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JEWISH CLIENTS OF ARMENIAN PIOUS BANKS IN KAMIENIEC PODOLSKI IN THE 18TH CENTURY

The Jews and Armenians inhabiting the Poland of days gone by had much in common, despite their different beliefs. Previous research has, however, devoted little attention to this problem, and even when it has the discussion has not been entirely objective.¹ In recent times, the problem was discussed by Krystyn Matwijowski and Nadziezda Bańczyk and Karina Mkrtczian.² While in the last twenty years studies on the history of Jews have been thorough, the history of Armenians has to a large extent been neglected by Polish historiography (with the exception of the works of M. Zakrzewska-Dubasowa and K. Stopka).³

The socioeconomic and professional situation of the Armenian and Jewish communities was similar. While Jews were more numerous than Armenians, both nations arrived in Poland at approximately the same time, settling down mostly on the eastern edges of the country. Both nationalities had a similar social and legal structure (independent communities), performed similar professions (crafts, trade, and financial transactions), and even demonstrated similar skills (for example a talent for languages). They demonstrated many common features in their culture and traditions (manuscript writing, the art of manuscript miniature, or a dialectal combination of opposite rules – biblical, moral and commercial). Both Armenians and Jews achieved their position in Poland due to skillful influence exerted on the country's management centers and bringing to prominence their usefulness. The number and variety of protection decrees granted to both nations is impressive compared with the actual number of nationals (particularly in the case of Armenians). However, it is worth remembering that privileges granted on paper were not always observed. The religiously motivated tendency to endogamy in both cases helped to preserve the separateness of the group from the cultural influences of the external world, hindering processes of assimilation.⁴ The accession of Armenians to the church union with Rome finally eradicated similarities in the fates of the two nations, as in contrast to Jews Armenians were granted rights identical to the ones enjoyed by the rest of the society.

¹ The works of M. Bałaban, M. Horn, Ł. Charewiczowa, and S. Barącz can serve as good examples. Economic relations were best outlined by Streit 1936.

² Matwijowski 1991: 162–169; Bańczyk, Mkrtczian 1998: 27–35.

³ Zakrzewska-Dubasowa 1965; 1968: 161–174; 1980: 19–37; 1982; Stopka 1984: 27–95; 2000; 2002a; 2002b; 2009: 37–54.

⁴ In the case of Armenians the Church Union concluded in 1630s brought this to an end.

There were also similarities in the manner in which Armenians and Jews were perceived by the native inhabitants. Although the perception changed over the centuries, some superstitions were always there. Both Jews and Armenians were characterized based on the professions they performed. Despite certain parallel features the differentiation of the attitude towards them is evident. It resulted from the observation which assessed the manner in which they entered the social and economic hierarchy imposed by Poles. As demonstrated by Aleksandra Niewiara, public opinion's attitude towards Jews and Armenians was not uniform.⁵

The royal city of Kamieniec Podolski, adjacent to Lvov, was the most numerous Armenian center in Poland, where the Armenian community enjoyed the greatest autonomy. Similarly to Polish communities, the Armenian community was based on Magdeburg rights, a fact that gave Armenian jurisdiction competences similar to the ones enjoyed by self-governments and city courts in respect to townspeople who were subjected to the city law. The Armenian community in Kamieniec had its own court with an Armenian at its head. How strong the position of the head of the Armenian community in Kamieniec was is indicated by the fact that heads of other communities turned to him with requests to provide information on the organization, status, rights, and mutual relations between the city and Armenians.⁶ On the other hand, in Lvov from 1496 the Armenian court was presided over by the city head, who was responsible for making verdicts. Restrictions imposed on Armenians in that city limited their right to buy properties to a particular city district only, a fact unknown in Kamieniec.⁷ However, in the 18th century Armenian settlements in both towns decreased. In 1763 in Kamieniec lived 328 Armenians,⁸ whereas in Lvov their number dropped from 300⁹ in 1772 to only 212¹⁰ in 1783. It is worth remembering that Armenian settlement changed depending on the political and economic situation of the country. Not all Armenians decided to return to Kamieniec when it was regained by Poland in 1699. It took a long time to restore the destroyed and ruined city. Particularly in those early years Armenians complained about the abusive practices of the nobility which by force deprived them of their houses, fields, and meadows.¹¹ A similar accusation was presented by Armenians to Andrzej Stanisław Załuski, Great Crown Chancellor, in 1738.¹² Apart from Polish Armenians, Armenians from the Moldavian territory also settled in Kamieniec. In the 1730s, a new wave of settlers from Armenia arrived in Kamieniec. These were mostly participants of the Armenian liberation uprising of Dawid–Beka.¹³ In the 1770s, due to the serious depopulation of Kamieniec following the great plague of 1770, attempts were undertaken to attract more Armenian settlers to the city. This was not easy as, in the 18th century, Armenians established new colonies in the east of Poland, primarily in lordly estates, among others Kutry, Obertyn, Horodenka,

⁵ Niewiara 2000: 157–159, 214–220.

⁶ Zakrzewska-Dubasowa 1982: 49.

⁷ Król-Mazur 2008: 236.

⁸ Kumor 1984: 372.

⁹ *Ibid.*

¹⁰ Janusz 1928: 14.

¹¹ NBUK, Fond II, No. 21613, p. 1.

¹² CDIAUK, Fond 39, op. 1, case 58, p. 24v.

¹³ Grigorian 1975: 737–738; Zakrzewska-Dubasowa 1982: 303–308.

