961-62).

48 Astuti's Introduction, pp. i-xxiv.

49 Senigaglia in *SS*, 24, pp. 150-1; Prunai, pp. 549-64.

debtors.⁵⁰ 'France' was perhaps almost a synonym for 'abroad', though 'beyond the mountains' (*oltremonti*) is another common phrase. Residence outside the Italian peninsula was so common an eventuality that a statute dealt with the case of merchants requiring special fiscal assessment in view of their return after a long absence.⁵¹ Since writers have sometimes implied that the distance and times involved were immense, as though the journey was the medieval equivalent of a sea voyage to Australia, it needs to be emphasized that from Tuscany a man could travel to Avignon in ten days, to Champagne in twenty. It was not difficult for an intelligent Italian to master French (even the 'Languedoil' of the north), and Sienese bankers cannot have felt more alien in Champagne than they did in Piedmont or Friuli. When a Sansedoni wrote to say that his wife and family were to join him in France he was making a perfectly reasonable request, even if it was an uncommon one.⁵²

The Low Countries, though industrially precocious, were less advanced in finance, and the Sienese found willing borrowers among the powerful of that region, such as Countess Margaret of Flanders and the Duke of Brabant in the 1270s, and the Counts of Namur and Artois in the following decade. In 1306 the Gallerani were involved in a loan of some 18,000 l. (of Paris) to various lords, among them the Counts of Flanders, Namur and Zeeland.⁵³ Papal taxation established the Sienese in England from the 1220s and kept them occupied there on several occasions later in the century. The English crown also became an important client at the same period, and bishops, deans and priors were not slow to follow.⁵⁴ The Rhineland was another region rich in ecclesiastical borrowers: a particularly large loan to the archbishop of Cologne is mentioned elsewhere.⁵⁵ Further afield in central Europe there was perhaps less scope, but operations in Hungary are recorded as early as the 1230s.⁵⁶ Siena's links in the eastern Mediterranean were commercial rather than financial; the wool which came from England and elsewhere was often exported to Greece and the Levant.⁵⁷

The account-books and correspondence which have eluded the waste-paper basket bear witness to the versatility of the Sienese businessmen but are

50 *Cost. 1309-10*, 1, pp. 234, 510-11; 2, p. 197; Zdekauer, 'Documenti riguardanti le fiere di Sciampagna, 1294', *Nozze Sanesi-Crocini* (Siena, 1896).

51 *Cost. 1309-10*, 1, p. 336.

52 P. and P., pp. 87-95.

53 *C. Econ. H.*, iii, p. 494; Senigaglia in *SS*, 24, pp. 157-8; Bigwood, *Les Livres des comptes* (cited above), pp. 49-65, 137-220.

54 Senigaglia, pp. 158-60; F. Patetta, 'Caorsini senesi in Inghilterra nel sec. XIII', *BSSP*, 4 (1897), pp. 311-44; N. Denholm-Young, *Collected Papers* (Cardiff, 1969), p. 293-5.

55 Above, p. 27.

56 Senigaglia, pp. 161-2.

57 For links with Chiarenza in Greece see Astuti, p. 545 (index).

inadequate as testimony to the comparative contribution to their wealth of their various activities. Deposit, credit and exchange were all closely connected, and dealings in money at both the French and the Tuscan end were also involved with the trade in wool. The bankers acted as brokers (*sensali*) and it was an assumption of their calling that credit involved interest. Whatever the theories of the theologians, a loan was normally a transaction bearing interest. There were ways in which this interest could be disguised – frequently through repayment in a different currency – but it was understood by all, popes included, that he who forwent the use of his money because he had loaned it would normally receive compensation. A Bonsignori loan to the Angevins made ‘without burden of usury or gain’ (*absque omnium usurarum seu lucri onere*) was an altogether unusual arrangement. Financiers’ consciences plagued them over excessive rates, but they would not have expected to operate as ‘bankers’ lending free of interest.

