

The Economic Life of the Jews *in Europe*
During the Eighteenth Century
Prior to the Revolution

Thesis submitted

To
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By
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The Economic Life of the Jews in France
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I. General Economic Trends of the Period

The eighty-nine years from seventeen-hundred to the outbreak of the French Revolution present an interesting and complex period of Jewish history in France. Although the community in France during this period was never a large one compared to the great centers of Jewish life, certain groups within it were important contributors to French economic affairs. Those that were not outstanding present a typical picture of pre-emancipation Jewries. Because of the outstanding character of the few and the typical nature of the many, this group deserves more attention than has heretofore been given it in English works on Jewish history. In the course of this paper we shall be occupied with several definite problems. The question of economic unity and cooperation between the various groups, such as Sephardim and Ashkenazim, will be considered. The place of the Jew in French mercantilism and his contributions to it will be discussed. We shall determine whether Jewish economic history in France during this period can shed any light on the breakdown of mercantilism and the rise of modern capitalism in France. Finally, we shall study the occupations permitted to the Jew in an effort to ferret out the truth of the old charge of usury. The truth, in regard to these problems--as nearly as we can find it out--will be presented implicitly in our study of the several communities and explicitly in the conclusion of the paper.

The sources around which this paper has been built leave much to be desired. At the outset it should be stated that the primary sources for the material are mainly to be found in the local municipal records of the various cities where the Jews lived and in the departmental records of the provinces. Since the pursuit of these records was beyond the writer's means he has had to content himself with secondary sources for the most part. These secondary sources have dealt, with very few exceptions, with the general Jewish history of the group in some one city or area. Few of them have dealt exclusively with the economic life of the people. The chief value in this paper lies in the compilation it represents of the economic information contained incidentally in these sources, and the inferences drawn from that information. There are only five genuine primary sources, all of them contemporary essays, and dealing largely with affairs in Alsace. They are: the essays of Gregoire, Lancastel, Lémann, and the two anonymous essays listed at the head of the bibliography.

I shall not attempt in this introduction to trace minutely general French economic history of the period. However, it should be interesting and profitable to devote some time to economic trends in France. This was the ancien regime, the time of strict, paternalistic regulation in domestic trade and manufacturing, and great foreign trade following the economic theory of the day, mercantilism. It was, however, the last period of the ancien regime, and a time of transition from the old centralized mercantilism to the new individualistic capital-

ism. For every instance of strict mercantilistic policy one can quote a corresponding example of new capitalistic policy. The old methods of manufacturing were beginning to give way to new techniques, as the adequacy of the guild system with its strict ~~monopolies~~ monopolies was being called into question. Restrictions were gradually being reduced in the exercise of commerce. All in all the period was one of unrest, discontent, transition. We shall now study briefly some of the major economic manifestations of the period.

Although the agricultural, peasant owners of land still constituted the most important class in France, industry was becoming of increasing importance. There were state factories for the manufacture of tapestry, soap, and porcelain, of which the king was patron. There were also royal factories under government authorisation. These were encouraged by subventions, loans without interest, direct and indirect bounties. Sometimes monetary aid was given the royal factories by provincial states or city municipalities. These establishments had monopolies of certain products for specified districts. A system of strict regulation was maintained with regard to quality and nature of raw materials, nature of equipments, process of manufacture, and quality of the finished products. In 1735 royal authority was extended to the glass industry, in 1739 to the paper industry. Industry grew in spite of all these restrictions. Gradually the restrictions were lessened until by 1789 most of them were ineffective. Rural industry in the textiles grew up without regulation as looms were set up in the homes. The influence

of commercial capitalism grew in the urban part of the textile industry. The capitalist supplied raw material, patterns, money for equipment, and fixed wages. As machinery was introduced industry began to be concentrated in Trivalle, Villeneuve, Clermont, Montauban, Reims, and Louviers,--thus we see industry in flux from mercantilist control to capitalist laissez-faire.

When we turn to a consideration of foreign trade the transition is less noticeable. Here mercantilism held its own to the end of the period. The most important trade was with the Antilles. Sugar cane, coffee, indigo, and cotton constituted the chief wealth of Guadeloupe, Martinique, and San Domingo. Just before the revolution these countries sent France ² 181 ³ millions of livres worth of these products as well as ginger and cocoa. They imported from France 78,000,000 livres of manufactured goods, and 42,000,000 livres of edibles, wines, and brandy. Although this might appear to show an unfavorable balance of foreign trade in gold expended and gained, a result thought to be disastrous according to mercantilistic, in reality, as we shall see, exports from France exceeded imports, as the former went all over the world, while much of the latter came from Frenchmen in French colonies. The Colonial Pact helped France maintain a monopoly of foreign trade at home and with her colonies. But active contraband trade also flourished in which goods were smuggled into France and her colonies from foreign lands. This trade gained in importance until we see the beginning of the breakdown of strict regulation along mercantilist lines. After 1763 Choiseul had to permit England

to export cod to the Antilles at eight livres per hundredweight; in 1784 foreign vessels were given access to some parts of the French islands.

Whether due to a natural increase or the slow breakdown of the old regulations, foreign trade grew to unprecedented heights during our period. French ports were flourishing commercial centers. Bordeaux alone had an export trade of forty millions in 1724, which grew to 150 millions before the Revolution.⁴ Foreign trade quadrupled from 1716 to 1789 as the ports of Bordeaux, Nantes, Rochelle, Saint-Malo, Havre, and Marseilles grew in commercial importance.

Of special interest to us is the condition of finances during the period. The extensive foreign trade already described needed some source of credit to finance the production of goods or agricultural products, and some credit instrument that would facilitate payments between nations. On the whole, the credit machinery of France underwent little change during our period. There was no great bank in all France. The functions of commercial banking were carried on by individuals. Even so great a commercial center as Marseilles had to rely on individual brokers⁵ to finance her great shipping trade. In Paris banks increased in number and importance although private financiers continued to engage in banking operations. In 1776 Turgot, impelled by the need for established credit institutions, established the Caisse d'escompte, with a capital of fifteen millions livres. Since such banks as these were confined themselves to lending to the state and handling exchange, the

lending of money at interest on surety to individuals, the central function of commercial banking, was left open to individuals, financial officers, or great merchants. Here the Genevese and the Jews took a leading part.

All indirect taxes, such as aids, registrations, the domain, drafts, the gabel, and tobacco tax were collected by farmers-general. There were many financial safeguards set up to insure payment to the state by these farmers-general, but most interesting is the price paid by them for the office-- It was eighty million livres in 1726, rose to 152 million in 1774, and reached 150 million in 1780 although aids and domains had been taken from the farm by Necker. In spite of this reform by Necker in 1780, and the establishment of a bank by Turgot in 1776, the royal finances remained in disorder, and the people constantly grew more discouraged.

Any discussion of eighteenth century economic life in France must consider the mercantilistic theory of economics. It was under this theory that agriculture, industry, commerce, and finances, were conducted at the beginning of our period, and it was against this theory that liberal spirits rebelled down to the revolution, bringing about the gradual transition from mercantilism to capitalism, which we have already sketched in industry and commerce. Mercantilism may be defined as the system "whereby the State, in different countries, has sought to control economic life in the interests of political and national strength and independence, and which by virtue of the importance that it has attached to the maintenance of a favourable money balance on foreign trade has been called the Mercantile System, or Mercantilism."⁶ This system includes an

as the

aim of political and national power, the idea that the true foundations of that power lie in the possession of gold, and certain methods adopted by the state for the promotion and regulation of agriculture, industry, and commerce to the end of securing and developing the nation's gold supply. The ideal state, according to this theory is a self-sufficient state which supplies itself with all the staples of life it can produce. Manufacturing is also stressed for export purposes, a favorable gold balance in foreign trade being necessary, even if colonies must be ^{won} forced to provide markets for the goods. Agriculture, industry, and commerce are strictly regulated to further self-sufficiency and the manufacture of goods for exports. A high protective tariff is put into effect against foreign made goods. The motivating force behind this theory is the thought that gold equals wealth and national strength.

II. A Brief History of the Jewish Communities

In concluding these introductory remarks, a brief historical notice regarding the various communities may be helpful. The first general expulsion of the modern era occurred in 1394 under Charles VI. Soon after, however, Jews began to re-enter by local toleration. Louis XIII expelled them all again on April 23, 1615, under penalty of death and confiscation of property to those who remained. That these policies were never fully carried out can be judged by the protection afforded the community in Bordeaux as early as 1550. As "nouveaux chrétiens" these refugees from Spain were allowed to live in France with their families, to carry on commerce there, and to enjoy the rights of other citizens. This letter patent was reaffirmed at various times, and in one period by Louis XV in 1723, and Louis XVI in 1776. In 1721 a colony of Avignonese Jews came to Bordeaux, attracted by the wealth of the Sephardic community. They were expelled, with but six exceptions. However, they soon came back and seeped in, until two distinct groups lived in Bordeaux. In Nantes, like Bordeaux, a town near the Atlantic Coast, Jews were admitted in 1603, and formed a community of about five hundred. The local inhabitants asked for their expulsion, but they remained, although the community grew smaller.

The history of the community in Paris is a curious one. The earliest settlers came from Metz. Their leaders are known as the "prinipaux chefs de la synagogue de Metz." ⁹ These

early settlers lived unhindered, and were put under the surveillance of the police department devoted to foreign residents. But in 1719 Jews began to enter Paris without permission to dwell ~~on~~ passports giving the right to pass through the city. These arrivals were imprisoned in Fort l'Eveque. In January, 1720, a law was passed making all Jews suspected of Synagogue attendance liable to expulsion or imprisonment. Nevertheless, the influx of Jews without passports continued, until in 1750 the king ordered, on the advice of his lieutenant-general of police that all Jews in Paris must have passports, and must register them upon their entrance into the city. Failing to comply with this regulation any Jew could be expelled ~~or~~ imprisoned whenever the lieutenant-general decided. ¹⁰ Their goods could then be confiscated and put "en sûreté." Back of these orders by the lieutenant-general were the real controllers of the community, the inspectors charged with the policing of the Jews. Naturally, such power in the hands of individual officials led to heavy, irregular taxation. Inspector Legrand, in office from 1750 to 1752, when he was recalled, gave most protection to those who paid the highest tribute, dignified ¹¹ as taxes. An investigation into the status of Jews in Paris made in 1755-1759 showed the Ashkenazic community in constant flux, "en passant," coming temporarily to Paris for specific business affairs. Many of the Sephardim lived at Chaillet, but entered Paris every day to carry on trade. This floating population did not usually bring their wives to Paris. They stayed at inns kept surreptitiously by fellow Jews or Jewesses.

Three synagogues had been organized by 1755, Ashkenazic, Avignonese, and Sephardic. In spite of the illegality of residence in Paris without a passport and special permission, this motely community grew until about five hundred were registered in 1789. It is to be assumed that the transient group of temporary residents also increased, although no figures are available as they usually entered without the formality of registration, stayed as long as business demanded, and left by French leave."

We now turn to a consideration of the groups living in towns along or near the shore of the Mediterranean. Most of the Jews in the province of Languedoc, including the cities of Beaucaire, Nîmes, Montpellier, Bégiers, Narbonne, and Toulouse, originated in the Comtat Venaissien, where permanent communities lived in Avignon and Carpentras.¹³ A community of thirty to forty families was resident in Nîmes by 1750. The Jews had been readmitted here to stimulate trade in 1695.¹⁴ Most of the decrees passed with regard to this group deal with length of temporary residence for trade, and the kind prohibiting all trade by Jews fell into disuse: "les anciens arrêts rendus contre les Juifs etaient devenus lettre morte."¹⁵ In the other towns of Languedoc, aside from Nice and Nîmes, there were no genuine permanent communities of any size. The Jews of the Comtat, however, travelled through Languedoc carrying on a brisk trade, especially at the fairs. In 1772 residence in Languedoc was denied all Comtat Jews except in time of fairs. Furthermore, those Jews, though few in number, who lived in Orange, Cognac, Rockefort, Saintes, and La Rochelle were ex-

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pelled in this year. In the Comtat Venaissin, permanent Jewish communities resided in Avignon and Carpentras. This Papal State expelled its Jews on Feb. 20, 1569 from Carpentras.¹⁷ A delay of two years was granted, however, and this delay was renewed every two years down to the Revolution. In Avignon the Jews received permission to live as natives July 2, 1593.¹⁸ Although residing in these two communities, the Jews of the Comtat carried on their commerce largely in the towns of Languedoc.

