

Surviving Hebrew Accounts From the European Genizah: the Earliest Ledger of a Jewish Pawnshop in Italy¹

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Throughout history, the Catholic Church has conducted various campaigns in different locations across Christian Europe, each time creating a complex environment fueling intense controversies around Jewish literary works. This has led to a phenomenon of alteration and destruction of Hebrew books involving confiscation, proscription, censorship, and burning of texts, all with the aim of suppressing works on charges of blasphemy or immorality and promoting conversion away from Judaism. In 1239, Pope Gregory IX issued the bull *Si vera sunt* authorising the confiscation and burning of the Talmud or any other Jewish text considered heretical. Over the next hundred years, this edict triggered a series of incidents involving censorship aimed at eliminating Jewish books. These events culminated in major public burnings in Paris (Place de Grève, 1242) and Rome (Campo de' Fiori, 1553). The widespread censorship of Jewish texts began in the 1550s, during the height of the Counter-Reformation, and continued until 1559 when the Church issued its *Index auctorum et librorum prohibitorum*, a curated list designed to ban works deemed theologically threatening. This list included the Talmud, all related literature, and translations of Jewish prayers.²

Such events were neither sudden nor isolated; instead, they marked the culmination of a long history of anti-Semitic allegations rooted in falsehoods and misperceptions propagated by Gentiles or non-Jews. This history dates back to antiquity, when Jews were repeatedly accused of being 'Christ-killers,' associates of the devil, and perpetrators of ritual murder against Christian children. Additionally, during the sixteenth century, Inquisitors cited blasphemy as a reason to target the Talmud and other Jewish texts considered antagonistic to Christianity. Cardinal Inquisitors believed that bonfires served not only to eliminate heretical and lascivious literature but also to control the *pernitiosa Iudaeorum perfidia*.

The escalation of anti-Jewish attitudes and demonisation of Jews were accompanied by a systematic attack on their cultural production. Thousands upon thousands of Jewish books, including rare rabbinic writings and other irreplaceable

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² GIGLIOLA FRAGNITO, *La Bibbia al rogo. La censura ecclesiastica e i volgarizzamenti della Scrittura (1471-1605)* (Bologna: Il Mulino, 1997); GIGLIOLA FRAGNITO, ed., *Church, Censorship, and Culture in Early Modern Italy*, Eng. trans. ADRIAN BELTON (Cambridge: Cambridge University Press, 2000).

volumes, were burned and destroyed all across Western Christendom, constituting one of the most devastating literary holocausts in the pre-modern era. Despite the destruction of so many works over the centuries, however, a curious stroke of fate allowed a portion of them to escape large-scale suppression and miraculously survive. Instead of being burned or lost forever, many fragments of books were rescued from the flames, stolen, sold to bibliophiles or antiquarian book dealers, and repurposed as binding material for other volumes. As a result, surviving traces of medieval Hebrew texts, manuscripts, or fragments are still being discovered in libraries all around the world. A paradigmatic example of this intentional destruction of Jewish material culture is constituted by a surviving fragment of *Talmud Bavli*, today preserved at the State Archive of Rome (fig. 1).³ Damaged by fire but saved from outright destruction, it must originally have been part of an entire code of the *Mishna*, probably written in Rome and set on fire during the burning of the Talmud carried out by Roman Inquisition decree in 1553.⁴



Figure 1. Rome, State Archive, Ms. Pergamene, Appendice B, Documenti ebraici, n. 264. Fragment of the Babylonian Talmud, *Yevamot* © Rome, State Archive.

On this occasion, I will focus on this specific juncture resulting in the preservation of Hebrew texts by presenting an outstanding example from the

³ NELLO PAVONCELLO, *Pergamene ebraiche nell'Archivio di Stato di Roma* (Roma: Tipografia Veneziana, 1989); NELLO PAVONCELLO, 'Il rogo del Talmud in Italia,' *Alef/Dac* 18 (1983): 6–8.

⁴ Regarding the burning of the Talmud in Rome see KENNETH STOW, 'The Burning of the Talmud in 1553 in Light of Sixteenth-Century Catholic Attitudes toward the Talmud,' *Bibliothèque d'Humanisme et Renaissance* 34, no. 3 (1972): 435–459. The text of the decree could be found in SHLOMO SIMONSOHN, ed., *The Apostolic See and the Jews*, 8 vols. (Toronto: Pontifical Institute of Mediaeval Studies, 1988–1990), vol. 6, *Documents: 1546–1555, 2887–2890* (doc. 3165). On the same topic see also FAUSTO PARENTE, 'La Chiesa e il Talmud,' in *Storia d'Italia. Annali 11. Gli ebrei in Italia*, 2 vols., vol. 1, *Dall'alto Medioevo all'età dei ghetti*, ed. CORRADO VIVANTI (Turin: Einaudi, 1996), 583–598; FAUSTO PARENTE, 'The Index, the Holy Office, the Condemnation of the Talmud, and Publication of Clement VIII's Index,' in *Church, Censorship, and Culture in Early Modern Italy*, ed. FRAGNITO, 163–93.