Jazłowiec, Satanow, Mohylow Podolski, Raszkow, and Balt.¹⁴ Having concentrated in their hands trade with the Orient, considered the most profitable, in the time period in question the Armenians in Kamieniec Podolski were perceived as the richest and most influential citizens. Their resourcefulness, energy, and extensive international contacts provoked the envy of the other inhabitants of Kamieniec. This fact, combined with the fact that the Armenians declined to pay municipal taxes, caused disputes between the Polish-Russian and the Armenian jurisdictions. Although in the 18th century the idea of both jurisdictions being united was considered several times, the unification happened only in 1787. It was decided that from that day the city would have two presidents and one head of the community elected for a one-year term of office.¹⁵ From that date city funds were accounted for jointly.¹⁶

Although Kamieniec Podolski was considered to be a city of three nations – Poles, Russians, and Armenians – the fact that Jews were also present in its history should not be disregarded. Kamieniec Podolski was one of the cities which secured for itself a *de non tolerandis Judaeis* privilege. The city was closed to Jews mostly for economic reasons. Armenians were the ones who strove for that most ardently, unwilling to have any competitors in trade. The first regulation which banned Jews from living in the city and limited their stay therein to three days only was issued as soon as 1447 by Kamieniec Starosta Paweł Ciemierzyński.¹⁷ In 1518 King Sigismund the Old forbade Jews from buying food in the area of Kamieniec, and in 1670 Michał Korybut Wiśniowiecki banned them from settling in a distance closer than three miles from the city.¹⁸ The unfavorable attitude towards Jews further increased after accusations of spying for Turks and human trafficking during the Ottoman rule in Podole appeared.¹⁹ Once Podole had been regained, due to the considerable depopulation of that voivodeship and the necessity of re-colonization of those territories, contrary to the provisions of the valid law,²⁰ Jews started settling in Kamieniec. However, the townspeople did not want any Jewish competitors. They complained that despite crown decrees (1447, 1598, 1602, 1654, 1663, and 1665), crown constitutions (1659, 1670, and 1699) and resolutions of the Podole voivodeship nobility, Jews had started coming into the town in greater numbers, settling down not only in the outskirts but also in the center. As they were enjoying the protection of the starosta they committed numerous abuses against the townspeople of Kamieniec.²¹ In 1703, in the privilege issued by King Augustus II, a regulation banning Jews from staying in the town for a period longer than three days was confirmed.²² However, this was not obeyed either by Jews or some townspeople who, without obtaining the necessary

¹⁴ Stopka 2000: 22.

¹⁵ *Zbiór historycznych przywilejów miastu Kamieńcowi służących...*, LNB, Fond A. Czołowskiego 2250 III, p. 30.

¹⁶ CDIAUK, Fond 39, op. 1, case 132, pp. 1–3.

¹⁷ Rolle 1873: 95.

¹⁸ *Ibid.*

¹⁹ Rolle 1892: 8.

²⁰ The parliamentary constitution of 1699 renewed the earlier right banning Jews from settling in Kamieniec: *Volumina Legum* 1860: 35.

²¹ This was mostly about collection of excessive sums on goods on which starosta charges were imposed and taking possession as the starosta's tenants of the bridge tax which the Constitution granted to the city: CDIAUK, Fond 39, op.1, case 1, pp. 65–66.

²² Rolle 1892: 9; see also *Kopiarz przywilejów*, LNB, Fond A. Czołowskiego 2250 III: 20.

consent of the Polish-Russian and also Armenian city council, rented housing to Jews. In 1712 the Polish-Russian city council forbade it under the pain of property confiscation²³ and requested that no Jews dealing with iron goods find employment in the city.²⁴ Town councilors were also accused by the rabble of favoring Jews, therefore discouraging potential colonists from settling down in Kamieniec.²⁵ Several complaints against Jews were brought by townspeople to the king, and the Kamieniec starosta was many times accused of protecting Jews. On December 12, 1725 King Augustus II ordered Starosta Jan Stanisław Kański to ban Jews from engaging in trade and propination in the city.²⁶ At that time the Jewish colony of pub owners in the city numbered 200. The houses they owned were purchased under other people's names. They engaged in various activities, the most profitable being usury granted usually to town councilors and soldiers of the local garrison. In 1736 at the quarterly session of the regents and the supervisory body of the Quadragintavirat, members of the Polish-Russian city council were requested to stop protecting Jews by allowing them to engage in trading various goods in the city.²⁷ As the Jews ignored all regulations and decrees, both jurisdictions – Polish-Russian and Armenian – decided to combine forces in the fight against the Jews. Both the Kamieniec starosta and the monarch were addressed several times to send to the city commissioners that would recognize all claims lodged by townspeople against Jews.²⁸ However, the city council was most interested in effective collection of taxes from Jews that would allow the city to increase expenses on maintaining the Kamieniec fortress and the garrison stationed there. In 1790 the city council addressed the civil-military regulations committee with the request to grant the city the right to collect “stamps”²⁹ from Jews. In the 18th century the Jews found advocates among the commanders of the local fortress. Krystian Dahlke, who held the post of interim commander of Kamieniec, through Jews purchased materials necessary to improve town fortifications.³⁰ As none of the commissioner decrees proved effective, in 1750 King Augustus III issued a decree which stated that within 24 hours all Jews were to be expelled from Kamieniec, their houses confiscated by the city, and the school demolished.³¹ This regulation of the crown was the very first one to be executed properly. However, Jews found shelter in starosta properties, *jurydykas*, and church properties. According to the census of inhabitants carried out in 1789, the Kamieniec parish was inhabited by 286 Jewish nationals, of which 221 resided in church properties.³² Territories belonging to the city were inhabited by 24 Jews (three at Folwarki Polskie, 19 at Folwarki Ruskie, and three at Folwarki Dolne).³³ Each year their number grew fast. In 1790 within the walls of Kamieniec and in the

²³ CDIAUK, Fond 39, op. 1, case 52, p. 10; NBUK, Fond II, No. 21667, p. 59.

²⁴ Secinskij 1895: 220.

²⁵ AJZR 1869: 337–338; CDIAUK, Fond 39, op. 1, case 1, p. 722.

²⁶ AJZR 1869: 314–315; CDIAUK, Fond 39, op. 1, case 1, pp. 238–239; *Kopiarz przywilejów*, LNB, Fond A. Czołowskiego 2250 III: 24.

²⁷ CDIAUK, Fond 39, op. 1, case 1, p. 428.

²⁸ For more about the attempts of townspeople to eradicate Jews from the city see Król-Mazur 2008: 292–298.

²⁹ CDIAUK, Fond 39, op. 1, case 1, p. 1564.

³⁰ Rolle 1878: 364.

³¹ Rolle 1892: 12.

³² AJZR 1890: 625–626, 639–640.