Finally, we turn to a consideration of the most populous section, Alsace. It is a far cry from the prosperous, naturalized maranos of Bordeaux, or even the less firmly established residents in the Comtat, to the miserable, despised Jews of Alsace. Here the Jews existed only by sufferance. In 1657 the Jews there were put under the king's protection when he confirmed all former privileges by a letter patent. What their position actually was can be seen from the decree of the Supreme Council of Alsace in 1755: "Les Juifs ne font point partie de cet ensemble qui forme les corps politiques. Condamné par l'oracle éternel à errer sur la surface de la terre, sans roi, sans magistrat, sans établissement permanent, ils sont étrangers partout."¹⁹ Until the letter patent of 1784 each Jew who entered Strasbourg, the principal city of Alsace, had to pay three livres²⁰ toll. In upper Alsace, the King of France had the right to regulate the condition of the Jews. In the imperial cities of the prefecture of Haguenau the local councils had the right to

pass on their admittance. In the rest of Alsace, including the Bishopric of Strasbourg, the local authorities had the right to admit or expel the Jews.²¹ As might be expected this lack of central authority made for great hardships and constant indignities and restrictions until in 1784 this condition began to be ameliorated. The chief communities in Alsace were located at Metz (in Lorraine), Colmar, Munster, Molsheim, Obermundatt,²² Wissembourg, Wintzenheim, and Strasbourg.

III. The Atlantic Sea-Board: Bordeaux and Nantes

One way of approaching the economic expansion of a community is to make a study of the sums it pays out in taxes. The problem of taxation in Jewish communities is a difficult one, for the people were subject not only to regular taxation but to many special fees and extortions. These latter we shall treat under the subject of communal expenditures. In Bordeaux several imposts were laid on the Jews as part of the "Corps et Communautés" of Bordeaux. One of these was the Capitation Tax. This tax amounted to 3100 livres for the community in 1738; it mounted to 10,068 livres by 1774.²³ During the Seven Years' War (1756-63), France suffered serious economic losses, particularly in her colonial power. This occasioned failures and bankruptcies among the Jews in Bordeaux since, as we shall see, many of them engaged in commerce with the French colonies in America. Therefore, during the war the head of the *הקדש*, as the communal organization was called, asked for a reduction in the Capitation Tax. This was refused, and the tax raised to 12,000 livres. Again in 1773 the leader (syndic) and his two assistants asked for a decrease on account of lessened commerce because of happenings in the colonies, and losses sustained through bankruptcies. This request was also refused on the ground that the Jews were rich, there being many millionaires among them who owned the foremost business houses of Bordeaux.

A second tax, the Imposition de la Milice, was introduced in 1776 by Intendant Boutin. He asked the community for 3,000 livres. The Syndic offered to pay 2,400 livres, whereupon Boutin asked for 3500. They settled for 3000.

In May, 1749, the Twentieth of Industry was imposed on both the community as a whole and on special individuals. It was doubled in 1756, and tripled in 1760. In 1757 the tax totalled 6,270 livres, almost as large a sum as that paid in the Capitation Tax. A release of 660 livres was granted. This tax, however, instead of increasing steadily, decreased so that in 1763 it amounted to only 4,730 livres, on which sum a release of 1,298 livres was granted.

All three of these taxes, as well as communal expenditures to city, state, and for charity were administered by the ²⁴ *ap^{ts}*, an oligarchic council. At first the taxes were apportioned according to the wealth of each family. In 1723, this plan was changed to one including a tax of one-half livre on every acquisition of immovable or movable property. Each head of a family made out his tax by conscience and put it in a chest at the Gabbai's (Syndic). The chest was opened each month in the presence of the two assistant-Gabbais. But this system failed to raise the required sums. In 1730 Intendant Boucher increased the Gabbai's powers of collection. The taxes continued to be administered by the *ap^{ts}* under the Gabbai with some slight alterations throughout the period.

Various communal expenditures mounting to large amounts also point to the wealth of the Bordeaux community and its economic expansion. These expenditures went to several sources: the city, the State, charity, and payments to an agent in Paris. Under the first heading come three loans to the city made in 1738 and 1739. The mayor and aldermen of Bordeaux constructed

a theatre by borrowing thirty, fifteen, and twenty-thousand pounds from the Jews in successive loans. This money was repaid, however,--a rare case among "loans" made to officials by Jews.

Previous to this loan in 1693 the Jews owed the city 11,000 livres which they donated to the hospital of Bordeaux with the sole promise that neither they nor their heirs could ever be named treasurers of that hospital.²⁵ This clause was inserted because the hospital ran an annual deficit which the treasurers had to make up out of their own funds.

In 1752 Tourny had a fountain installed in the Jewish quarter. The community had to pay 375 livres for it, which sum was later raised to 1,299 livres. In 1766 the Archbishop received 1,000 livres from the Jews for aid in ransoming captives in Morocco. In 1769, 402 livres were given for the children in St. Louis asylum. In 1762 and again in 1782 the Jews had to give large sums for the construction of boats.

A singularly large and unjust expenditure to the State was necessitated in 1726. The decree of the Council on Feb. 21, 1726 ordered that all property of Jews, whether business or landed, should be seized and put under the hand of the King; and that all present owners of land formerly possessed by Jews should report their land titles to the Intendant. Although within their legal rights, this decree of Louis XV's council naturally threw the community into great fear and confusion. They addressed the Council in Paris for a reconsideration. The

King promised to confirm anew the letters patent of 1723 if they would pay a sum of 100,000 livres to the national Treasury, and a fee of two sous per livres for the "joyous accession of the King to the crown." The sum was forthcoming, but one can imagine that the accession was hardly a joyous occasion for the Jews. In 1751 the community was again compelled to pay for registration in the Comité des Aides of the the same letters patent. This time the charge was only 1,485 livres.

The charity of the community in Bordeaux both for the support of its own poor and for Palestinian Jewry was widely known. In 1718 there were about one hundred families, seventy of which supported the rest. The number of those receiving charity increased until by 1735 half the families contributed and half received. This charity of the Bordeaux community was only for Sephardim. In 1724 a rule was passed refusing any help to Ashkenazim. Eighty families were helped as a maximum in 1735. If some poor families moved away, others could take their place. Charity included support of the family, distribution of meat and matzoth, and medical and surgical attention, as well as large gifts to emissaries from Palestine. Perhaps the reason for the existence of about fifty per cent. of poor people along side of fifty per cent. of wealthy people was the fear of the rich that if the poor indulged in lowly trades they would cast a reflection on their richer brethren. This attitude is expressed in the following rule passed by the ¹⁷⁷⁵ : "Et quant aux Portugais qui sont dans l'usage de vendre ou acheter des vieux habit, il leur sera defendu de continuer ce commerce et s'ils veulent y resister ou demandera également la protection de Monseigneur l'Intendant pour les y forcer." ²⁶ This regula-

tion indicates the wealth and pride of the rich members of the community.

Another communal expenditure was that made by an agent for the community who resided in Paris, Jacob Rodrigues Pereira; In 1756 he received an annual pension of four hundred livres. This was doubled in 1762. In 1776, when he secured the renewal of the letters patent of Louis XVI he was awarded 2400 livres.

Loans were sometimes made to influential people with the knowledge beforehand that they would never be repaid. Of such nature was a loan of 6,000 livres made in 1754 to M. Donin. In 1777 a loan was made to a certain L.B. These initials may have signified the future minister and cardinal Loménie de Brienne.

The conflict between the Sephardim and Avignonese in Bordeaux presents an interesting combat of economic interests. Early in our period the Jews of Avignon were attracted to Bordeaux by the wealth of the community there. By the year 1722 there were twenty-one families established in the city. Certain of these families, notably those of Lange Mossé, David Dalpuget, de Cassin, and David Petit became important in the city. Most of them were second-hand clothes dealers, but some dealt in silk and cloth, especially the Dalpuget's. This caused the jealousy of Christian merchants and Portugese Jews who feared their economic competition. In 1734 the latter groups secured a decree of Council that ordered all Avignonese Jews to leave Bordeaux and all of Guienne.²⁷ Sixteen families were then expelled, including the Dalpuget's, from whose presence the Christ-

ian merchants in silk and cloth were especially anxious to be free. The expelled families bent strenuous efforts towards being readmitted. Several families hid at Lormont, and came secretly to Bordeaux on business, sometimes making extended visits in the city. On April 22, 1749 Jacob and Emanuel Dalpuget were granted the right to live and trade in Bordeaux providing they did not engage in the silk or cloth business, wholesale or retail, and that they confine themselves to banking and trading with the American colonies. In the same year Nathan and Solon Astruc and Moïse Lange received permission to live in Bordeaux under the same conditions. In 1753 Solon Dalpuget and Lyon and David Petit were readmitted. Finally, in 1759 permission was granted to six of the above families and their posterity to dwell freely in Bordeaux, trading, owning property, and enjoying all the rights of natives. This final victory of the Avignoneze after over twenty years of struggle shows the lack of union between the Sephardim and their less favoured brethren, as well as the hostility of Christian merchants to Jewish competition. Their original expulsion, and first readmission subject to certain definite regulations as to which trades they were permitted to pursue demonstrate the strength of mercantilist policy and guild monopolies, just as their final readmission subject to no restrictions is suggestive of the gradual breakdown of parental regulations leading to laissez-faire which we shall have occasion to examine in greater detail farther on in this paper.

The occupations of the Portugese in Bordeaux were not

greatly varied, but were of such a nature as to be of vast importance to the economic life of the entire community. One trade frequently carried on was that of shipping to the French colonies in America, and importing raw materials and foodstuffs from them such as indigo and sugar. An interesting event connected with this commerce occurred in 1750. The Dauran-Verneuil affair.²⁸ is so named after two captains of French freighters. The ships were owned by a shipowner of Bordeaux named Dulorier. In 1750 both ships were lost at sea. They had been insured for 147,800 livres payable to the owner and five Jewish merchants engaged in shipping to and from America. The Jews were Antoine Frances, his two sons Abraham and Jacob, and two other merchants. These five and the shipowner were accused by the insurers, four companies of Bordeaux, Bayonne, Marseille, and La Rochelle, of ~~xxx~~ having insured the boats for fake freight and having planned the loss and abandonment of the ships at sea. Apparently there was truth in the charge as Dulorier and two of his associates fled the country. In August 1753 the Parliament of Bordeaux ordered the five Jews and Dulorier to be hanged in effigy. All shipping by Jews was not fake, however. The commerce attained considerable importance. Antoine Gradis, and his brother David, imported sugar and indigo.²⁹ Some of the most important houses of Bordeaux were these Jewish suppliers of cargos for ships. It was this middle man function of the Jew that provided a means of exporting Bordeaux products, notably wines. The Christian

merchants, who had no knowledge or experience in international trade and no correspondents in foreign lands, preferred to sell their products to a middle man, usually a Jew who would pay him cash and then bear the responsibility of shipping the goods and trying to realize a further profit.