‘European Genizah.’ Specifically, I discuss a fragment that contains the earliest account book of a Jewish pawnshop in Italy—and notably, the sole surviving Hebrew loan register from the Bologna area.⁵

In all likelihood it was stolen and subsequently rescued by bookbinders who, in this particular context, acted as ‘biblioclasts’ to some extent. They physically dismantled old books to repurpose portions of them for economic reasons, as the material used in book production has consistently been one of the most costly components of its manufacture.

In order to frame the context that gave rise to this particular case, a brief analysis of the manuscript recycling process used by early modern *cartularii* or bookbinders is needed. After the spread of the printing press from the middle of the fifteenth century, the book trade underwent a revolution in book manufacturing that was accompanied by changes in sale, circulation, and readership. The handwritten medieval book became obsolete, while the flourishing commercial book trade produced multiple copies of the same work to more effectively meet new reader and market demands.⁶ As Europe started to read these printed counterparts, numerous manuscripts were replaced with printed copies; handwritten volumes thus lost their value, and many of them were destroyed or boiled down for glue. At the same time, however, many other older books faced a different death, paradoxically being reborn to a new life: discarded materials such as parchment or paper were cut out, reused, and recycled by *cartularii* or bookbinders. Having collected various manuscripts and rescued them from almost certain destruction, antiquarians and book dealers toured the peninsula seeking to sell the codices by the kilo to bookbinding craftsmen, sometimes already dismembering them to obtain the quantity required by bookbinding practices. Having completed the recycling process in their workshops—in addition to cutting up the manuscripts for covers and end-papers, they could be used to make or mend books—*cartularii* sold them to notaries or entities who needed that material to draw up deeds and documents. This practice should not be underestimated in terms of its economic significance, as in all likelihood bookbinders offered favourable rates for repairs by keeping re-usable materials which, as we have seen, were still valuable.

As custom-made, handcrafted objects, medieval manuscripts were frequently made from durable materials including sheepskin, calfskin, and goatskin as well as other fine materials. As a result, many manuscripts were physically recycled beginning in the fourteenth century in an effort to maintain the structural integrity of these books.

⁵ For a preliminary study on this manuscript see ELENA LOLLI, ‘Il più antico registro di prestito ebraico in Italia (1407-1411),’ *La Rassegna Mensile di Israel*, forthcoming. Concerning the extant Jewish Italian account books see MAURO PERANI, ‘Osservazioni preliminari allo studio del Registro di prestito ebraico conservato nella Badia di Cava dei Tirreni,’ *Sefer Yubasin. Review for the History of the Jews in South Italy / Rivista per la storia degli ebrei nell’Italia meridionale* n.s. 1 (2013): 101–132; JOSEPH SHATZMILLER, *Cultural Exchange: Jews, Christians, and Art in the Medieval Marketplace* (Princeton: Princeton University press, 2013), 7–21.

⁶ For a useful overview on the subject see ANGELA NUOVO, *The Book Trade in the Italian Renaissance*, Eng. transl. LYDIA G. COCHRANE (Leiden: Brill, 2013).

Reusing waste materials served as a cost-saving measure to reduce the consumption of fresh raw materials. A newly produced sheet of parchment was not used when a leftover piece could perform the same function. Consequently, manuscript waste was repurposed for various purposes, such as pastedowns, flyleaves, wrappers, limp covers, and palimpsests, either to reinforce bookblocks or provide support for the boards. In other words, unwanted or worn volumes ceased to be valued primarily as carriers of text and came to be appreciated for the physical qualities of the parchment on which they were written.⁷

Over the centuries, these so-called surviving ‘fragments’ of older books—which are today precious evidence of valuable information about transmission of medieval texts—thus ended up being scattered across libraries and archives of the world, with the result that at present there are thousands of manuscript pages hidden in post-medieval book bindings: it is estimated that one in every five early modern books contains fragments of medieval manuscripts in its book binding.⁸ Despite being enacted since ancient times, this recycling phenomenon was most widespread soon after the invention of printing (especially during the sixteenth and seventeenth centuries) involving not only Latin, Greek, or musical manuscripts, but also Hebrew ones.

Although there was awareness in medieval scholarship of Hebrew recycled manuscript components with some earlier forays into this field, it is only in the last few decades that systematic research has been undertaken. Thousands of medieval Hebrew manuscript fragments were uncovered from old book bindings and wrappers all across Europe. This material is often referred to as coming from the ‘European Genizah,’ a denomination coined by Yaaqov Sussmann in 1976 on the occasion of the congress held in Tel Aviv for the anniversary of the Genizah discovery in Fustat, the old Cairo. The term references the connection between the two discoveries, the Cairo and European ones, which are linked by an analogous significance.⁹

⁷ For an in-depth study of the re-employment of manuscripts see ELISABETH PELLEGRIN, ‘Fragments and membra disiecta,’ in *Codicologica*, eds JOHAN PETER GUMBERT, MAX JAN MARIE DE HAAN, and ALBERT GRUYS, 5 vols., vol. 3, *Essays typologiques* (Leiden: Brill, 1980), 70–95; COLETTE SIRAT, ‘Il reimpiego dei materiali dei libri ebraici,’ in *Vita e cultura ebraica nello Stato estense. Atti del Convegno tenuto a Nonantola (15-17 maggio 1992)*, eds EURIDE FREGNI and MAURO PERANI (Nonantola: Fattodarte, 1993), 37–47; ARMANDO PETRUCCI, *La descrizione del manoscritto. Storia, problemi, modelli*, (Rome: Carocci, 2008), 132–133; MAURO PERANI, ‘Morte e rinascita dei manoscritti ebraici: il loro riuso come legature e la loro recente riscoperta,’ in *Studi di storia del cristianesimo. Per Alba Maria Orselli*, eds LUIGI CANETTI, MARTINA CAROLI, ENRICO MORINI, and RAFFAELE SAVIGNI (Ravenna: Longo, 2008), 313–336.