³³ AJZR 1890: 625–626.

nearby settlements lived 431 Jews.³⁴ They entered Kamieniec freely almost simultaneously with Russian troops. In 1800 Jews owned in Kamieniec 64 houses (of 573) and 14 inns (of the total number of 35).³⁵ According to the results of the census carried out in 1822 by the Revenue Chamber at that time in Kamieniec lived 852 Jews – townspeople, including 359 guild ones.³⁶ From the time of those territories being taken over the czar's authorities showed a lot of tolerance towards the Jews. On 27 July 1796 the Kamieniec Jews made an application to the head of the Podole governorship Nikolay Alekseevich Vederevskij in which they informed him of the fulfillment of Czarina Catherine's order requesting all Jews living in the city and in nearby villages move to the circuit city of Kamieniec Podolski, at the same time asking him to give his consent for the election of the head, the rabbi, and establishment of their own school.³⁷ The Jewish community in Kamieniec Podolski must have been one of the biggest and most significant of the time, as in 1797 it was listed next to the communities of Minsk, Mohylew, Połock, Żytomierz, and Winnica as the addressee of the letter of Elijah ben Szlomo Zalmana (also called Gaone of Vilnus), one of the most respected Jewish scholars of that epoch.³⁸ The Russians supported Jewish settlement in the city, although the official consent for settling down in Kamieniec was granted only in 1848.³⁹ Three years later Jews made up over half of all inhabitants in the town. Their position in Kamieniec was further grounded by the consent of the Russian authorities to take positions in the magistrature.⁴⁰ The actions of the Russian invaders were conditioned mainly by general principles of the then policy towards Jews in Russia.

In old Poland nationality groups which differed culturally mostly had a religious foundation. All distinctive national communities always referred to their own religious tradition.⁴¹ The Church as an institution held a very important position in the structure of the Armenian community. Brotherhoods which functioned at churches and which Armenians started to establish under the influence of Archbishop Mikołaj Torosowicz enjoyed great popularity.⁴² Brotherhoods which existed among Armenians living on the Polish territory were usually dedicated to the Immaculate Conception of the Virgin Mary, St. Anne, and St. Gregory the Enlightening. Latin scapular and rosary brotherhoods were rare.⁴³ In the 18th century in Kamieniec Podolski three brotherhoods existed.⁴⁴ Two of them, dedicated to St. Anne and the Archangels Saints Michael and Gabriel, were active at St. Nicholas's Church, and the third one, of St. Gregory, at the church dedicated to the same saint. Brotherhoods engaged in the activity called *Mons Pietatis*, translated into

³⁴ Kiryk 2002/2003: 35.

³⁵ *Ibid.*

³⁶ Marczyński 1823: 274.

³⁷ CDIAUK, Fond 210, op. 2, case 32, p. 23.

³⁸ Hundert 2007: 227–228.

³⁹ J. Apolinary (A.J. Rolle), Kamieniec Podolski, LNB, Fond Ossolińskich 3378 II: 78.

⁴⁰ *O Żydach i Ormianach z dołączeniem historyczno-statystycznej wiadomości o miasteczkach na Podolu przez R. K. J...go*, 1851 r., LNB, Fond Ossolińskich, No. 4748 I: 24–27.

⁴¹ Rok 1996: 71.

⁴² Armenians knew this type of religious associations even earlier. In Kamieniec Podolski there existed a brotherhood of "the brave" based on original patterns imported from Armenia by the Armenians of Kaffa, something between confraternity and shooting association: Grigorian 1975: 210–212.

⁴³ Bienkowski 1992: 340.

⁴⁴ See Król-Mazur 2010: 103–119.

Polish as the equivalent of pious bank, mount of piety, chamber for those in need, and charity pawnshops.⁴⁵

The beginnings of pious banks are rooted in the Middle Ages. The first one originated in the 12th century in Venice. On the church ground it was connected with the activities of Franciscan monks who used to establish the so-called mounts of piety, i.e. saving and loans schemes which were intended to protect the poor from usury. Those in need could borrow money at moderate interest (or sometimes no interest at all). The first pious bank was established in Perugia in 1462 by the Bernardine monk Barnaba of Tern. From 1462 to 1562 as many as 225 pious banks were established in Italy.⁴⁶ Due to the fact that in order to cover administrative expenses and unavoidable losses the church had to collect moderate interest on loans, the institution of a pious bank was opposed by some orders (Augustinians, Dominicans). The 1515 resolution of the Fifth Council of the Lateran protected pious banks from the attacks of Jews and allowed them to collect minor interest to cover their own costs, at the same time ensuring the protection of the Church. With time, pious banks imposed interest of 4–10%.⁴⁷ In Poland, the first pious banks were established by Piotr Skarga in Vilnius and Krakow. They soon won enormous popularity among the Catholic, Orthodox, and Armenian populations. In Lvov pious banks existed at Uspienski sobor⁴⁸ (mid-16th century), the Latin Cathedral (beginning of the 17th century) and the Armenian Cathedral (1660s) and were connected with the brotherhoods attached to them.⁴⁹ In Poland plans existed to establish a pious bank of a national character. The idea was presented for the first time at the Piotrków Parliament Assembly in 1530 by Primate Jan Łaski (the initial capital was to be made of taxes collected from settled nobility and clergymen). On the other hand, Andrzej Frycz Modrzewski in his work *De republica emendanda* proposed to gather the necessary capital by imposing taxes on all citizens except for peasants and merchants and supplement it with collected cash fines. Neither of the ideas was fulfilled.⁵⁰

Pious banks won enormous popularity particularly among Armenians, who established them at all Armenian churches. The profits generated were used to finance the charity actions of Armenian communities on behalf of community members in need. As far as Kamieniec Podolski is concerned, the existing source materials confirm the existence of a pious bank solely at Saints Michael and Gabriel the Archangels' Brotherhood of Kamieniec.⁵¹ In Lvov, pious banks existed in all brotherhoods attached to the Armenian Cathedral. Donations made by brotherhoods' benefactors made capital from which monetary loans were given to persons requesting a loan against an item of value.

As a result of economic changes, townspeople and Jews were more and more affected by the shortage of monetary funds to finance the ever-growing activities in trade,

⁴⁵ Gloger 1972: 223.

⁴⁶ Janusz 1928: 6–8; Tomczak 2009.

⁴⁷ *Encyklopedia katolicka* 1985: 1305.

⁴⁸ At a later time it assumed the name of the Assumption of the Virgin Mary.