Another foremost occupation of the Portugese was that of banking. When we speak of banking in the eighteenth century two facts must be borne in mind: first, the lack of central banking facilities; second, banking houses such as Jews ran performed the functions of present day commercial banking except that of note issue. There was great need of some kind of credit instrument in eighteenth century France, for mercantilism depends for its successful functioning on foreign trade which will provide a favorable money balance to the mother country. Such trade can be financed only by means of credit. It was this function of commercial banking which the Jewish houses of Bordeaux performed. Note issue was carried on under the supervision of the Crown, while savings banks as places of long time deposit for individuals did not exist. But commercial credit had to be provided if foreign trade was to be carried on in any large measure. The most powerful bank in Bordeaux was that of Perriere et C^{ie}. The head of this bank was Joseph Numes Perriere who, as a result of the lucrative business, carried on by the bank, became Vicomte de la Ménaude and Baron d'Ambès in 1720. This bank weathered successfully the financial crises of 1715 which brought on the failure of other banks

such as those of Isaac Carvalho, Jacob Rodriguez, and Antoine and Manuel Loppès. These failures brought court action against the heads of the banks, but a favorable report was returned. "Malgré ces faillites le credit et la situation financière³⁰ des negociants juifs etaient excellents."

Although many Jews were engaged in money lending on the small, pawn brokerage scale in other communities in France, the brokers of Bordeaux were really bankers and performed the most important phase of banking. In 1718 the status of the Jews was inquired into. Their importance as brokers can be judged by the reply of M. de Courson, sous-intendant of Bordeaux, to the effect that they were useful to the community since they were the only group who understood commerce, especially banking. Another investigation was carried on in 1722 at which time De Courson in his report pointed out the great significance of the Jew as broker. This brokerage had two phases which we must examine closely in order to appreciate the service rendered by the bankers of Bordeaux to French commerce. The brokers bought bills of exchange and sold bankers' bills. A bill of exchange is a commercial instrument by the sale of which an exporter is paid immediately and is free to withdraw from the transaction. For example, A in Bordeaux wants to export wine or brandy to B in America. A draws a bill of exchange on B. A then takes the bill to Jew C, who buys it from A, who is thus paid and is out of the transaction after he ships his wine. Jew C

then sends the bill to a correspondent, Jew D, in America. Jew D collects the money, plus a commission for handling it, from B, and remits to Jew C in Bordeaux. This simple mechanism, impossible of use without knowledge, experience, and commercial correspondents in foreign lands made French mercantilism possible, for it facilitated export trade, upon which a favorable money balance of trade, required by mercantilism, was dependent. The second phase of Jewish brokerage in Bordeaux was the sale of bankers' bills. The bankers' bill is a commercial instrument by the purchase of which an importer is enabled to pay for what he wants to buy. For example, A in Bordeaux wants to import sugar from B in America. To send bullion is expensive and hazardous. A therefore buys a banker's bill from Jew C for the price of the sugar plus a commission for handling the transaction. A sends Jew C's bill to B, who ships the sugar and collects from Jew D in America, who is Jew C's correspondent. This mechanism facilitates the import trade from the colonies or other nations, without which no foreign trade, understood as an exchange of goods or services, is possible.

When we understand that the Jewish bankers of Bordeaux lent the city great sums of money without interest, that they acted as brokers by buying bills of exchange and selling bankers' bills by means of which mercantilistic policy was made possible; that, moreover, they frequently extended credit to the vine cultivators in hard times so that the very crops depended on Jewish credit,--when we understand

these facts we see the great significance of their contribution to French economic life and are not surprised to find de Courson in his report of 1722, writing as follows: "ils font leur commerce avec honneur, et, sans eux, le commerce de Bordeaux pertrait infailliblement."³¹ The effect of this brokerage on mercantilism will be discussed more explicitly in the conclusion of this paper.

In addition to shipping and banking, the Portuguese engaged in other business on a smaller scale. A few attempted to buy and sell old clothes, but this lowly occupation would not reflect favorably on the rich members of the community.³² One Jew, Azévédo, conducted a factory for the manufacture of leather goods. His failure was a contributing factor to the crisis of 1715. Others engaged in the chocolate, tea, coffee, and porcelain trades.³³ A few tried to enter the silk and cloth business, both wholesale and retail, but their failure we shall discuss in connection with the controversy with the guilds.

The Avignonese at Bordeaux formed a group that for the most part was very poor, and stood out in sharp contrast to their more prosperous brethren. Their most dignified occupation was that of selling cotton and silk goods, and engaging generally in the haberdashery trade. Here controversies with the established guilds drove their trade underground and finally stopped it altogether. In 1734 an inventory was taken of all merchandise in the shops of the Avignonese. Cloth, silk, lace, filet-work, and knick-knacks of metal

and gold were found. In 1750 the Dalpuget family was forbidden to sell cloth, silk, or gilding at Bordeaux except at times of fairs. The community was warned to restrict its business to banking and shipping abroad. In 1750 ready-made clothes began to appear on the market. The Jews sold great quantities of them at the fairs. The guilds, which had been instrumental in securing the restrictive legislation of 1750, once more tried to end Jewish competition by prohibiting Jews from selling these suits. The above legislation, however, did not apply to fairs. This struggle with the clothier and silk guilds continued. As we shall see later it marks a phase in the gradual breakdown of mercantilistic regulation of commerce and industry. In 1753 the Avignonese received permission to remain in Bordeaux where they had for enemies only "les marchands de draperies et soiesies," provided "qu'ils tournèrent presque tout leur commerce du côté de la banque et des armemens." (shipping)

The most common occupation of the Avignonese was the buying and selling of old clothes, leather, and metal. These second-hand dealers were very poor, and barely managed to eke out a living from their trifling trade. Aside from these trades a roster of this group in Bordeaux makes mention of a merchant of iron goods, a receiver of stolen goods in reality; a jeweller, who was supposed to have amassed 20,000 livres through false bankruptcies; a widow who lent money on pawn at high rates of interest; and a woman who induced children to give her the cords and buttons of their hats and coats

so that ~~sh~~ could sell them.

Considerably north of Bordeaux, but connected like it to the Atlantic by a narrow ocean inlet is Nantes. Here a Jewish community of about five hundred lived after their admission by Henri IV in 1603. A few families had already been living there before. These were maintained in their right of residence. Probably Henri IV was actuated by a desire to avenge himself on Spain. Local hatred, however, caused many Jews to leave Nantes. That some remained, however, is certain. In 1772 a Jew named Michel Durond, who³⁵ traded in Nantes, died. His body was transported to Bordeaux where his family lived, accompanied by a Christian friend, a haberdasher named Francois Ruby.

The chief occupation of the Jews in Nantes was in buying and selling old clothes. Their position was rendered especially difficult, however, by the existence of a regularly licensed trade corporation for this purpose. The Jews, who were unlicensed, bought and sold in houses, inns, and saloons. The humbleness of this trade can be seen by several examples of Jews who had encounters with the police. In 1783 licensed dealers, seeing a Jew pass their store laden with a large bundle, seized him and opened his bundle. It contained four vests and one coat made of silk, linen, and gold cloth, trimmed with gold. This Jew, Jacob by name, said someone had given him the goods to sell, and left "en disant qu'il alloit chercher la personne qui lui avoit donne à vendre."³⁶

Another such case was that of Solomon who was caught

with a coat and vest which he claimed were his own and which he was going to have remodelled. The fact that unlicensed dealers kept no record of purchases or sales laid them open to constant suspicion of theft.

In 1786 the police searched the house of Isaac Lévy³⁷ and Gabriel Veille, from Alsace and Lorraine respectively. They found and confiscated a considerable amount of gold and silver articles, such as buttons, insignia, a goblet, and buckles. These confiscations lay bare the precarious position and frugal lives of the Jews in Nantes.

IV. The Economic Life of the Parisian Community

As we have already seen the status of the Parisian community was that of transients subject to minute police regulations. In 1721 an investigation was held and it was decided to imprison or expel all Jews who remained without passports. After 1725 these passports had to be viséd. In spite of these restrictions the community continued to grow until in 1750 the King ordered, on the advice of the Lieutenant-General of Police that the foregoing rules be enforced, and that the property of all Jews imprisoned or exiled could be confiscated and put "en sûreté",--"le magistrat restait en quelque sorte le seul arbitre de la liberté, des biens, et de la vie des Juifs de Paris."³⁸ The real, immediate control of the Jews was vested in the inspectors of police charged with policing the Jews. Subject to the whims of the inspectors for imprisonment or exile, one would not expect the Jews of Paris to rise beyond the most humble of economic occupations. We shall see, however, that although some were engaged in petty trades, certain great individuals rose to a position of financial eminence. We shall have to treat largely with individuals as there was no organized community in Paris. In fact, many Jews lived in Chaillot and came to Paris every day to transact business.

Some of the activities of the more prominent financiers can be understood only in the light of general economic conditions in Paris at this time. It was a period of great financial instability owing to wide spread speculation in stock

jobbing and money brokerage by a populace avid for spectacular financial gains. The people turned to the Jews as the only available source of credit for their speculations.³⁹ Men were willing to pledge their jewels, clothing, and even their wives' wardrobe to acquire money for gambling. High officials and women as well gambled to get rich quickly in the stock speculations of Law. In the midst of this financial turmoil Jewish economic activities fall into two rather sharply defined categories. There were some outstanding Jews of great wealth who mixed in the frenzied gambling of the day. Then there were others who remained petty traders engaged in lowly occupations. In a consideration of the former group the spectacular failure of the French East India Company and Samuel and Solomon Lévy's connection with it will make a good point of departure.

In a later chapter on Alsace-Lorraine we shall discuss the early part of Samuel Levy's life in Metz. His career in Metz was as unusual in its scope and unfortunate in its outcome as his later manipulations in Paris which we shall now consider. The French East India Company, feeling the lack of financial stability at home and the increasing power of English influence in India, wished to raise the value of its commercial paper. Shares in the company had fallen in value a great deal. In 1723 it was decided to replace these real shares with certificates of liquidation. A company was formed for this purpose, backed by the credit of the Princess of Roban. The heads of the Paris money market

la Pommeraye and de Corcelle, handled the deal indirectly through the financial services of Samuel Lévy, whose career in Metz recommended him as a shrewd operator. Value was removed from the new certificates and their owners were left holding valueless paper. The scandal became known, the Princess was repaid for her credit and Samuel Lévy was blamed for the entire operation. In 1724, adopting the usual custom of the time, he declared himself "absenté" and tried to put his affairs in order. He took refuge at the Hôtel de Soubise. But the Count de Cambis, a creditor, refused to take security for his debts. Levy was imprisoned on December 11. His creditors were thrown into a panic, in spite of his assurances that all would be paid. On December 23 his books were opened and his condition was proved to be so sound that twenty creditors voted to free him for three months that he might arrange his affairs. Three creditors, however, opposed this, as M. de Grancey, a large creditor said: "pour faire accroire au public à qui ils doivent plus de quatre millions que led. Levy leur doit."⁴⁰ The accountant who verified Levy's accounts said his condition was sound and many pretended creditors were shown to be his debtors. He was freed in 1726.

Aside from this brilliant financier there were other Jews in Paris whose wealth and position put them in the group of large scale operators. A trade pursued by many Jews was that of selling supplies to the army. Israel and Saul Vidal engaged in this business. In 1772 the house of Clermont invested in their business. Other prominent non-Jews in-

vested in the same business with Louis Lévy, Jacob Worms, Abraham Worms. Some supplied remounts for the cavalry exclusively. Bernard Creutznach furnished equipment to the officers of the royal body guard. Eli Worms was under-contractor for the French military hospitals in Egra, Bohemia. Solomon Lévy, one time in charge of the commissary for provisions of the army in Italy and Jacob Worms lent great sums to the King. The treasury was in such a weakened condition that they experienced great difficulty in collecting the accounts and finally settled for two-thirds of the loan. The administration paid the suppliers of the army in bills of lengthy maturity. When they reached maturity they had lost half their face value and interminable lawsuits frequently followed.

