

THE ECONOMIC LIFE OF THE JEWS IN ENGLAND  
PRIOR TO THE EXPULSION

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As Evidenced from the Documents  
and Shetaroth already published

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THESIS

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1928

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## I N T R O D U C T I O N

### NOTE ON THE JEWS AND THE FEUDAL SYSTEM IN ENGLAND

This note is evoked by a recent article which appeared in the Menorah Journal, relating to the new interest in an economic interpretation of history. It says: "But at the present time we are far from this primitive clear-headedness and candor in tracing actual sovereignty to economic sources, and in regarding all government as primarily an agency for the redistribution of wealth, and is only incidentally an agency for the maintenance of what we call: 'Law and Order'. Hence we are slow to see, or perhaps tacitly agree not to see, that when the secondary function of government collides with its primary function, it is the secondary function that must give way.<sup>1</sup>" We may apply this attitude to the feudal system in England, and the part the Jews played in its decay.

The Jews found themselves in the midst of a feudal society in England into which they did not fit. For such a system was not based on money economy. The Jews, however, were the possessors of coin. Nevertheless, unconsciously sometimes and purposely at others, the kings employed the money of the Jews, and thereby helped to break down the feudal system. Even the barons, who would not want to destroy a system in which their situation was most important, contributed to its destruction by using the wealth of the Jews. (Of course, the influence of the Jews is only one of many factors that contributed to the destruction of the feudal system.)

Ostensibly the Jews were useful as capitalists at a time when capital was not easily accumulated, nor kept in safety.<sup>2</sup> Upon analysis one can see the underlying part that they played in the break-up of the feudal system by introducing capital. The situation in England is most ideal for a study of this

kind since the feudal system there is more developed than in any other country,<sup>3</sup>  
and since there are numerous extant records of Jewish financial transactions.  
Moreover the royal power was stronger in England than in other countries, and it  
employed the Jews for aid, while at the same time it attempted to secure the power<sup>4</sup>  
for itself which the barons had been accustomed to hold.

The period before the Expulsion during which the Jews lived in  
England, is a period of constant struggle between the king and the barons. From  
the Conqueror to Edward I, it is the conflict between the two as to the control of<sup>5</sup>  
the country with the king gradually winning out. At his conquest William had to  
struggle with the barons who had supported him, because they wanted to assume as  
much independent power as the barons then did in France. William the Conqueror  
was too strong to allow the baronial power to be formidable during his reign although<sup>6</sup>  
he was opposed plentifully. Under Rufus and under Henry I, there was a tendency<sup>7</sup>  
towards opposition, and in Stephen's reign anarchy broke out as a result, and un-<sup>8</sup>  
der Henry II it was only partially subdued. There are indications of baronial  
strength in later reigns, especially during the troubles in the reigns of John and<sup>9</sup>  
of Henry III. It is John who flagrantly violated feudal custom, and who probably  
caused active conflicts against the royal power in the following years. It is  
only in Edward's reign that a real spirit of authority centred in the king alone<sup>10</sup>  
develops.

In the first place, the Jew's entrance into England at the invita-  
tion of William the Conqueror was for the purpose of introducing money into the  
country. This was antipathetic to the feudal system in which a natural and not a  
money economy existed. But William's insistence upon the payment of certain dues  
in coin, and not in kind, required that the feudal lords employ an economic  
system that was contrary to that of feudalism. The payment of Scutage, for example,



meant a departure from the old feudal system of lending the king's soldiers,<sup>11</sup>  
and it was ~~the~~ Jew who loaned the money for its payment. Thus it broke down the  
feudal system in two ways.<sup>12</sup> Gradually, the entire economic system of the na-  
tion was changed, so that by Edward's reign, we hear of scarcely any more dealings  
in kind at all. It was a Jew who first introduced the use of capital with all  
of its ramifications, including money to any extent and bills of exchange,<sup>13</sup> in  
England. As a Jew probably contributed to the growth of trade by advancement  
of money for the purpose, he indirectly helped to change the interest of the  
country from an attitude of narrow provincialism based on feudal tenure, to a more  
complex, interdependent, and even international attitude which could only be de-  
veloped through a money economy.

If the Jew contributed to the advancement of trade in the nation,<sup>14</sup>  
then indirectly he aided in the growth of towns. Towns were necessary centres  
for trade. Moreover, the Jew could only settle in towns because they were the  
only places in which he could do business. Despite the opinion that towns were  
only a different phase of the feudal system, it must be said that without a doubt  
they helped in its breakdown, though in England, their real power was not felt  
till much later than the period of our survey. Concentration of interests was  
removed from the manor to the town, and in time, the town developed government  
of its own, independent of the lord, and more or less free of the king.

But it was largely in the capacity of being the king's agents that  
the Jews were concerned in the development of the national instead of the feudal  
system. There was constant struggle for power between the king and the feudal  
lords in which control of the Jews was a factor as well. The so-called Laws  
of Edward, an early document authoritative at least in the thirteenth century by  
virtue of their enactment, indicate that there was a struggle between the king

and the barons for the control of the Jews and that eventually the king secured control of them. It says: "Be it known that all Jews, wheresoever they may be in the realm, are of right under the tutelage and protection of the King; nor is it lawful for any of them to subject himself to any wealthy person without the King's license. Jews and all their effects are the King's property. And if anyone withhold their money from them, let the King recover it as his own." 15

Whenever the barons would refuse money to a king like Henry III for instance, the Jews would be employed to supply the money anyway. In his reign the barons even asked him what became of all the money he had exacted from the Jews. 16 Their refusal of money, therefore, brought them no advantageous action from the king because he was supplied with money by the Jews to carry out his schemes anyway. 17

The only way that the king could get control of the property of the barons, was by allowing them to get implicated in usurious transactions, and then by confiscating the property on which the Jewish usurers held liens. And Jews had control 18 of many manors.

This only purports to be a note on the Jews' part in the decay of the feudal system. From these few facts, it can be seen that one with a good knowledge of English history could elaborate on the participation of the Jews in that function. It is significant to note that the pre-expulsion history of the Jews in England practically coincides with the gradual decline of the feudal system.

This thesis, however, only purports to chronicle the various aspects that illustrate the Jews' economic condition in England prior to the expulsion. Only incidentally will any reference to the above aspect be mentioned.

So much material is lacking that a really thorough account cannot be written. The writer must be wary of such a source as Tovey, 19 and of such an

historian as Margoliouth, who relied so much upon Rovey. The writer has been handicapped by a lack of sources which are sure to be available in England, but which are only too woefully lacking in published form. But, nevertheless, there are more documents illustrative of the economic condition of the Jews in England than are extant in any other country, because they were preserved by the government. Because of this, and because the life of the Jews in England is more economic than anything else, we deal with their economic history.

## II

### EARLY NORMAN PERIOD - WILLIAM THE CONQUEROR - 1066-1087

In considering the Jews in England from the time of their earliest recorded settlement, one must recognize them as an economic factor. For William<sup>1</sup> the Conqueror invited them to England from France, for economic reasons. They could not have fit into the society of Anglo-Saxon times where there was no room for persons like Jews, who could not join the guilds, nor engage in usury in a country living almost entirely by barter. But when the Jews were invited to England by William the Conqueror, they had to find a place in the new current society<sup>2</sup> based on Norman feudalism. The manors were a compromise between the Military and the Clan State, in neither of which the Jew had a place, and therefore he could neither do military service for a fief nor hold a farm under a lord. Money was only found in the towns, chiefly in the market-towns, and accordingly it is only in these that Jews are to be found in the Middle Ages. The whole constitution of mediæval Christendom forced the Jews into the towns, and prepared them for the function of helping to change the economy of England from a barter to a money<sup>3</sup> system. Yet it was not until the thirteenth century that money came into popular<sup>4</sup> use.

Though Fuller may not be an accurate historian yet he had documents now unavailable, which were probably used as a basis for this statement found in his "Church History of Britain", under date 1085: "The Conqueror brought many<sup>5</sup> Jews from Roan, and settled them in London, Norwich, Cambridge, Northampton, etc." Another manuscript reads: "The Jews who dwelt in London, whom his (Rufus) father<sup>6</sup> (the Conqueror) had brought thither from Rouen." Tovey also says that William<sup>7</sup> brought them over to England from Normandy. Immediately after 1066 large numbers

of Jews came to England from Rouen, Caen, and other Norman towns.<sup>8</sup> He adds that it was done "upon a pecuniary consideration." If this should be interpreted as a bribe on the part of the Jews, Hyamson would discourage it. For it is not likely that William who needed the Jews for his interests, would require a bribe from them.<sup>9</sup>

At the time of the Conquest there were but two classes in England: the upper and the lower landed classes. There was no middle or commercial class. But the entrance of the Jews filled this gap. Previous to William's coming, England had existed well with its two classes, with the barons and the villeins alone, because their interests were only at home. The feudal system was not based on money economy. Payments were usually made in kind, which, of course, became difficult in functioning with the advent of Norman civilization and its influence upon the expansion of interests.<sup>10</sup> For with it came new communications with the Continent. William was not only King of England but also Duke of Normandy; the large portion of the territories of the king of England were on the Continent. The same Norman influence that was brought to bear on other things English, was also made upon the English economic structure. Political relations between Normandy and England demanded constant communication which gave more frequent opportunities for trade. The fact that both lands were under one ruler made trading more secure and profitable.

Except for some trade between the northern towns and the Scandinavian countries, the foreign trade of England was carried on by foreigners. Flemish, French, German, Italian, and Spanish merchants came as traders. Wool, sheepskins, hides, tanned leather, tin, lead, and in good years grain, salt-meat, and dairy products were exported. England was behind most of Europe in industrial matters so that much could be brought into the country that was in demand, of both natural



11  
and manufactured products. Danish commercial activity had begun the revival of town life and the growth of commerce in England long before the Conquest. The stock of money in circulation was increased by the discovery of silver mines at Goslar, Germany. The Swedish Vikings had opened up trade between Constantinople and the North through Russia. The Italian merchants of Bari, Amalfi, and other  
12  
cities, had reached the eastern Mediterranean. There was a rapid development of industrial and commercial Flanders, Lorraine, North Germany, and the French communes. New cities grew up within the old Roman Empire, and beyond its limits at Hamburg and Bremen. Strassbourg, Cologne, and other German towns had risen to importance under the wise rule of Otho II (975), and the fostering care of archbishops and bishops. St. Omer, Bruges, and other Flemish towns already attained considerable status and importance. The northern towns exercised a great influence on Britain through commercial intercourse and through settlers who im-  
13  
migrated to England. The Italian cities derived their vigor from Constantinople. Italian commerce revived in centres which preserved their allegiance to the eastern emperor. Bari was one of the first Italian cities to show this. The  
14  
code of mercantile law emanated from the city of Amalfi. This city had the first Italian factory at Constantinople. It engaged in trade with Antioch in  
15  
Syria, and with the Mohammedans in Sicily and in North Africa. Thus there were two east and west lines of trade, one through the Baltic, the other through the Mediterranean. They were connected by two north and south routes, one through Flanders and France, the other across the Alps from Italy to Germany and the Rhine towns. England was brought into closer contact with this commerce by its new political connection with Normandy at the time of the Conquest. Merchants followed in the wake of the Conqueror from Rouen, the capital of Normandy, to London because it was more fit for their trading and better stored with merchandise.

Artisans came from Flanders under the protection of William's queen, Matilda, who was a Flemish princess. German merchants, already in London from Ethelred the Unready's time, became very active. Diplomatic and ecclesiastical missions to Italy were made by way of the Seine (through Normandy), the Rhone, and Marseilles. The wool of England was exported by the same route to the looms of Florence and Lucca. Italian merchants controlled the commerce with Italy, and, by their presence in England, brought England into contact with the rapid advances made in business in Italy because of its trade expansion in the east. 16

Probably local trade developed as well. Certain manors began to export their surplus products. These manors became the nuclei of towns. Their inhabitants began to realize that their business was seriously restricted by obligations to the lord of the manor; they wanted to become free to engage in trade and to live as they pleased. 17

In such a situation payments in kind proved clumsy, and unacceptable. The wandering foreign merchants, most of them Jews by the way, would mainly conduct their business for cash. 18 Coin and a commercial class became a necessity. The Jew with his ready coin could well fill the financial need. Cunningham says: "The English Jews seem to have been of little service to industry or commerce, but they undoubtedly facilitated the important fiscal changes which were carried out in the period succeeding the Norman Conquest." 19 Probably they did not lend to the merchants themselves because the rate would have been about 20 forty per cent., too high for profit to the merchant. If one could trade with profit on borrowed money at such a high rate of interest profit must have been very high despite the great risks run by him in medieval times. 21 But even though we have no records of the Jews' aid in the extension of trade, they must have helped considerably in supplying money for it. Because they were the only

capitalists, they were a sign and perhaps a cause of increased commercial activity.<sup>22</sup> Now money was found only in the towns, chiefly in the market-towns, and it is in them that we find the Jews of the Middle Ages. The manors were a compromise between the Military and the Clan State, in neither of which the Jew had a place, and therefore he could neither do military service for a fief nor hold a farm under a lord. The whole constitution of medieval Christendom forced the Jews into the towns, and prepared them for the function of helping to transform the economics of Europe from a barter to a money system.<sup>23</sup>

This transition came in the eleventh and twelfth centuries. It spread from the King as head of the Military State downward; he found it more efficient to employ mercenaries under his continual control than to depend upon the often unwilling service of his vassals. Hence the increasing practice of commuting the duty of military service for a fixed sum, scutage, introduced by Henry II in 1159. This later on led to general taxation not alone of vassals but of all persons living in the territory under the control of the king as in the Saladin tithe collected in 1188.<sup>24</sup> The same practise was soon followed by abbeys and monasteries who desired to build and by the superior nobles who wished to have a force at their command, or desired to build castles, or to go on a crusade. For all these purpose, warfare, taxation, building, or crusading, actual cash was much more efficient than aids in kind or service.<sup>25</sup> An examination of the "Hundred Rolls" leaves the impression that there was a most rapid growth of both foreign and internal trade from 1066 on.<sup>26</sup> But where were the kings, nobles, and clergy to get any large sums of coin?

Anxious that the feudal dues be paid him in coin rather than in kind, William regarded the Jews as a capitalist element favorable to his desire. He wanted to have command of money, but the wealth of his subjects generally



consisted of land and goods. The Jews could be called on to advance money to the King while the taxes were being collected in kind. <sup>27</sup> For it took many years to emerge from natural to money economy. As late as the early part of the twelfth century a part of the royal revenue had been collected in kind, <sup>28</sup> and at the beginning of John's reign, Hugo Bard pays for an inquiry one palfrey and a sparrowhawk. <sup>29</sup> Master Michael in 1204 gives five marks and six skins of lutse to have land and a house which he claims is his right and inheritance. <sup>30</sup> The Jews could aid in the supplying of money to the Crown by lending money to a taxpayer. <sup>31</sup>

Before the Norman Conquest, castles were rare in England. It was William's policy to control the country by castles at every town and strategic point in the kingdom. <sup>32</sup> Undoubtedly the Conqueror needed the money of the Jews to finance these projects. The building of cathedrals and other ecclesiastical buildings was probably due to the aid of the Jews.

They spoke Norman French just as the upper classes did. Their transactions were mainly with the barons and the abbots, and only indirectly affected the common people, who lived almost entirely by barter, and had no reason to resort to the Jews for money. <sup>33</sup> In this way, by the use of money, the barons started to break down the feudal system in which they were the main part.

