

# FRIARIES AS THE CRADLE OF THE PROFIT ECONOMY IN THE EARLY MODERN URBAN SOCIETY IN EASTERN AND CENTRAL EUROPE? A CASE OF THE FRANCISCANS IN THE 17–18<sup>TH</sup> CENTURY VILNIUS

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**Summary.** *This paper analyzes the economic activities of the Conventual Franciscans in the early modern urban society of Vilnius from the second part of the 17<sup>th</sup> until the end of the 18<sup>th</sup> centuries. We ask the key question whether the Franciscans had embraced the “profit economy” in a similar way that Lester K. Little famously portrayed them do in the Latin Christendom at the end of the medieval ages. This paper will look at the economic model of the Franciscan order based on their income and expenses books, and it will delve into their key economic activities: financial services and property management.*

**Reikšminiai žodžiai:** *Pranciškonai, Vilnius, pelnas, ekonomika, miestietiška, rinka, vienuolynas.*

**Keywords:** *Franciscans, Vilnius, profit, economy, urban, market, friary.*

The profit economy was developed as a concept to be contrasted with the gift economy in the midst of the commercial revolution<sup>1</sup> in the Latin Christendom. The concept’s origins lie in two classical texts of the 1970s.: Georges Duby’s *The Early Growth of the European Economy*<sup>2</sup> and Lester K. Little’s *Religious Poverty and the Profit Economy in Medieval Europe*.<sup>3</sup> These scholars used classical sociological works on the rise of capitalism, while they

also included “anthropological theories concerned with primitive gift economies”<sup>4</sup> for establishing what they saw not only as an economic but a mental shift to profit seeking as well, wherein the key symbol was money. L. K. Little argued that this radical shift had caused a spiritual crisis in the urban society because of the growing discordance between the money and the new profit economy on the one hand, and the traditional societies with the Church

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<sup>1</sup> A term most famously attributed to Robert S. Lopez, in: R. S. Lopez 1976.

<sup>2</sup> G. Duby 1974.

<sup>3</sup> L. K. Little 1978.

<sup>4</sup> A short insight into the historiographical discussion on this transition is provided in Julie L. Mell’s new study about the myth of the Medieval Jewish money-lending; also see the book’s chapter “From Gift Economy to Profit Economy” in: J. L. Mell 2017, p. 118–121.

institutions that were reluctant to change on the other hand. L. K. Little argued that the urban friaries tried to resolve this discordance by formulating “an intellectual and spiritual ideal properly suited to the new social and economic reality”<sup>5</sup> and significantly contributed to the development of the profit economy in the Latin Christendom.

Even though some of his arguments could have been debatable, there are well described cases that support his argument more than not.<sup>6</sup> Furthermore, members of the urban friaries<sup>7</sup> had been the advocates of some key market economy pillars, such as acceptance of justified interest, the generation of capital, even banking institutions such as the Monte di Pietà,<sup>8</sup> where a key denominator was a Christian market economy “between brothers allied by the common will to increase the power and wealth of the Christian community” as was put by Giacomo Todeschini.<sup>9</sup> Franciscans were at the forefront of this; therefore, unsurprisingly, Joseph Schumpeter recognized Franciscans’ economic thought as the first real school of economic thought.<sup>10</sup>

While the economic thought and economic activities of the Franciscans in Western Europe had been analyzed in length,<sup>11</sup>

an economic side of the history of the Franciscan order in East and Central Europe seems to be very limited. Specifically, this is true in the case of both the Grand Duchy of Lithuania and the Polish Crown (together making up the Polish-Lithuanian Commonwealth after 1569). While there are numerous studies<sup>12</sup> on the history of the order (especially in Poland), only a few address the economic issues. To add to that, economic history of the order most often encompasses only the questions related to the foundations, donors<sup>13</sup> and only rarely on their own economic undertakings.<sup>14</sup> The lack of economic history studies, together with an economic landscape of the Polish-Lithuanian Commonwealth that is different to Western Europe, invites us to analyze how the Franciscans acted in the economic sphere of such an environment.

We will focus on the case of the Conventual Franciscans<sup>15</sup> (The Order of Friars Minor Conventual (OFM Conv)) in Vilnius during the period between the mid-17<sup>th</sup> c. to the end of the 18<sup>th</sup> c.<sup>16</sup> At the time, Vilnius had declined in terms of the political importance, suffered a number of casual-

<sup>5</sup> L. K. Little 1978, xi.

<sup>6</sup> As an example, there is the case of Bruges in the long 14<sup>th</sup> c. where friaries such as the Dominicans and Franciscans are shown as key economic players in the growing city and important contributors to the rise of capitalistic practices. J. M. Murray 2009.

<sup>7</sup> S. Zamagni 2017; S. Zamagni 2010.

<sup>8</sup> S. Zamagni 2010, p. 98–99; A. Toaff 2004.

<sup>9</sup> G. Todeschini 2004, p. 114.

<sup>10</sup> S. Zamagni 2017, p. 180; J. A. Schumpeter, 1954.

<sup>11</sup> The aforementioned works of Stefano Zamagni, Lester K. Little. See: G. Todeschini 2004; A. Toaff 2004.