Banking was another occupation of the economically important group. Since the Jew was not allowed to own immovable property his wealth was always in paper. Samuel and Solomon Lévy were bankers on a large scale, as were Mayer Lyon Schaubé and Jacob Worms. Isaac Spire, a banker, was accused in 1716 along with a Genevese banker of cheating creditors of one hundred and forty million gold louis. Both were imprisoned in the Bastille for ten days until the charges were proved false. Many other Jews engaged in banking. In 1771 Samuel Peixotto of Bordeaux came to Paris. The government confided to him the general control of the mint. Salomon Blien of Metz had a plan for a bank that, in addition to discharging the usual functions of commercial banking, would

also yield to depositors a life time yearly income. Although he did not succeed in putting this idea into effect it foreshadowed by a century the introduction of time deposits.

Among the high class merchants there were dealers in silk and cloth in spite of the objections of the established trade corporations. Mayer of Vienna was jeweller to Marie Leguisha, Jacob Barcaut performed the same office for the Dauphine. Moses Pollack Cohen and Jonas Lévy of Amsterdam came to Paris in 1745 to sell diamonds, pearls and other stones. Five Jews from Avignon came to trade in diamonds, pearls, and silver ware.

An unusual profession for a Jew, that of inventor, was practised by Brezaglio, a Sephardic Jew who came to Paris in 1747 with a cannon ball that would ignite the enemy ship when it struck. He was presented to the prime minister by the Duke de Penthèvre.

Several Jews were also engaged in industry. Mayer Ascher of Strasbourg became associated in 1746 in the manufacture of leather. Casman Léman Lévy of Dresden manufactured printed goods after the new English fashion. Manuel de Léon of Salamonica and Aron Lopès of Bayonne ran a chocolate factory.

Before concluding the discussion of the upper group economically, we must mention the financier Samuel Bernard, whose fame rivalled that of Samuel Lévy. He lived his entire life in Paris. Under Louis XIV he became the first Jewish

treasurer of state, although his office was only quasi-official.⁴² The King needed vast sums of money for his military campaigns and his luxurious court. This money Samuel Bernard endeavored to raise; he resorted to dexterous stock manipulations for the King. As a token of appreciation Louis XIV invited him to Versailles, where he guided him personally through the gardens. Whatever stock broking there was in Paris at the beginning of the century was due to the Jews.⁴³ Samuel Bernard was a master of the art of manipulation and introduced stock speculation into France. His fame is recalled by the fact that when a stock became worthless it was called a "Bernardine." While the introduction of bills of exchange and bankers' bills in France by the Bordeaux bankers was useful to French economic growth the introduction of stock speculation in the Paris money market served only to increase the existing confusion and instability.

Not all of the Jews in Paris engaged in high types of work. Many were very low in the economic scale. Among these more lowly traders, pawnbrokers received perhaps the most remunerative reward. Many noblemen and noblewomen lost their jewels and clothes which they pledged to Jewish pawnbrokers so as to raise money for gambling. The Marquis and Marquise de Crégný offered Nathan de Morhange madame's wardrobe as pledge for a loan. Mme. de Montecurulle borrowed 260 livres, giving her dressing gown and six shirts of Dutch linen as surety. Many women lost their diamonds, jewels, cloaks, underclothes, books, rings, and dressing

gowns as the result of such borrowing. No less a personage than the Duchesse de Lamarque borrowed 1200 livres. This extended trade in pawn broking naturally gave rise to the kindred occupation of second-hand dealing as a means of disposing of forfeited articles.

Most of the Jews who came to Paris did not bring their families and lived meagerly in furnished rooms. However, they had to find some means of procuring food prepared according to the laws of Kashrith. Such a butcher shop was permitted "donner à manger à leurs camarades." As the transient community grew in size this business became lucrative. Women frequently engaged in it and rivalry was keen. We have the records of an interesting case in which two young widows, Mmes. Benjamin and Mayer-Lyon, operating a butcher shop incurred the enmity of Tapin, then Inspector of police for the Jews. The case showed that they had been forced to pay tribute to their competitor, Mme. Bernard, to buy security from the police. Their case was won and they received the right to live in Paris temporarily due to the intervention of M. de Grevenbrock, minister of the Palatine elector.

An unusual occupation for pre-emancipation Jews was that of ~~handicraftsmen~~ manual laborers. In Paris a small number of such cases is met with. Most of these laborers came from Nancy, Hamburg, Poland, Alsace, and Berlin. They were jewellers, painters, engravers, draughtsmen, trimming makers, and embroiderers. In addition to these manual trades there were

some who worked at still more lowly tasks. Isah Samols of Holland was the cook for Abraham de David Gabay Henriquez. Léon Olry-Spir Lévy of Metz and Cerf of Morhange worked for the captain of the regiment of Piedmont. Meyer Wolff of Poland was a juggler by trade. Samuel Hirsch came under the protection of the Count de Lamaube in 1768 because he knew secrets of rat killing. Mordochée was the sacrificer at Havre. He added to his religious duties the sale of goods, brokerage, and the buying of merchandise from America. He had establishments at Strasburg and Paris, and put his brothers in business with him. There were also employees in asylums, models at the Academy, singers, and peddlers.

Israel Bernhard of Valabrègue occupied the unusual position of interpreting secretary of the royal library in 1258. Raphael Isaac of Constantinople was a physician and surgeon who worked free of charge. He was suspected of illicit practice and when arrested, claimed he knew a secret way of curing ills of the legs and ulcers. He did apparently have a knowledge of chemistry.

The conflict with the licensed trades corporations which we have studied in Bordeaux was also carried on in Paris. It had been permitted to foreigners living in France to procure brevets, letters of privilege, which allowed them to enter certain trades. In 1767 several Jews, Moïse Perpignan, Solomon and Joseph Petit, and Israel Salom, obtained these brevets for the haberdashery trade by the payment of 1400 livres each. The masters of the trade

corporation refused to recognize them. The King then annulled the brevets and forbade them any business in haberdashery under penalty of confiscation of their goods. But the above named merchants, as well as Abraham and Moïse Dalpuget, let their goods be confiscated. In 1777 the case came up before the Royal Council, where it was decided to permit them to continue for two years in Paris the business of selling shirts and clothing with a shop open to the public.⁴⁶ The trade was to stop within two years due to the collective demand of six merchants' corporations.⁴⁷ In 1787 an edict partially applicable to the Jews was passed which permitted non-Catholics to take up commerce, art, trades, and mechanical professions. An open shop, however, was still not permitted. This struggle with the guilds in Paris reflects another phase of their breakdown and the weakening of mercantilistic control of commerce and industry. With the first entrance into Paris of high class merchants, notably the silk and cloth dealers, and jewellers already discussed, the Jews began to seek freedom of competition in business. "Already in the first half of the eighteenth century there were some, rare cases it is true, who sought to break the bands that were placed around their fertile (commercial) activity."⁴⁸ The partial victory of the haberdashers in 1777, and the more complete, general victory of non-Catholics in 1787 mark clearly the swing from mercantilistic control to capitalistic freedom. This will be treated further in the conclusion of this paper.

V. The Mediterranean Coast and Avignon

In the region of the Mediterranean coast there were permanent settlements of Jews at Nîmes and in the Comtat Venaissin, or Avignon. Although Avignon was not properly a part of France during our period, being under Papal control, we shall refer here to its community, particularly since it was from the Comtat that the Jews came who peopled the region known as Languedoc with a transient Jewish population. This district extends just north of the Mediterranean from Nîmes on the coast to Toulouse on the west, and includes the cities of Beaucaire, Montpellier, Béziers, Narbonne, Toulouse, and Nîmes. In this chapter we are then concerned with Avignon; Languedoc, in particular Nîmes, since it had a permanent community.

The commercial history of the Jews in Nîmes is one of peculiar ups and downs. The most they ever attained was a status of toleration, the worst a complete prohibition against their trade. In 1695 the Jews were readmitted to to stimulate trade and permitted "d'acheter et de vendre toutes marchandises pendant trois semaines durant chaque saison."⁴⁹ Open shop was not permitted. Successive decrees of 1698, 1705, 1706, 1708, and 1713 allowed Abraham Carcassone and Israel and Nathan Astruc to buy, sell, and display all kinds of merchandise, including silk and linens for one month of each of the four seasons of the year. In 1732 no Jews were permitted to trade or show goods in all Languedoc except during fairs. In 1744, however, Jews were

given a temporary permission to trade. In the following year the pendulum swung to the opposite extreme and all trade was forbidden under penalty of confiscation. ⁵⁰ This restrictive decree, however, fell into disuse and became a lettre morte, for in 1750 we find a population of from thirty to forty families in Nîmes and the Parliament of Toulouse permitted Mardochee and Solon Vidal to acquire movable and immovable property. In 1787, the Jews of Nîmes as well as those of other cities profitted theoretically by the royal decree permitting non-Catholics to engage freely in commerce and industry.

Nîmes was a great silk center during the eighteenth century. In 1785 around 80,000 dozens of pairs of silk hose were manufactured there. One of the chief Jewish occupations was the sale of silk goods and silk stockings. Linen quilts, and ready-made clothes made at Montpellier were also sold by Jewish merchants. The sale of horses and mules was also a large business. The mule supply was not sufficient for the peasant to till the vineyards. As we shall see more in detail when we study the Languedoc district in general, the Jews bought mules at distant fairs and sold them cheaply and on long credit. In 1732 this sale of mules by Jews was prohibited, but it continued underground. The licensed mule merchants objected and confiscated one horse and four mules belonging to Jacob Montell and in 1733. The animosity of Christian merchants of all trades continued to grow. In 1744 they accused the Jews of selling defective

goods and of receiving stolen goods. The charges, however, were never substantiated. This animosity may be largely explained by the disastrous competition offered by Jewish merchants of silk and linen goods, and mules. This competition will be discussed in the conclusion as a phase of the gradual breakdown of mercantilism. Since the charges of dishonesty were not substantiated the Jews continued to lend money, act as brokers, and sell their goods. A minority of the population, benefitted by low Jewish prices, sided with the Jewish cause.⁵²

The conflict with the merchant corporations which we have noted at Bordeaux and Paris also existed in Nîmes. Several Jews received certificates of apprenticeship to the hosiery merchants. Heeding the complaints of the populace the hosiery masters decided to issue no more such certificates. In an attempt to end Jewish competition Jews were denied entrance to the silk factories at Nîmes. Following the decree of 1787 Isaac Montell, a tailor, asked permission to join the corps of tailors. The merchants met, refused him as a Jew, but admitted they would be forced to let him enter if the Intendent of the province said so. The central authority was asked but his admittance was refused. Jews also tried to enter the linen cloth workers' corporation. Here, too, they were refused with the proviso that if they insisted their admittance would be put to a vote of the members, which was just another way of saying⁵³ that they would not be admitted. They were refused on the

grounds of "malhonnêteté commerciale," mauvaise réputation," and "la répugnance invincible à fraterniser avec eux,"-- thus we see that the competition set up by the Jews, which became a potent factor in the breakdown of mercantilism, was not due to their lack of desire to cooperate, but rather to the stern rebuff met by them whenever and wherever they desired to enter the regularly constituted merchant groups.

We now turn to a brief consideration of Avignon, not a part of France during our period, but the source of the transient Jewish population of all Languedoc. The Jews were ^{expelled} officially ^{from} Avignon in 1569, but they were allowed a delay of two years. This delay was renewed at regular intervals and they stayed on in this precarious manner until ⁵⁴ the revolution. They could acquire no immovable property except household goods in use. The men were compelled to wear the yellow badge on their hats, the women on their head-dress.

A separate commercial organization was permitted the Jews of Avignon based on economic status. All people were divided into three classes. First class Jews possessed 30,000 livres or more; second class, 15,000 to 30,000; and third class 5,000 to 15,000. The officers of the community were elected as follows: three treasurers, one of each class; three Baylons (heads) of winter, one of each class; three Baylons of summer, one of each class; and three Councillors, one of each class.⁵⁵ These officers had complete charge of

the internal affairs of the community.