And so it was, at William's invitation, that the Jews came to England about 1070, bringing with them coin that speedily got into circulation. <sup>34</sup> The first few years of William's reign were spent in conquering English opponents. <sup>35</sup> But by 1070, the camp of Hereward the Wake at Ely was the only centre of armed resistance, and William began other than military policy. <sup>36</sup> In 1071 he conquered Hereward the Wake, and practically completed the Conquest, and by 1072 the Conquest can be said to have been absolutely complete. <sup>37</sup> It was in these

years that William could have had time to plan an economic policy and to invite the Jews to carry it out. Hoveden states that in the fourth year of his reign, he held a council of his barons, in which it was provided "that the Jews settled in this kingdom should be under the king's protection; that they should not subject themselves to any other without his leave; it is declared that they and all theirs belong to the king; and if any should detain any of their goods, the king might challenge them as his own." <sup>38</sup> The statement of William's protection of the Jews would show his interest in them.

A document tells of the settlement of the Jews in Oxford in the <sup>39</sup> year 1075. Fuller says that they settled in Cambridge in 1073, in London in <sup>40</sup> 1070, and that it was at the invitation of William the Conqueror, who having put the affairs of the country well in hand in the years after the Battle of Hastings in 1066, could look to his own and his country's advantage about the year 1070. In getting England entirely under control, William employed mercenary troops. They were largely employed against the rebellious groups who rose against him from time to time. <sup>41</sup> There had to be money to pay these foreign troops from France and Brittany. The Jews must have come in good stead then. There is a possibility that Jews might have lent money to such a noble as Earl Ralph who <sup>42</sup> revolted against William, and employed mercenary soldiers in his troop.

It was in 1086 that the Domesday Book, an economic census of all <sup>43</sup> the wealth of the kingdom, was completed. In it we have names that sound Jewish, indicating that Jews might have held land. We find the name "Isaac" mentioned. The names in themselves, however, prove nothing because we find a Christian Isaac, Bishop Gisa's Provost at Wells, in the Exeter Domesday. The name "Abraham" also occurs in Domesday. The son of Manasse is mentioned in an incomplete sentence--  
Then follows:  
"Alwi sheriff holds from the king two hides and a half at Blicestone...This land  
^  
Manasses brought from him without license of the king."

Manasses is a non-Biblical name, and is not often found. There  
44  
was, however, a Manasses Archbishop of ~~Reims~~, indicating that it was employed by  
45  
Christians. It might, however, belong to a Jew. The fact that a special li-  
cense is mentioned to buy the land might also indicate that he was a Jew.

We also read: "The same bishop holds Staplebridge.....Of The  
same land Manasses holds three virgates which William, the king's son, took from  
the church without the consent of the bishops and the monks."

From these scanty facts, in conclusion then, we may say that the  
Jews were generally prosperous, earning a good livelihood.

III

WILLIAM RUFUS - 1087-1100

William Rufus was a poor Christian and he favored the Jews in his own interests. His father had held the right of investiture from the Pope for his lifetime, and had insisted that the church lands were fiefs, subject to feudal services.<sup>1</sup> Rufus with his minister, Ranulf Flambard, maintained this view, and when Lanfranc, the Archbishop of Canterbury, died in 1089, they treated the see as a lay fief, which had escheated into the king's lands, collecting its revenues and not filling its office. The same action was evinced in regard to the abbey of Bury St. Edmunds, after the death of Baldwin,<sup>2</sup> and to other bishoprics and abbeys that fell vacant.<sup>3</sup> The sees were farmed out to the highest bidders, usually Jews, who would have no qualms nor fear of penalties that Christians would have had in this position.<sup>4</sup> Jacobs would discredit this condition as being stated in a tainted source.<sup>5</sup> But we may have a record of such a situation in that already quoted in the section on William the Conqueror:<sup>6</sup> "The same bishop holds Stapleridge.....Of the same land Manasses holds three virgates which William, the king's son, took from the church without the consent of the bishops and monks."

If Rufus acted in a similar way when he ruled, it might indicate that he had farmed out church lands to the Manasses (the Jew), that is mentioned. At this time it is said that Jews in Oxford owned houses which were frequented by scholars for purposes of instruction. In course of time they were called halls:<sup>7</sup> Moyse's Hall, Jacob's Hall, and Lombard's Hall. When the University itself was begun it had no buildings of its own for classes or for lodgings. The lectures were sometimes given in hired houses.<sup>8</sup> But we know of no schools at Oxford until about 1167 when Henry II recalled all English clerics from beyond the sea.<sup>9</sup> Perhaps this reference to these Jewish houses indicates that schools

were in Oxford before 1167, and that the Jews were an influence in their beginning.

It was during Rufus's reign that the first Crusade took place.

Though Englishmen did not participate in large numbers before the third Crusade,<sup>10</sup> there were a few of them who engaged in the First Crusade. Undoubtedly the Jews played a part in lending these Crusaders money as they did those who participated in the Third Crusade. Such movements as the Crusades brought the Crusaders into contact with the Genoese and the Venetians who assisted in the Crusades<sup>11</sup> as a method of pushing business connections. In this way, there was opened a still greater field for English trade. (11)

Despite the fact that Rufus had a financier greedy for reverence, in the person of Ranulf Flambard, the income of the king did not meet his expenditures. The problem of increasing the revenue was one of the major concerns of the successive governments, and the extortion from the Jews was employed to aid in eliminating the difficulty. For William of Malesbury says: "Nobody had any cash except the money-lender (usually the Jew); no cleric could get on, unless he was a pettyfogger, nor any priest get a living unless he paid for it."<sup>12</sup> This shows how important money was getting to be in English society.

Moses the Jew is mentioned as a man of great wealth and ability in Rufus' reign. He was evidently the owner of the "great messuage", the Musick House in Norwich.<sup>13</sup> Even at this early date after their settlement in England,<sup>14</sup> Jews were wealthy. They increased in prosperity during Rufus' reign.

IV

HENRY I - 1100-1135

The matter of investiture came to a head during Henry's reign.

In 1106, Anselm, the Archbishop, and Henry came to an agreement whereby church officials were to be elected by the proper church bodies, but in the presence of the king or his representatives.<sup>1</sup> No longer could the sees be farmed out to Jews.

There are no references to Jews in Henry's reign till 1130 when he fined them the enormous amount of £ 2,000 (£ 80,000 in present-day currency)<sup>2</sup> because they are said to have killed a sick man. They pay £ 620 to the treasury; and to Rubi gotsce (Rabbi Joco or Joseph) in two payments of 100 and 80 marks of silver; to Manasser the Jew 80 marks of silver and twopence; to Abraham the Jew 15 marks of silver; and they owe £ 1, 166 13s. 4d.<sup>3</sup> The king cannot have been indebted to these men for the respective amounts. The two figures to be paid Rubi gotsce indicate two loans to the king. In regard to the whole matter it is probably some charge of magic that was involved.<sup>4</sup> Besides this amount and a few ordinary items<sup>5</sup> no other records of Jews contributing more than the resulting total, £ 2,208, to the king.

The king aided Jews and Christians to collect debts by charging a fee. Rubi Gotsce and other Jews owe him 10 marks of gold for helping them to recover their debts against earl Ranulf.<sup>6</sup> Abraham and Deuelesalt render account for one gold mark for the recovery of their debts against Osbert de Leicester.<sup>7</sup> Jacob and his wife render account of 60 silver marks for the plea between them and the men of Westminster Abbey. They quit themselves to the king by king's writ.<sup>8</sup> The prominent men to whom the Jews lent money are to be noted. Richard son of Gilbert owes 200 marks of silver for the help which the king gave him against the Jews about his debts.<sup>9</sup> But the Jews, Rubi gotsce, Jacob and Manasser



pay the king £ 24 down for help against Richard. <sup>10</sup> Richard had only promised the money but the Jews had paid some down. This indicates that the king was not averse to helping either the creditor or the debtor, provided he received a bribe. Most likely the Jews usually secured his aid by this means because they had the ready cash to make a payment. The debtor, of course, would be less liable to have money with which to bribe the king. In John's reign, Elias b. Aaron pays the king one mark of gold to have a writ to remind Roger Constable to pay <sup>11</sup> his debt. Numerous other ~~examples~~ of payment to the king for aid in the collection of debts occur. <sup>12</sup>

It was during the reign of Henry I that the system of the Exchequer in use more or less sporadically was definitely established. <sup>13</sup>

It was in this reign that the old monastery founded by Fursaens, a holy Scot, at Burgh Castle, near Yarmouth, into which King Sigibert is said to have retired after his conversion, became the property and residence of a Jewish family. For none but Jews would have lived in the former abode of a monastic <sup>14</sup> order.

Since there are so few references to the Jews in the long reign of Henry I, we may infer that they were contented and prosperous. <sup>15</sup>

V

STEPHEN 1135-1154

Stability of government was lacking in this period, and, in consequence, the Jew suffered. Yet at this time they began to settle in provincial centres, although the London Jewry was still the center.<sup>1</sup> With the accumulation of wealth during the three previous reigns, their security vanished, and oppressions arose.<sup>2</sup> During the anarchy, Jews could not collect their debts.<sup>3</sup>

The Jews had to pay Maud an exchange of money; and later three and a half to Stephen<sup>4</sup> in order to save their houses from being burnt by incendiaries sent out by Stephen, who had already burnt the house of Aaron b. Isaac.<sup>5</sup> It is said that Aaron's house was burnt because he denied payment of money to the king.<sup>6</sup> Probably the king had demanded money; the Jews had delayed payment; and Stephen, in consequence, had burnt Aaron's house, and threatened to put other houses of the Jews to the flames. We have a Jewish account of the persecution of the Jews in 1146-48 during the second and third Crusades, but in England they seem to have escaped. In 1146 Stephen had recovered the throne, and in 1147 we read from Ephraim b. Jacob of Bonn: "In England the King of Heaven saved the Jews through the King of England. He turned his heart so that he protected them and saved their lives and property."<sup>7</sup> Undoubtedly the king was well paid,<sup>8</sup> and perhaps he realized the financial value of the Jews to his kingdom.

If St. Bernard's plea on behalf of the Jews were written to the Christians of England, and if it referred to the Jews and the Christians of that country, we would have an indication of Christians as well as Jews practising usury,<sup>9</sup> despite the Church-prohibition against Christians indulging in the business,<sup>10</sup> and the opinion of the laity and of the municipal courts which appears to have been less lenient than that of the ecclesiastics.<sup>11</sup> St. Bernard adds:



"But you may demand from them (the Jews), according to the apostolic mandate (of Eugenius III) that all who take up the cross shall be freed by them from all exaction of usury." If the Jew was not allowed to receive interest on money loaned to a Crusader, he must have had to require a large pledge. And since many of the Crusaders failed to return, the pledge, usually property, fell into the hands of the Jews.

Of castles more than 1115 were built during the reign of Stephen.<sup>12</sup> For the most part resort had to be made to the Jew for financing their erection. During the troublous days of Stephen's reign both parties used mercenaries<sup>13</sup> who may have been paid with money borrowed from Jews. Stephen passed a law that<sup>14</sup> all property of a dead usurer become the property of the king. If this was strictly enforced, (as it was not in later reigns), the children of a Jewish usurer had to start manhood and business with nothing at all. And one wonders how a widow could exist with no inheritance. Doubtless, there were numerous ways of concealing property, which were overlooked by the authorities.

Stephen gave up the practise of farming out vacant sees and<sup>15</sup> benefices to Jews.

Undoubtedly, at the Jews being accused of martyring William of<sup>16</sup> Norwich, their property was pillaged, as probably happened after every similar<sup>17</sup> charge. In Stephen's reign we see the first signs of actual violence exerted against the Jews with its concomitant destruction and confiscation of property.

VI

HENRY II - 1154-1189

Henry II subdued the rebellious nobles to such an extent that he<sup>1</sup> became England's most powerful king up to this time. His reign marks the end of the bitter period of Jewish stay in England. William of Newbury writes: "He (Henry II) favoured more than was right a people treacherous and unfriendly to Christians, namely Jewish usurers because of the great advantages which he saw were to be had from their usuries: so much so that they became proud and stiff-necked<sup>2</sup> against Christians and brought many exactions upon them." Because Henry was no friend of the Church, the chief enemy of the Jews, their position under him was exceptionally favorable.<sup>3</sup> The Pipe Rolls also show the Jewish community<sup>4</sup> as numerous and well-to-do.

Abraham ibn Ezra in his *Sefer Orhot Chaim*, written on his visit to England in 1158, makes this remark on the aim of life being that of fearing and serving the Lord: "Man was created for this, and not for heaping up riches nor for building houses to be left for others while he himself shall be in the grave,<sup>5</sup> nor for enjoying the delights of good," etc. Since ibn Ezra wrote this treatise for Jews in England, he must have had in mind the prosperity of the<sup>6</sup> English Jews of the time.

In contrast to the unorganized reign of Stephen, that of Henry II was of exceedingly great power--so great that he brought about some sort of financial and judicial stability.<sup>7</sup> But Henry, though fond of money, was not a financier. He never devised a fertile tax, and his revenue was small because his financial dealings display arbitrary and capricious action,<sup>8</sup> entirely in accord with his character.<sup>9</sup> Yet Henry tried to develop his revenue<sup>10</sup> and, of course, the Jews were concerned in this endeavor.

In the time of his rule there appears a strong exchequer, and a continuous series of Pipe Rolls which had been kept but sporadically before.<sup>11</sup> Henry also suppressed the clerical authority that had increased during Stephen's reign. Every enactment of his was aimed at some form of lawlessness, feudal or ecclesiastical. The Jews could well fit into his policy because their enemies were the barons and the churchmen too.

Scutage was introduced at this time as a blow against feudalism. It was a money-equivalent for military service, for that of the Fyrd and that of the military tenures. Henry hired mercenaries, paying them with the exemption money paid by those required to do military duty.<sup>12</sup> He found it more efficient to keep an army of mercenaries under his continual control than to depend on the often unwilling service of vassals.<sup>13</sup> He had no reverence for the institution of feudalism.<sup>14</sup>

For this new system of scutage there had to be ready cash to pay to the king, and the Jews were the only person who could supply it. By loaning money for this purpose and by performing the role of indirect tax-gatherers, the royal power was increased, and thus the Jews were utilized to break up the Clan State of feudalism. It is clear from the Magna Charta and elsewhere, that the kings, by means of scutage, got a hold on the baronage.<sup>15</sup> Later this increasing practice of scutage led to general taxation not alone of vassals but of all persons living in the king's domain.<sup>16</sup> The first occasion of a tax set upon all living within the territory, is made by the State at the end of the twelfth century during the Crusades. The Saladin Tithe is the name of the tax, and it contributed so much to the prosperity of the State that taxes became a regular practise. Thereafter, the general fall in the value of money, the increase of State activity, with its increase of expenses, caused the old feudal aids and scutages, and the royal revenues to become insufficient.<sup>17</sup>

The prosperity of the Jew depended on the royal protection. The Church wanted to eliminate usury; it encouraged the State in confiscating the Jew's wealth and denied that he had claims to property. But Henry II and his successors encouraged usury and at the same time profited by the general detestation of the usurer. The Jew, who became a Christian, or gave up usury for another trade, was amerced for having done something criminal. But as a usurer the Curia Regis was always at his disposal. His debts, like those of the King, preceded those due to ordinary creditors. In Henry's reign no bond, no matter how unusually severe, would be cancelled or modified so as to be detrimental to the Jew, and eventually to the king.

The revenue from Jews during Henry's reign was more than £ 99030, a huge amount. To show how indispensable the Jews were thought to be for economic stability and the development of trade, there is a document that Robertson quotes. It tells of the disturbed conditions of Stephen's reign--how "the alien Flemings and seafaring men seized Kent and a large part of the kingdom" and that "everything seemed so disturbed that it seemed impossible to expel the Flemings." Within three months of Henry's coronation, William d'Ypres and the Flemings were expelled. "There is peace everywhere, shields are imported, canlæ are exported, there come forth in safety from the cities and castles, merchants to the fairs, Jews to seek their creditors," ("Debtors" probably

meant). Not only had the Flemings made it hard for the Christians, but for the Jews as well. During the reign of Henry II, London was the chief French-speaking city in West Europe, and the capital of the extensive Angevin Empire. Consequently, there was a large field for their operations.