⁸ JORIEN R. DUIVENVOORDEN, ANNA KÄYHKÖ, ERIK KWAKKEL, and JORIS DIK, ‘Hidden library: visualizing fragments of medieval manuscripts in early modern book bindings with mobile macro-XRF scanner,’ *Heritage Science* 5, 6 (2017), <https://doi.org/10.1186/s40494-017-0117-6>.

⁹ YAAQOV SUSSMAN, ‘Talmudic Remnants in the “European Genizah”,’ in *The Italian Genizah. Proceedings of the Conference Held Under the Auspices of the Israel Academy of Sciences and Humanities and the Jewish National and University Library, Jerusalem, January 9, 1996 (17 Tevet 5756)*, eds ABRAHAM DAVID and JOSEPH TABORY (Jerusalem: Orhot Press, 1998).

As Mauro Perani has already stressed herein,¹⁰ Italy holds the largest amount of medieval manuscripts fragments thanks to the leading role it played in Europe in the field of culture and book production between the late Middle Ages and the Renaissance.¹¹ Research into Hebrew fragments took off in Italy in 1981 launched by Giuseppe Baruch Sermoneta, Professor of Hebrew Philosophy at the Hebrew University of Jerusalem, and has been successfully carried out by Mauro Perani himself. This project has enabled the discovery of many thousands of recycled Hebrew parchments appearing as the covers of Italian, Greek, Latin, liturgical, musical, and scientific books scattered across the various state archives and other ecclesiastical or private libraries and repositories of the Italian peninsula.¹²

In 2007, the Italian research project expanded into Europe with the creation of the *Books within Books: Hebrew Fragments in European Libraries* project. Coordinated by the École Pratique des Hautes Études and headed by Judith Olszowy-Schlanger, the research group has grown over the years by welcoming collaborators and researchers at both European and international levels. The number of manuscript fragments identified in each country and uploaded to the official website database ranges from one in Canada or Australia to several thousands in Italy. To date, current estimates show that about fifty academic and heritage institutions from twenty-five countries have carried out research in 500 libraries and archives, recording over 16,000 new Hebrew manuscript fragments.¹³

In some cases fragments only consist of strips bearing a few words or lines of text; in more fortunate circumstances it is possible to find larger portions of manuscripts, such as entire leaves, folios, or bifolios. This is the case of the hitherto-unknown oldest account book of an Italian Jewish pawnshop that has been excised from the binding of an Italian volume now preserved at the Corpus Christi college in Oxford under shelfmark 469. This paper manuscript, whose transactions cover the

¹⁰ See Mauro Perani's essay in this thematic section (48–59).

¹¹ It is worth specifying that Italy, as a unified nation, did not exist during the period between the Middle Ages and the Renaissance. Instead, it was a fragmented collection of various small states, duchies, city-states, and regions, each with its independent governance and archives, including communal, ducal, church, and parochial records. Indeed, this fragmentation contributed to the dissemination and concealment of manuscripts and cultural artifacts, which were often under the control of different authorities and institutions in various parts of the Italian peninsula.

¹² The bibliography on this subject is vast. Convenient overviews can be found in MAURO PERANI and SAVERIO CAMPANINI, *I frammenti ebraici di Bologna. Archivio di Stato e collezioni minori*, Inventari dei Manoscritti delle Biblioteche d'Italia CVIII (Florence: Leo S. Olschki, 1997); MAURO PERANI and SAVERIO CAMPANINI, *I frammenti ebraici di Modena. Archivio Storico Comunale*, Inventari dei Manoscritti delle Biblioteche d'Italia CX (Florence: Leo S. Olschki, 1997); PERANI, 'Morte e rinascita dei manoscritti ebraici,' 313–336; ANDREAS LEHNARDT and JUDITH OLSZOWY-SCHLANGER, eds, *Books within Books: New Discoveries in Old Bookbindings*, European Genizah Texts and Studies 2 (Leiden: Brill, 2014); MAURO PERANI, ed., *Medieval Hebrew Manuscripts Reused as Book-bindings in Italy*, with the cooperation of EMMA ABATE (Leiden: Brill, 2022); MAURO PERANI and EMMA ABATE, 'Bibliography of the "Italian Genizah" and "European Genizah" 1915–2021,' *Instrumenta BwB* 3, 2021 available online at https://pdfhost.io/v/NTDgSWAsR_PeraniAbate_BwB_Bibliography_2021pdf.pdf.