The community had large expenses for services, salaries of functionaries, charity, interest due to Christian debtors, dowries for poor girls, and help for fugitive Jews. These expenses were met by funds raised through various taxes. The taille was a percentage fixed by the council to be paid on the self-evaluated wealth of every individual worth more than one thousand livres.⁵⁶ The Copage was a poll tax of four livres paid by all Jews over thirteen except those at school or those studying Schetchita at the butchers', who were exempt until the age of eighteen. The quisba was a class tax. Each member of the first class was taxed six livres; of the second, four livres; of the third, two livres; and of no class one livre. There were also indirect taxes on married men, offerings for the Allah and many charity taxes to raise alms.

Economic activity in Avignon was very limited. Most of the Jews resident there established homes for their families, and then travelled alone through Languedoc selling goods along the way and especially at the great fairs in the cities of Languedoc.

The Comtadins, as the Jews from the Comtat Venaissin were called, desired to do business during the fairs, especially the great fair in October at Bordeaux. In travelling from Avignon to Bordeaux their path bent a little to the south so as to include stops in Beaucaire, Nîmes, Montpellier, Béziers, Narbonne, and Toulouse. "De là, un petit

commerce de transit toléré par l'Intendance du Languedoc." ⁵⁷

The status of the Jews who carried on this commerce in Languedoc presents a curious mixture of toleration and repression. The Intendancy of Languedoc wanted to permit Jewish trade since it stimulated business, but they could not permit it at the risk of outraging the established merchant corporations. Hence Jewish economic life in Languedoc had its ups and downs, with conditions gradually improving towards the end of our period. In 1695 the Parliament of Toulouse allowed Jews to buy and sell for three weeks of each season provided they had no open stores. ⁵⁸ This time was increased to four months a year in 1705. The Council of State annulled the privilege of trade in Languedoc in 1716, but the Jews continued to enter the province on pretext of going only to the fairs. This pretext was carried too far in Montpellier where Jews maintained an open shop, well partitioned. The local merchants objected so strenuously that the Jews were expelled from Montpellier in 1729. From 1731 on the Council of State, by annulling a decree of the Parliament of Dijon, said that Jews could trade only where they had their fixed domiciles. This law did not apply to fairs. It apparently was not strictly enforced, for Jews traded in Montpellier in 1740. In 1772 another attempt was made to enforce this law by declaring that residence in Languedoc was denied all Jews of the Comtat except in times of fairs. The trade in wool or silk was specifically denied the Comtadins who were involved in it by the Portuguese

of Bordeaux. This is another instance of the lack of sympathetic relations between these groups. From 1744 on, however, the Comtadins were permitted at fairs by both the Council of State and the Languedocian Intendent. Temporary permits of residence were issued for this purpose. The Jews were allowed eight days at a fair, not counting Sundays and festivals. They were also allowed fifteen days after the close of the fair in which to close their affairs. St. Priest, the Intendent, restrained their commerce to eight days only. This conflict was brought before the Parliament of Toulouse, which body forbade the merchants to carry out the Intendent's order. The matter was finally settled by the central government, which also upheld the Jews. In 1788 the Jews of Toulouse were confirmed in their right to attend the three annual fairs held in that city and to remain fifteen days after their conclusion.

The cattle trade in horses and mules was a vital business in Languedoc. Jews were the chief agents for beasts of burden, the animals being scarce and a monopoly of their sale being held ^{by} a very limited group of Christians. The restrictive decrees treated above did not specify cattle dealers, but Intendent Bernage said they included the sale of mule and female mules. ⁶⁹ The Jews then asked Controller-general Orry for the right to trade in cattle in the provinces of Dauphine, Provence, and Languedoc. This request was refused. There was, however, a great shortage of beasts of burden in lower Languedoc, so Bernage permitted the Jews

to sell them freely for six months in 1736. Naturally, the privileged Christian dealers fought this break in their monopoly, but it was once more accorded in 1737 for several years to come.

With the permission to trade six months of each year came an increase in the business activities of the Jewish cattle dealers.⁶⁰ They bought horses in distant provinces and sold them in Languedoc for low prices on long credit. Since the cattle were sold at long credit, the Jews spent the six months of each year not permitted for trading in settling their accounts,--thus Jewish competition became a permanent force in the cattle trade. Although the Christian merchants tried to meet Jewish competition by seizing their mules, holding up peasants, and taking their horses by force, and chasing the Jews through the fields, they failed in their efforts. In 1741 permanent permission was granted the Jews to trade in cattle six months of each year for the welfare of the peasants, and the prosperity of Languedocian agriculture. A more striking example of the failure of mercantilist control could not be adduced.

The sale of old clothes, silk, linen, and jewellery was another important occupation of the Comtadins in Languedoc. In Montpellier an important local personage lent them his lodgings in which to display their merchandise. At Toulouse the Jewish merchants were known by a cloth hung in front of a certain perfume shop. Business was exceptionally brisk at the fairs of Alais, Nîmes, Montpellier, and Tou-

louse, where they sold great quantities of taffeta, foulard, tulle, fine silk, lead-colored satins, linen, cotton trimmed with gold or silver, velours and brocades. Women were especially good customers.

Jewish merchants brought 500,000 livres worth of silks to the fair at Beaucaire each year. ⁶¹ At Nîmes the regular merchant corporation manufactured silk goods. These merchants decried Jewish competition, but during slack seasons they were willing to trade ~~xxx~~ them silk for other goods. The Jews sold at auction, retail and wholesale. Sometime they remodeled goods that were out of style, transforming them entirely. If left over silk remained after the fairs they sold it to the peasants, less exacting than the city people.

Linen, less of a luxury, was also sold. The Jews manufactured linen in Avignon, buying their materials in Morocco, Barbary states, and the Levant. The cheap price of Jewish-made linens, due to cheaper labor at Avignon, impeded the manufacturers at Montpellier, Nîmes, and Toulouse. In 1753 the Languedocian manufacturers were upheld, and the linen from Avignon was barred from entrance.

The Jews also sold jewelry, gold, silver, precious stones, and gold and silver vessels to the peasants. This trade was stopped in 1736 following complaints made by the goldsmith corporations.

Money lending and international banking was an important function of a few Jewish bankers in Narbonne and Carpentras. These bankers were not always in sound financial condition.

In case of failure to pay their debts, they would apply for a safe-conduct so as to order their affairs and calm their creditors. In this case their assets and debts were balanced and sent to the sub-delegate of the district, who would verify its exactitude and would inquire into the petitioner's commercial honesty. Then the situation was submitted to a general assembly of the banker's creditors. If this group agreed, the Intendent would sign the safe-conduct, good for six months or a year. Then the banker would endeavor to collect funds due him from Spain or Italy, and would return to pay his Languedocian creditors. If he failed, he would be imprisoned on his return. During these trips for funds all the banker's money and property were left in the hands of a receiver. These bankers lent money to merchants as well as peasants. There is not trace of usury in their dealings.

On the other hand, the bankers themselves were frequently duped. For example, in 1781 a Jew named Carcassone had to apply for a safe-conduct because people found it easy to make off with his funds who were not equally prompt in reimbursing him. He complained that a woman named Dupont had abused his confidence and robbed him.

The accusation was frequently made that Jews forged letters of exchange, which would have put them in possession of paper entitling them to money in some other part of the world for which they had not paid. The director of a

refinery at Beaucaire made this charge, but it was proved that the accuser had actually forged the signature of the Jew in an attempt to extort money from him. Another case of such forgery was uncovered, in which two Christian debtors forged the name of the Jew, Crémieu.

The first to object to Jewish trading in Languedoc were the regularly established merchant corporations. Here we see another phase of the omnipresent conflict between the Jews and the guilds. Merchants in Languedoc feared Jewish competition because they knew the Jews manufactured damask, brocade, serge, and other materials in Avignon, which they sold at a cheaper price than the merchants could hope to rival. Therefore, the silk merchants of lower Languedoc formed a coalition against the Jews in 1732. The trade guilds drew up charges against the Jews in 1739, saying in part: "Cette nation juive, infidèle et trompeuse, se répond tous les jours dans nos cantons.....l'appôt du bon marché leur procure toujours de nouvelles dupes. Nos marchands ne font ~~pas~~⁶³ que rien. Les Juifs pillent les sujets du Roi." In spite of these charges, the public, profiting from the low prices placed on goods sold by Jews, frequently took their side in the struggle. When the Jews applied for admission to the arts and trades-guilds after the edict of 1787 promising admission to non-Catholics, they were refused on the following grounds: 1) They were not members of the Church. 2) They were not citizens of the kingdom. 3) Their commercial faith was poor. 4) They were unfitted to obey the rules of the

organization. 5) Their admission would mean the eventual ruin of Christian merchants.

The edict of 1787 was thus interpreted so as not to include Jews. A few, however, became members by buying the brevets created by Louis XV in 1767 before that privilege was revoked. As we saw in the conflict in Paris, their possession did not mean security in their work from then on. They were soon annulled. In Montpellier the Jews received kinder treatment where they were protected by the Marquis de Grave during the fairs at Pont-Juvénal.

VI. The Economic Life of Alsace-Lorraine Jewry

We turn now to a consideration of the most populous Jewish community in France, that resident in Alsace and Lorraine. The general status of this community has already been pointed out.⁶⁴ Since Alsace was a recent acquisition by France, the control of the Jews was vested in different powers in its several parts. In Haute-Alsace, the southern part of the province, the right to regulate the condition of the Jews went to the King of France.⁶⁵ In Bas-Alsace, to the north, including the Bishopric of Strasbourg, the right to admit or expel the Jews rested with the local authorities. The Imperial cities of the prefecture of Haguenau had the right to pass on their admittance. As is usually the case in Jewish history decentralized, local control increases the hardships of the Jews. This fact may in part account for the inferior status of the Jews in Alsace which we shall have cause to note.

The bewildering ~~array~~ of taxes paid by the Jews of Alsace reflects this diversity of control. They paid three principal taxes which were collected by Jews: the taille ordinaire; the subvention ^{for} ~~the~~ the contributions of war; a tax for the jettys of the Rhine and the debts contracted at Colmar; and a tax for pasturage, paid in Obernai.⁶⁶ By the year 1780 a total in taxes for Alsace of 40,801 livres was reached. In Haute-Alsace they also paid ⁰⁷ ten florins per family annually for the right of habitation. In the Bishopric of Strasbourg and the lands of the lords this tax was usually thirty-six florins. A right of reception tax of thirty-six florins was paid once of each family.

In addition to all these taxes there were various minor taxes on industry and houses and the hated poll tax. The latter is an interesting example of the attitude of the authorities in Alsace towards the Jews. Upon entering a town each Jew had to pay a body tax which virtually put him in the same category as animals.⁶⁸ At Malemort, for example, a sign was erected bearing the following legend: "sur chaque boeuf et cochon, et sur chaque juif, un sol..." After 1736 this tax was farmed out for 4,000 livres per year.⁶⁹ From 1763-75 two hundred livres annually was added to this tax for the benefit of foundlings. In 1775 it was farmed by the famed Cerf Beer, who secured a reduction of six hundred livres. It was raised at intervals until in 1783 it was farmed out to the highest bidder, Picquet, for 10,000 livres. In 1784 this degrading tax was abolished by a decree of Louis XVI in which he reflected the growing tolerance for the Jews which preceeded the revolution. The decree said in part that "les Juifs sont assujettés à une taxe corporelle qui les assimile aux animaux; et comme il répugne aux sentiments que nous étendons sur tous nos sujets, de laisser subsister à l'égard d'aucun d'eux une imposition qui semble avilir l'humanité, nous avons cru devoir l'abolir."⁷⁰ The city of Strasbougg was indemnified 2400 livress annually, for which the Jews of Alsace paid 48,000 livres into the royal treasury.⁷¹

The economic life of the Jews in Alsace was hedged in by a host of restrictions limiting them virtually to

money lending, cattle trading, and the sale of old clothes and metal junk. Even in Haute-Alsace, where control was vested in the central government, conditions were no better. In Colmar the Jews had no rights and were not tolerated.⁷²

However, since Colmar was the seat of the council of Alsace, Jews had to be admitted temporarily in cases of litigation. Therefore, Jewish servants were permitted at the inns frequented by Jews. Trade in cattle was permitted in Haute-Alsace if the Jews had a certificate of health for the cattle.⁷³

If a Jew purchased anything he had to pay cash for it. If he desired to leave the merchandise with the merchant he had to pay one-third down, and the remaining two-thirds when he called for his purchase. All deals had to be made out in the vernacular and any money owed to a Jew was to be registered in the town records.