<sup>12</sup> *Pirmieji pranciškonų žingsniai*, 2006; *Pranciškoniai Lietuvoje*, 2008; *Franciszkanie na ziemiach polskich*, 1983; *Franciszkanie w Polsce XVI–XVIII wieku*, 1998; G. Wąs 2000; A. Szulc 2001; A. G. Saliba 2002; D. Karczewski 2012; K. Kantak 2016 (Vol. 1 and 2).

<sup>13</sup> G. Labuda 1983; A. Rutkowski 1983.

<sup>14</sup> A. Szulc 2001, p. 61–72; D. Karczewski 2012, p. 356–369. In the case of Vilnius, we could also mention Juozas Jurginis’s work, but besides emphasizing the number and size of different ecclesiastical jurisdictions, there is little information on their urban economic activities, especially in the case of the Franciscans: J. Jurginis 1951.

<sup>15</sup> Therefore, we will use Franciscans and Conventual Franciscans as synonyms in this paper.

<sup>16</sup> Until the last partition of the Polish-Lithuanian Commonwealth in 1795 and the abolition of the state.

ties in the mid-17<sup>th</sup> c.<sup>17</sup> and the first part of the 18<sup>th</sup> c.,<sup>18</sup> but remained an important economic and religious center in the region. Conventual Franciscans played an important part in both roles. In this paper, we will analyze what kind of the economic structure had the Vilnius Conventual Franciscans set up, what was their revenue model and how important were the financial activities and owned property in the city for the revenue. We will look whether and how Vilnius Franciscans embraced the “profit economy” in the similar way as was portrayed by Lester K. Little. The paper is divided into the several sections. First, we will provide a brief overview on the economic model of the Vilnius OFM Conv. We will follow this with analyses of several economic practices: financial activities and urban property management. Thus, in this paper, we will be looking at their practical economic activities rather than their economic thought, for which we would require additional analyses, and, more importantly, the texts of the Franciscans themselves, with which the author of this paper is currently not familiar with.

### **The Vilnius Economic Landscape in the 17–18<sup>th</sup> c. and the Economic Model of the Vilnius Franciscans**

Vilnius emerged from the mid-17<sup>th</sup> c., after the so-called Deluge,<sup>19</sup> bearing great casualties both in terms of the number of people dead and the amount of devastat-

ed property.<sup>20</sup> It was a result of an armed conflict, the atrocities of the Russian forces staged in the city and a plague that had swept through the area, starting in 1657.<sup>21</sup> Rebuilding and re-establishing the city was not without difficulties: houses were left empty and in ruins, the lack of people hindered the process of repairing, capital was scarce for use as investments, as major economic agents were reluctant to save.<sup>22</sup> Additionally, an inflationary and money debasement-oriented mechanism<sup>23</sup> in the mid- and second part of the 17<sup>th</sup> c. had further aggravated the situation. It was not helped by the Northern War and the plague in the beginning of the 18<sup>th</sup> c. as well as the devastating fires in the middle of the 18<sup>th</sup> c.<sup>24</sup> Although no specific analyses had yet been conducted of the economic history of Vilnius in the 18<sup>th</sup> c., the growing income, prices and rising occupancy rate<sup>25</sup> in the city indicate that a stable economic growth period occurred only in the second part of the 18<sup>th</sup> c.

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<sup>20</sup> E. Meilus 2001, p. 278–295; M. Łowmiańska 1929.

<sup>21</sup> E. Meilus 2001, p. 283.

<sup>22</sup> See the case of the Vilnius Cathedral Chapter in the 16<sup>th</sup>–late 18<sup>th</sup> c., where the yearly balance stayed around 0 at almost all the years analyzed: M. Jakulis 2014, p. 171–194.

<sup>23</sup> Z. Sadowski 1964; M. Bogucka 1976, p. 87–102; A. Mączak 1976, p. 63–85.

<sup>24</sup> B. B. Jachimowicz 1748.

<sup>25</sup> It is perhaps the only quantitative figure available for the majority of the 18<sup>th</sup> c. that indicates a declining occupancy from the beginning of the 18<sup>th</sup> c. until its lowest point in 1740 (18.18% of the total possessed properties in the city were free) and the continuously growing occupancy rate toward the end of the 18<sup>th</sup> c. (p. 26–27). It is important to note that the researchers of these statistics didn't analyze the suburban areas (until the 1775 *dym* (house) tax registry, where the number of houses in the city increase more than two-fold from the previous account of 1773), *Vilniaus senamiesčio posesijų raidos*, p. 26–27.

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<sup>17</sup> E. Meilus 2001; M. Łowmiańska 1929.

<sup>18</sup> B. B. Jachimowicz 1748.

<sup>19</sup> It covers a series of the mid-17<sup>th</sup> c. military campaigns in the Polish-Lithuanian Commonwealth. For Vilnius, it was an occupation by the Muscovites during 1655–1660.

Vilnius was economically a typical crown city in the Polish-Lithuanian Commonwealth, and perhaps in the region. Its economic agents were well constrained by the internal self-regulation documents (privileges, guild statutes etc.), which tried to limit competition both from the inside and the outside the city. Its industrial activity was minimal, while production primarily served local needs. These were enhanced by Vilnius being the political capital of the Grand Duchy, while the city also served as a key commercial center. A significant part of the city's economic capacity was held by the Church institutions: the Vilnius bishop and the Cathedral's Chapter as well as the monasteries, hospices, their properties both inside and outside the city gates.