Banking began at home, though little attention has been paid to this aspect of the subject. A manuscript survival, incomplete and partly illegible, happens to preserve a list of Sieneese debtors to the wealthy Aldobrandino del Mancino (c. 1289).⁵⁸ Nine names appear, two of them indebted for sums over 200 l., and the total must have been above 1,000 l. Apart from loans to the commune of Siena itself, to which we shall return, transactions within Tuscany are less well documented than those made farther afield. The Ugolini’s Champagne accounts reveal that the company’s French office at Bray-sur-Seine lent to counts (Nevers), bishops (of Toul), several abbots, burghers and artisans. The loans were normally for a short term, the conditions being renegotiable when – as was usual – repayment had not been received.⁵⁹ A letter from a Tolomei representative in Champagne (1269) mentions sixteen exchange transactions, gives news of a big loan (30,000 l. of Provins) to Charles of Anjou from the Bonsignori and Salimbeni as well as from Florentine and Lucchese bankers, and seeks authority to travel to Flanders to buy English wool.⁶⁰ The Tolomei’s business in France included dealings in wax and spices (pepper, ginger and cinnamon) imported from the Levant via Italy, as well as textiles (with which was connected a lively trade in Italian dyes, such as woad). A letter from Provins (1294) records the acquisition of more than 200 pieces of cloth, rather over half of them originating from Champagne and elsewhere in France, the remainder from Artois and Flanders.⁶¹

58 Notarile (Antecosmiano), n. 3 (Orlando di Guglielmo), binding.

59 Chiaudano, *Studi e Doc.*, pp. 143–208.

60 Text (abbreviated in P. and P., pp. 58–9) and discussion in Chiaudano, ‘Contratti di cambio in una lettera mercantile senese inedita del 1269’, *Atti d. r. Accad. d. Scienze di Torino*, 66 (1931), pp. 627–50. See also R.-H. Bautier, ‘Les Tolomei de Sienne aux foires de Champagne’, *Recueil de travaux offerts à M. Clovis Brunel* (Paris, 1955), pp. 106–29.

61 Bautier, ‘Marchands siennois et “draps d’outremonts” aux foires de Champagne (1294)’, *Annuaire-Bulletin de la Soc. de l’Hist. de France*, 1945 (1947), pp. 87–107; CG 45, ff. 35v ff. (Tolomei company’s purchase of 2,000 l. worth of woad at Cortona, 1293).

From the viewpoint of the city authorities the most important activity of the bankers was the provision of loans to the commune. Evidence for earlier periods is sparse, but it is clear that by the 1250s the companies were lending on a considerable scale. The Biccherna volume (no. 26) for the second half of 1257 records big loans from the Bonsignori (1,000 l.), Salimbeni (700 l.), Tolomei and others. In volume 35 (second half of 1262) loans total some 16,000 l.; four firms then providing large sums are Ranieri Bistugi (about 3,000 l.), the Bonsignori (about 2,000 l.), the Scotti, and Uguccione di Bartolomeo Rugerotti (both over 1,000 l.).⁶² The dramatic tale related by a patriotic chronicler of the fourteenth or fifteenth century, repeated by many subsequent historians, that Salimbene Salimbeni granted an immediate loan of 118,000 florins in 1260 to pay the German cavalry just before the battle of Montaperti is surely a myth.⁶³ It bears no relation to the sums of money actually expended at the period, yet it is probably based on the reality of a substantial Salimbeni loan. This was indeed a time of significant loans from the Salimbeni: in 1271, for instance, they lent 2,000 gold ounces (equivalent to over 16,000 l.) to assist in payment of the fine levied by Charles of Anjou for Siena's imperialist role in the previous decade.⁶⁴

The Salimbeni dazi payments of 1285, amounting to nearly 3,000 l., were possibly sums set against the commune's large debt to that family. Not all Biccherna entries record payments in currency and if these tax contributions were in fact merely means of lowering the commune's indebtedness this would explain their exclusion from the normal framework of payment within *libre*. The Salimbeni might also have accepted the doubtless very high tax assessment involved more readily if it was not to lead to payment by them in specie. It is even possible that the tax was in this instance administered by the Salimbeni bank (the companies occasionally undertook this function), though for that there is no evidence. In any event these large tax payments, particularly if they were notional rather than real, indicate the Salimbeni's considerable financial hold over the commune in the 1270s and 1280s. At that period Siena came rather closer to being in the pocket of a single banking dynasty than at any other time, yet this seems not to be mirrored by any Salimbene dominance in political control.⁶⁵