From the years 1155-1160 the Pipe Rolls indicate that Jewish communities were at London, Lincoln, Cambridge, Norwich, Thetford, Bungay, and Canterbury.

Isolated individuals lived at Newport, according to Richard of Anesty's accounts of his borrowing at this time, and also at Winchester and Oxford. There were other Jews at Stafford, Windsor, and Reading.

The first official report of dona or tallages which the Jews paid until their Expulsion is found in the Exchequer Records of the reign of Henry II. "The whole body or community of the Jews of England were wont to be fined, amerced, and put in charge to the king, by the name of *Judaei Angliae, commun-itas or Universitas Judaeorum Angliae, etc.*" The Jews paid these tallages either compulsorily or otherwise. From the second year of Henry we find: "Sheriff of Oxfordshire renders count of 100 shillings from the donum of the Jews." From the fifth year of Henry we read: "The sheriff of Cambridge renders count of 50 marks from the donum of the Jews." Only a few Jews paid towards this. The Guildford Tallage amounted to £ 60000. There was a Tallage for £6666 in 3 Richard I, a Donum of Northampton for £ 3666 in 5 Richard, and a Donum of £ 2000. Tallages were arbitrary taxes, levied whenever the king needed money. The demands were sometimes so great that it was impossible to comply with them. At other times the tallages were paid in instalments during a number of years. Aaron of York paid 100 marks a year to be quit of tallage all his life. Afterwards it was lowered to 60 marks per year. Mr. Gross thinks that the average annual income from tallages during the century preceding the Expulsion was between £ 5000 and £ 10000. For the twelfth century Jacobs averages it at £ 3000 per year. It was sometimes levied as a poll-tax, but more often collectively, the assessment of individuals being arranged by the Jewish community. Specially chosen Jews of prominence were frequently chosen to collect the amounts, and they were personally held responsible for the collection of their respective amounts, and in case of distraint, they had to



assist the sheriffs. By Edward I Christians were the collectors, and a few wealthy Jews were sureties. Often these Christians were the heads of neighboring religious houses. The king always had a ready means for securing the entire tallage by scrutinizing the records of the debts in the local registries, and seizing enough of them to satisfy the needs of the treasury, and enforcing payment of them. If the amount of the debt were too small, he would imprison the wife and family of the Jew, and sometimes the Jew himself. On such an occasion, his property was sold, and the revenue from the sale put into the Exchequer. Eventually, such taxes were so heavy that the Jews became poverty-stricken. 42

Other means to secure revenue from the Jews were by means of reliefs, escheats, and fines. Reliefs were payments made to inherit property, amounting in the thirteenth century on an average to a third of the value of the property inherited. Escheats were forfeiture of estates because of ritual murder, coin-clipping, banishment, etc. Fines were levied on marriage, the recovery of a debt, etc. 43

At this time stone came to replace wood as a material in domestic architecture. One of the best examples of stone houses of the Norman period that still stands today is that of Aaron at Lincoln. 44 The Jews have the credit of building the first private houses of stone, this at Lincoln being an example. 45 There is another stone house at Lincoln, called the "Jew's House", similar in structure to that of Aaron. It must be of nearly the same date, although it is associated with Belaset, of Wallingford, who was hanged for clipping coin. 46 There is a slight possibility that a stone house at Bury St. Edmunds, dating from 1160-1200, was built by a Jew. 47 The wealthiest Jew in Kent, Jacob, 48 built a stone house for himself. 49 The minor barons could only follow the example of the Jews in building stone houses by borrowing from them. 50

It is under Henry II that the operations of the Jews first become extensive. He favored the Jews "because of the great advantages which he saw were to be had from their usuries." To its own advantage the State had adopted the Church doctrine of usury.<sup>51</sup> The ecclesiastical law allowed loopholes for the practise of usury. Even parts of Aquinas' reasoning as well as other considerations modified the prohibition so that in England we find exceptions to non-usurious practise among Christians. But there was little inclination on the part of the authorities to practise such evasions, and the public agreed with the ecclesiastical decisions. A strong public opinion was formed against usury, more vehement and stringent than the laws by which it had been formed. The great majority of the people did not have to resort to usury in a society where capital was little required. It was only where the kings and the barons who were suddenly called on to meet the expenses of a military expedition, or where land-holders and ecclesiastics had to borrow in order to pay royal or papal taxes, or when men wanted to build fine buildings and the like.<sup>52</sup>

Theoretically, no economic application of capital was allowed to Christians. But no great enterprise could be undertaken except with the necessary capital. The Church was thinking more of the conditions of an agricultural community in which loans are more precarious and usury more dangerous than in other spheres of economics.<sup>53</sup> But for any kind of industrial progress this restriction of banking facilities was a great check on economic progress. In particular, building operations, which were the chief form of large transactions in the Middle Ages, required capital.<sup>54</sup>

The Jew, unaffected by any prohibitions against usury, became the recognized capitalist.<sup>55</sup>

That Jews thought about the righteousness of usury is apparent

from the records of a discussion of the second half of the twelfth century in  
56 France. English Jews were influenced by French Jews and things French in gen-  
57 eral, as was all of England in many matters because of its close connections  
with France. Moreover the Jews had come from France not so long before. R.  
Moses' of Paris opinion justifying usury in regard to Christians is quoted. We  
58 hear of him in the English records as "Mosse de Paris." The selection to which  
we refer is a justification for the usury in practise. Presumably true "brothers"  
59 only, fellow Jews, were to be excused from paying interest. Yet, even then,  
Jews could evade the prohibition against usury in Deuteronomy XXIII:20, by get-  
60 ting a Christian to act as intermediary.

Because of the ecclesiastical and state attitudes towards usury, the  
personalty of every usurer became escheat to the king on his death, to be con-  
fiscated by him immediately or often in the case of Jews to be transferred to  
61 other hands where still more could be accumulated by indefinite multiplication.  
The king was the arch-usurer.

Richard I granted a charter to the Jews, one of the provisions of  
which is: "And if any of the aforesaid Jews shall die.....let his heir have  
his money and his debts so that he be not disturbed if he has an heir who can  
62 answer for him and do right about his debts and his forfeits." Jacobs thinks 63  
that this is probably a special copy of a charter previously given immediately  
after the London massacre, now adapted to Isaac fil Joce and his community. He  
says that William of Newburgh's statement that the "prince guaranteed peace to  
64 the Jews by an edict after the slaughter" might refer to the charter in ques-  
tion. The original charter was itself only a confirmation of one previously given  
65 by Henry II, as indicated by the references to Henry in the document. It is  
likely enough that Henry II's charter was itself only a confirmation of a



similar one given by Henry I. For, John, when confirming the charters of the  
Jews refers to one by Henry, his father's grandfather, i.e., Henry I. <sup>66</sup> It is  
altogether likely that Henry I would thus counteract the harsh measure of Ste-  
phen which ordered the confiscation of all the property of a usurer at his death. <sup>67</sup>  
Despite the charters, when a Jew died, his debts were often confiscated by the  
king. It was to the interest of the debtor that this should happen, for then he  
might compound the debt at a much smaller sum than was owed the Jew. <sup>68</sup> It was  
probably for this reason that debtors were willing to pay so much interest.  
But in many cases it would be to the debtor's interest to let the debt run on,  
notwithstanding how high the interest, in the hope that the Jew might die, that  
the debt would then fall into the king's hand, and that he would be able to re-  
deem it at a very slight cost. The king, who had not advanced the money, would  
be quite willing to take any portion of the debt if it fell into his hands, since  
whatever he got would be all profit. Usury was thus a bet on the Jew's life. <sup>69</sup>  
The king, however, often disappointed the Christian debtors when, at the death  
of a creditor, he transferred his debts to another. In the case of Aaron of  
Lincoln, however, his estates were so numerous and rich that the king kept them  
in his own possession instead of passing them on to Aaron's son Vives for a  
consideration. <sup>70</sup> In most cases it was better business for the king to pass on  
the indebtedness to another Jew for it bore no interest while it was in his  
hands. <sup>71</sup>

It was the custom for the king to allow a Jew's estate to pass  
to his heirs, merely exacting a fine for the privilege, amounting usually to  
a third of the estate. <sup>72</sup> A common form of entry in the Pipe Roll was like this:  
(22 Henry II) "Serfueu, Jew, owes 10 marks gold (£ 60 silver) for having the  
debts of his father," which he pays the next year. <sup>73</sup> In 23 Henry II Ursell

74

accounts to the sheriff of Norfolk and Suffolk for 10 marks for the same.

A very large fine indicating that the inheritance must have been very great is found recorded in 4 Richard I when Jacob son of Samuel fines £ 386 13s. 4d.

75

for succession to his father's good. In 8 Richard I a Jew pays £ 97 for his

76

father's goods. The result was that the king employed the Jews in the investment of his money and received a return for it in the shape of a fine as well.

The more money the Jews received from high rates of interest, the more opportunity for the king to fleece them of larger amounts than he could get by absolv-

77

ing the debt immediately at the death of the original creditor.

Hence there arose a general presumption that "the Jews themselves

and all theirs belong to the king." This is found in the so-called "Laws of

78

Edward the Confessor," which date from the reign of William the Conqueror;

this particular clause relating to the Jews is probably an interpolation from

79

the time of Henry II. And this seems justified by the fact that the king de-

manded money from the Jews on almost every possible occasion. Fines or amer-

ciaments were required from the Jews for any act which involved contract or con-

80

flict with others. But Jacobs would show that the Jew as a Jew was no more

the property of the king than a Christian, but that it was his engaging in usury

that made the king assume so much authority over him. He says that Christians

81

had to pay fines as well, and that Christian usurers were treated just as Jews.

82

83

The property of Christian usurers could be confiscated at their death. In such

later essay, however, Jacobs withdraws his view of the medieval Jewish status as

being based on the Jew's enforced position as usurer, whose estate always es-

cheated to the king, whether he was Jew or Gentile. Since the Jew could only be

a usurer, his property would be, in this view, constructively the king's, even

while he was living. Against this view Pollock and Maitland rightly urge that

there was an essential difference between Jewish and Christian usury, inasmuch as the Jew could sue for his usurious debts in the king's courts, and the Christian could not. <sup>84</sup> Mr. Frank Shechter <sup>85</sup> takes the non-apologetic view, and says that the Jew is only an "inanimate financial agency of the Crown" <sup>86</sup> altogether without rights. <sup>87</sup> He would prove that the Jews are the only non-criminal usurpers or money-lenders in the kingdom, and that they must engage in usury, not for themselves, but for the Crown, "for the Jews and all that they have are the king's." <sup>88</sup> But a discussion of these civil disabilities is legal, and not economic, and is out of place here.

There seem to be no obstacles preventing Jews passing on debts from one to another. The deeds of indebtedness passed as mediums of exchange. <sup>89</sup>

No wonder that the Jew was wealthy. Richard de Anesty tells of his debts, the total of which amounted to £ 91 6s. 8d. and the interest on which <sup>90</sup> amounted to £ 51 8s. 5d. This was a rate of nearly 60 per cent. After one or two transactions with the same party, the Jews lend on less interest. The lowest, however, is over 40 per cent. per annum. This account of Richard de Anesty's probably indicates the usual huge profits obtained by Jews from litigious clients. <sup>91</sup> The usual rate was a penny a pound for each week. <sup>92</sup> Jacobs, <sup>93</sup> however, says that a penny and threepence occurs, but that for the most part the amount varies from twopence in the pound per week (about 48 per cent. per annum) to fourpence (eighty-six per cent.) <sup>94</sup> This high rate only occurred when the Jew did not have a pledge and mortgage. But such a high rate was secured from the majority of his clientele. Jewish usury was the most expensive form of indirect taxation ever applied in England. <sup>95</sup> The rate of interest was so high that the creditor often found it necessary to make a fine with the Jew, i.e., capitalize the interest, add it to the principal, and start anew. He

could do this by either allowing interest to accrue again,<sup>96</sup> or for a time the Jew could collect the rents till the whole was paid off, or the estate was saddled with an annual rent to the Jew till the debt could be paid off.<sup>97</sup> In the case of the abbey of St. Edmund's forty marks borrowed for the repair of the refectory was allowed to remain unpaid till in a few years the accumulated interest was far more than the principal, a liability of £ 100 in all. A royal writ was obtained by the usurer to secure full and instant payment. But the abbot borrowed £ 100 and agreed to pay £ 400 at the end of four years. The second bond matured, and payment was asked. A third for £ 800 was taken out, more than six times the original sum secured. Incidentally, the abbey was solvent during the office of the next abbot, Samson.<sup>98</sup>

Frequently, loans are mentioned to be repaid in a series of years.<sup>99</sup> In such cases we often find that the sum mentioned in the deed and to be repaid was really much more than the sum lent.<sup>100</sup> We have a complicated deed of William de Totenham by which he acknowledges that he owes 100 marks of silver to Aviguia, the Jewess, of London, and Abraham, her son, on November 11, 1183, for which he will pay £ 9 per year. He gives his manor as security. If at Christmas following (1183) he pays them 40 marks the remainder of the debt is to be counted as only 40 marks, on which he is to pay them 10 marks per year. If he falls in arrears with his interest such arrears are to bear interest of two-pence per week per pound. If he fails to pay altogether, the Jews can alienate the manor to whomsoever they will. And if he fails to pay the 40 marks at Christmas, the debt is to remain a hundred marks. What was lent seems to have been 80 marks, for by paying off 40 the debt is reduced to 40. But the deed is drawn out as if the debt were 100 marks. Otherwise (at 100 marks) the interest, only 13½ per cent., would be the lowest on record. Even as it is, £ 9 on 80 marks, or £ 53 6s. 8d. is only 17 per cent., which was raised to 25 per cent.

101  
as soon as 40 marks were paid.

Sometimes loans are to be repaid in a series of years without usury. In such cases we may suspect that the sum mentioned in the deed and to be repaid  
102  
was really much more than the sum lent. It was supposed to avoid usury since

interest was only paid if there was a delay in payment. The usury of the Caur-  
sines, which attempted to get around the Church doctrine against usury, was con-  
103  
ducted on those lines.

Herbert, parson of Wissinden, owes Aaron of Lincoln 120 marks to be returned at the second feast of St. Michael after the death of Richard de Luci (ob. 1179) in six years: each year 20 marks at two terms of the year, at Rogations 10 marks and at the chains of St. Peter 10 marks, and so on, year by year, till the whole debt is paid. If payment be not made at any one of those terms, interest must be given at twopence per week per pound as long  
104  
as the debt is held.

The same Herbert, parson of Wissenden, owes Deulesalt 80 marks silver, one mark gold, to be paid in eight years at  $11\frac{1}{2}$  marks per year paid  
105  
twice a year beginning St. Andrew's after the king received Scotch homage.

Jews did not deal in money alone. Robert, parson of Bisebrok, owes Aaron of Lincoln 25 soams of hay and Richard of Bisebrok 40, both to be  
106  
paid in 15 days. It shows that Jews were large grain merchants as well as  
107  
money lenders.

The money that Aaron lent was to be returned in so many soams of hay, a very marketable commodity. No mention is made of usury, though  
108  
probably the value of the hay was higher than that of the money lent, and the creditor seemed to fear no great depreciation in its value, although in the  
109  
famine years of 1202-1295 we hear of wheat going up in price. Of course, it could have fluctuated downwards too, but undoubtedly the Jew recognized that such a situation might occur, and made provision for it.