What distinguishes the Conventual Franciscans from other Church institutions is that the level of their embeddness in the town's economic life seems to be bigger than of their counterparts. One of the reasons for that was that the Conventual Franciscans were well established within the city walls and had a rather large functioning *jurydyka*.<sup>26</sup> According to the available

historiography, in the 16<sup>th</sup> c., it had encompassed 54 owned mural houses, together with a territory besides the convent just outside the city gates, while the friary also possessed 7 villages and 3 lakes.<sup>27</sup> A 1690 houses (*dym*) registry indicates a separate Franciscan *jurydyka* with 15 houses<sup>28</sup> only in Troki street, while there were several additional houses owned by the order in the jurisdiction of the city council as well.<sup>29</sup> A late 18<sup>th</sup> c. registry<sup>30</sup> of the friary's property, which had been used by some others than the brothers themselves, indicates 22 places owned by the Franciscans. One would expect an additional inventory from the 1790 private *jurydyky* registry in Vilnius, where Franciscans are noted as having a separate jurisdiction. However, their inventory's registry is not included in the source.<sup>31</sup> Therefore, it is difficult to compare the development of the *jurydyka* over time, but it is clear from the inventories and various economic sources of the Conventual Franciscans in the 17–18<sup>th</sup> c. that

<sup>26</sup> For more on the concept of *jurydyka*, see: S. Kutrzeba 1920, s. 131; J. Rutkowski 1947, s. 206; A. Wyrobisz 1981, s. 285; E. Gudavičius 2006, p. 60. The functioning of the Conventual Franciscans' *jurydyka* needs to be analyzed more, as it is not an object of this paper. That a functioning *jurydyka* existed until 1552 is indicated in a Zygmunt August act in 1552, which transfers the rights of the *jurydyka* to the city council (in: *Pergamentų katalogas*, 1980, p. 208 (No. 528)). Then, a 1653 houses (*dym*) registry (in: Lithuanian State Historical Archives (LVIA), SA 3418) puts the Franciscans as a separate *jurydyka*. Franciscans' *jurydyka* is also identified in the 1690 houses (*dym*) registry (in: *Metryka Litewska*, 1989, s. 69). In the 1790 city's private *jurydyky* registry (LVIA, f. 458, ap. 1, b. 318), such information is inconclusive (there is a mentioned Franciscan *jurydyka*, but there is no actual registry). A list of documented events is provided in the Franciscan document

registry of 1768 (in: the Manuscripts Department of the Library of the Lithuanian Academy of Sciences (MAB RS), F43-21153, 16): a 1522 privilege by Sigismund I to have a *jurydyka*, its dissolution in 1552 by Sigismund II August (there is a date mentioned as being from 1522, but it should have most probably been from 1552) and an agreement with the city's council in 1643, which seems to re-establish the *jurydyka* again. Therefore, we can presume that for the whole period of our analysis, the Franciscan friary in Vilnius managed their own *jurydyka*. It is also confirmed by various legal and economic records of the order at the time.

<sup>27</sup> *Pirmieji pranciškonų žingsniai Lietuvoje: XIII–XVII a.*, 2006, p. 79.

<sup>28</sup> *Metryka Litewska*, 1989, s. 69.

<sup>29</sup> *Ibid.*, s. 38, 49, 55. Additional information on the numerous properties owned by the friary under the jurisdiction of the council is provided in their document registry in 1768, in: MAB RS, F43-21153.

<sup>30</sup> Actual date unknown, possibly 1776, in: MAB RS, F43-21160.

<sup>31</sup> Private *jurydyky* registry in Vilnius, in: LVIA, f. 458, ap. 1, b. 318.

they had indeed possessed a rather larger territory behind the Troki city gates as well as a number of houses around the convent and the Franciscan Church.

Additionally, the brothers managed several estates outside Vilnius. According to the 1690 houses (*dym*) registry, these were the Zaszczuny, Kijuny, Jarmoliszki, Jezierniki, and Popiszki.<sup>32</sup> Kijuny (spelt so in this registry yet should be noted as Kijany<sup>33</sup>) were the main estate/village located in Vilnius *powiat* (district) some 18 km from Vilnius (~17 versts<sup>34</sup>).<sup>35</sup> Another, more supplementary estate, which had appeared both in the 1690 registry and the friary's economic sources, were the Jarmoliszki.<sup>36</sup> It was located some 15 km from the city near Rudamina. Both Kijany and Jarmoliszki were folwark type estates<sup>37</sup> that generated income, thus constantly appearing in the income/expenses books of the Franciscan friary in Vilnius.

<sup>32</sup> *Metryka Litewska*, 1989, s. 102.

<sup>33</sup> *Słownik geograficzny Królestwa Polskiego*, 1883, s. 59. Also, the economic sources of the friary indicate it as Kijany.

<sup>34</sup> 1 verst was an old Russian unit of length that equals to 1066 meters, in: *Słownik geograficzny Królestwa Polskiego*, 1880, s. 2.