The commune had already experimented with the appointment of a firm as its

62 B. 26, pp. 1–50; 35, ff. 1–9v.

63 *RIS*, CS, p. 57 (and in varying forms in many other late chronicle sources). See E. B. Garrison, 'Sienese historical writings and the dates 1260, 1221, 1262 applied to Sienese paintings', in his *Studies in the History of Medieval Italian Painting*, 4 (Florence, 1960–62), pp. 23–58. On the chronicle sources see also Anna M. Chiavacci Leonardi, 'Gli "Annali Senesi di Anonimo" del Muratori' in *Studi sul Medioevo Cristiano offerti a R. Morghen* (Rome, 1974), 1, pp. 293–304.

64 Dipl., Rif., 21 and 25.4.1271, 15.10.1272.

65 See Bowsky, *Finance*, pp. 101–2 and below, p. 82.

own banker, or so it would appear from the dominant position of Ranieri Bistugi, the lender of some 10,000 l. in the first half of 1267 and of 12,000 l. in the first half of 1268.⁶⁶ As Ranieri's position also involved his farming sources of direct and indirect revenue it is not easy to distinguish loans from the commune's many other transactions with him. Though the Gallerani were big lenders in 1286 and the Bonsignori in 1288,⁶⁷ the tentative experiments with a sort of prime banker were never pushed so far as to become a near monopoly. When a loan of 30,000 l. was negotiated in January 1291 there were four *ad hoc* syndicates involving fifteen or more names and these participants included Gallerani, Tolomei and Piccolomini.⁶⁸

The rates of interest offered to such lenders were often around 20 per cent, but they could be a good deal higher and a stated rate of 15 per cent sometimes concealed an actual one (the capital was fictitiously halved) of 30 per cent. On occasions loans were secured by the pawning of communal lands, as happened in 1287 with the woodland of the Pian del Lago.⁶⁹ Terms such as these have been described as 'attractive' to lenders, but it seems more accurate to speak of 'fiscal arrangements . . . based on the constant indebtedness of the commune to the mercantile and banking class and the chief magnate families'. These indeed enjoyed direct control of financial administration and the revenues from farming direct and indirect taxes offered them 'a secure and regular source of profit and control'.⁷⁰

The Bonsignori were a firm which certainly achieved their greatness through acting as papal financiers. The adroit leadership of Orlando saw them through the 1260s, but he died in 1273 and four re-organizations in the years 1289–95 may be indicative of difficult times. By 1298 it was clear that the Bonsignori were in serious trouble. The partners then (9 August) submitted a petition to the ruling officers (the Nine) in which they asked, among other things, for a moratorium, limited liability (proportionate to capital invested) of each partner, and assistance in negotiations with the papacy.⁷¹ The decision to make a special case of one particular company, however illustrious, would have constituted an embarrassing precedent, and so the Bonsignori went to the wall, the lengthy conciliar

66 B 40, ff. 1–21v; 42, ff. 1–18. The latter volume uses the term *bancherii communis*, etc. (ff. 7, 13v) but does not apply it to Ranieri Bistugi and it seems clear that the formula does not imply an official appointment.

67 B 93, f. 1v; 97, ff. 79v, 81v, 121, 125.

68 Dipl., AGC, 15.1.1290 (Sienese style).

69 Bowsky, *Finance*, pp. 191, 210–11.

70 *Ibid.*, pp. 223–4; Cammarosano, review of Bowsky in *SM*, s. 3, 12 (1971), p. 322 (for the view accepted here).

71 For the failure of the Bonsignori, the detailed treatment in English, *Sienese Banking*, pp. 55–78, supersedes the earlier accounts.

discussions of the following years being concerned mainly with the question of whether the firm's Siennese creditors should be granted priority.⁷² One pressing creditor, a particularly powerful one, was the French king.⁷³ Complaining that he was owed 54,000 l., Philip IV eventually set about the confiscation of Siennese property in France (1307).