These items indicate that the Jews were grain merchants as well  
110

money-lenders. There are other instances of this business. John and Williams

de Gurnay are to pay Abraham fil' Deulecresse of Norwich in money, and in kind,  
111

wheat and barley. Robert de Turneville owes Meir fil' Sampson the Levite a  
112

debt for twenty marks and a measure of wheat. Goodenota, wife of Furmentin  
of Lincoln, lent moneys by chirgraph to Roger de Neville, in 1220, "6½ marks for  
113

10½ marks and 1 seam of corn." There are hundreds of instances in which,

for the money lent, Jews were to receive sacks of wool, loads of hay, or quarters

of grain. When the local chests were examined after the Expulsion, ninety-four

chests, in all about 1,836 quarters of grain, were found at Canterbury, thirty-

six, about 1,415 quarters, at Hereford; 252, most of them for the payment of sacks  
114

of wool, at Lincoln. In 1266, we read of Pierre Beraud of the Goursine money

firm receiving 40 sacks of wool from Hagin and Cok, son of Aaron, Jews of London.  
115

Jews were to pay an annual rent on property in a pound of cummin in 1205 and in  
116

a nail of cloves and in a clove of gilly flower in the reign of Henry III.  
117 118

Possibly they may have dealt in these articles if they were to pay in them. But

the amounts that are paid are so small in quantity that it is probably likely

that they do not indicate that the Jew dealt in them.

Jews may have also dealt in horses, although this might be a purely  
exceptional case. In I John "Thomas de Eton owes £ 40 and one palfrey worth 7

marks for the debts of Benedict and Josce Jews of York because it is an escheat  
119

of the king." Of course, Jews had a variety of miscellaneous articles to

sell which they held as pledges if a debt was not paid, like the pawn-broker of

today. In 1275, we hear of the numerous books that the Oxford scholars had

120 pawned; we also read of various other articles that must have been pawned.  
121

The entire economic dealings of the Jews were bound up with the

legal side. In the case of a long-standing debt, the Jew had often to go to the king's court to receive aid in its collection by the payment of a fee.<sup>122</sup> This is one of the reasons why the interest had to be so high.<sup>123</sup> Henry II made the institution of justice a fruitful source of revenue. He instituted a new judicial system: itinerant justices and a jury. The king's permission was necessary to try a case by this newer method, and this permission was granted by a writ,<sup>124</sup> for which the king would exact a fee. Court fees for Jews were higher than those for Christians. Where a Christian would ordinarily pay half a mark for initiating a legal process, the Jews would pay 20 s. Furthermore, Jews often had to bribe justices with money received "ad opus Regis" much of which did not reach the king.<sup>125</sup> We read that in 1264 the money paid by Jews for pleas, gifts, escheats, and purveyances was quite considerable.<sup>126</sup> We see numerous examples of the payment of fees in the case of Jews: "Abraham son of Rabbi owes two ounces of gold that he might be recognized (as owner?) of the land of Malesward which Robert Cusin seeks and that the summons before the justices errant may come before the Chief Justiciar."<sup>127</sup> "Josce de Salvage owes two marks for right to seven marks against Ralph of Cornwall of the debt of Nigel de Flobose." Ralph was probably Nigel's security for that sum. The large proportion of the debt taken by the king when it came before the courts of justice is to be noticed.<sup>128</sup> "Solomon and Jacob, Jews of Bedford, owe 3 marks for right to 6 marks and 3 shillings against William Williamson." The king gets almost half of the debt, but in 35 Henry II, it is added, "but he (William) is dead, and has neither land nor heir," so that neither the Jews nor the king get anything.<sup>129</sup> In financial disputes, the Jew was at an advantage. He had only to prove the capital, while the debtor had to disprove the complicated charges for interest.<sup>130</sup>

The king's share of a debt seems greater when Jew owes to Jew.

"Judas son of Deudone owes 20 s. for having right to 49 s. against Copin son of

131  
Belia." (1 Ric. I). Benevict son of Aaron has to pay four times as much as  
132 the debt. But there may have been interest on it even though Jews do not  
133 ordinarily lend to their fellows on interest. Jacobs asks the question if  
134 such was the case because it was illegal according to Jewish law. We find an  
inquisition being made into the problem of Jewish usury in regard to a Jew, and  
we see that it was evaded by having a Christian act as intermediary. The Jew  
135 lent to the Christian, the Christian to the other Jew, and both took usury.  
We find that R. Abraham, son of the martyred R. Azriel, lent 58 s. at interest  
of 2 d. per week per pound to Isaac of Warwick, and that a Christian friend was  
136 the intermediary.

137 Furthermore, Jews were often paid in bad, clipped, or obsolete  
money. The losses required high rates of interest. The king did not mind  
these high rates as it only added to the property of the Jews from which he  
gained. The Jews needed to take in such large amounts of currency through  
interest, since so much of their money was taken by the king.

Furthermore, we read in sections 10 and 11 of the Magna Charta  
that at the death of the debtor, the Jewish usurer often lost his entire debt  
or received only a part of it. At the death of a debtor without resources nor  
138 heir, the creditor lost the entire debt. The Jew had to go to the king's  
139 courts: to have his right recognized to a debt, for which various amounts were  
140 charged as high as 54 per cent.; 141 For a writ to remind a debtor; when the  
debtor failed to pay and incurred forfeiture of his land, to get seisin or  
142 possession; 143 to apply for an assize of novel disseisin; to be recognized  
144 as the owner of a piece of land; to have right against the estate of a  
145 deceased debtor; and where the courts had declared for the Jew; for all of  
these cases, the assistance of the courts had often to be asked by paying a



146

fee to have the goods of a debtor distrained.

King John took even a more masterful and arbitrary attitude by

quit claiming Matthew de Shelford and William his brother of £ 40 sterling which  
147

they owe to the Jews of Cambridge. Similarly, he pardons Tom de Bury of a  
148

debt of £ 133, and Hugh de Chauncumb of usuries of £ 34 due Mosse de Paris  
149

and Leo de Warwick, and Saher de Quincy of 300 marks on two occasions,  
150

and William de Breos of £ 50 sterling due a Jew of Northampton. The king may  
151

have released these men out of kindness or because of some advantage. We know

that it was to his advantage when he released William de Mara of £ 25 10s. sterling  
with the usuries due the Jews of London on condition that William serve him  
152

at his expense with three soldiers and five servants up to Easter. John even

quit claimed for Earl David the right that Abraham son of Abi Joce and his heirs  
153

had in the manor of Tottennam. Holding a manor must have meant that the Jew

had lent a large amount. How much the more loss to the Jews when John offered

to quit claim Reginald Manleverer of his debts, if he would marry a certain

person. The Jews held his land and castle. There is no record how the Jews were  
154

compensated in such cases, if at all. From these instances we see that the

king could free a man either of his debt to the Jews or of the usury on that  
155

debt. The king extended the time of payment of debts owed to Jews by such  
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men as were abroad in the king's service, and sometimes he released them of  
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debt altogether.

When Jews made out Shtars, they anticipated the king's possible  
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seizure of the debt, and promised payment out of other property. The king  
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might seize a house as well. These instances probably all occur in the reign  
of Henry III, but the practise must have been in effect before.

Benedict of Lincoln and six other Jews pay Henry III in order

that he "will not cause any extent, prorogations of terms, quittance or gift to

be made of debts which are owing to them" for five years. <sup>160</sup> With such risks as these high rates of interest seem justifiable.

The Jews were the only large holders of coin in the country despite these difficulties, and since the legal fees had to be paid in coin, the <sup>161</sup> Jews were in a position to lend money for that purpose.

At this time, ecclesiastics were already "debtors to the Jews," <sup>162</sup> so that they began to charge their creditors with usury. <sup>163</sup> They even pledged with the Jews the sacred vessels of the Churches. <sup>164</sup> A Jew of Bury St. Edmunds, Sancto by name, was amerced five marks for taking such vessels as security.

Bennet, a Jew of Suffolk, was amerced twenty pounds for taking some consecrated <sup>165</sup> vestments in security. Brompton tells of the case of William de Waterville,

Abbot of Peterborough, who was deposed for having entered the abbey at the head of an armed band and having taken the arm of the martyr, St. Oswald, in order <sup>166</sup> to pawn it to the Jews. From 1173-1180, the Abbey of St. Edmunds was in

financial straits. Debts were contracted with Christians as well as with Jews. Isaac, the son of Rabe Joce, held a deed of £ 400. The abbey owed Benedict, the Jew of Norwich, £ 1200 in all besides the usury. Attempts were made to evade <sup>167</sup> payment of Benedict's various loans, the original one being that for £ 880

for rebuilding the hall of the Abbey which was destroyed by fire. <sup>168</sup> Jews could <sup>169</sup> well be called capitalists--men who loaned money for building purposes.

<sup>170</sup> Jurnet, the Jew of Norwich, held a debt for £ 60. All the debts of the Abbey amounted to £ 3025 and one mark of pure gold besides the usury which had accrued <sup>171</sup> the major part of the £ 3025 being owed to Jews. After the death of Abbot

Robert the Abbey of St. Alban's was found to owe much to Christians, but more <sup>172</sup> to the Jews. Abbot Simon left this Abbey in debt to the Jews for 600 marks. <sup>173</sup>

Aaron of Lincoln it was who held it in debt. Nine abbeys of the Cistercian Order, namely, Rivaux, New Munster, Kirkstad, Louth Park, Revesby, Rufford,

Kirkstall, Roche, and Biddlesden were in debt to Aaron of Lincoln for 6400 marks and more. Now these are all Cistercian abbeys built between 1140 and 1152, and it is specially mentioned in the deed that Richard I had become possessed of this debt as universal legate of Aaron of Lincoln. After Aaron's death, his claims on loans were confiscated by the king so that on November 16, 1189, he gives a charter acquitting the monks of debt because they had paid him 1000 marks. This is the largest amount lent by any Jew of the twelfth century. It is probable that it covered the building expenses of the abbeys. <sup>174</sup> At least sixteen abbeys and cathedrals, including the Abbey of St. Albans, Lincoln Minster, <sup>175</sup> Peterborough Cathedral, as well as nine Cistercian abbeys were erected by means of Aaron's loans.

Monasteries were not altogether averse to assuming debts of indebted persons. In this way larger monasteries, as well as the king, used Jewish usury to get into their possession lands of nobles indebted to the Jews. <sup>176</sup> Walter Map is very severe against the Cistercians for this. Of course, it helped to break up the feudal system and the power of the barons.

In 1197 William the Arcyngs sold the Abbey of Meaux three bovates of land in Seton for 40 marks which he needed to pay his debts to the Jews. Hugh of Bolton and Cecilia his wife sold the abbey a messuage of 5 tofts and 5 bovates of land for 50 marks, for which amount that land was pledged to the Jews for the <sup>177</sup> debts of one Walter.

William Fossard, Jr. owed more than 1800 marks to the Jews, and was in danger of loss of his lands held in pledge because of the size of the debt. William asked the Abbot to take on himself the payment of the debt, taking a portion of his lands. Aaron of Lincoln, who had drawn to himself the whole debt of William, promised to lessen it by more than 500 marks if the Abbot would pay the rest, amounting to 1260 marks, at 60 marks per year. When Aaron

died the monastery became indebted to the king. But certain other charters of Aaron for 500 marks against William Fossard were formed, which the king demanded from William. William, however, said that the monastery was bound to pay all of his debts to Aaron. Luckily, after much trouble and expense, Aaron's quit-  
178  
tance for the whole sum was found, and no further payment was exacted.

William's father had engaged in the same procedure of having a monastery take over his debt for him. We read that Alexander the Abbot and the Convent of Melsa (Meaux) owe one mark that it be inscribed on the Great Roll that they have produced a charter of Aaron of Lincoln acquitting the debt of William Fossard. We read that William Fossard is quit of all the debts which he or his father owed to Aaron. "And I testify that he is quit of the debt which he owed either to me or to Josce of York or to the remaining Jews mentioned, viz., Kersun, Elyas, Sanson, Isaac Jew of Pulcella, or Pulcella herself, or Deulecresses of Denmark....This quit claim I have made him for MCCLX marks from which the monks of Melsa have acquitted him towards me." William, however, still owes Aaron £ 510 13s. od., which the Barons of the exchequer decide should not  
179  
be demanded from the Abbot nor the Monks. Aaron and Josce of York had probably drawn the whole debt from the above-named Jews to themselves.

William FitzGregor assigns to the Abbot and Monastery of Baddlesdon (co. Bucks) the rent of a mill and certain farms belonging to him in his manor of Fimmere (co. Oxon.), and pledged by him to Belaset the Jewess for £ 32 on condition that the Abbot pay £ 4 annually to Belaset for interest on the £ 32. William is to regain possession of the lands, but not of the mill, when he pays  
180  
Belaset. In this way monasteries gained property.

Sometimes a member of the clergy would buy property from a debtor in order to enable him to pay his debt. The Prior of Linton buys the land of



Geoffrey John for twenty marks so that Geoffrey becomes able to pay his creditor.

It was considered an act of Christian charity in the early thirteenth century to redeem a friend from a debt. "Do not men call him a good fellow that giveth his pledge unto Jewry (Giwerie) to redeem his chum (fere)? God Almighty places Himself into Jewry and gave his dearworthy body to redeem his sweetheart (the Church) out of the handas of the Jews (Giwene)." 182

Archbishops even were not averse to borrowing from Jews. One of the claims made by Henry against Beckett was that he had borrowed £ 500 from a Jew. 183 And on this occasion Henry had even been surety for the archbishop. 184 Among the debtors of Aaron of Lincoln are archdeacons, deans, canons, abbots, priors, prioresses, and numerous clerks and parsons. 185 The Abbot of Westminster and the Prior of the Hospitalers, the Bishops of Bangor and Lincoln, a deacon, and the Archdeacon of Suffolk are included. 186 The Archbishop of Canterbury himself owed about £ 151. 187

In each shire a shire-reeve or sheriff represented the king. From each shire the king drew a certain rent or fee called the ferm of the shire, and twice a year the sheriff had to pay the semi-annual ferm. He either had to pay it directly to the king, or in the interim the king could draw on the sheriff for the amount which was scheduled to be paid; if the king had any pressing creditor, he could get rid of his demands by giving him what amounted to demand notes on some of the sheriffs of the shires. 188 All of the accounts of the sheriffs were sent up to the Board of Exchequer at Westminster, and there checked and entered upon the roll, which from its size and shape got to be known as the Pipe Roll. 189 Payments to demand notes of Jews were credited to the sheriffs. In this way the Jews amounted to the bankers of the king.