<sup>35</sup> As the analyses of the friary's exact property are not the focus of this paper, we will not examine in length the ownership of various estates. However, it is important to note that S. C. Rowell assigns the main estate to *Kiena* (Kena) (in: *Pirmieji pranciškonų žingsniai*, 2006, p. 47–52), even though his main source (a transcript of the 1522 Sigismund I confirmation of the Vilnius Franciscans' property, in: MAB RS, F43-21128) does indicate two different names attributed to the same *Kiena*: *Nakienny*, *Na Kianni* on the one side, and *Kiyani*, *Kiani* on the other, that we think should be considered as our analyzed *Kijany*. Furthermore, *Kiena* doesn't appear in any of the legal or economic sources of the 17–18<sup>th</sup> c.

<sup>36</sup> *Słownik geograficzny Królestwa Polskiego*, 1882, s. 451.

<sup>37</sup> The registry of the Franciscans friary documents in Vilnius constituted in 1768, in: MAB RS, F43-21153, l. 1–2.

The Jezierniki,<sup>38</sup> Popiszki<sup>39</sup> and Zaszczuny<sup>40</sup> are never mentioned in the income/expenses books of the Franciscans.<sup>41</sup>

The aforementioned folwarks that appear in the income/expenses books usually provided the friary in Vilnius with some grown materials (mainly grain), while the only monetary income from them came in the form of rent from the local *karczma* (tavern) in Kijany. Therefore, the Franciscans were only partially depended on these estates, as the majority of the monetary value was generated through the undertakings in the urban landscape. A breakthrough of their revenue model is provided in Figure 1. Calculations were done from the years 1671, 1672, 1673, 1674, 1675, 1759, 1760, 1761, 1762, 1790, 1791, 1792, 1793, 1794 and 1795, using full year figures from the available income and expenses books.<sup>42</sup> All revenue was divided into 5 segments, as seen in Figure 1. The types had been chosen after evaluating all revenue sources that were detailed in the income books and grouping them in the most relevant categories.<sup>43</sup>

<sup>38</sup> Not mentioned at all in the *Słownik geograficzny Królestwa Polskiego*.

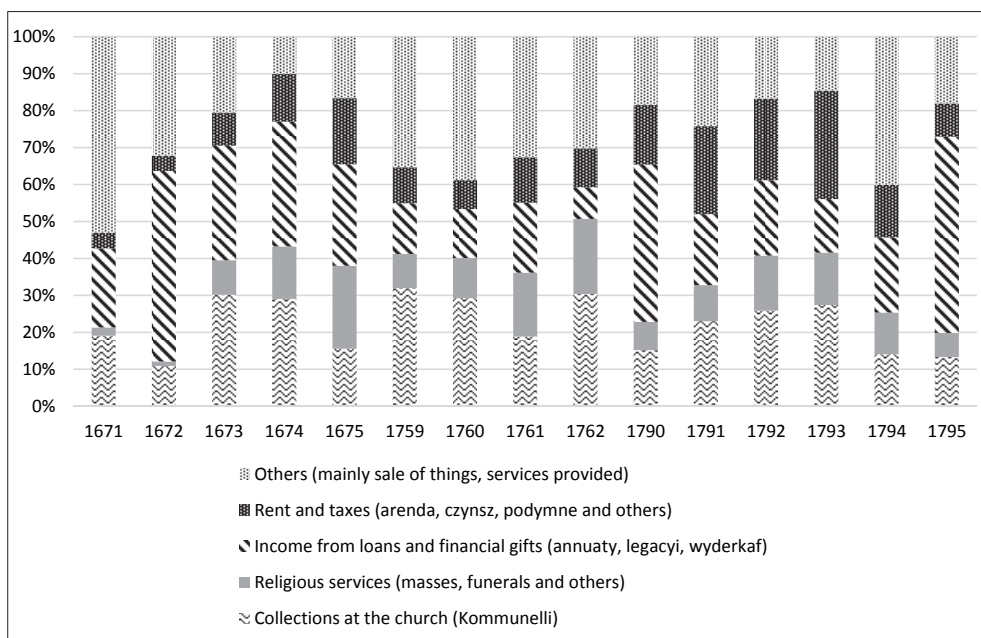
<sup>39</sup> *Słownik geograficzny Królestwa Polskiego*, 1888, s. 790,

<sup>40</sup> Not mentioned in the *Słownik geograficzny Królestwa Polskiego*.

<sup>41</sup> This property was of different type (identified in sources as villages (*wieś*) and consisting of people (like in Zaszczuny, where the friary was granted 4 villagers with their land), access to a lake and a forest (like in Popiszki), in: MAB RS, F43-21153, l. 3–4. They had most probably produced some income in kind, which was not reflected in the income/expenses books.

<sup>42</sup> Full-year income and expenses books from the period of the second part of the 17<sup>th</sup> and 18<sup>th</sup> centuries, in: Vilnius University Library Manuscript Department (VUB RS), F4-A3843 (1671–75), F4-A3822 (1759–62), F4-2958 (1790–1795).

<sup>43</sup> Please note that this is an artificial grouping and it is not recorded in the sources, where a simple linear method is used.