⁴⁹ Janusz 1928: 8–11.

⁵⁰ *Encyklopedia katolicka* 1985: 1305.

⁵¹ Saint Michael and Gabriel the Archangels' Brotherhood of Kamieniec in the Roman Catholic Church was present under the name of Guardian Angels' Brotherhood from the beginnings of the 17th century. It was established primarily by Pauline monks on territories covered with war activities: *Encyklopedia katolicka* 1985: 625–627.

crafts, and emerging industry, or to cover unexpected expenses. Pious banks became so needed and popular that in some towns credit institutions were established to provide loans to support townspeople in need of money.⁵² For townspeople and nobility it was more advantageous to take loans from Armenian pious banks than from Jews. Despite the fact that the statutes of *Montes Pietatis* defined in detail the rules for granting loans, in practice those were often neglected. Armenians were able to wait a long time for repayment, even if a client stopped paying commission. Eventually, a pledged pawn was sold at a public auction. At the pious bank active at the Lvov Brotherhood of the Passion dedicated to St. Gregory, Armenians took such steps only after 41 years had elapsed from the deposition of a pledge.⁵³ The commission requested by Armenians was lower than that collected by Jews. It usually depended on the agreement made between the debtor and the creditor; however, the law determined the highest possible level of interest rate. In the case of Jews in 1670 it was set at the level of 20%. As for the interest rate in case of loans granted by Jews to Jews, in 1673 the Jewish Parliament (Waad Arba Aracot) was allowed to collect up to 30%.⁵⁴ These legal regulations were often infringed by Christians and Jews alike. The clause in the law in the Republic of Poland which banned the nobility and townspeople from pledging real estate with Jews favored Armenians.⁵⁵ Such limitations did not concern Armenians and, according to the sources that exist, were common practice.

Solely valuable items were pledged, such as gold coins, gems, jewelry, silvers of various types (tableware, silver mirrors, hair brushes and intricate decorative items, and even pieces of silver fittings for books), saddles and harnesses set with precious stones, votive offerings and liturgical items, gold sheet pieces, and even precious fabrics, as in the case of Saints Michael and Gabriel the Archangels' Brotherhood of Kamieniec. Pledges were valued by specialists – goldsmiths and jewelers. An analysis of particular pledges indicates that a loan did not always reflect the actual value of the pawn. For example, on 21 August 1745 the Armenian Piotr Szadbejowicz pledged two strings of Kolkata pearls and 10 gold ruby pieces with pearls receiving 240 ducats,⁵⁶ i.e. 4,320 Polish zlotys.⁵⁷ On the other hand, Aga Jachia Carewicz of Chocim, had pledged three years prior at the same brotherhood 12 strings of Kolkata pearls, two gold chains valued at 30 ducats, four gold rings with rubies, one gold band, a pair of gold-plated silver earrings with pearls, a pair of gold-plated silver *czapragas* embroidered with pearls,⁵⁸ one *przyczolek* embroidered with pearls,⁵⁹ a pair of silver *manele*,⁶⁰ a gold-plated balsam vessel with a silver chain,⁶¹ one Turkish knife silver-framed with silver chains, one silver snuff-

⁵² Wareżak 1931: 285–315.

⁵³ *Indeks zastawów w Bractwie Męki Pańskiej pod tytułem św. Grzegorza 1770–1789*, Zakład Narodowy im. Ossolińskich, Wrocław [hereafter: Oss.], Ms. 1765/III, Mf 8735: 8, 9, 41, 321.

⁵⁴ Morgenstern 1967: 10.

⁵⁵ Goldberg 2001: 91.

⁵⁶ A ducat (also known as a “red zloty”) was a gold coin which in the 18th century was worth 18 zlotys or 540 groschen: Tomaszewski 1934: 23.

⁵⁷ The Polish zloty equaled 30 groschen: Tomaszewski 1934: 23.

⁵⁸ *Czapraga* – an oversized button with a hook and eye used as the only fastening of a short-sleeve coat, placed at the very top.

⁵⁹ *Przyczolek* – a cap worn by a bride.

⁶⁰ *Manele* – bracelets and armlets worn by women on their left arm.

⁶¹ Balsam vessel – a small, decorative vessel for storing balsams and perfume.

box, one silver Cossack belt, and one silver-framed Turkish sword received from the brotherhood worth 50 ducats, i.e. 900 zlotys.⁶² In order to understand the real value of the money it is worth pointing out that in the years 1745–1746 a town scribe in Krakow received a wage of 10 zlotys.⁶³

The statutes of the Kamieniec brotherhood assumed 7% commission on each 100 zloty loan.⁶⁴ At the Lvov Passion Brotherhood dedicated to St. Gregory annual commission equaled 8% on each 100 zlotys, and starting from the late 1770s/early 1780s it gradually decreased to as little as 5%.⁶⁵ In practice, this rule was not always obeyed, and one could get such commission as was accepted by the borrower urgently needing money due to the circumstances. It was possible to obtain the consent of a brotherhood to pay commission at a rate lower than the one agreed. Such consent was often given regardless of the nationality of the borrower, as in the case of the Jew Anzel Hewszyłowicz, by profession a tailor.⁶⁶ The terms against which brotherhoods granted loans and for which they requested commission differed. In Lvov loans were often granted for a half-year period.⁶⁷ According to the statutes of Saints Michael and Gabriel the Archangels' Brotherhood of Kamieniec that was possible only after the elapse of one year. Of course this does not mean that all pawns were bought out after a year; however, interest was accounted for annually. Unfortunately, we lack information on interest paid on pawns made in the 1720s and '30s, as at that time the pawn book was run in a neglectful manner and solely the information pertaining to pawns was given. In Armenian pious banks as a rule interest was paid strictly from the date a pawn was pledged.