No Christian could buy on credit from a Jew and all Jews engaged in selling anything except cattle could trade only at fairs and markets.⁷⁴

In 1781 David Lévi, in service to a Christian Inn-keeper at Colmar was expelled.⁷⁵ The principle that Jews were not allowed any fixed or permanent residence was reiterated at this time. In 1784 no Christian was allowed to rent a room to a Jew. In cases of litigation a Jew was permitted to remain in Colmar for eight days. If necessary he could ask for an extension.

This stern, inflexible hatred of the Jew is reflected in the regulations of their life in Bas-Alsace as well as in the southern province. The city of Strasbourg, the center

of Alsatian commerce, affords a good example of their treatment. No Jews were admitted to Strasbourg until 1648 when a Jew of Metz was tolerated as an instructor in chess. Soon thereafter Baruch and Meyer Weyl Mathis⁷⁶ with their parents were admitted for a period of two months. This permission was periodically renewed so that they remained for twelve years. During this period they were permitted to engage only in the cattle business. In 1709 Baruch Mathis lent over 15,000 florins to the Director of the Nobility of Lower Alsace to enable him to pay taxes owing to a Germanic state. In 1707 Isaac Lambert and his brother of Metz were admitted. They lent the King six million livres. In 1725 Solomon Bloch of Obernai came to Strasbourg in charge of the mint. Moyse Blin and Raphael Levy, contractors for the army, entered the city temporarily, but both were compelled to leave. Jacques Weyller wanted to display merchandise at the Strasbourg fairs in 1760. He was not admitted. The interesting history of Cert Beer in Strasbourg we shall study under a separate heading of this chapter.

From 1669 to 1754 all Christians in Strasbourg were forbidden to have business dealings with Jews. In the latter year some disobeyed this law and their affairs were stopped by law. The Christians appealed the case to the court at Colmar and won the case. In 1757, however, the King sustained the law and forbade such transactions. The law was changed in 1765, when Jews were allowed officially⁷⁷ to lend money and buy letters of exchange. By the same

law Christians were permitted to buy from Jewish bankers, jewelers, and butchers in time of war. Jews were also permitted to buy animals from the Christians by giving them bills of exchange bearing the usual interest. In 1786 the corporation of goldsmiths tried to forbid Jewish peddlers, old clothes-dealers, and merchants handling any objects of gold or silver. They failed in this endeavor. In spite of this strict limitation of Jewish trade, the city⁷⁸ was thronged with Jews every day. They did not, however, live in Strasbourg. Almost all were resident in nearby towns to which they returned at even the sound of the curfew. ⁷⁹ The census of 1784 shows that only four Jewish families, comprising sixty-eight individuals, were permitted to live in Strasbourg. These were: Marx Beer Jr., thirteen; Samuel Seeligmann Alexandre, seventeen; Wolf Lévy, fifteen; and Cerf Beer, twenty-three.

We now turn to a detailed study of several outstanding Alsacien Jews whose activities reflect conditions in Alsace. The first and foremost among these is Cerf Beer. He was a contractor for the army, supplying provender for the cavalry in Alsace and Lorraine. In spite of his honesty and efficiency in this office he was not permitted to⁸⁰ live permanently in Strasbourg. In 1767 the land was infested with brigands. It was at this juncture that Cerf Beer petitioned to spend the winter in Strasbourg. The intervention of the Duke de Choiseul finally secured him this consideration. The Marquis de Monteynard helped him secure permission to remain over the summer. He then

bought a house in spite of the inability of Jews to own immovable property by the ruse of paying 6,300 livres to Charles Joseph de la Touche who purchased the house in his name for Cerf Beer. In 1771 he asked permission to live in Strasbourg the year round, which permission ~~xxx~~ was tentatively granted. He then bought two houses secretly for his sons-in-law. The magistrates refused taxes on his houses in 1784, claiming the titles were void. ⁸¹ Cerf Beer surprised all concerned by showing a letter patent of the King given in 1775 which naturalized him and permitted ⁸² him to acquire any kind of property. The letter states: "Voulant donner au Si. Cerf Beer un temoignage particulier de la staisfaction, que nous avons des services qu'il a rendus, et qu'il continue de nous rendre, avec outant de zèle et d'intelligence que de désintéressement et de profités." After this letter patent was examined the Council of Strasbourg was forced to agree with the King and his Council that Cerf Beer had the right to own ~~immovable~~ property. Cerf Beer's wealth continued to grow as contractor for the army and he joined to his other activities that of financial agent for the Landgrave of Hess Darmstadt, the Duke of Deux Ponts, and the Prince of Nassau. ⁸³ After the affair of 1784 Ceff Beer turned his attention to petitioning the gradual emancipation of all Jews in France. The King agreed to study the proposal.

Another contractor to the army, Raphael Levy, did not

meet with the same success in countering Christian opposition as did Cerf Beer. He and his son Michel were engaged⁸⁴ in this business with a Christian partner, Jean Dietrich. At first he secured a temporary permit to reside in Strasbourg. Later he was permitted to expand his affairs by running a bank with the profits of his contracting business. He was coerced into lending an officer 7,000 livres to avoid being cast into jail. In 1745 he was accused of receiving stolen goods by the Cardinal de Rohan.⁸⁵ He paid 15,000 livres to avoid prosecution. Then his enemies threatened to have him forbidden from banking at all. In total he was bled of 80,000 livres, of which he recovered only 24,000 by court process in 1751.

One more famous contractor to the army was permitted to reside in Strasbourg, Moyse Blien. However, he could establish no fixed residence there, nor could he own immovable property.⁸⁶ He became farmer of taxes to the Jews of Alsace in 1778.

It is already apparent that in considering the occupations pursued by the Jews in Alsace, that of army contractor was of great importance. This office was not carried on by many Jews, but those who did fill it were without exception men of great influence as we have seen was the case with Cerf Beer, Raphael Levy, and Moyse Blien. As early as 1716 the few Jews resident in Strasbourg serviced the armies of Louis XIV in this capacity by furnishing information and supplying provisions.⁸⁷ Jacob Worms was then

the army contractor in chief. In 1727 the Jews of Metz in Lorraine managed to secure 2,000 horses for food and 5,000 for remounts within the space of six weeks.

An occupation that was universally plied was that of butcher since kosher meat had to be dispensed. The various governments taxed the butchers for their privilege in selling meat. The annual tax varied from two florins at Oberbronn to eighteen florins at Kutzenhausen.⁸⁹ The butcher frequently raised the cattle he later converted into kosher meat. A charge was then usually made for the use of water and pasturage. This privilege cost fifteen livres, thirty sols at Soultzmatt. At Ribeauville permission was given two Jews, Mayer and Lang, to sell kosher meat for sixty years at a tax of fifty-two thalers per year.⁸⁹

One of the three trades officially permitted⁸⁹ in Alsace was that of cattle trading. This occupation was very common among the Jews. In fact they possessed a virtual monopoly of it in Alsace.⁹⁰ They sold horses and mules on credit. When new terms were needed by the purchaser to re-finance his purchase an extra charge was put on the beast. According to Lancastel the Jews indulged in very sharp dealing with the peasants and always overcharged them,--"les Juifs sont exercés a chercher les vices d'un cheval, et ils le vendent toujours bien au-dessus de sa valeur."⁹¹

The iron trade constituted a separate occupation in Alsace that was to be exploited only by certain individuals.

This usually meant the exclusion of Jews from the trade. The county of Hanau, however, formed an exception in this regard. Here a Jew could sell iron at six deniers per pound for ordinary iron, and for seven deniers if the pieces were large.⁹² For this privilege Jews were taxed five schillings per furnace full, three deniers for each quintal (100 kilograms) over, plus two per cent of the steel.

Another unusual occupation was that pursued by Isale Beer Bing, who was one of the administrators of the national salt works.⁹³

By far the most widely practiced trade in Alsace as well as Lorraine was pawn-broking with its resultant note buying and instalment selling. The wide-spread quality of this occupation is made apparent by the large body of restrictive legislation passed in Alsace as early as 1700 and 1706 in an attempt to eliminate abuses from the traffic.⁹⁴ The chief regulation stated that a loan tendered a Christian by a Jew could not exceed thirty florins, on which interest could be paid at the rate of one heller a week per florin of the loan. If the Christian desired to increase the loan beyond thirty florins, he had to secure the permission of the Amtsmann, a local officer who was cautioned not to permit such an increase unless the case was urgent. Compound interest was not allowed on any debt, nor could a debt be ceded by one money lender to another. When the debt was repaid it was to be only inscribed legibly on a receipt. Whenever a Jew sold an article on credit he

could collect no interest on the money due until after the time when full payment was to have been made. If no date had been set for full payment, interest could be computed starting six months after the sale. To these rules, the⁹⁵ regulations of 1706 made a few additions. If a Jew money on a stolen article he was constrained to return and to lose the loan as well unless he could prove not know it had been stolen. If, when the theft was covered, the article had already been sold by the borrower, he had to remunerate the original owner. If a plea was not claimed by the owner, the magistrate ordered him to sell the article publicly and pay the proceeds to the owner.

According to the testimony of a contemporary⁹⁶ author, loans by Jews were usually made to artisans, and servants who had stolen tools. The loans were drawn up for a short maturity, usually for a period of less than a year. The interest was due during the winter after after harvest. The usual rate of interest⁹⁷ was 10 per cent. whether on loans made on promissory notes. Each renewal cost eight per cent. of the principal plus the interest due plus the interest on the interest, no more renewal was content merely to

this high rate of interest and the eight percent renewal charge the lender was enabled to triple his capital in four years. If the debt could never be repaid in money, it was met with the payment of horses, cows, clothing, and furniture.

Another aspect of money lending aside from the pawn brokerage was the purchase and sale of promissory notes. Interest was very high on these notes as can be judged by the testimony of our anonymous writer.⁹⁸ A Christian, finding himself in a financial crisis would borrow one hundred écus from a Jewish money lender. For this sum he gave the Jew his promissory note for 150 écus, payable to the bearer. The Jew would then discount it for 130 écus and retire from the deal with a quick profit of twenty écus. This practice⁹⁹ was prohibited in 1716, but reestablished in 1721. Another abuse in addition to the high rate of interest, thirty-three and one-third per cent., on such notes, was a prevalent habit of pretending to burn a debtor's note when he came to¹⁰⁰ pay. Many simple folk, particularly peasants, were led to their ruin by this device. Thinking that payment was no longer necessary, the debtor would spend his money on some commodities. When he was not able to pay the money lender would demand a settlement, and frequently extorted the debtor's cattle, clothing, or furniture in payment.

Since many articles were acquired by the Jews in lieu of payment of interest on notes, and all effects left in pawn were in reality not sold at public auction by the magis-

trate of the district, the money lenders found themselves well stocked with miscellaneous cattle, horses, clothing, jewels, and furniture. This condition naturally gave rise to instalment selling at all the local fairs, where the Jew further increased his profit by selling these articles given in partial payment of a note or left as pledges in
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pawn.