*Figure 1. The revenue model of the Vilnius Franciscans for the years 1671–75, 1759–62 and 1790–95 (in %).*

The figure indicates that seemingly no general trend has formed over the years. Perhaps the most stable forms of income would arrive from collections at the Church, while these were often supplemented by the revenue from the religious services. The significance of income from owned property (usually in the form of rent) increased slightly over the period. Various financial services were an important source throughout; however, the level of their importance fluctuated. In the segment “Others,” we have included different economic activities, from the sale of such commodities as alcohol (vodka, beer and wine mainly), food, salt, building materials (such as bricks, calx etc.), to such services as printing. It is important to note the rise of the importance of selling locally made alcohol and the revenue this practice

had produced in the 18<sup>th</sup> c., as the Franciscans were owning and operating a brewery at least as late as the mid-18<sup>th</sup> c.

Its revenue at the time replaced what had been the revenues from the printing and rewriting services in the 17<sup>th</sup> c. The brothers also owned a shop where they marketed their products, including the ones brought from Königsberg. In fact, they even had their own agents – such one would be called a *factor* (for example in the period of 1758–1763, a Jew named Leyzor Eliaszewicz<sup>44</sup>) – to whom they paid an annual salary, *jurgielt*, to go on ships and conclude businesses in the port.

Overall, the income and the expenses grew exponentially from the second part of the 17<sup>th</sup> c. It is still unclear which part of

<sup>44</sup> VUB RS, F4-A3822, l. 77.





Figure 2. *The income and expenses balance of Vilnius Franciscans for the years 1671–75, 1759–62 and 1790–95 (in zł).*

this was due to the inflation, as more studies need to be devoted to the latter, but it seems that at least some part was due to the increased economic activities of the Franciscans, especially in the spheres of alcohol sales and financial activities. How does the Franciscans' turnover compare with other economic agents in the city at the time? The Franciscans could be compared with the individual richest urban citizens,<sup>45</sup> but the Vilnius Cathedral Chapter did manage a yearly revenue that was at least twice bigger.<sup>46</sup> What is also visible from the balances is that how often they were negative or neutral. The exact reasons for this are unclear, but it could indicate a reluctance to save or a preference to use income in the local economic landscape (for example, by employing more local laborers and other services), as was suggested in their theoretical approach in the first section of

this paper. One additional motive could have been inspired by the inflationary processes, which increased the risk of devaluation of the saved money. But the fact that the Franciscans often lent long-term loans, which decreased their money's real value even more, seems to contradict this notion. It also raises a question of where the Conventual Franciscans acquired necessary capital for loaning it, as more often than not their yearly balance was negative. The most probable explanations are that the Franciscans had, for this purpose, used the accumulated wealth from the earlier periods, or that some part of their revenue could have been unaccounted all together.

Figure 3 showcases a model of expenses for the same period of the available sources. It indicates a rather simple expenditure model, where the main investment outside the routine costs of the food and salaries went to the necessities of construction and repairing works, including acquiring the necessary materials

<sup>45</sup> A. Ragauskas 2002, p. 195–214.

<sup>46</sup> M. Jakulis 2014, p. 171–194.

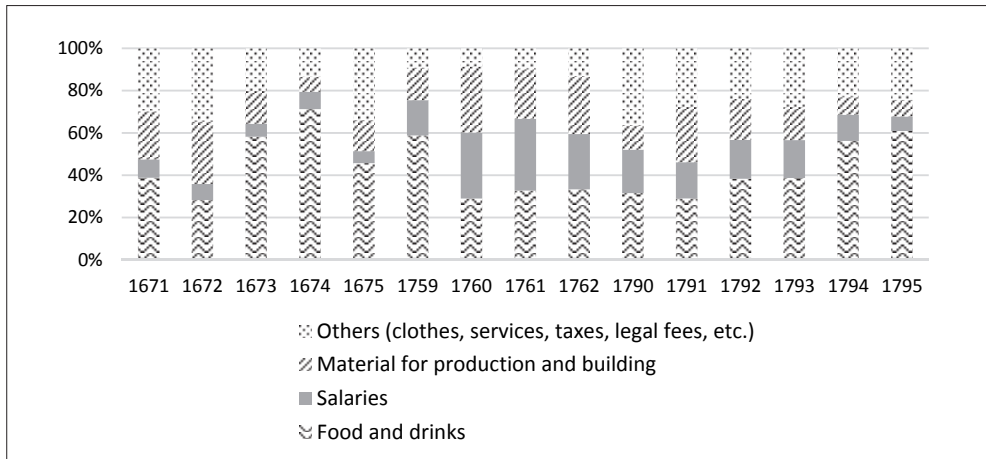


Figure 3. *Type of the expenses of the Vilnius Franciscans for the years 1671–75, 1759–62 and 1790–95 (in %).*

for these works and paying fees for both day laborers and skilled craftsmen. Other than that, material investments went into the products necessary for making alcohol (such as malt), wood and purchasing property in the city. Expenses regarding the various forms of salaries (yearly payments to the brothers, fees for the craftsmen (which were included in the section “Others”) as well as the day laborers had increased over the analyzed period just to decline slightly at the end of it, when proportionally more revenue was allocated to food. Further analyses would be needed, but it seems that with the mid-18<sup>th</sup> c., the latest, more monetized payment for work was already in place (including the yearly payments to the friary’s brothers). The segment “Others” in the last period at the end of the 18<sup>th</sup> c. is increased significantly by higher taxation, including voluntary donations to the state treasury. In the same segment, we were also hoping to see that bigger investments on loans as the collection of interest, annuities and other forms