Most probably no rules existed in Armenian brotherhoods to define who could be granted a loan, as their clientele was varied and included Armenians, Poles, Jews, and in the case of Kamieniec also Turks from nearby Chocim. Jews were not only frequent, but also the most trusted clients of Armenian pious banks. They paid interest scrupulously and repaid loans fairly fast. They did so not for the care of the pledged items but mostly due to the regulations of Jewish religious law.⁶⁸ At the Saints Michael and Gabriel the Archangels' Brotherhood of Kamieniec out of 94 pawns pledged by Jews in the period from 1725 to 1788 only five were not bought out. This happened to the pawn pledged in 1736 by Szulim Owediowicz (who received eight ducats for the pawn), the one pledged in 1739 by Żwaniec tenant Godz (60 ducats), and the one pledged in 1741 by Hyszk Owediowica (7 ducats), a silver London watch pledged in the same year by the Boryszkow tenant Hewszyj Hyszkowicz (5 ducats), and the 1764 pawn of Wulf Chaimowicz,

⁶² *Regestr konfraternicy SS. Michała i Gabriela Archaniołów do przyjęcia i wpisów różnych zastawów dla lepszego porządku przez Ichmci ks. Mikołaja Derkaprelewicza oficjara i proboszcza kościoła pod tytułem św. Mikołaja Biskupa i Wyznawcy kamienieckiego ormiańskiego podany Anno Domini 1741, D. 20 Octobris* – not paginated. The book remains in private hands. I wish to express my deepest gratitude to Mr. Vitalij Michajłowski, PhD, of Kiev, for making it available to me.

⁶³ Tomaszewski 1934: 149.

⁶⁴ Król-Mazur 2010: 113.

⁶⁵ *Indeks zastawów w Bractwie Męki Pańskiej pod tytułem św. Grzegorza 1770–1789...*, pp. 136, 150, 420, 478; Janusz 1928: 42.

⁶⁶ *Regestr konfraternicy SS. Michała i Gabriela Archaniołów...*

⁶⁷ *Indeks zastawów w Bractwie Męki Pańskiej pod tytułem św. Grzegorza 1770–1789...*, pp. 16, 18, 48, 216.

⁶⁸ Jews were carefully preparing for the celebrations of the New Year (Rosh ha-Shana). In order to start the celebrations they had to pay all debts to *stand clean before the Judgment*: Kameraz-Kos 1997: 41–42.

son of Dłużka the goldsmith – a richly gold-plated harness (a loan of 180 zlotys). In the latter case, the Saints Michael and Gabriel the Archangels' Brotherhood of Kamieniec waited 11 years for the repayment of the loan and, on October 20, 1775, following a new valuation, sold the item at an auction.⁶⁹

The pawn books of the Armenian brotherhoods are very good material for researchers studying Jewish history. In the case of the Saints Michael and Gabriel the Archangels' Brotherhood of Kamieniec there has survived only one book of that kind, dating back to 1741, but including entries from the years 1725–1789.⁷⁰ The pawn book of the Saints Michael and Gabriel the Archangels' Brotherhood differs from another surviving book of the kind, namely the one run by the Lvov Brotherhood of the Passion dedicated to Saint Gregory. The Armenian books from Lvov give us more detailed information about the brotherhood, the bank and its members. Local brotherhood scribes paid more attention to the proper and detailed bookkeeping of pawn books. The books therefore give us different, sometimes very detailed information on Jews borrowing money from Armenians. We know where they came from and where they lived. The books often give a relatively exact location of where the person resided in the city, stating not only the name of the district but also the place. They make it possible to trace connections and relationships between family members. We do not have such detailed information in the case of the Brotherhood of Kamieniec. They include the most basic information on when, who and what was pawned and how high the loan was. Often there is no information on the further lot of the pledge. Only on the basis of the bookkeeping technique, which is constant and occurs in other Armenian books of the Brotherhood, can we conclude which pledges were bought back. In the case of Jews, there is often a lack of information about their profession and the place where they came from.⁷¹ The bookkeeping method is also different. In the Lvov Brotherhood of the Passion dedicated to Saint Gregory records were run during provisioners' terms of office because by the time of a new election each provisioner reported on expenditures, the capital which the Brotherhood had and also pawns. Such a method of bookkeeping was more beneficial because it was more transparent. It provided an easy way to trace what happened to pledges. Pledges which were bought back were not rewritten, as opposed to those which were not bought back – in their case full information about them was given each time. In the case of Saints Michael and Gabriel the Archangels' Brotherhood of Kamieniec records were entered one after another. Sometimes it happened that entries on other pawns were entered in boxes intended for entries of provision or pawns which were bought back, without leaving space for them. Some entries from the initial years (from 1725) were placed at the end of the book, in the opposite arrangement. One may get the impression of them being a rough copy due to their incompleteness and numerous deletions. Some of them (the first entry from 1727) were rewritten back to the index listed in the proper, front page of the book. These entries are more exact and give more information. Accu-

⁶⁹ *Regestr konfraternicy SS. Michała i Gabriela Archaniołów...*

⁷⁰ *Ibid.*

⁷¹ I assume that in such cases where the information on the place of origin of Jewish clients was omitted – and such entries dominated throughout the first half of the 18th century – that this concerned Jews inhabiting Kamieniec Podolski and the omission was done on purpose due to the regulations banning Jews from settling there.

rate and clear records of pledges were carried out only from 1741, following the arrival of Jacob Stephen Augustynowicz, the Armenian archbishop of Lvov.

All people who received loans from Armenian pious banks had to have the ability to write in Polish, because all vouchers regulating the conditions of a loan and probably also records of pawned items were prepared in Polish. It is possible that a knowledge of Polish was not required of people who only came to return a borrowed capital. Such a conclusion may be drawn from the record in the pawn book of the Lvov Brotherhood of the Passion dedicated to Saint Gregory. When on July 22, 1778 Malka Leybowicz bought back the pledge which her husband Lipman Leybowicz had pawned two years earlier in Cieszanow, she left in the Brotherhood the receipt given by her husband as well as the record of pawned items written for her in Hebrew.⁷²