In the Pipe Roll for 12 Henry II, 1165-66, we find: "William



of the Isle renders count of the ~~ferm~~ of Lincolnshire....and by payment by king's writ to Aaron the Jew £ 29 8s. 10d. which are counted to him in the ferm of the county." <sup>190</sup> The king was indebted to Aaron for this amount, and he pays him by a draft on the sheriff of Lincoln. This would not be altogether surprising since Aaron lived at Lincoln, and it might have been only a matter of convenience that the sum should be paid by a draft on Lincoln. But there are eight other similar entries for the same year in which the king calls on the sheriffs of Lincoln, Norfolk, Hampshire, Essex, Rutland, Cambridge, Oxford, and Bucking-<sup>191</sup>hamshire to pay out of their farms a total of £ 616 12s. 8d. This was enormous in relation to the revenue of the king which amounted to but £ 17, 283 for <sup>192</sup>this year. Jacobs is wrong in two ways when he emphasizes the enormous amount of the royal debt to Aaron by saying that the revenue was "no more than £ 35000 <sup>193</sup> out of which Aaron, it will be seen, in 1166 supplied one-fiftieth." Jacob's figure of £ 35000 is only an average based on inaccurate figures of £ 22000 for <sup>194</sup>2 Henry II, and less than £ 50000 for 1 Richard I. The more accurate revenue <sup>195</sup>for 2 Henry II is £ 12721, <sup>196</sup>and for 1 Richard I £ 23, 648, making the average about £ 24000 per year. We will not use averages, however, but will use more accurate figures, namely, the actual revenue for each year. In the first place, we have seen from Ramsay's calculation that the revenue was only about half of the amount named by Jacobs. This figure is more or less accurate because Ramsay bases his totals on the Pipe Rolls which, though mainly dealing with the accounts of the sheriffs of the counties and provosts of the boroughs, give <sup>197</sup>practically the full revenue till 1514, <sup>198</sup>when we reach the time of Parliamentary grants. Furthermore, applying Jacob's reasoning, the fact that the revenue was only £ 17283 would make it appear that Aaron supplied about one-twenty-fifth of the king's revenue. But Jacobs cannot rightly assume that all of Aaron's debts against the king were lent out in this year. They may have been lent to

him in years previous since there is no record of when they were lent, but only one of their payment at this time. Therefore, we cannot calculate what proportion of the revenue per year Aaron supplied. Payments to Jews are always accounted for, as each payment is stated in the Pipe Roll, and they only happen to be a payment from the Revenue in advance of its reaching the Exchequer. In 12 Henry I<sup>st</sup>, for instance, the £ 17,283 does not include the £ 616 12s. 8d, paid to Aaron, 199 It is only by adding the disbursements of the sheriffs to this revenue paid in or accounted for that we secure the total revenue, and from it the proportion paid out to Aaron. From the records it appears that the sheriffs paid these advance payments only to Jews, so that the matter would be a comparatively simple one.

We must notice by what means Aaron could draw his money at so 200 many places. He must have had agents at those various towns, as the king could pay these agents throughout the counties, so could the agents advance moneys belonging to Aaron to persons requiring capital wherever they were situated. 201 Groups of Jews formed firms to lend on interest. 202 But we know that the king always desired to have the opportunity of seizing a debt at the death of a Jew. For this reason we hear that they were not allowed to have partnerships for when one of the partners died, debts due to the firm would not fall into the king's hands when a member of the firm was still alive. Yet we hear of partnerships which may have been tolerated in some cases, because the king claimed compensation for the debts which he was not able to confiscate when a firm would not es- 203 cheat to him on the death of a member. Apparently, some firms did escheat to the king on the death of a member. In such cases, probably only a certain portion of debts was taken over by the king, as the living member or members would not very likely be compelled to forfeit their share also.

We read in the Pipe Roll (21 Hen. II) that in 1175 Jurnet of Norwich and Isaac fil Rabbi owe 4 marks gold that the king may grant them a partnership. The entry remains till 29 Henry II when it is added "but they could not yet have it." <sup>204</sup> Cresselin owes 3 marks silver to have license for a partnership with his brother-in-law Jurnet. <sup>205</sup> We find these two in some kind of partnership later together with other Jews. <sup>206</sup> These items being on the official Pipe Rolls indicate that partnerships were not absolutely forbidden. There may have been considerations of the individual case that determined the granting of a partnership, as Jurnet and Isaac cannot enter one, but Cresselin and Jurnet can. Possibly the two men in the first entry were in the king's opinion too wealthy and too influential to be in business together. Cresselin, because of family relationship, may have been permitted to join with Jurnet, his brother-in-law. In 5 John, we have a case of a marriage plea which amounted to a petition for a business partnership as well. "Muriel the Jewess owes £ 100 that she may have for husband Ysaac, the Jew of Oxford, as has been spoken of between them." <sup>207</sup> Muriel was a widow and did a large business, <sup>208</sup> as did her husband before his death. John of Doura owed her among others 100 s. (except her part of the debt of Abraham fil Rabi, her son), and also owed her and Samuel Multein 35 marks. <sup>209</sup> Robert de Pinkeny owes her and her son 20 marks. <sup>210</sup> These two held houses also. <sup>211</sup> We hear of Ysaac's doing business indirectly through his daughter, Chera. Undoubtedly, she helped him in his business for we read: "Robert de Gray owes £ 10 to have quittance of £ 30 capital and 2 marks usury which he owes Chera, daughter of Ysaac, Jew of Oxford, inasmuch he has made the said Jewess his attorney for 100 s. rent per annum till she has received the aforesaid £ 30 and 2 marks." <sup>212</sup> In 3 John William Briwerr' is said to have owed him £ 29 10s. 4d. <sup>213</sup> With both of these parties interested in usury, the marriage would be a partnership

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and the king required compensation. Some years later in 1228 we find Ysaac  
in an involved transaction of some amount showing that the partnership was suc-  
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cessful.

R. Isaac ben R. Eliab and his son, R. Moses, have an equal part-  
216  
nership, at least in regard to the debts of William Disney.

We also find that the whole body of Jews were banded together in  
217  
one banking corporation, trading in a few names. In most cases it amounted  
to one important financier employing agents for the carrying out of his transac-  
tions.

Aaron dealt with Jews as well as with Gentiles. These debts do  
not appear to have carried interest, and so Jacob's conjectures that they were  
moneys collected by local provincial Jews as agents of Aaron, which they had not  
218  
paid to him at the time of his death. But he cannot be certain of this as  
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Jews did not always pay their fellows interest. Jacobs also suggests that  
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since Solomon of Paris speaks of Aaron as "dominus" or "master" that it is  
221  
likely that the Jews were in a feudal relationship also, and it is to be in-  
ferred, liable to feudal dues to their lord.

We have a decision in Jewish law that proves that there were agents  
employed by leading Jewish financiers. R. Tam in France is asked by R. Jacob  
of Orleans who lived in London what one should do in this case: "If Reuben com-  
missions Simon (the agent) to receive money from a Gentile and the Gentile pays  
too much by mistake and then goes away and no one knoweth where he is, to whom  
222  
does the extra money belong?" R. Tam decides that it belongs to Reuben, the  
223  
original lender.

Upon the usurer's death the king could confiscate all of the  
debts without it being contested. Even though Aaron of Lincoln had a great



many men associated in usury with him, at his death, the king took over his  
debts and formed a division of the exchequer under his name to collect them. 224  
Probably men were associated in business with Aaron technically on other than a  
partnership basis, though undoubtedly it amounted to the same thing. Aaron of  
Lincoln employed agents. Solomon of Paris receives for his master Aaron £ 4 of  
the debt which Richard de Malbys owes Aaron. 225 Peitevin and Leo of Warwick  
receive £ 109 5s. 4d. due from the Earl of Warren to Aaron, for whom they are  
acting as attorneys. The money is paid through Pagany, Sheriff of Lincoln. 226  
Deudone fil' Aaron (perhaps his son ) owes an account of the attorneyship which  
Aaron made to him. In the same Roll it seems that Isaac fil Moses, Samuel,  
Benedict of York and Samuel of York are affiliated with Aaron in his loans. 228

Deudone fil' Samuel was probably employed by Aaron to get in his  
Northampton debts. 229 Jacobs suggests that Deudone may have been used by the  
king to collect the debts. 230 Leo the Jew is mentioned as an agent of Aaron's. 231  
It seems then that Aaron had agents in every part of the country. The fact that  
the collection of Aaron's debts required a special branch of the Exchequer,  
which continued active for many years 232 shows that his debts were very numerous  
and extensive, 233 and that he must have needed agents to manage them. Aaron had  
money dealings in many places, in Lincoln 234 where probably he himself took care  
of the matter, in Rutland, 235 Bucks, 236 Warwick, 237 Leicester and Dorsett, 238  
Wilts, 239 York, 240 Northumberland, 241 Notts, 242 Surrey, 243 Suffolk, 244 Essex and  
Cambridge, 245 Norfolk, Hants, and Oxford, 246 Cumberland, Worcester, Canterbury,  
Becks, Sussex, Gloucester, Hereford, Northampton, London and Middlesex, and  
Shropshire, 247 Bedford, 248 Huntingdon, 249 and Kent. 250 In fact, Aaron had  
heavy mortgages in every county of England. 251 Money affairs in so many places  
required numerous agents. For a time he was in partnership with Isaac fil Joce,



head of the London community and officially recognized chief Jew of the kingdom.<sup>252</sup>  
Sheriffs account for farms by payment to these two Jews of £ 80 and <sup>253</sup>£68. We  
have a Shetar which reveals their partnership. Benedict Bressus receives money  
from the men of Barton, one-half of which is to go to Isaac fil Joce and the  
other half to Aaron.<sup>254</sup> Benedict Bressus or Berachyah b. Eliayu was an agent of  
<sup>255</sup>Isaac fil Joce's.

Brun the Jew was fined 3000 marks at his crossing the Channel,  
<sup>256</sup>probably going to Normandy in 1179. In 1181 the Pipe Roll says that he still  
<sup>257</sup>owes £ 400 of this. The Pipe Roll for 1182 says that he still owes the £ 400.  
But it adds that it ought to be required of Aaron of Lincoln, Isaac fil Joce and  
his brother, Abraham, and Isaac of Colchester, his sureties, who have acknowledged  
that they received those £ 400 from his chattels in old money and paid it to the  
servants of the king in presence of William Rufus (probably an officer of the  
king). Brun owes £ 40 for the deficiency of the £ 400 because the old money had  
<sup>258</sup>depreciated 10 per cent. In 1183 Brun still owed <sup>259</sup>£ 20 which he never pays.<sup>260</sup>  
In 1189, Brun is no longer charged with owing £ 400, but Aaron of Lincoln, Isaac,  
Abraham fil Rabbi (Joce), and Isaac of Colchester, are charged with owing the  
king the £ 400 "which they received in old money of the fine which he made with  
the king at his crossing over the straits."<sup>261</sup> It is now dated 1 Richard, and  
the original fine of 3000 marks was made in 23 Henry.<sup>262</sup> Probably the £ 400 in  
old money which the men acting as sureties for Brun received from him and which  
they paid to the servants of the king were not accepted by the king because it  
was in old money. In the Pipe Rolls Brun's name is mentioned as owing the fine,  
but the sureties are held responsible. In No. 42 it is said that the fine "ought  
to be required" from the sureties, but that Brun still owes <sup>263</sup>£ 40 to them.  
<sup>264</sup>No. 97 reiterates this. Brun's sureties, Aaron of Lincoln, Isaac fil Joce

and his brother, Abraham, and Isaac of Colchester must have been in some sort of partnership. We know that Aaron and Isaac fil Joce were, <sup>265</sup> and it is probable that Isaac would introduce his brother, Abraham, into the group.

Isaac of Colchester is also concerned with Aaron's debts after his death. He owes 3 gold marks for debts, and £ 12 for a charter. <sup>266</sup> Incidentally, Isaac was a very important person <sup>267</sup> because in 3 Richard I he owes <sup>268</sup> £ 390 of the Guildford Tallage.

William de Meuerdel owes 2 marks to have a writ for bringing to justice Aaron of Lincoln, Copin, Serfden, and Bendonat, son of Pulcella, who <sup>269</sup> must have been in business together.

Aaron and Josce of York together seem to have taken over all of the debts of William Fossard, Sr., held by Alexander the Abbot and the Convent of Melsa. <sup>270</sup> It is possible that certain men of Kent acted as agents for Aaron of Lincoln, as among the debts compiled by the King after Aaron's death, the Archbishop of Canterbury himself owes <sup>271</sup> £ 151. Aaron then was master of a great banking firm.

Isaac fil Joce was associated with Aaron for a time, but he was head of a financial group too. He was the chief English Jew in the time of Richard I. <sup>272</sup> His operations as an unofficial fern gatherer <sup>273</sup> were very extensive, <sup>274</sup> so that he must have had to employ agents. Jacobs thinks that it was Isaac fil Joce and not Aaron of Lincoln who devised the banking organization throughout England. As head of the London Jewry, Isaac was of more prestige socially than Aaron, and could the more easily have relations with other Jews throughout the country. His father, Rubi getsce, <sup>275</sup> likewise was prominent. <sup>276</sup> The king owed him 180 silver marks. His son, Isaac, must have profited by his prominence and gained through his connections. A special charter was given

to Isaac and "his men", Isaac representing the Jews of England, <sup>277</sup> which indicates that probably he was the most important man in the country, and of great influence. It will be seen that in 1166 Isaac received more debts from the king, <sup>278</sup> and from a greater number of shires than did Aaron. Considering this and the fact that he was of more prominence throughout the country, it is more probable that the practise of using agents in the provinces was due to Isaac rather than <sup>279</sup> to Aaron. In justification to the latter, however, it must be said that he employed his branches with the most energy. We find his transactions all through the land; and in particular he did business with almost all of the great abbeys <sup>280</sup> and monasteries, which were engaged in building at this time, and with many individuals, prominent and otherwise, throughout the land.

In the very same year, 1166, in which we first see the entries concerning Aaron, we find Isaac fil Joce receives a total of £ 743 13s. 10d. from the sheriffs of Bucks, Kent, Northampton, Gloucester, Dorset, Essex, Oxford, Lancashire, Norfolk, Cambridge, Devon, and Hampshire. <sup>281</sup> Furthermore, this total is increased about £ 21 by another entry in the Pipe Roll which <sup>282</sup> Jacobs did not add to the sum of the others. Isaac fil Joce had lent even more to the king than Aaron, and he had to have agents in even more places in <sup>283</sup> order to collect from the sheriffs. The payments that the king had to make <sup>284</sup> to him (about £ 764) and to Aaron (about £ 616 ), in all about £1380, left <sup>285</sup> him very little surplus revenue indeed. His revenue was but £ 17283. Jacobs <sup>286</sup> makes the same mistake again as he did in the case of Aaron of Lincoln before. He says: "Some of the counties, it will be observed, are the same as those supplied by Aaron of Lincoln, but between the two Jews the king had received a twentieth of his income, and had paid them back by drafts on nearly half the <sup>287</sup> counties of England. "The Sheriffs of Kent, Northampton, Gloucester, Dorset,

Essex, Bucks, Oxford, Lancashire, Norfolk, Cambridge, Devon, Hants, claim similar credits in other parts of the roll for sums amounting in all to £ 743 13s. 10d., the cash balance of their farms." 288

As regards the king's receiving a twentieth of his income from both Aaron and Isaac, Jacobs is mistaken. If we knew the dates when the loans were made, or if they were made and were to be paid from the farms of the counties in the same year, we could estimate how great a percentage of the revenue it was that Aaron and Isaac loaned. But there is no preventing these loans from having been made several years before, and coming up for payment at the time mentioned in the Roll. It is likely that the loans were made in various years previous, and their total paid at the time the entry indicates. Therefore, we cannot say it was a twentieth of his income that the king received from Aaron and Isaac. Rather, according to my previous suggestion, 289 it could possibly be a twentieth of the revenue that the king paid to them in 1165-1166 if Jacobs's revenue figure of £ 35000 were correct. 290 According to Ramsay's more correct total of £ 17,283, 291 it could be three-quarters.