¹³ The project database is freely available (upon registration) at [Books Within Books \(www.hebrewmanuscript.com\)](http://www.hebrewmanuscript.com).

years 1407–1411,¹⁴ was detached from its host volume at the behest of the college librarian at that time, Robert Proctor (1868–1903), who later became a bibliographer and book collector expert on incunabula and early typography. Together with J. G. Milne, Proctor used to recover manuscript and printed binding waste from volumes kept at the Corpus Christi college library, usually with the purpose of reconstituting previously scattered texts. In 1891, he obtained permission to dismember the boards of the volume that housed the ledger, the quires of which were not assembled together in a modern binding until the beginning of the twentieth century.¹⁵

Towards the end of Coxe's *Catalogus Codicum MSS Collegii Corporis Christi* there are some handwritten annotations.¹⁶ Here, MS 469 is listed as 'Proctor fragments. WP.iv.34, 27 leaves—Hebrew.'¹⁷ While there are many volumes with 'WP' shelfmarks in Corpus Special Collections, unfortunately there does not seem to be anything with the shelfmark WP.iv.34, so the question of what fragments this volume originally contained, and its provenance, remains unanswered. Proctor kept a record of which volumes in the library specific fragments had been taken from; however, since the college's shelfmarks have changed, it is now difficult to identify the host text.¹⁸ According to J. G. Milne's *The Early History of Corpus Christi College, Oxford*, during their undergraduate days at Corpus Christi, Milne (CCC 1886–1890, later CCC Librarian 1933–1946) and Proctor 'spent wet Sunday afternoons by the grace of the Librarian in making a list of all that we could find. The list was not quite finished when I went down; but Proctor [CCC 1886–1890] remained in Oxford at the Bodleian for over two years and worked on at it, with the result of many valuable finds, though even so there was still more to be done when he was lost on the Alps in 1903.'¹⁹

Due to the absence of documentation, it is nearly impossible today to trace the precise origin, provenance, or movements of manuscripts and their fragments which may once have been part of personal collections and changed hands multiple times. However, in our specific case, even without tracing the movements of the codex in detail, the main outlines of its story are quite clear. The book covers of the host volume, which was purchased in an unspecified location in Italy by Corpus Christi college (or rather, received through donation from unknown benefactors) around the

¹⁴ Contrary to what is reported in the manuscript description in the Corpus Christi College Library catalogue, the dating of the document cannot be attributed to the chronological span from 1408 to 1410. Instead, its origin predates this range. Upon consulting the register, I have verified that the record-keeping actually commenced at least a year earlier, in 1407, and that the most recent transactions date back to the year 1411.

¹⁵ PETER E. PORMANN, *A Descriptive Catalogue of the Hebrew Manuscripts of Corpus Christi College, Oxford* (Oxford: D. S. Brewer, 2015), 111.

¹⁶ The annotations can be found in the copy of the catalogue available for consultation in the library office of Corpus Christi College, Oxford.

¹⁷ HENRY OCTAVIUS COXE, 'Catalogus Codicum MSS Collegii Corporis Christi,' in *Catalogus codicum mss. qui in collegiis aulisque oxoniensibus hodie adservantur*, 2 vols., vol. 1 (Oxonii: e typographeo academico, 1852).

¹⁸ ADAM SMYTH, *Material Texts in Early Modern England* (Cambridge: Cambridge University Press 2018), 148–149.

¹⁹ JOSEPH GRAFTON MILNE, *The Early History of Corpus Christi College, Oxford* (Oxford: Blackwell, 1946), 51. I am extremely grateful to Harriet Patrick (Assistant Archivist, Corpus Christi College Library, Oxford) for providing this valuable information.

end of the nineteenth century, were reinforced by filling them with other documents, namely the loose sheets of the account book under consideration. The scraps of paper which had originally formed the ledger were glued together to create a cardboard-like material designed to give a hardcover book its rigidity. Indeed, as stated above, stiff bindings generally used to house older texts which were often made of recycled materials, such as unbound pages from older tomes or registers.

The manuscript in question contains a Jewish account book—which has actually turned out to be the earliest surviving Hebrew ledger from Italy—kept by several providers of consumer lending that operated out of a Jewish pawnshop in medieval Bologna. The city—already at that time the seat of the *Alma mater studiorum*, the oldest university in the world, as well as one of the most important transit nodes in international commerce of the period—offered various small-scale credit services in keeping with a trend common in late medieval Europe.²⁰

We should bear in mind that, before the appearance of the *Monti di pietà* in the Italian Peninsula from the 1560s onwards, increasing production growth caused a sharp decrease in the availability of precious metals while the demands of the microeconomic system had created alternative mechanisms for the circulation of value. In this context, small-scale consumer loans, generally based on pledges, assumed a fundamental role in medieval economic life and rapidly became the most widespread mode of granting credit.

People from various social backgrounds used to bring their personal belongings to pawnshops and exchange them for cash, often with an implicit understanding of the interest rate. Creditors extended loans to a diverse clientele, contingent on a specific interest amount and secured by pledges that could be sold in case of default. The clientele of the loan bank primarily comprised humble customers, including farmers and small artisans. However, members of the middle and upper classes of Christian society also availed themselves of the services offered by Jewish moneylenders. Additionally, there were instances of clerics and nuns using these services, at times in defiance of Church laws, and even pledging sacred objects.