of financial income were quite substantial, as was shown in Figure 1. However, only a few and rather small loans were recorded altogether, indicating that in the overall sense, financial activity was perhaps not fully reflected in these income/expenses books. Therefore, in the next segment of this paper, we will analyze this economic activity of the Franciscans in a more detailed way, as we assume it was an important aspect of their economic undertakings, and one that had played a key role in the city’s financial market.

### The Franciscans as a Financial Institution

Participation in the financial market mainly took shape in the form of providing credit. As a topic, it has been rarely investigated within historiography, although in the available studies,<sup>47</sup> the researchers do indicate that the Church institutions and

<sup>47</sup> D. Sakalauskas 2014, p. 23–47; J. Kalik 1998, p. 102–22; J. Kalik 2003, p. 229–237.



monasteries especially, since the 17<sup>th</sup> c., gradually became more and more involved in the financial market as major local creditors. When analyzing the second part of 18<sup>th</sup> c., this trend seems to be continuing, at least in the case of Vilnius. According to the proceedings of the “capital tax” (*Protokół procentowy*), where, for the purpose of taxation, all loans from 1.000 zł. were registered in the Vilnius region, 45% of such loans were issued by the different convents.<sup>48</sup> This was rather unusual in the context of the whole Grand Duchy, where the majority of key lenders were noblemen. Only the Połock area could be compared similarly with the 30% credit belonging to various convents,<sup>49</sup> suggesting that this figure correlates well with the number and strength of different monasteries in a major town of an administrative area. What is also striking in the case of Vilnius is that the average size of the convent’s loan was 28.892 zł.: almost 10.000 zł. higher than the second-best position of the individual clergy. The majority of these loans from the monasteries went to the noblemen.

One of the principal sources for these loans were donations to the friary given by the noblemen or the town citizens. They were most often called *oblig wieczny* (eternal bond/promissory note) in sources and were given in order to secure masses for their and their family souls, both during the lifetime and after death. A record book of such donations to the Franciscans in the

middle of the 18<sup>th</sup> c.<sup>50</sup> shows direct linkage between the received financial aid and its direct utilization. For example, after receiving 12.000 zł. in 1743 from Benedykt Wolsky, the Vilnius voivodeship flagbearer, the Franciscans had straight away distributed the amount as credit to 4 different people, all of them noblemen.<sup>51</sup> In some instances, donators such as the Vilnius citizens Franciszek and Helena Wysoccy explicitly stated that the given amount should be invested in loans, while the yearly interest rates could be used for the required services in the Church.<sup>52</sup> If we would look at the whole money movement model, we could clearly detect certain principles of proto-banking, albeit with a religious purpose.

The religious purpose was most probably not in play when dealing with another important partner – the Vilnius *kahal*, a local Jewish community body. Revenue in the form of *proewizja* (interest) from them is accounted in all the analyzed years, them being the only single continuous partner throughout the period. In the initial phase for the years in the 17<sup>th</sup> c., these loans were of the *wyderkaf* type,<sup>53</sup> where debtors had to pledge an immovable property out of which the interest was extracted.<sup>54</sup> While being reminiscent of a simple rent, it en-

<sup>48</sup> Capital tax registries, in: LVIA, SA 3698 (F. 11, b. 997–998), l. 548–557. Analyzed data are from the year 1780. The tax was called a “capital tax” and was in operation during the period of 1776–1781.

<sup>49</sup> Capital tax registries, in: LVIA, SA 3698 (F. 11, b. 998), l. 1003

<sup>50</sup> A record book of various donations to the Vilnius Franciscans in the middle of the 18<sup>th</sup> c., in: VUB RS, F4-A3969.

<sup>51</sup> Ibid. in: VUB RS, F4-A3969, l. 1.

<sup>52</sup> Ibid. in: VUB RS, F4-A3969, l. 2.

<sup>53</sup> Registry of Franciscans’ expenses and income in 1670–1676, in: VUB RS, F4-A3843, l. 239, 249.

<sup>54</sup> J. Kalik 1998, p. 114–115. J. Kalik also argues that there were two types of *wyderkaf*. One when the initial loan is never repaid, while the interest is payed perpetually, and the second when the initial capital is demanded.

abled a more secure interest collection. A question remains of whether that was also used to avoid the Christian negligence of usury, as was argued by J. Kalik.<sup>55</sup> As stated in the beginning of this paper, the Franciscans, in their economic mindset, didn't mind to accrue reasonable interest as long as it was used properly. Furthermore, we can see that a *wyderkaft* type of the security has not been used in the 18<sup>th</sup> c. at all, and a simple payment of interest was conducted. It is unclear whether the Franciscans expected the capital payment (at the end of the 18<sup>th</sup> c., it had amounted to 45.000 zł.<sup>56</sup>) to be paid back altogether from the Jewish community. Only interest payments are recorded throughout the period of this analysis. The attitude to other groups, such as the noblemen and town citizens, was much different – loans given to them were usually given on much shorter contracts and with the expectation of repayment of both the capital sum and interest.