In 1780 the interesting affair of the false receipts transpired in Alsace. Many Christian debtors showed their Jewish creditors receipts for their debts inscribed in the regular form in Hebrew characters. The Jews claimed the debts had never been paid and upon investigation the receipts were found to have been forged,--"toutes ces quittances se trouverent fausses."¹⁰² The Christians holding their receipts were given two months in which to requite the falsely acquitted debts. The Jews regained, however, only a part of their losses. The Council of Alsace was unable to settle the matter of deciding who had forged the receipts. The case was appealed to the central government and a M. Hell, the bailiff of Lander, was arrested on suspicion as the author of the receipts. His home was searched where bills and letters written in Hebrew were found. After his arrest he was brought to Strasbourg and tried on the charge¹⁰³ of having written a violent pamphlet against the Jews. This charge was substituted for the forgery charge because of lack of evidence. He was exiled to Valenze. This closed the case as far as the courts were concerned, but many of

the Jews never regained their money.

The condition of the Jews in Lorraine , which was under French influence but not her direct control, was much the same as in Alsace. Money lending was permitted subject to the usual limitations as to interest, publicly registered accounts, and punishment of fraud. Fraud or usury against a Christian was punished by loss of the note, payment¹⁰⁴ of twice its face value, and a fine of five hundred francs. Duke Leopold of Lorraine lived in luxury and was fond of gambling. He needed to improve the finances of Lorraine and it was for this reason that he asked the Jews to come there in 1721 subject to the above regulations. Even before the formal permission was given Isaiah Lambert had moved to Lunéville. He also received permission to bring his brothers-in-law Solomon and Samuel Lévy.

Before the formal invitation to enter Lorraine many Jews numbering about 480 families lived in Metz. Here they were permitted to engage in the second-hand clothing trade, pawn broking, banking, and wholesale and retail commerce. This commerce, however was to be carried on in foreign¹⁰⁵ made goods and without open shops; each family was to pay a forty livres tax annually. This was changed in 1718 to a 20,000 livres tax by subscription for the entire community. They were also constrained to give 450 livres to the hospital of St. Nicolas, 175 to the city of Metz, and 200 to the vicar of the parish. In 1718 the merchants asked that money lending be the only trade permitted the Jews. In the same year

the Council of State decided that Jews could own or rent no house, store, stable, barn, wine-cellar, or granary in Metz. This meant virtually the restriction of Jewish business to money lending. They were also reminded to pay the usual taxes, and to conform to the rules governing money lending.

Verdun is a city just west of Metz in what is now the Department of Meuse. The Jews of Metz had been carrying on a brisk commerce into Verdun when the merchants of that city objected to their trading there. The Assistant-intendant¹⁰⁶ forbade them entrance to Verdun in 1744. The Jews again requested entrance to Verdun in 1748, claiming they wanted to enter so as to buy clothing, haberdashery, and hosiery, and to sell it by peddling, without open shops. The aldermen of the tailors', merchants', and goldsmiths' corporations, however, returned an unfavorable report.

The outstanding Jews in Lorraine were Solomon and Samuel Lévy, the brothers-in-law of Isaiah Lambert who entered¹⁰⁷ through his influence. In 1709 the former was engaged as the Duke's agent to buy wheat, barley, rye, and spelt for the dutchy. In the same year his brother, Samuel, proposed to buy and deliver 6,000 malters of first class grain. In October Lévy secured funds from Jewish money lenders to buy the grain, which he had stored at Coblenz, whence the Duke would have to fetch it. The Duke delayed granting him a passport and the money needed to transport the grain. Meanwhile 170 sacks of rye fell into the water,

rent due on the granaries was mounting, and the money lenders who had advanced the purchase price grew impatient as the Duke hesitated to pay them so as to release his grain. Lévy started out for Lunéville, but was arrested at Metz because of a bankruptcy in which he was involved. 108

After his release Samuel Lévy and his associates became furnishers of the money, especially French money, until its export and import in France was forbidden. By 1714 a debt of the treasury had mounted to a total of six million livres. Samuel Lévy continued to function as the Duke's chief financial aid until in 1715 he was made receiver-general of finances for Lorraine. At the zenith of his career, he attained an unusual social and financial position for a Jew of that period. He built palaces, bought objects of art, and maintained a special synagogue. 109 The very next year, however, his enemies accused him of converting public funds to his own ends and of not paying the troops regularly. He showed that, on the contrary, he had frequently lent large sums of money to the state without any compensation. Nevertheless, his jealous rivals had him removed from the office of receiver-general in 1716. He tried to arrange his affairs, but had to suffer a considerable loss. He was imprisoned by his creditors in 1717. Despite his protest that he had always given the Duke's interests preference over his own, his Christian creditors evaluated his property, diamonds, jewels, and merchandise according to their own figures. His debts were settled at great loss to him.

after he was freed he was denounced for having held Jewish religious services at his home. The tribunal characterized this religious gathering as "scandalous, audacious, and prohibited!" He and his brother then left Lorraine to ply their brilliant financial wit
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in the Parisian money market.

VII. Conclusions

Having completed the detailed studies of the four sections of Jewish population we are now concerned with the general problems of their economic life which we assigned ourselves to discuss at the beginning of this paper. Was there economic unity among the various groups in France; did the Jews of France contribute much to the support of French mercantilism; does the economic history of the Jews in France shed any light on the gradual decline, towards the end of our period, of mercantilism; was the old charge of usury, levelled against the Jews, justified insofar as the French community was concerned?-- these are the problems which we shall now treat. We have already touched on many facts of significance with regard to these problems. It is now our task to correlate explicitly what we have observed implicitly.

The first of these problems can be solved immediately and simply. There was no economic relation between the various Jewish groups in France during our period. The idea of a French Jewry before our revolution is nothing more than a geographical concept. The outstanding example of this lack of union and sympathy between the groups is, of course, the conflict between the Avignonese and Sephardim in Bordeaux.^{III} As we have seen this conflict ended with the expulsion of sixteen families in 1734. The rich Sephardim banded with the jealous Christian merchants to end competition as well as to avoid being confused with their poorer brethren. The restrictive

legislation of 1772 in Languedoc whereby Avignonese Jews who carried on their trade in that province were forbidden residence; the right to store goods; were expelled from Orange, Cognac, Rochefort, Saintes, and La Rochelle; and were denied the right to carry on trade in wool or silk was also due in part to the opposition of the Sephardim in Bordeaux who also traded in that district. In commenting on this lack of Jewish unity ¹¹³ Koubin says: "Aussi-bien ne semble-t-il pas que les Juifs comtadins aient rencontré même chez leurs coreligionnaires, les Juifs portugais de Bordeaux, le bienveillant appui d^u à des frères moins fortunes. Il y avait trop de distance entre des colporteurs intimes et des negociants opulents: telle la maison gradis, une des forces de la cité bordelaise." Had there been contact between the poor Jews in Alsace and the rich, cultured group in Bordeaux the same lack of sympathy would have doubtless been encountered. Even in Paris the Sephardim and Ashkenazim lived in separate, segregated districts. Lack of unity was thus universal between the various communities who can be spoken of as a Jewry only in the geographical sense.

Although the Jews suffered in France from the strict control of commerce and industry through mercantilistic policy, they were the chief contributors towards its success. Banned from trading ^{what} goods and in ^{what} localities they desired and excluded from membership in

the established trade corporations, they nevertheless made great contributions to French mercantilism through their activities as bankers and international brokers.

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As we have already seen mercantilism depends for its success on a large foreign trade, especially with colonies, in which a favorable money balance is maintained in the mother country. Many of the exports from France, wine among them, were made possible by the loans made by Jewish bankers of Bordeaux to the peasants who otherwise would not have had enough capital to raise the large grape crops necessary for export purposes. Furthermore, if foreign trade is to be carried on at all on a large scale, a commercial instrument that obviates the dangerous, expensive shipment of specie must be available. This was provided by the brokers of Bordeaux who insured the cargoes and bought and sold bills of exchange and brokers' bills. Whether or not the Jews invented bills of exchange is a moot point.

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At any rate they introduced their use into France. By supplying credit to the peasants, insuring cargoes that went abroad, and enabling commerce to be carried on by buying bills of exchange which paid the exporter immediately and selling bankers' bills that enabled an importer to pay his foreign creditor--by all these means the Jews, particularly those in Bordeaux, supplied all the banking functions which rendered French mercantilism feasible.

One of the most interesting points in French economic history of our period is the gradual transition from the

mercantilistic stage to the capitalistic. As we have
¹¹⁶
 already seen by 1789 most of the restrictions level-
 led against individuals outside the established trade
 corporations had fallen into disuse. Since the Jews
 formed an extreme type of economically out-group, being
 discriminated against because of race and religion, as
 well as non-membership in the guilds, their gradual ad-
 mission to a share in normal economic life shows the
 breakdown of restrictions and forms a good point of
 departure from which to study the transition. The earliest
 suggestion that Jewish cooperation in commerce could be
 a help to the French instead of a hindrance is found
 in the writings of Colbert. As early as 1681 this great
 financier pondered the idea that perhaps the Jews could
 be of great help to France through their world wide
 economic connections--"pour juger sainement si le com-
 merce qu'ils font par les correspondances qu'ils ont
 dans tant^{es} les parties du monde avec ceux de leur secte
 est de telle nature qu'il soit avantageux a l'Etat."¹¹⁷

One of the first to realize the value of economic competi-
 tion as against monopolistic control was Intendant
 Bernage in Languedoc. In a letter written to Controller-
 general Orry in 1740 regarding the attempt to end Jewish
 competition in Languedoc he said: "La concurrence des
 Juifs est avantageuse au public et ne peut nuire ni au
 fond du commerce, ni au bien de nos fabriques."¹¹⁸ The
 same spirit was shown in 1755 by Trudaine, Controller-
 general, who expressed the opinion of the Bureau of Com-

merce of France as being "très favorable à tout ce qui autorise la liberté¹¹⁹ du commerce." The great, successful competition of the Jews in Languedoc, especially¹²⁰ in the cattle trade where the established corporation was completely outdone, shows the breakdown of what had once been formidable restrictions. The battle for membership in the corporations was never brought to a successful completion in spite of the few, temporary exceptions to membership we have noted.¹²¹ In 1784 the virtual collapse of regulation occurred when the Jews were theoretically admitted into all industries by a letter patent. The established corporations carried the objection that the Jews would sell more cheaply and with longer credit. The royal reply to this objection was an out and out expression of the value of competition. It stated that if the Jews sold more cheaply and with longer credit they would render a real service to the public and other merchants, "qui par là se trouverant forces de devenir aussi industriels et aussi économes¹²² que leurs concurrents." This expression surely reflects the influence of Adam Smith's Wealth of Nations, which had been published in 1776 and was widely read in France where it encouraged the already existent trend towards laissez-faire. One more illustration will suffice to show the decline of mercantilism. In 1788 the business men of Toulouse expressed the same point of view as the Jews when they denounced to Louis XVI "les ravages du monopole, les inconvénients des privilèges, les pertes,

les dégâts, les faux frais, les découragements, qui sont la suite.....de toutes les entraves qui obstruent le commerce et emmaillotent l'industrie."¹²³

We have still to inquire into the truth of the old charge of usury, by which is meant the charging of exorbitant rates of interest in comparison to the usual rate at any time in a locality and the deliberate ruin of the debtor by fraud. Naturally this charge cannot be levelled with justice at a whole people. In the ranks of thousands of persons engaged partially or entirely in money lending there must inevitably be some who extort and deal fraudulently as well as some who are lenient and fair. This was the case among the Jews of France.¹²⁴ In Languedoc we have seen the case of the Jew Carcassonne who was forced to leave and try to straighten out his affairs because his debtors had duped him. In Alsace the entire affair of the false receipts shows the Jewish money lenders as the victims, not the agents,¹²⁵ of fraud. No complaints were ever lodged against the bankers of Bordeaux who lent to large merchants and humble peasants as well. On the other hand, there can be no doubt that some Jews, particularly in Alsace, did practice deliberate usury. The very high rates of interest,¹²⁶ thirty-three per cent. on promissory notes, and twenty-five per cent. on loans made in pawn, coupled with the dishonest trick of pretending to burn a debtor's note so as to pounce on him later when he could not pay, as well

as the eight per cent. renewal charge are all evidences of usury as practised by individuals. There is, however, no evidence of a universal tendency to such practice, and there are the facts already adduced relevant to Languedeoc, Alsace, and Bordeaux to show that it was by no means universal. An extenuating circumstance for those who did practise usury is the fact that Jewish life during our period was so largely circumscribed. Whenever the Jews endeavored to improve their conditions by joining in a higher type of occupation they were met by the hostility of the established Christian corporations who still formed what has been aptly called a "Christo-mercantilistic" system of economic organization. Rich Jews could join in banking, brokerage, and selling supplies for the army and remounts for the cavalry. The poor could be hawkers, junk dealers, peddlers, old-clothes dealers, and pawn-brokers.¹²⁷ When we consider this paucity of respectable trades open to them, it is small wonder that some individual Jews demanded "an eye for an eye," and practised usury on their Christian debtors.