The fragmented codex in question consists of fifty-four paper leaves and is written in Hebrew and Judeo-Italian—an ancient language in danger of extinction

²⁰ For a comprehensive bibliography on pawnbroking business in late medieval Bologna, see MARIA GIUSEPPINA MUZZARELLI, 'I banchieri ebrei e la città,' in *Banchi ebraici a Bologna nel XV secolo*, ed. MARIA GIUSEPPINA MUZZARELLI (Bologna: Il Mulino, 1994), 89–157; MUZZARELLI, ed., *Verso l'epilogo di una convivenza: gli ebrei a Bologna nel XVI secolo* (Florence: Giuntina, 1996); MUZZARELLI, 'I banchi ebraici, il Monte Pio e i mercati del denaro a Bologna tra XIII e XVI secolo,' in *Bologna nel Medioevo*, ed. OVIDIO CAPITANI (Bologna: Bononia University Press, 2007), 977–1016; MUZZARELLI, 'Gli ebrei a Bologna nel XVI secolo,' in *Storia di Bologna*, 4 vols., vol. 3.1, *Bologna nell'Età moderna. Istituzioni, forme del potere, economia e società*, ed. ADRIANO PROSPERI (Bologna: Bononia University Press, 2008), 857–891; MASSIMO GIANANTE, *L'usuraio onorato. Credito e potere a Bologna in età comunale* (Bologna: Il Mulino, 2008); MAURO CARBONI, 'Converting Goods into Cash: an Ethical Approach to Pawnbroking in Early Modern Bologna,' *Renaissance and Reformation* 35, no. 3 (2012): 63–83; MUZZARELLI, "'Per ussire de affanno": il credito informale, improprio, nascosto,' in *Reti di credito. Circuiti informali, impropri, nascosti (secoli XIII-XIX)*, eds MAURO CARBONI and MARIA GIUSEPPINA MUZZARELLI (Bologna: Il Mulino, 2014), 11–26.

which features a non-Jewish base language using a Hebrew writing system. Sublanguages or dialects of Judeo-Italian had their own unique linguistic features, vocabulary, and pronunciation influenced by the local Italian dialects of the regions in which Jewish communities were situated. Additionally, they incorporated Hebrew and other Jewish linguistic elements for religious and cultural purposes. As with Judeo-Italian as a whole, these sublanguages have largely disappeared as living languages but continue to be of historical and cultural significance in understanding the linguistic diversity of Italian Jewry. The language used in the register under investigation is the Italian of the time, that is, the vernacular (i.e. Emilian dialect), which is inserted into the Hebrew text and written in Hebrew characters.²¹

In several cases, the folios feature vertical cuts in the middle of the page or trimmings made on one or two sides to suit the new needs of the bookbinder. Despite the cuts and lacerations, the register showcases the typical formulas that Jewish moneylenders used to write in the opening and closing colophons, basically biblical quotations with wishes for success and good fortune.²²

²¹ Regarding Judeo-Italian see MARIA LUISA MAYER MODENA, 'Le parlate giudeo-italiane,' in *Storia d'Italia. Annali 11. Gli ebrei in Italia*, 2 vols., vol. 2, *Dall'emancipazione a oggi*, ed. CORRADO VIVANTI (Turin: Einaudi, 1997), 939–963; MARIA LUISA MAYER MODENA, 'La composante hébraïque dans le judéo-italien de la Renaissance,' in *Vena Hebraica in Judaeorum Linguis. Proceedings of the 2nd International Conference on Hebrew and Aramaic Elements in Jewish Languages (Milan, October 23-26 1995)*, eds SHELOMO MORAG, MOSHEH BAR-ASHER, and MARIA LUISA MAYER MODENA (Milan: Università degli studi di Milano, Dipartimento di Scienze dell'Antichità; Jerusalem: The Hebrew University, The Jewish Oral Traditions Research Center, The Center for Jewish Languages and Literatures, 1999), 93–107; MARIA LUISA MAYER MODENA, 'Il giudeo-italiano: riflessioni sulle fonti,' in *Atti del XVI° Convegno internazionale dell'Associazione Italiana per lo Studio sul Giudaismo, Gabicce Mare (Pu), 1-3 ottobre 2002: Le lingue degli ebrei. Tradizioni e metodologie*, ed. MAURO PERANI, special issue, *Materia giudaica* 8, no. 1 (2003): 65–73; MICHAEL RYZHIK, 'I cambiamenti nel giudeo-italiano in corso del Cinquecento: le prediche,' in *Il mio cuore è a Oriente. Studi di linguistica storica, filologia e cultura ebraica dedicati a Maria Luisa Mayer Modena*, ed. FRANCESCO ASPESI, VERMONDO BRUGNATELLI, ANNA LINDA CALLOW, and CLAUDIA ROSENZWEIG (Milan: Cisalpino, 2008), 527–545; MARCELLO APRILE, *Grammatica storica delle parlate giudeo-italiane* (Galatina: Congedo Editore, 2012); PIERO CAPELLI, 'Giudeo-lingue e giudeo-scritture?' in *Contatti di lingue - contatti di scritture. Multilinguismo e multigrafismo dal Vicino Oriente Antico alla Cina contemporanea*, eds DANIELE BAGLIONI and OLGA TRIBULATO (Venice: Edizioni Ca' Foscari-Digital Publishing, 2015), 161–176; AARON D. RUBIN, 'Judeo-Italian,' in *Handbook of Jewish Languages*, eds LILY KAHN and AARON D. RUBIN (Leiden: Brill, 2016), 297–364; MARIA MADDALENA COLASUONNO, 'Modern Judeo-Italian in the Light of Italian Dialectology and Jewish Interlinguistics through Three Case Studies: Judeo-Mantuan, Judeo-Venetian, and Judeo-Livornese,' in *Jewish Languages in Historical Perspective*, ed. LILY KAHN (Leiden: Brill, 2018), 122–156; MARIA LUISA MAYER MODENA, *Vena hebraica nel giudeo-italiano: dizionario dell'elemento ebraico negli idiomi degli ebrei d'Italia*, with the cooperation of CLAUDIA ROSENZWEIG (Milan: LED, 2022).