To add to that, the Franciscans didn't mind acting as intermediaries between the noblemen and the Jewish community. They were sometimes tasked by the latter to extract loans and interest from the Jews that were given to them by the noblemen<sup>57</sup> and use it as donations to the friary. This seems to enhance their notion of the simple proto-bank, through which operations of the three parties had been conducted. However, a lot of limitations, such as the lack of financial literacy (no double-entry book keeping), lack of credit consistency

and lack of purpose of investment seem to contradict this idea. Even though they were actively involved in the city's economic and – in this case – financial life, their involvement resembled more *ad hoc* principles rather than a clear strategy. We will follow our analyses of their financial activities with analyses of another key economic activity: the management of urban property.

### Property Management

The Vilnius Franciscans had numerous possessions around their convent, near the Troki gate. Perhaps because of that its usage and management were often complicated. First, the property management documents of the Franciscans indicate a rather complicated property ownership model. Only part of the friary's houses and parcels of lands in the city were used directly by the brothers. The other part that had belonged to the Franciscans on a *de jure* basis was *de facto* used for a fixed time by the *jurydyka*'s residents through the legal concept of *dożywocie*. This situation was slightly different than in other *jurydyki*, where residents had full ownership of their property and had to simply obey one's legal jurisdiction. The legal concept of *dożywocie* meant that the owner of the property was holding it for a lifetime. During this tenure, the owner could engage in the desired economic activities, even transfer the tenure to the other owner – for which the only obligation was consent granted by the Franciscans, but after it was over, the property had to be returned to the friary.

The principal rationale behind these contracts was to make sure that the build-

<sup>55</sup> Ibid. p. 114.

<sup>56</sup> Registry of Franciscan expenses and income in 1789–1802, in: VUB RS, F4-A2958, l. 340.

<sup>57</sup> Registry of Franciscan expenses and income in 1758–1763, in: VUB RS, F4-A3822, l. 145, 147.

ings and land of the *jurydyka* were not being ruined, and that a particular amount of income should be extracted from that property (a key motive sounded somewhat along the following lines (in Polish): *upatrując tego aby z Placow y z Domow Jurydzycznych Intrata Konwentowi nieubywała y zeby Domy w ruinę nieszły*<sup>58</sup>). It seems that in this and many other cases,<sup>59</sup> the Franciscans had property that had been unused for years. Rather than selling it, the brothers preferred leasing it, encouraging the tenants to carry out any necessary reconstruction works (for which they would be reimbursed from the yearly payment), and keeping the overall legal rights over the property. Often, these contracts would be not only for one man's life (*dożywocie*) but for one man's and his wife's lifetimes (*dwoje dożywocia*) or the most common case being the *troyga dożywocia*.<sup>60</sup> It meant that the property was given to the family for two generations, including a right to transfer it to a chosen son or a daughter (a choice the parents had to make). Most of these contracts were usually based on a pay-per-year principle and varied in accordance to the given property, from a couple of zł. to 60 zł. Only a couple of cases from the available contracts (in the period of 1662–1752) stipulated payments upfront.<sup>61</sup> While the legal framework remained the same, these up-front payment contracts would in principle mean that the

property was being bought, albeit for a limited period of time. Additionally, the friary was, in some cases,<sup>62</sup> willing to lower down or take away the yearly payment altogether. This would be done at least for a couple of the first years when potentially considering the poor condition of some of the property.

The nature of these “rent-for-life” contracts meant that the agreed price could stay the same for 2 generations, even though in the end, it could account to much less value to when the contract has been agreed upon due to the inflationary and money debasement processes of the time.<sup>63</sup> Therefore, these contracts could have been of low value for the Franciscans in terms of the real money received, but it enabled them to use their rather unused property and encouraged necessary repair works that were carried out by the tenants. Various economic activities, including further pledging the property through the *arenda* and *zastawa*, were allowed in these types of contracts. In some of the cases,<sup>64</sup> mainly where the property happened to be near the St. Nicholas Church, it was forbidden to sublet the property to the Jews. Usually, in order to sublet or transfer the rental contract altogether, the consent of the friary was needed, and there are cases when this had actually happened.<sup>65</sup> It seems that by acquiring property rights from the Franciscans and then subletting or selling them altogether was a common

<sup>58</sup> Property sales, mortgage and rent agreements by Vilnius Franciscans, in: VUB RS, F4-A315 (38882), l. 32 (reverse) etc. Many other contracts in this source indicate the same notion.

<sup>59</sup> *Ibid.* l. 4, 5, 23–24, 26, 27, 30, 33

<sup>60</sup> *Ibid.* l. 34, 35, 36. The model is explained in detail within the Vilnius Franciscan rent contracts of mid-18<sup>th</sup> c.

<sup>61</sup> *Ibid.* l. 26, 33.

<sup>62</sup> *Ibid.* l. 34, 36.

<sup>63</sup> Z. Sadowski 1976, p. 87–102; A. Mączak 1976, p. 63–85.