The Saints Michael and Gabriel the Archangels' Brotherhood of Kamieniec and the Lvov Brotherhood of the Passion dedicated to Saint Gregory shared the same trend – by the mid-eighteenth century Jews constituted a very small percentage of customers. The difference is that in the case of the Lvov Brotherhood it was the period of its greatest prosperity – it had 135 pledges in April 1745⁷³ (and in March 1788 only 30⁷⁴). The Brotherhood of Kamieniec was not only much smaller but also poorer. The first half of the 18th century was for local residents the time of rebuilding of the city after the period of the Ottoman rule, as well as the ravages of wars (the Northern War and the successions of the throne after the death of Augustus II). In the first years only several people came to the Brotherhood for a loan. There were 34 pawns in Saints Michael and Gabriel the Archangels' Brotherhood on April 1745, and in the 1770s and '80s there were approximately 20 per year. 1788 was the last year from which there is information on only three entered pledges, then the records end.⁷⁵ The bank of Lvov had better conditions for running business because many nobles and the nobility had their possessions in Lvov (such as the Potocki family, which were regular customers). Throughout 1744 and 1745, the total amount of pledges was 69,123 zlotys and 19 groschen.⁷⁶ In Saint Michael and Gabriel the Archangels' Brotherhood the value of pledged items slightly exceeded 9,500 zlotys.⁷⁷ In comparison with the pious bank established in Krakow by Piotr Skarga which functioned in the Brotherhood of Mercy at Saint Barbara's Church, a capital of 89,310 zlotys was recorded in 1712.⁷⁸ By way of comparison, the annual rent of one of the most expensive tenement houses in Krakow, recorded in the sources, was 500 zlotys.⁷⁹

Throughout the 18th century Armenian pious banks were slowly ceasing their business activity. Despite the increasing demand for loans, recession in the country started to result in a banking crisis in the 1790s and the fall of the six largest banks in Warsaw. The situation also affected the activity of Armenian pious banks. The bourgeoisie and the nobility rarely used their services, as opposed to Jews, who had become their frequent

⁷² *Indeks zastawów w Bractwie Męki Pańskiej pod tytułem św. Grzegorza 1770–1789...*, p. 267.

⁷³ *Regest zastawów w Bractwie Męki Pańskiej erygowanym pod tytułem św. Grzegorza ojca i patriarchy naszego, przez różne osoby założonych od roku 1744*, Oss., Ms 1761/II, Mf 279: 38–41.

⁷⁴ *Indeks zastawów w Bractwie Męki Pańskiej pod tytułem św. Grzegorza 1770–1789...*, pp. 520–521.

⁷⁵ *Regestr konfraternicy SS. Michała i Gabriela Archaniołów do przyjęcia i wpisów różnych zastawów...*

⁷⁶ *Regest zastawów w Bractwie Męki Pańskiej pod tytułem św. Grzegorza 1770–1789...*, p. 41.

⁷⁷ *Regestr konfraternicy SS. Michała i Gabriela Archaniołów do przyjęcia i wpisów różnych zastawów...*

⁷⁸ Gloger 1972: 111.

⁷⁹ Tomaszewski 1934: 194.

customers. It is hard to say what the direct reasons for this situation are without any further research. Perhaps other, larger and more modern loan institutions better met the expectations of the nobility and the bourgeoisie, while traditional institutions became more suitable for Jews.

In the records of the Brotherhood of Kamieniec Jewish customers were often called “infidels” and “orthodoxies,” expressions also often used in the Lvov Brotherhood of the Passion dedicated to Saint Gregory. Armenians in Kamieniec Podolski in their pawn books consistently used the expression “Jew,” mostly with an opposition indicating their origin, i.e.: Jew of Kamieniec, Jew of Karwasary, Jew of Zinkowce, Jew of Żwaniec.

In the period from 1725 to 1780, Jews rarely pledged at Saints Michael and Gabriel the Archangels’ Brotherhood. Furthermore, the amounts they were borrowing were relatively small. The majority were amounts from several to little more than twenty ducats. In the period from 1725 to 1788, Jews were given loans there 94 times. The total number of pawns of the Brotherhood during that period was 556, so Jews probably constituted about 16% of the local Armenian pious bank’s customers.

Year	Number of pawns	Place of origin of pawning person ⁸⁰
1725	1	Kudryńce
1729	2	1 x Łykwocce
1732	1	?
1733	1	?
1736	4	1 x Biała
1737	2	2 x Żwaniec
1739	3	2 x Żwaniec
1741	2	1 x Boryszkowce
1746	4	3 x Kamieniec; Żwaniec
1757	1	?
1764	1	Dłużek
1768	1	Jezierany
1776	1	Jezierany
1780	3	2 x Karwasary; Żwaniec
1781	3	Karwasary
1782	2	Karwasary
1783	9	6 x Karwasary; 3 x Zinkowce
1784	4	Karwasary
1785	15	Podzamcze Zinkowce, Karwasary, Żwaniec
1786	23	Karwasary, Hryńczuk, Podzamcze, Zinkowce
1787	10	Karwasary, Zinkowce
1788 ⁸¹	1	Zinkowce

⁸⁰ Only the ones which could be identified.

⁸¹ The books ends with three entries from that year.

From the 1780s Jews dominated as customers of the pious bank of Kamieniec. From August 1780 to September 1788 out of the total amount of 95 pledges of the Brotherhood, 75 belonged to Jews. During the previous three years the number of Jewish customers had increased. In that period loans were given only to Jews. In 1785, out of a total number of 22 pledges, 15 belonged to Jews; in 1786, out of a total of 28, 23 were Jewish; and in 1787, from a total of 17, 10 were Jewish. However, the townspeople of Kamieniec slowly started to change their attitude towards Jews from the 1770s onwards. The change was connected with demographic problems and a huge depopulation of the city after the plague in 1770. Five years later, a plan allowing Jews to settle in the city again was taken into consideration.⁸² The people who applied for a loan were mainly craftsmen, mostly tailors and goldsmiths. Among the records of borrowers from 1786 is the name of Herszk Moszkowicz, whose profession was outfitter. Other borrowers were tenants. It is highly possible that the dominance of tailors among the local Jewish population was associated with the demands of the garrison of Kamieniec Podolski. The city repeatedly complained that the garrison was providing protection for Jewish craftsmen. It is possible that the craftsmen's outhouse near the stone castle was built especially for them.⁸³ Rabbis from local towns were also among the various customers of the bank. In the 1780s a frequent customer of the Armenian pious bank in Saints Michael and Gabriel the Archangels' Brotherhood was Litman – a rabbi of Karwasary who had borrowed six times.⁸⁴ He had a good credit rating because he would return his loans very quickly. He returned the pledge from August 26, 1784, for which he received 30 ducats, after four days, giving the Brotherhood a commission of 1 zloty and 21 groschen. The longest period of time that the Brotherhood had to wait for the return of capital that he had borrowed was seven months.