The main underlying difficulty for the Bonsignori was perhaps the tendency of the popes at this period, particularly Boniface VIII (1294–1303), to make use chiefly of Florentine bankers, and the same factor was involved in the contemporary failure of Pistoian and Lucchese companies. It has been suggested that the Bonsignori would have done well to diversify; untypically, they seem to have been putting all their eggs into the banking basket. In any case the leadership of Orlando was no longer available when things started to go wrong in the 1280s. The bankruptcy of the Bonsignori was followed, in the early fourteenth century, by some less spectacular failures among the Siennese banks. The practice whereby companies were re-formed at intervals of a few years served to diminish the seriousness of such crashes. Philip IV's confiscations in France had the 'knock-on' effect that the Siennese authorities compensated sufferers from them with property confiscated by Siena from the Bonsignori.

LANDHOLDING

In the mid fourteenth century the Bonsignori still possessed enviable slices of territory near the city, in the Montagnola, and further afield in Val d'Orcia. Each of the great banking families had a firm foundation in rural landholding. The resistance of the Siennese to categorization will be reiterated, perhaps *ad nauseam*, in this book. Those whose capital was invested in banking were likely to be owners of lands and lordships in Siena's subject-territory with all that that implied in involvement with policy and administration in the contado. They were also concerned in manifold ways in the commune's affairs, for instance as cavalry soldiers or even military leaders. Some were engaged in wider spheres, for example as Podestà of other cities.

In 1284, relates a chronicler, *xiii cavalieri di casa Salimbeni si fenno in Siena con gran triunfo per Santa Maria d'agosto*:⁷⁴ fourteen Salimbeni were triumphantly knighted on the feast of the Assumption. Clearly the Salimbeni were much more than bankers, moreover the large number involved (all, presumably, young men) is a warning that some of the great families (Tolomei and Piccolomini, for example, as well as Salimbeni) were so numerous that generalizations about the

72 E.g. CG 60 (1301), ff. 106 ff.

73 CG 71, ff. 102 ff; 73, ff. 167 ff.

74 *RIS*, CS, p. 226.

economic interests and means, political sympathies and so on of 'a family' are almost bound not to apply to all branches or members. It would indeed be interesting to trace these great clans back to their origins and, in particular, to know whether each once possessed a rural territorial base whence they moved into the city, but lack of sources frustrates attempts to investigate their genealogies in periods earlier than the thirteenth century. By the end of that century the major banking dynasties had firm territorial footholds in each part of the contado. A map⁷⁵ shows that Salimbeni, Bonsignori, Tolomei and Piccolomini all had considerable holdings in the Maremma, a very extensive region where such comparative latecomers as the Bonsignori may have found it easier to buy land. The same families and the Malavolti also had estates closer to the city, the Salimbeni especially in Val d'Orcia and around S Giovanni d'Asso, the Tolomei further east, near Asciano, Poggio S Cecilia and Rigomagno, the Piccolomini above all in the region of Corsignano. If only the Salimbeni and Tolomei are known to have had important holdings between Siena and the city's northern border it must be remembered that this was a comparatively small area. That there were no larger zones constituting family territorial empires is a further indication that these families can only be regarded as 'units' if that word is taken with its loosest implications.

It is perhaps unsurprising that the picture which emerges is one of an untidy patchwork quilt. As the 'families' often consisted of numerous branches there was no reason why they should continue to be concentrated in particular regions – if indeed they ever had been. In any case their acquisitions were the result of purchase of what chanced to appear on the market or else came through inheritance or marriage or alienation by the Sienese commune when under financial pressure. Opportunities for accretion had to be accepted as they occurred and most of these arose in the areas south of the city.

Payments of taxation made by banking companies on behalf of contado communities are likely to be a sign of the further involvement of the family in question. A tax levied in the contado in 1278 was paid by the Tolomei on behalf of Torrita, Monticiano and Abbazia a Isola, by the Salimbeni for Montauto (near Monteriggioni), the Piccolomini for Poggio S Cecilia, the Malavolti for Asciano and the Gallerani for Corsignano.⁷⁶ Such arrangements were common; the Gallerani, for example, paid for S Gemignanello in 1281. Payment of fines suggests similar links, as when the Tolomei paid up on behalf of Rapolano in 1293.⁷⁷ It was also normal for the more important contado communities to have

75 Map 2 (p. 36) based on information contained in *Repertorio*.

76 B 71, ff. 9v–13.

77 B 80, f. 9v (see also *Repertorio*, p. 152); B 109, f. 24v.

Podestà from leading Sieneſe families. At the ſizeable town of Chiusdino, for example, there were Tolomei Podestà in 1288 and 1295, followed by a Malavolti.⁷⁸ Such poſts did not always mean reſidence *in ſitu*, regular viſits being regarded as ſufficient.