<sup>64</sup> Property sales, mortgage and rent agreements by Vilnius Franciscans, in: VUB RS, F4-A315 (38882), l. 14.

<sup>65</sup> *Ibid.* l. 19, 21–22, 29.

practice,<sup>66</sup> which, in fact, resembled a secondary rental market.

Through these contracts, the property rights were usually given to Vilnius artisans, including some Jews and the noblemen. It is interesting to note that there were no merchants involved in acquiring the Franciscan property. Noblemen, especially magnates, sometimes used the Franciscan property for a short-term basis. Here we can see a different property management model. The Franciscans had part of their property, usually in the more advantageous locations (such as in the Troki street), both in terms of a *de jure* and *de facto* possessions, that they had kept for short-term visits of some of the magnate families. They include such household names as Pac<sup>67</sup> and Tyszkiewicz,<sup>68</sup> who had chosen to reside there with their entourage. These and other examples<sup>69</sup> show that the Franciscans most probably always had some part of their property free in the case that high-paying landlord would arrive in Vilnius and have a place to stay, thus paying a relatively higher fee than the regular dwellers of the city. This availability also served the Muscovite army, whose party had stayed at the Franciscan homes from 1794 (and paid for that, too).<sup>70</sup> It shows

that the Franciscans tried to use their property for good benefit. Rent income share in the overall revenue was growing (highest figures were at the end of the 18<sup>th</sup> c., see Figure 1). They adopted a mixed property management model, most probably to encourage a higher occupancy rate as well as quicker reconstructions and repairs of the property (albeit with losing some of the revenue due to the longer contracts). However, without evaluating the full potential of the property in their *jurydyka*, it is hard to tell the level of the overall success of this key economic activity.

## Conclusions

The Conventual Franciscans were undoubtedly active socioeconomic agents in the local economic scenery and were not only the “luxury” residents in the 17–18<sup>th</sup> c. Vilnius. While their economic model was based on both agricultural and urban income, the latter was far more important. The number of houses the Franciscans owned had enabled them to be important providers of rent with the growing influence of the rent income on the overall revenue model. In Vilnius’s financial market, the Franciscans had played a key part because of the capital they had managed to acquire through various donations. They were a trusted institution (for collecting the interest of other parties, for example), but a lack of consistency in activity and an insufficient degree of financial literacy meant that the Franciscans were still quite far away from being considered as a proto-banking institution. In addition to the aforementioned activities, the Franciscans also managed a shop, where they market-

<sup>66</sup> Ibid. I. 34–36.

<sup>67</sup> Registry of Franciscan expenses and income in 1758–1763, in: VUB RS, F4-A3822, I. 137–138, 152, 153. Pac had stayed in the residual house, possibly at the gates of the city in early 1761, for the sessions of the Tribunal – the main judicial body of the Grand Duchy. Also, he is noted as rentier in April and May of 1763; therefore, this partnership seems to have continued.

<sup>68</sup> Ibid. I. 144. Tyszkiewicz stayed in the residual house, possibly at the gates of the city in February 1762.

<sup>69</sup> Ibid. I. 139. Registry of Franciscan expenses and income in 1789–1802, in: VUB RS, F4-A2958, I. 383.

<sup>70</sup> Registry of Franciscan expenses and income in 1789–1802, in: VUB RS, F4-A2958, I. 309.

ed both their products and the ones bought from the river ports; the order owned a brewery, too. While the friary's revenue was growing throughout the analyzed period (second part of the 17<sup>th</sup>–18<sup>th</sup> c.), its balance tended to remain around zero. Perhaps the Franciscans were content to distribute their revenue locally (buying products, employing people), echoing the Franciscans' economic thought and, in this

way, contributing to the city's economy. All in all, while the Vilnius Franciscans' friary played a key role in several economic activities and undoubtedly contributed to the city's economy, there are yet no indications that they provided some sort of impetus on the profit-economy in the urban scenery of the Grand Duchy of Lithuania, while this field still ought to be investigated further.

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## VIENUOLYNAI KAIP „PELNO EKONOMIKOS“ LOPŠYS ANKSTYVŲJŲ MODERNIŲJŲ LAIKŲ VIDURIO IR RYTŲ EUROPOS MIESTŲ APLINKOJE: PRANCIŠKONŲ ATVEJIS XVII AMŽIAUS ANTROSIOS PUSĖS–XVIII AMŽIAUS VILNIUJE

**Darius Sakalauskas**

S a n t r a u k a

Straipsnyje analizuojama pranciškonų konventualų ekonominė veikla ankstyvųjų modernių laikų Vilniuje nuo XVII a. antrosios pusės iki XVIII a. pabaigos. Keliamas klausimas, ar pranciškonai gali būti laikomi „pelno ekonomikos“ propaguotojais ankstyvųjų modernių laikų Vilniuje, panašiai kaip

juos apibūdino Lester K. Little vėlyvųjų viduramžių krikščioniškojo pasaulio miestuose. Straipsnyje, remiantis pranciškonų pajamų ir išlaidų knygomis, analizuojamas jų ekonominės veiklos modelis ir keletas pagrindinių ekonominių veiklų – finansinės paslaugos bei nekilnojamojo turto valdymas.

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