²² Regarding colophons in Hebrew manuscripts see MALACHI BEIT-ARIÉ, 'Colophons in Hebrew Manuscripts: Source of Information on Book Production and Text Transmission,' in *Scribi e colofoni: le sottoscrizioni di copisti dalle origini all'avvento della stampa. Atti del Seminario di Erice, 10. Colloquio del Comité international de paléographie latine, 23-28 ottobre 1993*, eds EMMA CONDELLO and GIUSEPPE DE GREGORIO (Spoleto: Centro italiano di studi sull'alto medioevo, 1995), 495–504; MAURO PERANI, 'I colofoni dei manoscritti ebraici: tipologia, formule e caratteri specifici,' in *Colofoni armeni a confronto. Le sottoscrizioni dei manoscritti in ambito armeno e nelle altre tradizioni scritte del mondo mediterraneo. Atti del Workshop, Bologna, 12 e 13 ottobre 2012*, eds ANNA SIRINIAN, PAOLA BUZZI, and GAGA SHURGAIA (Rome: Pontificio Istituto Orientale, 2016), 347–382.

In the *incipit* of the account book, the lender wrote the following header in the shape of a triangle with the vertex facing downward (fig. 2).²³

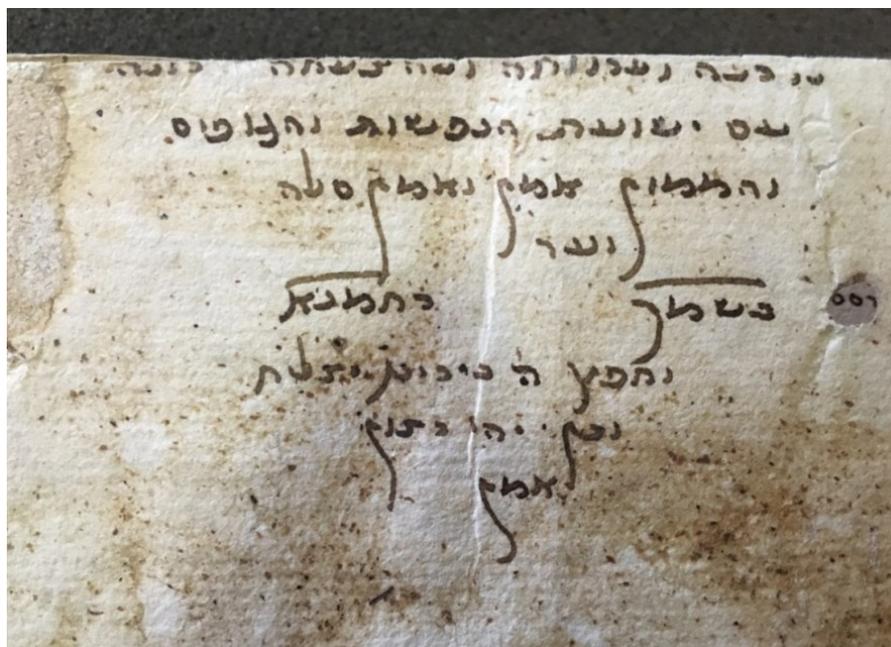


Fig. 2 - Courtesy Corpus Christi College Library, Oxford Ms. 469, f. 1r. Opening colophon. Photo credit: Elena Lollo.

[...][ברכה ויכלה] ולרווחה ולהצלחה [כולה מרובה]
עם ישועת הנפשות והגופים
והממון אמן ואמן סלה
ועד
בשמך רחמנא
וחפץ ה' בידינו יצלה
וכן יהי רצון
אמן

‘[...] [Blessing for good business activity], health and [great success]. / With the salvation of souls, bodies and in wealth, amen and so be it forever and ever. / In your merciful name *the will of the Lord will be fulfilled through us*.²⁴ / And so be the divine will, Amen.’

²³ Quotations from the Bible or other sources are in italics; textual *lacunae* and interpretation hypotheses have been placed in square brackets.

²⁴ Adaptation from Isaiah 53:10.