Service as a Podestà might alſo be undertaken beyond Sieneſe territory. Volterra had a Tolomei Podestà in 1288 and another, in ſucceſſion to a Malavolti, in 1301. Such appointments were not limited to Tuscany either. Dino de' Tolomei was Podestà at Reggio Emilia in 1304, in 1307 Guccio de' Malavolti held office firſt in Breſcia and then immediately after in Parma.⁷⁹ The military command of the Guelf cavalry *tallia*, a ſenior poſt normally held by a Frenchman from the Regno or by a feudal magnate, fell in 1278 to a Malavolti, Guicciolino, a man whoſe tranſactions figure prominently in the Sieneſe banking account-book of 1277–82⁸⁰ and is quite poſſibly identical with the 'Guccio' juſt mentioned.

It was natural that theſe families ſhould produce energetic political men and administrators as well as bankers and generals, poets and bohemians. In the firſt half of the 1270s Scozia de' Tolomei was the moſt frequent of all ſpeakers in the commune's councils. Angioliero, a papal banker and a Salimbeni ſon-in-law, was another frequent office-holder at the ſame period, while his ſon Cecco was outſtanding among the gilded youth of the city, notorious as a gambler and breaker of the curfew. Now Cecco's poems are ſtill read and his father is remembered only in his ſon's unfilial ſentiments:

If I were death, I would call on my father,
If I were life, I would flee from him.⁸¹

The acquiſition of lands and lordſhips in the contado by the great Sieneſe families proceeded rapidly in the laſt decades of the thirteenth century and the early years of the fourteenth. By the time the fiſcal Tavola delle Poſſeſſioni was drawn up (begun in 1318) the ſhare of the four major families in the recorded landed values of the city and contado, in the twenty-ſeven libre analysed by Giovanni Cherubini and his team, was as follows:

Salimbeni	6.5 per cent
Tolomei	5.9 per cent
Gallerani	4.5 per cent
Bonsignori	3.3 per cent ⁸²

78 B 35, f. 128; 47, f. 27.

79 B 35, f. 128; 59, f. 21v; 65, f. 24; CG 70, ff. 26–9; 71, ff. 15–30.

80 Astuti, pp. 48, 51, 420.

81 Cecco Angiolieri, ſonnet 86.

82 G. Cherubini, *Signori, contadini, borghesi* (Florence, 1974), pp. 231–312, eſpecially pp. 249–51; ſee

Thus the share of these four dynasties alone was some 20 per cent of the total landed wealth.

If the predominance of these banker-landowners by that date seems extraordinary it must be recalled that the outlets for investment were very limited. What could a Sienese banker do with his profits other than purchase fields and castles? He could put them back into the bank, in the sense of offering more loans to bellicose monarchs and extravagant prelates, but these were the very categories of debtors from whom it was most difficult to extract debts. Conspicuous consumption, much of it in the form of donations to charitable and religious causes, was another outlet. The only one in which prudence could be combined with display was the acquisition of agrarian property and lordships in southern Tuscany.