Isaac fil Joce often lent to the king, and Isaac must have had to employ agents to collect it in very many places because in 3 Henry II the amount of the ferm of Essex paid to Isaac fil Joce was £ 47 6s. 8d. 292 (and the revenue was but £ 8,111 16s. 5½d. 293 ). In 8 Henry II the amount ferm'd by the king to him was £ 102 13s. 4d. 294 (and the revenue was £ 14,939 19s. 6d, 295 of which about one-fifteenth could have been paid to Isaac). In 9 Henry II the amount was only £ 26 16s. 8d. 296 (but the revenue was only £ 9910 8s. 9½d. 297 ). In 10 Henry II it was only £ 12 11s. 3d. 298 probably because no taxes appear to have been levied at all. 299 (although the revenue is slightly higher than the preceding year, it amounting to £ 10,423 14s. 0½d. 300 ). In 14 Henry II the



honor of Eye (an official) settles with the king by payment to Isaac of the large  
sum of £ 479. <sup>301</sup> (The Revenue in that year was £ 21,235 17s. 0<sup>302</sup>d. ). It will  
be seen that when the King had a small revenue he paid less to Isaac. It may be  
that he felt unable to afford payment and let the debt accumulate till years of  
larger revenue; or it may be that in these lean years, he was compelled to bor-  
row, and we find his paying back the loans in years of good revenue. Jacobs  
thinks that Henry contemplated making the Jews royal taxgatherers as they were  
in Spain and elsewhere. But he never carried this out as the payment of the fermes  
ceases suddenly, according to Jacobs, owing, as he imagines, to the discovery  
that Strongbow's mission to Ireland had been financed by Jews. The king realized  
that Jewish money could be utilized by others for purposes which were not to his  
own interest. <sup>303</sup> This seems to be a very poor guess. The objection to this  
theory is that Jacobs did not have all the facts at hand. Previous to 23 Henry  
II (1176-1177) borrowings by the king from the Jews are indicated only to a  
moderate extent on the Rolls. This year they rise to thousands of pounds. Every  
sheriff tells of advances "per breve Regis". <sup>304</sup> This is a year of unusually high  
revenue, £ 30, 478 in all, the second highest amount of revenue in all of the  
thirty-four years of Henry's reign. <sup>305</sup> The revenue for the previous year was  
high also, £ 22, 775, <sup>306</sup> and Henry might have had a surplus remaining. Therefore,  
he could comfortably pay the debts made in poorer years. These poorer years are  
found just a few years before, between 1172 and 1175, and although the Jews aided  
Strongbow in his conquest in 1170, undoubtedly Henry still borrowed from them.

Benedict Bressus or Berachyah, son of Rabbi Eliayu, receives one-  
half of the payment of the men of Barton to Aaron of Lincoln and to Isaac fil  
Jocce. <sup>307</sup> He was clearly only Isaac's representative. <sup>308</sup> Since Isaac's residence  
was in London, <sup>309</sup> and this Shetar is marked Lincoln, <sup>310</sup> he employed an agent



in the person of Berachya who probably dwelt in Lincoln to take care of the  
matter. We find Isaac's brother, Abraham, alone in association with him, 311  
just as we found the two associated with Aaron of Lincoln and Isaac of Col-  
chester. 312

Jurnet of Norwich was unsuccessful in trying to form a partner-  
ship with Isaac fil Joce. 313 Jurnet's daughter, though born of a Christian  
mother, was in business with him, as the Hebrew endorsement to a deed says that  
Peter of Molesfield is quits with R. Jacob b. Moses (Hebrew name of Jurnet) and  
Miriam (his daughter) from all debts. 314

The firm of Brun, Josce Quatrebuches, Jurnet and his brother, 315  
Benedict, receive £ 100 per year from the ferm of Southampton in 23-25 Henry II.  
A further proof that these four were in partnership together is by an entry for  
the same year in which all four are mentioned: "Jurnet, Jew, renders count of  
2000 marks in which he was fined by the king at Winchester on his crossing the  
straits. Benedict, the Jew, renders count of £ 500 of the fine which he made  
to the king on his crossing for amerciament. Josce Quatrebuches renders count  
of £ 200 for the same. Brun, the Jew, renders account of 3000 marks for the  
same." 316 Josce Quatrebuches pays next year. Jurnet owes £ 226 12s. 3d. then  
and £ 26 later. Benedict owes £ 4 25 Henry II. Brun owes £ 400 27 Henry II and  
£ 20 29 Henry II. 317 The fact that these men are associated together in the same  
entry, but that they do not pay as a body but as individuals proves that offic-  
ially they did not exist as a firm, but that they nevertheless probably did busi-  
ness together.

In 24 Henry II Jurnet, Benedict, and Brun (Josce Quatrebuches is  
omitted this time) fining with the king for undisclosed favors, pay down between  
£ 1,842 18s. 2d. towards £ 2,555 11s. 1d. agreed upon. 318 The revenue was £ 19,871

319

11s. 7d. so that this firm supplied about one-tenth of it this year.

A firm that had loaned the king much money was that of Benedict, son of Sara, Moyses, Deodatus, the Bishop, and Vives. The Sheriff of Devonshire pays them 7 marks in 23 Henry II. The Sheriffs of Kent, Surrey, Norfolk, Lincoln, Cumberland, Westmoreland, and Oxfordshire, and the honors of Beseham  
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and Conan and the Jews of London, pay them in all £ 1003 5s. 1d. By writ of  
321  
Richard de Luci they receive £ 84 12s., in all about £ 1087. They, too, must have had many agents to collect these sums. It is interesting to see that the king gave this firm a draft on some payment due from the Jews of London. It would be interesting to know if the firm every presented the draft to its fellow-Jews.

The king paid debts due the Jews of men whose property fell into his hands through the farms of his sheriffs. In 1179 the Sheriff of Oxford renders count of 3 marks of Regina the Jewess for the debt which Walter of Westbury owed her and one mark....for the debt which Ralph of Chinton and William son  
322  
of Richard owed her. He has paid into the treasury in two tallies, and is quit.

There is an interesting entry in the Pipe Roll which says, "Benedict son of Aaron owes 20 marks for right to £ 4 8s. 8d. against Meus Jew of  
323  
Lincoln." How Benedict is to gain on the collection is not clear as he has to pay four times as much as the debt. It looks like a little joke played by the Crown on poor Benedict.

Lending money to men on sacred garments was forbidden. If one were found guilty of this charge, he was at the king's mercy ("in misericordia") and could only obtain this by paying an amercement; it is often difficult to  
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distinguish these from fines. Other amerciements were required for killing  
325  
a sick man; for being party to an illegal contract; for lending money to

men under king's displeasure; for a novel disseisin; for a default or forfeiture; for not having proper information in deed; for buying treasure trove without permission; for detaining rent of land; for keeping back acquitted charters; for demanding debts already paid; for failing to convict charter of falsity; for not giving up debt to another Jew; not to be impleaded for concealing charters; for carrying off goods on which another Jew has sureties; for lands unjustly pledged; to have another Jew kept in custody for clipping. These are but some of the reasons, most of them having to do with the economic phases of life, for which the Jew could be amerced. But, nevertheless, Jews were free of all Customs and Tolls.

There is an interesting case of amercement that Gervase of Canterbury records. He says that in 1168: "(Ambassadors from the Emperor solicit Henry's alliance, and are loaded by him with presents.) For the sake of these ambassadors the king causes the richer Jews to cross the Straits and leave England, and exacted from the rest 5,000 marks." (Of course, the phrase, "to cross the Straits" means crossing the English Channel over to Normandy, another possession of Normandy. The same phrase is used in regard to four Jews nine years later, and about 1159 Richard de Anesty "crossed the sea" to Normandy and his brother, John, was sent "beyond the seas" to Normandy to have an interview with Henry who was there at the time. )

Hyamson says that an alliance was actually concluded with Frederick Barbarossa, at this time. But he is wrong because the embassy led to no perceptible results. The Anti-pope, Pascal III, had died on September 20, 1168, at Rome in the ostensible possession of the Holy See. In his quarrels with the papacy, Barbarossa had established him on July 20, 1167. Now he filled the vacancy with John of Struma (Calixtus III). Barbarossa conveyed the notification

in the shape of proposals for putting an end to the Schism. He was especially eager to secure the favor of the kings of England and of France, because Henry II and Louis VII had held respective councils of their clergies in July 1161, to consider the pretensions of Alexander III and Victor IV (the anti-pope). The kings also met at a general council in Thoulouse, in August, and agreed to acknowledge Alexander as Pope.<sup>334</sup> The ambassadors dispatched to England and France were Philip, the new Archbishop of Cologne, Christian, the Archbishop of Mayence, and Duke Henry of Saxony, Henry's son-in-law. They came to Normandy where Henry II was at the time. There seemed to be a possibility of an alliance between England and Germany. But Henry had no need to damage his position by committing himself to the schismatic party. He was on good terms with the papacy; he had Becket still at arm's length; he was quietly enjoying his revenues from four<sup>335</sup> Sees in England, and four abroad. And so Henry gave Barbarossa no support.

Why the richer Jews were forced to come to Normandy is uncertain.<sup>336</sup> Jacobs says that they were probably made to come as a kind of hostages. But it is more likely that the king needed money to give the ambassadors presents.<sup>337</sup> Blunt explains the situation by saying that the sum of 5,000 marks was demanded of the Jews in order to buy over the envoys to the king's interest. (Perhaps Frederick Barbarossa needed a loan in order to continue his fighting in Italy. For from his accession he had been engaged in open hostility with the see of Rome in a long and difficult warfare.<sup>338</sup>)

The sum was to be paid without delay, and those who refused to contribute were immediately banished from the country. We might suppose that upon banishment the king would confiscate the property of the banished also, and would thereby gain a great sum. It might well be that these richer Jews never did refuse to contribute (as undoubtedly they would have more sense than to



balk the desire of such an autocratic monarch). In such a case, perhaps, on some pretext anyway, the king banished them, and thus confiscated their property. The accusation against the Jews that they had crucified the boy Robert at Bury St. Edmund<sup>339</sup> proved lucrative for the king, as he took advantage of the supposed crime, and banished the wealthiest Jews out of England, and confiscated their properties, and heavily fined those he allowed to remain. We can cite an entry in the Plea Rolls indicating the expulsion of a Jew, and the confiscation of his lands, rents, tenements, and chattels.<sup>340</sup> When the Jews were banished from England in 18 Edward I, their lands, debts, and personal estates escheated to the Crown.<sup>341</sup> Property was always confiscated upon banishment. We may have a somewhat analagous situation to that of the Bury St. Edmund's murder in this account of 1168 when some Jews are banished and others fined.

It is also a possibility that these Jews were called over to Normandy as representatives of the Jews in England. They may have been the bearers of the money which was demanded from the Jews to the king. Or they may have been called to Normandy by the king and told to secure a certain amount from their fellow Jews as was done in 25 Henry III.<sup>342</sup> In 1231, Henry III orders the Sheriff of Kent to send to Westminster six of the richest Jews of Canterbury, and six from Rochester, with arrears of tallages. He gives similar orders to other sheriffs.<sup>343</sup> Jews were often employed to supervise the collection of tallages<sup>344</sup> and official business was often done with the king by appearing before him directly in Normandy. Richard de Anesty in regard to the matter of his plea, has to send his brother John to Normandy, and later has to go himself (incidentally borrowing from Jews in order to effect the journeys).<sup>345</sup> The king may have needed money right away, and caused these rich Jews to come to him in Normandy with ready cash, and then allowed them to return home and to levy the amount among their fellows.



It is also possible that the richer Jews were ordered to come to Henry in Normandy in order that he might mulct them the better, and of course he also exacted from the rest remaining in England 5,000 marks. The presents must have been many and large as Gervase says <sup>346</sup> that the ambassadors "are loaded by him (Henry) with presents." Henry would want to treat Frederick Barbarossa well, after refusing to enter into alliance with him, and moreover since two of his sons-in-law were from Saxony, part of Barbarossa's domain. Duke Henry <sup>347</sup> of Saxony, one of the ambassadors, was one of them, and in this same year <sup>348</sup> William the Lion of Saxony had married the eldest daughter, Matilda.

In 1177, 23 Henry II rich Jews cross the Straits. "Jurnet, Jew, renders count of 2000 marks in which he was fined by the king at Winchester on his crossing the straits. Benedict, the Jew, renders count of £ 500 of the fine which he made to the king on his crossing for an amerciament. Josce Quatrebuches renders count of £ 200 for the same. Brun, the Jew, renders account of <sup>349</sup> 3000 marks for the same." Jacobs, referring to the incident nine years before when Jews crossed the straits asks: "Was this another occasion when Henry took <sup>350</sup> the richest Jews over to Normandy till a certain tallage was paid?" But we dismiss this as a very unlikely guess. In searching for an analagous situation, <sup>351</sup> we learn from the Pipe Roll that in this year there was an embassy from the Emperor of Constantinople--doubtless Manuel--with which England was honored. The envoy was handsomely entertained, but the nature of his mission does not appear. But this embassy came to England, where Henry was at the time. There could be no necessity for having rich Jews come to Normandy in order to be able to mulct money out of them since Henry was in England. This entry can rather be explained in different ways. It would seem most likely that these Jews were not banished at all, but that they tried to escape an amerciament by crossing the Channel of their own volition, and that they were fined as a result. The

entry definitely states that benedict was fined £500 "on his crossing for an amerciament" and Josce Quatrebuches £ 200, and Brun 3000 marks "for the same".<sup>352</sup> Or it might have been that these Jews wanted to leave England for France, either to live there permanently or to do temporary business there. They do business together in some sort of a firm, anyway.<sup>353</sup> In 1177, Jurnet was fined by the king at Winchester,<sup>354</sup> a town near the English Channel,<sup>355</sup> which shows that he must have been on his way for a crossing as his home was not at Winchester but at Norwich.<sup>356</sup> All of these men might have wanted to do business in Normandy, but were fined for attempting to leave England. The wealthy Jews were such an asset to Henry that he could ill afford to let them out of the country. And after his experience with the Jews' financing Strongbow's conquest of Ireland in 1170,<sup>357</sup> Henry would not be any too willing to let Jewish financiers escape from his hand, especially to Normandy, a part of his dominion, where trouble could easily arise.

We know that in 1218 Henry III prohibited Jewish emigration without a royal license,<sup>358</sup> and possibly the same procedure was in effect in the time of Henry II. In 39 Henry III the huge property of Abraham is apparently confiscated because he left England without a license. The membranes recording his debts and property also contain a proclamation that no Jew should leave England.<sup>359</sup> By the ordinance of Henry III in 1253, the Jews were expressly forbidden to change their residence without special royal license. The law was made to prevent evasion of tallage. If they should move, they had to give security before departure. This rule was not entirely novel at this date. As early as 33 Henry I we have an instance of it.<sup>360</sup> The large amounts fined these men by Henry II must be for the same cause.

In 1204, Morell, Jew of Wells, is forbidden to be molested on his visit to Normandy.<sup>361</sup> Since the king makes this decree, it is probably

true that Morell had to secure permission from him to make the journey. But  
362  
Morell was a scholar and was given special privileges. The king could not  
mult much money out of a scholar as undoubtedly he had very little. In the same  
year Hamechin, our Jew is given "our sure peace so that he may go about safely  
in our land and stay there like our other Jews for the good service which he did  
us in the Castle of Andeley with our dear and faithful Richard, Constable of  
Chester. And therefore we command you that he have our firm peace as above said."  
This shows that there was mutual freedom of crossing for Norman and English  
363  
Jews, but that a permit was required.

In 1182, "Josce, son of Abraham, owes half a mark of gold for  
right to a debt against Richard de Verdun, another half mark against William de  
364  
Rouen, and 2½ marks against William de Trouville and Thomas de Briancon."  
Jacobs comments that the debtors seem to be Normans, and that the debts were  
365  
collected in Normandy by the king's officials. In this way the king profited  
from the collection of foreign debts, and would not be favorably inclined to al-  
low Jews to go to Normandy, and collect the debts of their own accord without  
payment of a fee. There is another item in the Pipe Roll that would seem to in-  
dicate that Jews had to pay fees to have debts collected from debtors with French  
366  
names presumably resident in Normandy. Because Jurnet and his firm wanted to  
leave England for the possible reason of collecting debts in Normandy, they may  
have been amerced for two reasons: for attempting to leave the country, and for  
desiring to collect debts which the king wanted to collect for them for a payment.