As in the *incipit*, the closing colophon once again contains formulas of blessing with the date when the copying was completed (fig. 3)—unfortunately, the names of the copyists are not mentioned.²⁵

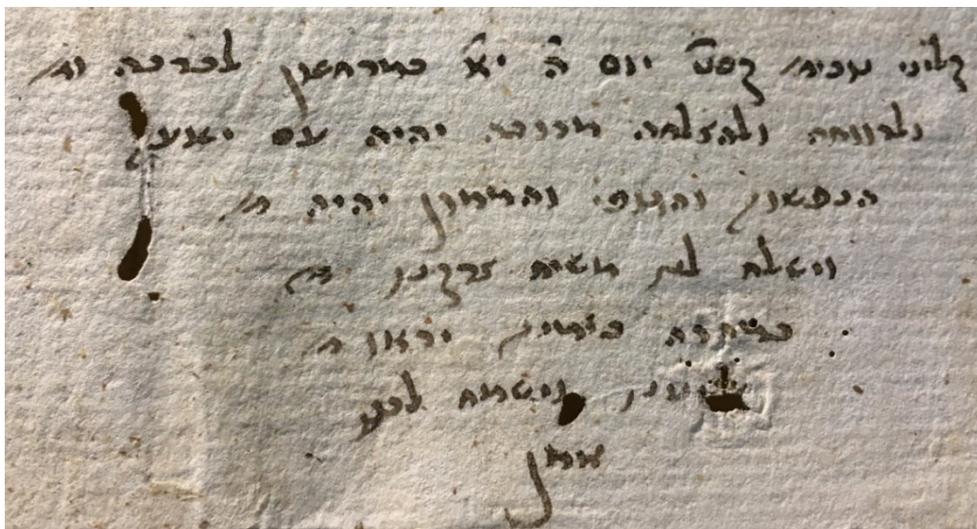


Figure 3. Courtesy Corpus Christi College Library, Oxford Ms. 469, f. 54v. Closing colophon. Photo credit: Elena Lolli.

קליני נובימי קס"ט יום ה' י"א במרחשון לברכה ומ'
ולרווחה ולצלחה מרובה יהיה עם ישועת
הנפשות והגופי והממון יהיה²⁶
וישלח לנו משיח צדקנו²⁷
במהרה בימינו יראו
עינינו וישמח לבנו
אמן

'Kalends²⁸ of November 1409, *yom Ḥamišī*, 11 *Merḥšwan*. May blessing, success, well-being and great prosperity come with the salvation of souls and bodies and with wealth. / May the Messiah send us our justice, / soon in our days *may our eyes see and our hearts rejoice*,²⁹ Amen.'

The type of paper has a composition characteristic of the fifteenth century, with a coarse grain. This means that the manuscript is written on a thick and difficult-to-

²⁵ There are several different handwritings, each with its own strongly individual character. For an in-depth palaeographic study, please refer to my article: LOLLI, 'Il più antico registro,' forthcoming.

²⁶ The word is followed by a graphic filler which resembles a stunted *bet* with a slash.

²⁷ See previous note.

²⁸ The first days of the month in the ancient Roman calendar (Latin: *kalendae*).

²⁹ See *Siddur Sefard, Maariv, The Shema* 29.

bend paper with barely visible chain lines. In several leaves I found a watermark depicting a mythological creature, that is, a two-legged winged reptile identifiable as a basilisk or dragon (fig. 4). These representations, dated between the last twenty years of the fourteenth century and first decades of the fifteenth, can be consulted in the first volume of Briquet (nos. 2628–2682).³⁰ I also found a high rate of response in Piccard’s impressive repertoire, the consultation of which allowed me to identify not only more than four hundred similar watermarks, but above all to identify identical ones dating back to the period 1400–1425, some of which from Bologna.³¹ This type of trademark was used beginning from the second half of the fourteenth century in the area between the cities of Cremona, Verona, Ferrara, and Bologna and had been produced by either the Pioraco or Fabriano paper mills operating in what is now the Marche region.

The account book was written in the Bologna area. This is supported by the places of origin of loan recipients including city centres, suburbs, and countryside locations such as, for example, ‘da Michele,’ that is, the parish of Saint Michael, as well as ‘da Castenaso’ or ‘da Varignana,’ small villages in the metropolitan area of Bologna. All of these elements point to the fact that only creditors active in Bologna or its surrounding areas could have been familiar with such small places or remote districts.

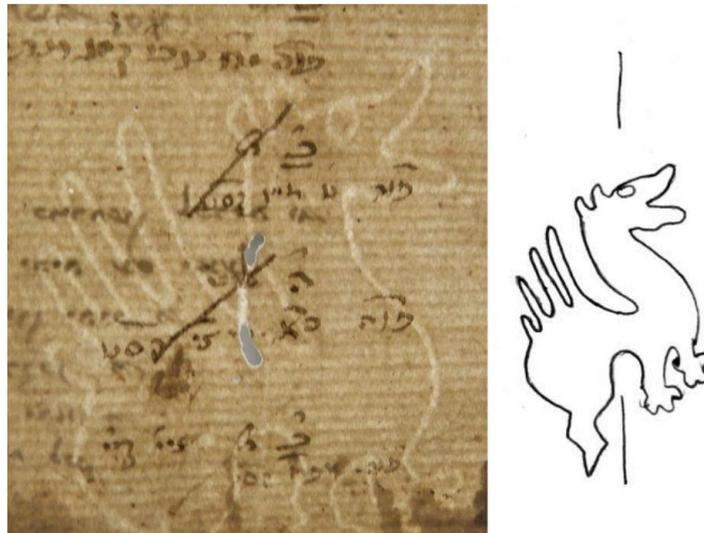


Figure 4. Courtesy Corpus Christi College Library, Oxford Ms. 469. Watermark next to the facsimile of Briquet and Piccard. Photo credit: Elena Lollo.