Despite the relatively rapid returns of loans, a characteristic feature of Jews was also that they pledged several different pawns during the whole year, as for example did the already mentioned Rabbi Litman or Moszko Berkowicz, Anzel Hewszynewicz and Benio, all from Karwasary. The loans that they took for their pledges were also not low as far as the conditions of Kamieniec were concerned. Such cases do not necessarily indicate the wealth of the above-mentioned people. It is more likely that they pledged items that other people had left with them. If only the situation allowed, Jews were often creditors of some people and debtors of others, to whom they pledged to a lower percentage.⁸⁵

The ducat was the currency of the majority of amounts that were paid. The Polish zloty was rarely used; it began to prevail only from the 1770s. At the end of the 1750s and beginning of the '60s tynfs⁸⁶ were also used – 14 tynfs being equal to one ducat.⁸⁷ Amounts borrowed by Jews fluctuated from several to several dozen ducats. The largest amount was obtained on December 1, 1784 by Benio, a Jew of Karwasary. He received

⁸² Król-Mazur 2008: 296.

⁸³ Map of the city of Kamieniec Podolski of 1773, in *The State War – Historical Russian Archive in Moscow*, Fond 349, op. 17, case 598.

⁸⁴ *Regestr konfraternicy SS. Michala i Gabriela Archaniolów do przyjęcia i wpisów różnych zastawów...*

⁸⁵ Morgenstern 1967: 8–9.

⁸⁶ In the years 1731–1765 the exchange rate of a tynf was 38 gr. The tynf was withdrawn from use in the second half of the 18th century and the purchase price was set at 27 groschen: Tomaszewski 1934: 21–22.

⁸⁷ In that period (the 1750s and '60s) 1 ducat was worth 540 groschen: Tomaszewski 1934: 4–5.

90 ducats, that is 1,620 zlotys, for his pledge, which was composed of eight strings of pearls of Kolkata and a great pure golden ducat.⁸⁸

An interesting fact is that the majority of the customers of the bank of Kamieniec were men. In the period from 1725 to 1788, women were given a loan only five times. These were Chajka Jacob (a *passamentarius*⁸⁹) in 1739, Zelman – a Jewish woman of Kamieniec, Choja (rabbi of Kamieniec), and Hesz – a Jewish woman of Żwaniec in 1746, and finally Joś – the widow of a tailor from Karwasary in 1787.⁹⁰ It is highly probable that the peculiarity of Kamieniec had an impact on this. Kamieniec was a frontier town in which rules existed prohibiting Jews from settling in and doing businesses, and restricting the ability to reside in the city. It is also possible that another reason for which Jewish women preferred not to visit the city was fear of provocations from soldiers from the local garrison. The town books contain plenty of records of various excesses that drunken soldiers committed towards women when moving through the city.

Jewelry and silver dishes dominated among the items that were pawned in Kamieniec. Other frequent pawns were weapons (mostly silver guns and knives), horse harnesses or clothing elements, such as Cossack belts studded with silver plates. Some of these items were of Turkish (a frequent term used for them was “a Turkish work”) and also Cossack origin.

Local Jews, as the closest inhabitants to the border of the Ottoman Porte, left in their pledges goods of Turkish origin. And so, on April 29, 1737, a Jew of Żwaniec, Abramko Bakalnik,⁹¹ pawned 41 Turkish ducats and four lefts, for which he took 28 ducats.⁹² It became clear that the Brotherhood was not afraid of taking Turkish currency. Even if it did not obtain the return of the borrowed capital, it would only lose the commission and the value of the money, which in fact would be used in the business conducted by Armenians of Kamieniec on Turkish territory.⁹³ In the pledge from March 25, 1739 of another Jew of Żwaniec, a man named Fishel, there was a silver Turkish goblet. Benio of Karwasary pawned a silver Turkish horse with golden straps on March 17, 1786, for which he received 30 ducats. Half a year later the same man pawned a pair of Turkish pistols, mounted in silver, and also a similar Turkish knife for which, together with five pawned ducats, he received a loan of 12 ducats.⁹⁴ In the pledge pawned a month later of Mortko Herszkowicz of Podzamcze were five Turkish ducats. In 1785, the pledge of Berek, a tenant of Zinkowce, included among others three strings of pearls of Kolkata, a golden ducat and a golden Turkish coin.⁹⁵

Occasionally fetishes were pawned. On April 15, 1739, a man called God, a tenant of Zwaniec, pledged a silver tray with 12 small cups, five silver spoons, a Cossack belt

⁸⁸ *Regestr konfraternicy SS. Michala i Gabriela Archaniołów do przyjęcia i wpisów różnych zastawów...*

⁸⁹ *Passamentarius* – a craftsman making belts, fringes, and tapes which were used to hem garments and fabrics.

⁹⁰ *Regestr konfraternicy SS. Michala i Gabriela Archaniołów do przyjęcia i wpisów różnych zastawów...*

⁹¹ The name probably originates from the activity which he performed, mainly trading delicacies.

⁹² The reference is probably to one of the Turkish ducats of the time, called a funducle, which was worth 465 aspers, a turali worth 315 aspers, zindzirli worth 249 aspers; while 1 asper was equal in value to the Polish groschen: Dziubiński 1998: 294.

⁹³ For more about the trading connections of the local Armenians with the world of the Orient see Król-Mazur 2008: 303–315.