In 29 Henry II Jurnet of Norwich "owes £ 270 6s. 8d. of the amer-  
367  
ciament, which remained of the amerciament of 6,000 marks. This was a different  
amerciament than that discussed above. The fact that Jurnet was fined so much  
in such short periods of time (less than six years between the previous one of

368  
2000 marks and this, because it seems that the amerciament was made before for Jurnet only owes part of it--£ 270 6s. 8d. out of 6000 marks--] indicates that he must have been very wealthy at this time.

Another amerciament, made for an unusual cause, was one for 100 s. laid upon Josce of Gloucester in 1170 (16 Henry II) "for the moneys which he lent to those who against the king's prohibition went over to Ireland." 369  
This is clearly a reference to Strongbow's expedition in August 1170, which resulted in the conquest of Waterford and Dublin, and made Henry fear that Richard of Striguil would create an independent kingdom in Ireland. Richard had no independent means for William of Newburgh 370 says that his chief motive in going to Ireland was to escape from his creditors. "He went in defiance of an express prohibition from Henry, and it was on hearing of his victories--i.e., some time in the latter part of 1170--that Henry confiscated his estates." 371 If Josce had not aided him, he could not have gone. Undoubtedly Josce's lending to him allowed him to flee from other Jews who were his creditors. It was a case of Jew doing business against Jew and king. And the king had the best of the bargain for he fined Josce and confiscated Richard's estates. The king must have been awakened to the necessity of his keeping the transactions of his Jews strictly under control. 372

It would seem that the king could reap quite a revenue from amerciaments alone, witness the great amount put on the Jews for killing a man, 373 and the £ 2000 put on Abraham fil Rabbi. 374 Similar arbitrary fines were put upon Christians as well, although they were much smaller in proportion to their wealth. 375 But in relation to the revenue, the total of the fines is not very great. 376 Fines were one of the least exactions made upon the Jews, and it would seem that their payment was not always strictly enforced either in regard to



Jews or to Christians. In 30 Henry II Jurnet pays in 20 marks on account of the amercement of 6000 marks (£ 4000) "into which he fell" at Windsor. But although Jurnet was the guilty person, it was but another case of punishing all of the Jewry instead of the individual alone. Jurnet was only held responsible for 474½ marks,<sup>377</sup> and all of the Jewry for the balance. Jurnet pays in just £ 20 on account, and the Jews nothing.<sup>378</sup> Three years later in 33 Henry II under the Placita et Oblata Curie all of the English Jewry is still liable for 5525½ marks on account of the amercement inflicted on Jurnet. With respect to this and some minor debts due by Israelites, the Judges intimate that for the present they hold their hands because the king already has the fourth part of their goods in his possession.<sup>379</sup> It would seem then that nothing more in regard to this amercement was ever paid by the Jews,<sup>380</sup> nor by Jurnet either, for in 3 Richard I the identical entry as made in 29 Henry II,<sup>381</sup> namely his owing £ 270 6s. 8d. of the amerciament which remained of the amerciament of 6000marks<sup>382</sup> still appears. But in 35 Henry II (1189), Jurnet is again fined, this time owing 1800 marks "for having residence in England with the goodwill of the king."<sup>383</sup> In one place, Jacobs says that Jurnet was probably deprived of all his possession for having married a Christian heiress, Miryld, daughter of Humphrey de Hairle, who also escheated her lands. In another place he says that Miryld (Muriel), Jurnet's wife, escheated her lands for marrying him, and he was fined 6000 marks,<sup>384</sup> which may have amounted to the same thing as losing all that he had. He probably left England in 32 Henry II (1186) and returned in 35 Henry II.<sup>385</sup> If all of his property were confiscated, it may have taken him but a short time to obtain money again for in 1189, the year of his return, we read of his doing business again. Jurnet lends William of Curzun five silver marks, and for it William grants him a messuage in Norwich to be held by him and his heirs for four shillings per year. Now William claims this messuage against Jurnet.<sup>386</sup>



There is a possibility that Jurnet did not enter this agreement on his return, but that it was made before, and that he wishes to keep the agreement, but that William objects. The case is taken to the king's court. Perhaps all of Jurnet's debts were not confiscated, or perhaps the king returned them, or at least a part to him on his return. If the king were so favorable, it may account for his being lax in regard to Jurnet's and the Jews' paying all of one of his previous amerciements.  
387

Another good instance of the course that these big penalties and fines often ran may be found in the case of a Christian, William son of Richard Cahaigues or Keyns owes £ 500 odd of an old debt due by his father. It has been arranged that he is to pay it off at £ 38 annually. He pays in just £ 4 10s.  
388

One of the last records of the reign of Richard reminds us that the tallages upon Jews were not always paid immediately; sometimes they were not paid at all. In Richard's last year an entry in the Pipe Rolls says that Jews of Cambridge still owe 19 marks in connection with the Guildford tallage fourteen years before. Avigay the Jewess and other Jews of London owe £ 3122 7s.2d. for the same, and Samuel of Bungay and other Jews £ 37 6s. 8d. and the Jews of Worcester 30 marks.  
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The question now comes up as to whether Jews could hold land. We can take the law, the Magna Charta Judaeorum, first granted in the reign of Henry I, and confirmed in 1 Richard I and 2 John. It says: "Jews have free residence in England and Normandy, and may hold lands, fiefs, pledges, gifts, and purchases." According to Jacobs, one of the many proofs that Jews could hold land is found in the Pipe Roll which says that "Bonfey, Jew of Worcester, owes one mark gold for a respite to the king's court of the amerciament for a novel disseisin." But inasmuch as this thesis is not of a legal nature, and does not deal with the question of the Civil Disabilities of the Jews in England, we cannot go into  
394  
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detail regarding the holding of land by the Jews. We must merely state that the  
Jews were allowed to hold land and refer the reader to Blunt,<sup>396</sup> to Webb,<sup>397</sup>  
and to Egan.<sup>398</sup> To give a few instances: A Jewess makes a final concord in  
1189,<sup>399</sup> "Covenant between William Fitz Gregor and the Abbot and Monastery of  
Bedulesdon (co. Bucks) by which William assigns to the Abbot the rent of a mill  
and certain farms belonging to him in his manor of Fimmere (co. Oxon.) and pledged  
by him to Belaset the Jewess for £ 32 on condition that the Abbot pay £ 4 annual-  
ly to Belaset the Jewess for interest on £ 32 which William owes her. He is to  
recover possession of the lands (but not of the mill) when he pays Belaset."<sup>400</sup>  
Jews buy and sell manors:<sup>401</sup> In 1183 William de Tottenham owes 100 silver marks  
to Aviguia, the Jewess, of London, and Abraham, her son. As security he mort-  
gages to them his manor of Tottenham. If he fails to pay, the Jews can sell the  
manor to whom they will<sup>402</sup> (even to Jews). Jewish children succeed to a father's  
lands:<sup>403</sup> "In 34 Henry II, Deulecresse of Rising, son of Benedict, owes 2 marks  
for having his reasonable part of the lands and chattels of his father-in-law."<sup>404</sup>  
It was Benedict, the son-in-law, that inherited the property that would nowadays  
be given to the daughter, Benedict's wife. And in 3 Richard I the sons of Bene-  
dict the Jew of York owe 700 marks to have his lands and debts according to his  
charters.<sup>405</sup> Jews rent land:<sup>406</sup> In 1197 "Grant by the Dean and Chapter of St.  
Paul's to Peter Blund, a Jew, and Miriam his wife, and their heirs for ever, of  
land in the parish of St. Lawrence Jewry for a rent of 13 s. a year and a fine  
of 2 marks."<sup>407</sup>  
<sup>408</sup>  
And Jews buy quit-rents: In 1202 "Grant by Roger son of William  
Fitz-Isabel to Peter Blundus, Jew of London, of a quit-rent which William  
Novensis used to render for his land which William the son of Turstan held in the  
parish of St. Nicholas, at the corner of Fish Street, opposite to the front of  
the church of St. Mary Magdalene, and also a shop in Fish Street."<sup>409</sup> Jews

then performed all the legal processes involved in the tenure of land exactly  
410  
as the rest of the king's subjects.

A survey of the list of manors that are mortgaged which is drawn  
up by Jacobs reveals many on which the Jews held liens. Houses known to be in  
411  
Jewish hands are mentioned as well. Half of the entries, forty-eight in  
412  
number, in Jacobs' list refer to Aaron of Lincoln. In the settlement of  
Aaron's debts we read of houses which had belonged to him. These facts indi-  
cate that Aaron was a great property owner. Other men in the pre-Expulsion per-  
iod were correspondingly as great. It might even be possible, by the use of  
the proper records, to determine just what proportion of property the Jews held  
in pre-Expulsion England, how much of it thus fell from the hands of the original  
owners into the hands of the king, its value, etc.

In 3 Richard I we read that "Mosse son of Abraham owes L 24 6s.  
413  
8d. on his house." Deulecresse de Winton owes 34 marks on his house and lands.  
414  
These were among the property of Aaron of Lincoln. John gives Andrew, clerk  
of Winchester, land which was Aaron's in Shorten Street, with one messuage  
415  
nearby.

A treatment of the economic conditions of the Jews in England  
would be incomplete if some special consideration were not given to Aaron of Lin-  
coln. We have already had occasion to refer to him several times in the course  
of this thesis, and it may have been already realized that his financial dealings  
416  
were very great. Jacobs treats of him very thoroughly, but since we have  
already mentioned him, we will deal with him but briefly. His activity lies  
between 1166 when we find him in full force, and 1186, when he died and all  
his riches fell into the hands of the king. It must have taken him some time  
before 1166 to organize the method by which he acquired his great wealth. The

extent of his transactions, and the great number of agents whom he must have had  
417  
to employ have already been considered. He helped to build abbeys, aided  
them in acquiring land, bought up hay, secured the rent-charge of the lands of  
418  
knights, and lent out money to all kinds of people. Aaron must have become the  
419  
richest man in England besides the king.

When Aaron died in 1186 the treasures collected in his house were  
420  
seized. The king was on his way to Normandy, and shipped a large part of the  
treasure with some of his retinue across the Channel, but on the way the ship  
was sunk, and as Benedict the Abbot says: "A great part of the king's retinue  
wishing to cross to Normandy were drowned in the sea between Shoreham and Dieppe,  
421  
with a large part of the treasures of Aaron the Jew of Lincoln, deceased."  
But probably this treasure amounted to nothing compared with the amount of debts  
422  
due to Aaron, which became due to the king. A special branch of the Treasury  
423  
had to be created called "Scaccarium Aaronis", or the Exchequer of Aaron, which  
424  
had two treasurers and two clerks. 425 His assets fall under these heads: bond  
426  
debts (per placita), and mortgage on land (super terram). As soon as an  
audit of Aaron's estates had been made, there were sent on to the sheriffs of  
the different counties the details of the debts due in that particular county.  
The sheriff had henceforth to account in his balance sheet each year for the  
debts which he had collected during the half-year, and to repeat from year to  
year the debts which he had failed to collect. As late as the third, fourth and  
fifth years of Richard the First (1191-93) there were 430 entries in regard to  
427  
Aaron's debts, amounting to about £ 15000. These entries appear on the Pipe  
428  
Roll for 3 John where they now total £ 12000.

429  
Among Aaron's 80 debtors at York, 20 were Jews. At Southampton,  
Mosse son of Abraham and Deulecresse de Winton owe the king for property which



430  
was among that of Aaron of Lincoln. Jose of York owes Aaron's estate 12½  
431  
marks for a silver vessel. The fact that these debts do not carry interest  
makes Jacob surmise that it is quite probable that after Aaron's death the king  
entrusted the collection of some of Aaron's debts to provincial Jews to collect  
432  
locally, since they could demand interest and he could not. Of course, these  
men could have been agents of Aaron during his life-time as well, and are re-  
corded on the books as responsible for certain collections. Or they may have  
been Aaron's actual debtors.

An interesting thing to note in reference to Aaron is his house.  
433  
We have already said that it was built of stone. Because of the use of this  
material, and due to the manner in which it is built, it is extremely strong.  
The walls are very thick, at least three to four feet, and they extend around  
the corner, making it likely that at an early date the house was in the form of  
a courtyard, which could be defended against attack. The house is situated at  
the top of a steep hill within easy call of the castle and the sheriff, who, as  
434  
king's representative, would have to defend Aaron and his treasures. Aaron's  
house then resembled a fortified bank, and indeed such precaution must have  
been necessary as it is only a few years later when we read of attacks made upon  
the houses of Jews and their wealth plundered. At this time we hear that the  
houses of the Jews were well protected, so that "they could not be broken into  
owing to their strong build," but that "fire was thrown on the (thatched) roof"  
435  
and thus they were destroyed. Josce's house in York "rivalled a noble  
436  
citadel in the scale and stoutness of its construction."

Aaron of Lincoln then is the typical Jewish usurer and financier  
437  
in medieval England. There were other wealthy Jews besides Aaron. Isaac fil  
Jose, Jurnet of Norwich, and Brun of London, all of whom we have mentioned, are



among them. But no others had the honor of having their property seized at their deaths. It was not unusual for women to lend money. <sup>439</sup> A certain Belaset must have been wealthy and must have done much business as we find that she "renders count) owes £ 100 for having respite in the plea between her and the clerk of the Court of <sup>439</sup> Ferrara. <sup>440</sup> The widow Muriel also did a large business. Comi-<sup>441</sup> tissa of Cambridge is a prominent example. The fact that she is called a countess may indicated the honor given her because of her great wealth. <sup>442</sup> Jew-esses are referred to along with Jews in the matter of registering their loans in a statute of Edward I, the provisions of which must have been stated in the time of Richard I when the Exchequer was begun. <sup>443</sup>

But not all Jews were rich. Undoubtedly, there were many poor Jews in England before 1181, but in that year we read of the Assize of Arms which forbade Jews to carry arms. Probably this decree was issued by the voluntary emigration of needy Jews from France to England just before their expulsion from that country in 1182. <sup>444</sup>

Just as often happened in the case of Jews, the treasures of a Christian, William Gade, had been appropriated by the king at his death, although no special branch of the Exchequer was created for their collection. But the Rolls never mentioned any of it as admitted cases of private payment to, or seizure by the king. <sup>445</sup> In 1166-1167 we no longer find Gade's name on the Rolls. A document among the Miscellanea of the king's Remembrancer office gives an inventory of Gade's effects as £ 5000. This document being in the hands of the Treasury officials proves that the king was interested in Gade's money. His estate would be among the secreta regni, the casual sources of revenue, that Master le Brun watched. His money was invested in super terram, mortgage on land; per cartas, lent on bonds; per tallias, simple receipts for which tallies were held; and per fidem, the word or pledge of the debtor. He had dealings

with France, Flanders, and Scotland.

Henry wanted to treat Gade as a usurer, <sup>446</sup> but we can realize that Gade never attained the financial prominence held by Jews. We have references to him on the Pipe Rolls before we have references to Jews, so that it seems <sup>447</sup> that he was supplanted by the Jews as financier to the king.

Miscellaneous facts about Jews will now be considered. Because the Jews obtained a burial ground in Oxford in 1177, Neubauer infers that they <sup>448</sup> were of great number and wealth. It would probably cost a bit of money to <sup>449</sup> secure the land. Jews had to contribute a subsidy to sustain the cemetery. <sup>450</sup>

"Leo, Jew of Chichester, owes one mark of gold that the dispute which he has against Ralph de Plessint because he demanded from him forest <sup>may be heard</sup> <sup>451</sup> rights (?) for his work in the King's Court." (34 Henry II). This may have had some connection with the forest laws and forest-courts from which Henry <sup>452</sup> managed to derive a large revenue at this time.

In 27 Henry II we read: "Ysaac of Rochester, and Ysaac of Russia, and Ysaac of Beverley, Jews, render count of 10 marks to be quit of a <sup>453</sup> charge that they were said to have exchanged (cambivisse). This might mean <sup>454</sup> that they had to have a license to mint or exchange money.