³⁰ CHARLES-MOÏSE BRIQUET, *Les filigranes. Dictionnaire historique des marques du papier dès leur apparition vers 1282 jusqu'en 1600*, 4 vols., vol. 1 (Paris: Picard, 1907), 191–192.

³¹ GERHARD PICCARD, *Die Wasserzeichenkartei im Hauptstaatsarchiv Stuttgart*, 17 vols. (Stuttgart: 1961–1997). The database can be consulted online at <https://www.piccard-online.de/start.php>. See in particular the following illustrations: DE5580-Clm14115_130 (1413, Bologna); DE4620-PO-124014 (1414, Bologna); DE8100-HBVI5_999 (1415–1417, Bologna); DE8100-HBVI75_31 (1418–1422, Bologna).

The loan register served as an *ante litteram* database used by lenders to keep a record of their existing loans. It is organised into three columns providing the following information: a) details about the borrower, including their name, patronymic, place of origin or hometown, and profession; b) information about the loan itself, such as the loan amount and agreed-on repayment date; and c) a comprehensive description of the items used as collateral to secure the loan. A large number of words in Judeo-Italian and Judeo-Emilian appear, mainly used to indicate the items left in pledge as security for the repayment of loans. The inventory includes household utensils, silver sets, books, farm tools, weapons, jewels, precious metals, gemstones, and even some sets of knightly armour. In particular, a vast quantity of clothing was left as a pledge, including tunics (יּוּפִיטִי = giuppetti), overgowns (יּוֹרְנִי = giornee), cloaks (גַּבָּנִי = gabani), hose (קַלְצִי = calzi), shirts (קַמִּישִׁי = camise), and dresses (קוֹטִי = cotte). These items served as indicators of the individual's social standing in a society accustomed to interpreting visible signs of rank. As northern Italy started to prosper during the Middle Ages, its affluence manifested in the high-quality clothing, textiles, and goods found in everyday households, effectively transforming them into valuable commodities that frequently substituted for conventional currency. The Jewish pawnshop to which the account book refers, like any major business in medieval Italy, would have originally maintained multiple ledgers of different types and functions. One of these would likely have been a cash book in which the lender recorded all financial transactions, including descriptions of the types of currency involved when loans were repaid. This explains why our register only includes the currency in which the loan was disbursed, rather than the repayment currency.

This ledger is dedicated to debtors' accounts. Specifically, it serves a dual purpose, functioning as both a borrowers' ledger and a loan register. Each loan account begins with the borrower's name, the amount advanced, recorded witnesses, and sometimes guarantors. This information is followed by a description of the items pledged as collateral and details of the borrower's repayment or repayment on their behalf. This register should have been maintained for each loan issued, offering an easily accessible record of the management of individual loans. All transactions were conducted in cash. When an account was settled, the entry was canceled using oblique lines. No totals or balances are provided, making it impossible to determine interest rates. Calculations were likely performed using an abacus or counters.

Jewish moneylenders adopted a technical language full of legal formulas borrowed from the rabbinic normative tradition with its Talmudic debates and conclusions which came to them through the legal compendia of Maimonides. The economic rebirth of Europe from the first centuries after the year 1000 and in particular from the thirteenth and fourteenth centuries onward brought profound economic changes to the Jews living in Christian Europe and Talmudic law, complemented by the vast halakhic compendium of Maimonides, was well equipped to address an increasingly commercial world. Thanks to this comprehensive cultural and halakhic background, Jewish creditors were able to adapt Jewish law to new

economic and social demands. In particular, they embraced Maimonides's teachings related to Talmudic partnership regulations as well as innovative forms of commercial agency that also involved rules for drafting new contracts and contractual standards for the proper management of businesses. In this regard, our account book is no exception as it showcases different formulas referring to financial transactions, such as specific expressions repeated in almost all the entries in an abbreviated form, i.e. פו"ה [פדה וקבל המשכון] (He/She paid and took back pawn) or [ופז"ה זהב הזה] (And he/she collected this money).

A critical edition of the manuscript holds significant promise for enriching our understanding of various historical facets. It will provide invaluable insights into Jewish economic history by revealing details about lending practices and economic interactions within medieval Italian Jewish communities. Additionally, it will illuminate the history of medieval bookkeeping, offering glimpses into how financial transactions were recorded and organised during that era. Moreover, the manuscript may unveil the dynamics of credit relationships and financial networks that transcended religious boundaries. A reconstruction of material culture, including collateral for loans and the physical setup of pawnshops, is also on the horizon along with a deeper comprehension of historical accounting practices. In sum, this critical edition will serve as a comprehensive resource, advancing our knowledge of the economic, cultural, and financial aspects of medieval Italy and shedding light on the development of the accounting practices that continue to influence financial history today.