⁹⁴ *Regestr konfraternicy SS. Michala i Gabriela Archaniołów do przyjęcia i wpisów różnych zastawów...*

⁹⁵ *Ibid.*

on a strap studded with 37 plates, two silver goblets, five strings of pearls, three golden perphuncs, nine golden rings, a headstall⁹⁶ studded with pearls with nine rubies mounted in gold, five large silver mugs and four smaller ones and finally one Jewish tablet.⁹⁷ The pledge was priced at 60 ducats. A Jewish tablet with a handle (*jad*)⁹⁸ was also among the items pledged on June 11, 1736 by Hyrszek Zelikowicz, a tenant of Biała. It was also pawned to the Armenian pious bank in 1729 by Zelman of Łykowiec. Among various items pledged on April 1786 by Litman, a rabbi of Karwasary, was also a silver sheet indexed by Hebrew letters. The pledge of June 29, 1785 of Moszko Berkowicz of Karwasary included among other things a tiny silver figure shaped as a tower of the Ten Commandments.⁹⁹ Other pledges also contained decorative silver candlesticks.¹⁰⁰

Jews also pawned fetishes associated with the Christian religion. These were mainly crosses studded with precious stones. Such a cross studded with diamonds was pledged on January 18, 1785 by Moszko Berkowicz of Karwasary.¹⁰¹

Jewish pledges also contained various types of jewelry, elements of clothing and various everyday objects. Quite often they included the headstalls mentioned earlier, of which most were embroidered with pearls. They were pawned by both men and women, i.e. by Hyrszek Owediowicz (April 18, 1741), by Benio of Karwasary (July 10, 1782 and August 14, 1782), or by Chai, a rabbi's wife living in Kamieniec (April 18, 1746). The latest pledge provides the minimum overview of Jewish decorations. It consisted of a beachhead on red velvet embroidered with pearls with five golden ruby items, a Jewish wreath embroidered with pearls on top and belted with a golden chain on the bottom on which were three golden items with one ruby,¹⁰² three golden signet rings, two ruby rings in the shape of a rose,¹⁰³ and seven silver spoons. As for jewelry, it is not always described with the note "Jewish" in sources. As 100% Jewish in descriptions of pledges are quoted signet rings, mostly cut on milfoil. Such a signet ring can be found in the pledge of Hozie Kantrelewicz of May 15, 1732. Occasionally, Jewish books mounted in silver were recorded among the items pawned on April 8, 1732 by Chaim, a tenant minister.¹⁰⁴

In the 1780s, when the number of Jewish customers of the Armenian pious bank of Kamieniec increased, some people pawned various pledges. Those pawning most frequently were: Benio of Karwasary – 14 times, Joel of Zinkowce – five times, Herszko Andzel Harszynowicz of Karwasary and Wol Zelmanowicz – four times, Majorko of

⁹⁶ Naczolek was a headstall of a Jewish woman – a moderately wide band with ribbons to tie at both ends, usually made of silk, velvet, or satin embroidered with etched embroideries or pearls. See Goldstein, Dresdner 2009: 31.

⁹⁷ It is hard to say whether the reference is to *mizrach* – a board placed on an inner eastern wall of a house or a synagogue which showed the direction of Jerusalem where Jews turn while praying, or a *tasim*, i.e. decorative silver shields placed on ribbons tying Pentateuch rolls, see Goldstein, Dresdner 2009: 58–61.

⁹⁸ Jad (handle) is a device in the shape of a hand with a protruding index finger which is used to indicate the recited passages of the Torah: Goldstein, Dresdner 2009: 60.

⁹⁹ The reference is probably to silver crowns decorating Pentateuch rolls: Kameraz-Kos 1997: 13.

¹⁰⁰ *Regestr konfraternicy SS. Michała i Gabriela Archaniołów do przyjęcia i wpisów różnych zastawów...*

¹⁰¹ *Ibid.*

¹⁰² Perhaps the reference is to caps (Stirnbinde) worn by Jewish matrons: Goldstein, Dresdner 2009: 32.

¹⁰³ Probably these are not typical Jewish rings – rubies and rose motives were characteristic for Jewish jewelry: Goldstein, Dresdner 2009: 33–35.

¹⁰⁴ A tenant minister was an officer responsible for tax collection, therefore the reference is to a tax collector from Jewish tenants.

Karwasary – three times, and Oszur of Karwasary, Moszko Berkowicz of Karwasary, David Leyzerowicz, Berko of Zinkowce, Berko Markowicz and Yankel of Zinkowce – twice.¹⁰⁵

In the Armenian pious bank of Kamieniec non-local Jews were not requested to offer a guarantee from townspeople or from local Jews, as was required in other Armenian pawn banks. While pawning items, non-local Jews also rather tended not to use mediation of local people of Kamieniec. There is only one such case recorded in the pawn book.

Despite the arguments of the townspeople of Kamieniec and also Armenians to restrict the functioning of Jews in the city, the Armenian Brotherhood of Saints Michael and Gabriel the Archangels did not create any problems in giving loans to Jews from the nearest functioning pious bank. Jews were reliable customers who regularly paid commission and returned the capital within a fixed time. Loans were generally returned within a year. The longest delay was that of Moszko Berkowicz, who received a loan on June 29, 1785 and returned it on May 12, 1789, with a commission of 91 zlotys.¹⁰⁶ The Jews who received loans from the Armenian pious bank of Kamieniec Podolski functioned well among the borderland community. The pledged items reflect Polish, Ukrainian (Cossack) and Oriental cultural influences. The example of Kamieniec Podolski confirms the research conducted by Nadziezda Bańczyk and Karina Mkrtczian over the variety and intensity of Jewish-Armenian relations. The foundations of these mutual contacts were professional and grounded in market-cash connections and, despite religious barriers, were based on similar moral values.¹⁰⁷

ABBREVIATIONS

AJZR 1869 – *Архив Юго-Западной России издаваемый комиссиею для разбора древних актов состоящей при Киевском, Подольском и Волынском Генерал Губернаторѣ*, ч.V, т. I: Акты о городах (1432–1798), Киев.

AJZR 1890 – *Архив Юго-Западной России издаваемый комиссиею для разбора древних актов состоящей при Киевском, Подольском и Волынском Генерал Губернаторѣ*, ч.V, т. II: Переписи еврейского населения въ Юго-Запажном Краѣ в 1765–1791, Киевъ.

CDIAUK – Central State Historical Archive of Ukraine in Kyiv.

LNB – The W. Stefanyk Lviv Scientific Library of the Ukrainian National Academy of Sciences.

NBUK – The V. Vernadsky Ukrainian National Library in Kyiv.

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¹⁰⁵ *Regestr konfraternicy SS. Michała i Gabriela Archaniołów do przyjęcia i wpisów różnych zastawów...*

¹⁰⁶ *Ibid.*

¹⁰⁷ Bańczyk, Mkrtczian 1998: 27–35. The authors as first used in their research on Armenian-Jewish relationships pawn book of Armenian pious banks.

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