Notes

1. An accurate statement of population is not available. However, an estimate can be drawn of population near the end of our period. Malvezin estimated for Bordeaux, 1752, a total of 1940 individuals. For Alsace the figures for 1784 are 19,707 individuals, according to Hemerding, G.; Le Dénombrement des Israélites d'Alsace, p.264. There was a maximum of 500 in Paris, 1789. Hildentinger, P.; Documents sur les Juifs à Paris au XVIII Siècle, p.45. The number of Jews in the minor communities was negligible, perhaps 1,000 in all. This makes a total for France near the end of our period of about 23,000 to 25,000 accounted for. However, the common Jewish practice of avoiding registration at census must be taken into consideration. The population may have numbered considerably more, even double the number, than we can definitely ascertain.
2. See, Henri; Economic and Social Conditions in France During the Eighteenth Century. p.148
3. The French livre referred to here and subsequently approximated the pre-war franc. Its value was about twenty cents in American money. The écu was a general term, usually referring to three livres, or sixty cents.
4. See, Henri; op. cit. p.151
5. Ibid, p.143
6. Horrocks, J.W.; A Short History of Mercantilism. p.1
7. Halphen, A.E.; Recueil des Lois Concernant les Israélites. p.xxxi
8. Brunschvigg, Leon; Les Juifs de Nantes et du Pays Nantais. p.126
9. Kahn, Leon; Les Juifs de Paris au Dix-Huitième Siècle. p.5
10. This state of affairs left the fate of the Jews entirely up to the whims of the Lieutenant-general of police. As Kahn says, "le magistrat restait en quelque sorte le seul arbitre de la liberté, des biens, et de la vie des Juifs de Paris." Ibid., p.17
11. Ibid., p.29
12. See note 1, page 1
13. Roubin, N.; La Vie Commercial des Juifs Comtadins - Comtadins en Languedoc au XVIII Siècle. R.E.J. vol. 34, p.278

14. Kohn, Solomon; Les Juifs à Nîmes au XVII et au XVIII Siècles. R.E.J. vol. 57, p. 227.
15. Ibid., p.233
16. Roubin, N.; op.cit., R.E.J., vol. 34, p. 284.
17. Montbret, Eugene Coueubret de; Notice sur l'état des Israélites en France en Réponse à des Questions Proposées par un Savant Étranger. p.13.
18. Ibid., p.12
19. Lancastel, Betting de; Considerations sur l'état des Juifs dans la Société Chrétienne, et particulièrement en Alsace. p.55
20. Ibid., p.56
21. Hallez, Théophile; Des Juifs en France. p.97
22. With but a few exceptions Jews were not permitted to live in Strasbourg. They dwelt in near-by villages, and entered the city each day for business. About 500 were said to enter each day, paying 8 sol for permission to enter, and 3 livres for toll after 1738. At evening a curfew was sounded warning all Jews to leave the city for the night. Only four Jewish families comprising 68 individuals were permitted to live in Strasbourg according to the census of 1784.
23. Following are the totals for this tax in several years of our period: 1738, 3100; 1744, 6,017; 1746, 6,869; 1749, 6,840; 1757, 6,840; 1772, 7,230; 1773, 9,240; 1774, 10,068. Cirot, Georges; Recherches sur les Juifs Espagnols et Portugais à Bordeaux. p.40
24. The actions of the קהילה were enforced by powerful sanctions. Although a lay assembly, its members being all ex-gabbays, it could prohibit recalcitrant Jews from (1) buying kosher meat; (2) burial in Jewish cemetery; (3) entering the cultural societies; (4) securing nuptial ceremonies for children; (5) using the Mikveh. Since such prohibitions virtually mean ex-communication, we have here an interesting case of that power rested in a lay body.
25. Detcheverry, A.; Histoire des Israélites de Bordeaux. p. 71.
26. Cirot, G.; op. cit., p.64
27. Detcheverry, A.; op. cit., p.74ff.

28. Cirot, G.; op. cit., p.55ff.
29. Malvezin, Theophile; Histoire des Juifs à Bordeaux
p. 158
30. Ibid., p.172
- 31..Ibid., p.175
32. Cirot, G.; op. cit., p.64
33. Malvezin, T.; op. cit., p.180
34. Quoted by Detcheverry, op. cit., p.76, from a memoire
of 1753 deposited in the Archives de la Mairie at
Bordeaux.
35. Brunschvigg, L.; op. cit., R.E.J. vol. 17, p. 131.
36. Ibid., p.134
37. Ibid., p.141
38. Kahn, Leon; Les Juifs de Paris au Dix-Huitième Siècle.
p.17
39. Ibid., p.60
40. Ibid., p.78
41. Ibid., p.80
42. Denais-Darnays, Joseph; Les Juifs en France avant et
depuis la Revolution. p.13
43. Sombart, Werner; The Jews and Modern Capitalism. p.92
44. Kahn, Leon; Les Professions Manuelles et les Institu-
tions de Patronage. p.12
45. Ibid., p.8
46. Ibid., p.9
47. Maignial, Mainfray; La Loi de 1791 et la Condition
des Juifs en France. p.90
48. Kahn, Leon; Les Juifs de Paris... p.82
49. Kahn, Solomon; op. cit., R.E.J. vol.67, p.227
50. Ibid., p.230
51. Ibid., p.234

52. Ibid., p.230
53. Ibid., p.238
54. Montbret, E. *E.* de; op.cit., p.13
55. Loeb Isidore; Status des Juifs d'Avignon. p.6
56. Ibid. p.17
57. Roubin, N.; op. cit., R.E.J. vol.34, p.278
58. Ibid., p.280
59. Ibid., vol.35, p.92
60. Ibid., p.95
61. Ibid., p.100
62. Ibid., p.103
63. Ibid., p.278
64. See above, p.11
65. Haliez, Théophile; op.cit., p.97
66. Scheid, Elie; Histoire des Juifs d'Alsace. p.216
67. Haliez, T.; op. cit., p.103
68. Lemann, Joseph; L'entrée des Israélites dans la Société Française. p.11
69. Loeb, Isidore; Les Juifs à Strasbourg depuis 1349 jusqu'à la Révolution; annuaire de la S.E.J. Deuxième Année. p.108
70. Lemann Joseph; op. cit., p.12
71. This repeal of the poll tax by Louis XVI in 1784 enables us to correct an error with regard to the work of the Malesherbes Commission, constituted in 1788. (Hemerding, G.; op. cit., p.258). Speaking of the commission, Graetz says, "These eminent men undoubtedly insisted on the repeal of exceptional laws, but their proposals are not known. Probably in consequence of their efforts Louis XVI abrogated the poll tax..." (Graetz, H. History of the Jews, vol.5, p.432). In reality the poll tax was abrogated by Louis XVI, who was under the influence of liberal ideas, in 1784, whereas the Malesherbes Commission was not constituted until 1788. Its work is not known,

as the revolution swept all such conservative endeavors aside in 1789.

72. Mossman, X.; Etude sur l'histoire des Juifs à Colmar. p.50.
73. Scheid, Elie; op. cit., p.228
74. Ibid., p.230
75. Mossman, X.; op. cit., p.50
76. Scheid, Elie; op. cit., p.167
77. Ibid., p.182
78. Hemerdinger, G.; op.cit., R.E.J. vol.42, p. 261
79. Ibid., p.261
80. Lemann, Joseph; op. cit., p.99
81. Ibid., p.107
82. Anonymous; Les Juifs d'Alsace Doivent-ils être admis au Droit de Citoyens Actifs? p.28
83. Anonymous; Memoire sur l'etat des Juifs en France -- bound with C.W. von Dohm's Ueber die Bürgerliche Verbesserung der Juden. p.189
84. Loeb, Isidore; op. cit., p.149
85. Ibid., p.151
86. Anonymous; Les Juifs d'Alsace Doivent-ils.... p.2
87. Sombart, werner; op. cit., p.51
88. Scheid, Elie; op. cit., p.152
89. See above, p.50,51
90. Lancastel, Betting de; op. cit., p. 94
91. Ibid. The writer is not in a position to evaluate the truth of this charge. However, conditions were very different in the same trade in Languedoc, where Jewish competition in this field was encouraged for the welfare of the peasants and the prosperity of Languedocian agriculture. p.43 above.
92. Scheid, Elie; op. cit., p.154

93. Montbret, Eugene C. de; op. cit., p.84
94. Scheid, Elie; op. cit., p.140
95. Ibid. p.145
96. Anonymous; Les Juifs d'Alsace Doivent-ils.... p.102
97. Ibid., p.104
98. Ibid., p.79
99. Gregoire, Henri; Essai sur la Régénération des Juifs.
p. 95
100. Ibid., p.75
101. Anonymous; Les Juifs d'Alsace Doivent-ils..... p.117
102. Lemann, J; op. cit., p.21
103. Hemerdinger, G.; op. cit., B.E.J. vol.42, p.253
104. Hallez, T.; op. cit., p.89
105. Montbret, E.C. de; op. cit., p.28
106. Lévy, Emile; Les Juifs de Metz et la Ville de Verdun
en 1748, R.E.J. vol.11, p.127
107. See above, p.61
108. Ginsburger, M; Samuel Lévy, Rabbin et Financier, R.E.J.
vol. 65, p. 289
109. Ibid., p.294
110. See above, p.28-30
111. See above, p.17-18
112. Roubin, N. op.cit., B.E.J. vol.34, p.286
113. Ibid., p.286
114. See above, p.20-23
115. Gregoire (op. cit., p.82) claims that the Jews invented
bills of exchange. Halphen (op. cit.,) concurs in
this opinion and quotes Montesquieu, Esprit des Loix
(livre xxi, chap.xx), to the effect that when expelled
by Philippe-Auguste in 1182 the Jews conceived the

idea of selling property for bills to be cashed in the country of destination.

116. See above, p.2-4
117. Colbert; Lettres, Instructions, et Mémoires de Colbert. Paris, 1859. ~~xxx~~ vol. 11, 1-2, p.722
118. Roubin, N.; op. cit., R.E.J. vol.34, p.288
119. Ibid., p.291
120. See above, p.42,43.
121. See above, p.34,35.
122. Archives Nation^{al}es; sect. hist.; K, 1142, no. 50, p.21,22.
123. Roubin, N.; op. cit., R.E.J. vol.36, p.88
124. See above, p.45
125. Ibid., p. ~~47~~ 58,59.
126. Ibid., p.57,58
127. Lemann, Joseph; op. cit., p.85