The phenomenon of mixed sources of wealth was indeed common to most of those who can be said to have had 'wealth' and some examples of this routine combination of urban and rural possessions have already been given from the evidence of wills. Another may be mentioned, from the will of Giacomo di Angioliero, *civis senensis*, a man much troubled by a career of usury and of ill-gotten and illicit gains.⁸³ Giacomo (his will is dated 21 June 1259) was a banker on a fairly considerable scale in Siena and central France. His company had a separate account-book for its French transactions and he would appear to have been recently on a business trip to the area between Champagne and Paris, where he had made twenty-five loans to the value of some 1,500 l. of Tours, and he had made another important loan to the commune of Trequanda, in the western contado. Giacomo's interest, or share, took the form of a very considerable quantity of grain,⁸⁴ and this was a transaction about which his conscience was particularly perplexed. In Siena itself Giacomo had two houses and part-holdings in some other houses and shops (including 5/16th of two spicers' shops, half a cobbler's shop and a share in some butchers' shops near the Campo). In the country he had two vineyards, one of which had a house attached, together with part-shares in various mills and other houses, these rural possessions being in four different localities. This looks like the accumulation of someone who was liable to find himself a part-owner in the property of a debtor unable to meet obligations rather than the result of purchasing bits and pieces. He had also a quantity of silver plate and jewellery, two rather grand horses and some armour, and naturally a store of grain at home. Perhaps Giacomo di Angioliero was merely a

also A. K. Isaacs in *I ceti dirigenti nella Toscana tardo comunale* (Florence, 1983), pp. 84–7. On the general theme of growing control of the contado by citizens Cammarosano, especially pp. 191–2.

⁸³ Zdekauer, *Mercante*, pp. 36–40.

⁸⁴ Sixty *staria*, the amount in question, was about one ton (calculation with the assistance of the table in Epstein, p. 6).

Salimbeni 'writ small' or a Tolomei *manqué*. Certainly the pattern of his property is similar to theirs.

Many other occupations were of course compatible with activity as a financier, just as landownership was. A good deal of business, including trading in textiles, was conducted through the landlords of inns, the form of transaction whereby the host acted as middleman in such sales being known as *casaticum*. The account-book of 1277–82 records at least fifteen transactions of this nature with one Scotto *albergatore*.⁸⁵ It is no surprise to meet Saladino, another prosperous hotel-keeper, as farmer of a lucrative toll in 1273.⁸⁶ Some years earlier a loan of 100 l. to the commune was made by Lombardo the furrier *et sua societate*.⁸⁷ No doubt there were numerous instances of other forms of versatility, since 'financiers' were merely men dedicated to creating money from money and 'landowners' men who invested their gains in the only existing form of capital. The occupations cited earlier in this chapter should probably not be seen as sole occupations, though this would have been less true for agricultural labourers and carriers of water.

CONCLUSIONS

Much more information has been offered in this chapter about the wealthy than about the poor, largely because their lives are far better recorded, though it can also be pleaded in justification of this imbalance that Siena's rich, the financier-landowners, were highly distinctive, whereas the Sieneese poor were much like the poor elsewhere. More striking even than the social and political hegemony of the banking farmers and than the very general combination of city residence with rural possessions is the pattern of wealth suggested by Sieneese tax payments. In the absence of comparable material it is not easy to know whether that pattern is characteristic of the medieval Italian cities in general, but it seems unlikely that the role of craft industry and commerce in Siena differed greatly from that prevailing elsewhere. Considerable elements of the population made their living from the manufacture and sale of clothing and the essentials of domestic existence and from involvement in building. In most cases the rewards for such activity were low, placing these craftsmen and shopkeepers far below the money-lenders and big landholders in terms of wealth. Above all the absence of a considerable textile industry was a very considerable difference between Siena and Florence and must account in part for the lack of a really flourishing Sieneese commercial class.

85 Astuti, pp. 75, 267, 287, 300, 378 (and see index, p. 559).

86 B 53, f. 3v.

87 B. 36, p. 18 (1257).

The theme of the weakness – financial certainly, perhaps numerical also – of the industrial craft element in Siena's population will be returned to elsewhere in this book.⁸⁸ It explains the comparatively small constitutional role of the guilds. The Sienese Popolo's lack of achievement surely reflects the same weakness: some gains were made at the expense of the group which had formed and controlled the early commune, analogous to that dilution of the original patriciate which was general in the Italian cities and indeed in most of the towns of medieval Europe. Yet the authority of the families which had dominated Siena from the earliest days – Tolomei, Piccolomini, Ugurgieri and others, established in their formidable palazzi and castellari – survived, and with it their glorious and arrogant way of life. The legislation which banned them from one principal office, the Nine, did little to weaken their control.

88 Below, p. 209.