In this period, we hear that Moses, son of Brown (as Tout calls <sup>455</sup> him), paid a large sum of money for release from a crime that he had committed.

VII

RICHARD I - 1189-1199

The Jews begin Richard's reign, after the Golden Age of Henry II, in a prosperous condition. They had spread to many centers throughout the country.<sup>1</sup> But the reign of Richard marks the beginning of a period of trouble, financial and otherwise, with their eventual expulsion in 1290.

Richard I is to be noted for his financial exactions and the neglect of his kingdom.<sup>2</sup> Jews contributed £ 9416 in his reign.<sup>3</sup>

It is at his coronation that the infamous riots at London occurred.<sup>4</sup> Supposing that Jews would be minded to protect themselves by fighting, Jacobs says that they were without the means, for in 1181 the Assize of Arms allowed no Jew to keep mail or hauberk.<sup>5</sup> This left Jews entirely unprotected. It is suggested that this prohibition against arms for Jews was brought on by the emigration of needy Jews from France at this time. In 1180 Philippe Auguste had arrested all of them and held them to ransom for fifteen thousand marks. Two years later they were banished. Perhaps this decree of banishment was anticipated by voluntary emigration on the part of the Jews.<sup>6</sup> It is to be inferred that such needy Jews might be dangerous robbers if armed. But the Assize of Arms only restricted mail and not arms. It was a prohibition against Jews becoming knights.<sup>7</sup> Perhaps all of our references to them as such are before 1181.<sup>8</sup> But the references to "Benedictus miles" are found after the Assize, c. 1186, and in 1189.<sup>9</sup> Perhaps the title stuck with him for a time. Hence, Jacobs and Rigg are mistaken, when they say that the Jews were without any arms at all.

At London the Jewish houses were attacked and some of them broken into. If they were too strong for this, the thatched roofs were set on fire

and the houses destroyed. Jews were murdered and their wealth plundered.<sup>10</sup>  
Records of debts were destroyed.<sup>11</sup>

Accounts spread of the great riches the populace had secured from the Jews, and other sections of the country decided to enrich themselves in the same way, although the king had sent writs to all parts of the kingdom, forbidding molestation of the Jews,<sup>12</sup> and guaranteeing them peace and security.<sup>13</sup> These meant little. Perhaps because he left England December 11, 1189 -- he<sup>14</sup> was crowned on September 3rd.<sup>15</sup> But new riots also broke out because of his laxity. Few offenders in the London riot were punished, and these only for damage done to Christian property.<sup>16</sup> At Lynn, about the month of January, 1190,<sup>17</sup> because of the king's writ, the townspeople refrained from attacking the Jews, although they were aroused by a story that Jews had pursued a convert to Christianity into a church. The foreign crew of a ship in the harbor, however, burned the Jews' houses, murdered them, and took their riches, and sailed away.<sup>18</sup>

At Norwich the Jews were attacked and all of their property pil-<sup>19</sup> laged.<sup>20</sup> They were robbed also at Bury St. Edmund's, and many were killed. The rest escaped through the help of Abbot Sampson who craved royal permission to expel them from the town. Davis infers that this was done because of the past debts of the Abbey to the Jews.<sup>21</sup> And Jacobs, calling him "an enemy" would agree,<sup>22</sup> although Margoliouth contends that different motives were behind his act. He cites Bracelond who tells of the amicable relations between the Jews and the abbey, how "their monies were kept safe in our treasury, under the care of the sacrist." This writer says that Abbot Sampson wanted to protect the Jews of the town, "he alleging that whatsoever is within the town of St. Edmund, or within the liberties thereof, of right belongeth to St.

Edmund. Therefore, the Jews ought to become the men of St. Edmund's." The king, however, demurred to such a claim because he would have lost financial advantage from the Jews. The demand was not granted. Thereupon Sampson asked permission to expel the Jews from the town, and the license was granted. Armed forces were ordered to protect them on their journey from St. Edmund's. It was also provided, that "if the Jews should come to the great pleas of the abbot to demand their debts from their debtors, on such occasions they might for two days and two nights lodge within the town, and on the third day be permitted to depart without injury." Perhaps Abbot Sampson was a descendant of Jews. At any rate he is referred to as a "just and upright man." <sup>23</sup> Probably Sampson had no other motives than kindness to the Jews.

At Stamford, during the fair of mid-Lent, young Crusaders attacked the Jews. For the most part they took refuge in the Castle. But their houses were left unprotected, and were sacked by the Crusaders. <sup>24</sup> Gerard de Camville, a great baron, and at the time High Sheriff of the country, was one of the accomplices, having harbored men concerned in the pillage. <sup>25</sup> He had, in accordance with the custom of the time, bought the office, a disgraceful system designed by Richard to yield money, as he had dissipated all of his means the first year. Gerard pays down £ 320 3s. 8d. on account of 700 marks (£ 466 13s. 4d.) for the sheriffdom of Lincolnshire. <sup>26</sup> Naturally unscrupulous men, who had no care for the welfare of the kingdom nor for that of the Jews (who were necessary to the kingdom) secured office. On his return in 1194, Richard deprived Gerard of Camville and Hugh Bardolf of the sheriffdoms of Lincolnshire and Yorkshire, as well as of the keeping of the castles of Lincoln, York, and Scarborough. <sup>27</sup> Gerard of Camville was charged with connection in the matter of the Stamford riot, and had to pay the king 2000 marks. <sup>28</sup> Hugh as well had



aided in the Yorkshire riots, although after they had begun he ordered their  
29  
cessation, but was unable to effect it.

At Lincoln, the Jews, warned in time, took their money with them  
30  
into the castle. That they had to pay for this privilege is altogether  
31 32 33  
likely. There were probably similar riots at Colchester, Thetford, and  
34 35  
Ospringe, and other towns. Winchester appears to have been the only exception.

The worst of these attacks was made at York in 1190. Benedict  
36  
and Josce of York were reputed to live in houses like palaces, of which the  
general populace was naturally envious. This time marks the beginning of the  
37  
worst period in the history of the Jews in England. William of Newbury says,  
"The leaders of this daring plan were some of the nobles indebted to the impious  
usurers in large sums, some of whom having given up their estates to them for  
the money they had received, were now oppressed by great want, some bound by  
their own sureties were pressed by the exactions of the Treasury to satisfy the  
38  
royal usurers." While those ready to go on the crusades found this a good  
way to secure money to equip themselves, probably having gotten the idea from  
the situation at Stamford. Benedict's house was plundered and destroyed.  
Josce, who appears to have been the head of the York community, persuaded the  
Castellan of the Castle to give his fellow-Jews shelter, and they took with  
them vast amounts of money "equal to royal treasures", and guarded the rest at  
their homes. Josce's strong house was finally broken into and pillaged, even  
the furniture being destroyed. When the Warden of the castle went out on some  
business, the Jews decided to lock him out for fear that he had gone to betray  
39  
them. As a result the castle was besieged. When it was about to be taken,  
the Jews decided to kill themselves. Before doing so, they burnt their richest  
garments, and their precious vessels and all the wealth that they could, in

order that the Christians should come to possess none of it. After the Jews had killed themselves, and the castle was captured, finding that the Jews themselves had not possessed the deeds, the conspirators went to the Cathedral and made the guardians hand over the records of the debts which they straightway<sup>40</sup> burned. This entire massacre was the deliberate conspiracy of certain smaller barons and abbots to rid themselves of indebtedness to Jews. They used the mob<sup>41</sup> who were in a passionate state of fever heat to effect their ends. Among the leaders was Richard Malebysse who was of the Percy family, other members of which aided in the massacre. The Percy family was in debt to the Jews; Richard Percy had given two bovates of land to Whitby Abbey for assistance in releasing him and his lands "de Judaismo". Malebysse is also associated in the massacre with Marmaduke Marell, and the Marells were in debt to the Jews. Richard Malebysse<sup>42</sup> owes money to Aaron of Lincoln as early as 1182, though he had only come into his property six years before.<sup>43</sup> We regret to hear that in 1205 John releases<sup>44</sup> him of the usuries from the debts of the Jews. Yet he died more in debt to<sup>45</sup> the Jews than ever.

This riot and the plunder connected with it indicate that the Jews were very wealthy at this time. The Christian chroniclers continually<sup>46</sup> speak in bitter terms of their ostentation, and indication of wealth.

<sup>47</sup>In some cases duplicates of deeds seem to have existed, and their destruction was of no avail to the debtors. In 3 Richard I Robert de Hoesel still owes 20 marks for his fine for the debts which his father owed to<sup>48</sup> the Jews of York. The sons of Benedict the Jew owe 700 marks to have the<sup>49</sup> lands of their father and of his debts according to his charters. His sons have desired to have his debts on the basis of the counterfoils in their possession without comparing them as usual with the originals which have been

50  
destroyed. In 1 John<sup>51</sup> Thomas de Ston owes £ 40 and one palfrey worth 7 marks  
for the debts of Benedict and Josce Jews of York because it is an escheat of  
the king.<sup>52</sup> The debts fell into the king's hands as universal legate<sup>53</sup> of the  
martyrs, as well as the property of those who murdered them.

Debts from places other than York where there were riots were  
recovered as well. In 4 Richard I Ursell of Gipeswich and Ysaac of Bedford  
and Seignured of St. Edmund render count of 50 marks for having custody of the  
chattels of Ysaac, Jew of St. Edmund, which are reckoned at £ 120 (who was  
killed at Thedford) for the benefit of the heir of the deceased.<sup>54</sup>

The Church had declared the spoliation of a Jew simple robbery.  
But the value of this in the majority of cases was practically nothing because  
no Jew could bring a charge against a Christian, and Jewish testimony was never  
to prevail over that of true Christians.<sup>55</sup> In the case of these riots, however,  
where the king was greatly affected, some effort was made to apprehend the  
culprits.

One of Richard's reasons for being indignant at the whole York  
massacre and at all of the massacres, in fact, was the great loss to the treasury.<sup>56</sup>  
Besides punishing the rioters that he could apprehend<sup>57</sup> Richard was probably  
led by these incidents to order all the Jews' debts enrolled in the Royal  
Treasury.<sup>58</sup>

<sup>59</sup>  
There is a statute dating from 1276-1290 which gives reasons  
for registering a debt. It says: "Inasmuch as our lord has in time past sus-  
tained great damage as regards the recovery of the third part of the goods of  
the deceased Jews, and as regards imposing tallage upon them, and likewise in-  
asmuch as Christians have often lost their pledges owing to loans privily  
contracted between them and Jews, it is provided that no Jew or Jewess shall  
in the future lend to Christians upon any pledge more than the sum of twenty

shillings, excepting in the presence of a chirographer and clerk especially assigned and sworn for this purpose, so that the pledges and loan aforesaid be distinctly and openly enrolled by a clerk, with a chirographer to view and witness it."

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Undoubtedly, this law was carried over from previous ones inasmuch as the Exchequer was inaugurated seventy-five or more years before. In fact, Brompton says that the new arrangement of arcnas (not the Exchequer of the Jews

61

yet) was to protect debtors against fraud. Of course, he is late and un-

62

trustworthy, but there must be some truth to his remark since the same seems to have been reiterated in the statute. It gives some of the reasons for the king's desire to register debts, although it only shows the advantage he gained thereby over the Jews, and not over the barons as well.

Since 1190 Richard had been away on the Third Crusade, preparations

63

for which had taxed the English financial resources to the utmost. And then on his return, in December 1192, Richard was seized in Vienna by Leopold, Duke

of Austria, and held for a ransom of 100,000 marks (£ 66,666 13s. 4d.) to be

64

paid in halves at Michaelmas 1193 and Mid-Lent 1194. It was equal to three years' average of England's revenues of the time of Henry II. But the foreign

65

dominions would also have to supply part of it. But in 1193 the ransom was

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raised to 150,000 marks. Although Richard was released of the rest of the

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ransom at the death of the Duke of Austria in December 1194, almost the

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entire revenue of England for two years was required; and many measures for

69

raising the ransom were put into use. These ransom taxes were paid to special

70

Commissioners, so that nothing of them appears on the Rolls.

On the 30th of March, 1194, after Richard's return from Germany, the Jews promised 5000 marks to the king at Northampton. In London, Leulesalt gives £ 40, £ 8, £ 8, £ 8 13s. 4d., in four payments, Benedict Parvus £ 46, Lelesaut £ 70 17s. 4d., and Josce fil Isaac £ 53, amounts several times more



than the great majority on the list. <sup>71</sup> Because of the massacres, York, Stamford, <sup>72</sup> Lynn, and Bury St. Edmund's are not on the list. Only a little more <sup>73</sup> than half of the sum promised is recorded in the list, and presumably given. It seems that it was often a general course for more to be promised or assessed than was given.

The revenue had been very low during 3-5 Richard I <sup>74</sup> because of the unsettled state of the kingdom during his absence, <sup>75</sup> and because of the heavy ransom. Now Richard was urgently in need of money. <sup>76</sup> Moreover, this situation was aggravated by an expedition to Normandy to be faced. <sup>77</sup> Naturally, he would turn to the Jews as a means to secure funds.


The enormous wealth of Aaron of Lincoln must have caused the king to realize the possibilities of Jewish usury. The great number and extent of his debts caused the instituting of the Scaccarium Aaron's, a model for the later Exchequer of the Jews. And the massacres of 1189-90 further indicated the wealth of the Jews gained by usury, and demanded that some record be kept of Jewish business to protect the king and the debtor. <sup>78</sup> Thus it was that Hubert Walter, the Chief Justiciar, <sup>79</sup> <sup>80</sup> devised a plan. All of the debts, mortgages, lands, houses, rents, and possessions of the Jews were registered, with danger of forfeit if they were concealed. Six or seven places (probably London, Lincoln, Norwich, Winchester, Canterbury, Oxford, Cambridge, Nottingham, Hereford, or Bristol <sup>81</sup>) were provided at which all contracts were to be made.

<sup>82</sup> Ramsay, citing Stubbs and Hoveden mentions that these Registries were to be established in but four of the chief commercial centers of the kingdom. There <sup>83</sup> was to be a strong box (arca) for the keeping of securities and documents.

The choice of certain towns for Archives practically forced Jews to live only <sup>84</sup> in these towns. Two Christian and two Jewish lawyers, two legal registrars, and the clerks of William of the Church of St. Mary's and William of Chimilli



were the ones before whom all contracts were to be made. Charters were to be made, one to remain with the Jew, the other in the common chest. And the clerks were to keep a roll of the transcripts of all charters, and to alter them as the charters were altered. <sup>85</sup> Rigg adds that a fourth roll, containing a record of every chirograph and of all dealings therewith, was to be kept by the clerk <sup>86</sup> of the escheats, but this was later.

The Jews' acquittances or assignments of loans were made out in the form to which he was used in his dealings with fellow Jews. They were called starra, from the Hebrew  (memorial or record). The creditor signed them in Hebrew, and added his seal. A starr of acquittance entitled the debtor to cancellation and delivery of the duplicate or "foot" (pes) of the chirograph, but was not valid unless enrolled in the ~~me~~mequer. This was probably not the original rule, but it was already established in the middle of the thirteenth century; and so the Plea Rolls often contain transcripts of these documents. <sup>87</sup> There are cases of debts being again demanded which have already been paid, for <sup>88</sup> which the king demanded a fine from the Jews. To avoid such an accident, <sup>89</sup> debtors often had their shetars or acquittances enrolled on the Pipe Roll, <sup>90</sup> or to have a general acknowledgement inscribed on the Roll. In the thirteenth century Jews were frequently accused of having false charters. Perhaps the complicated compound interest caused the debtors to believe that fraud was <sup>91</sup> committed. The debtor was answerable to the Crown upon an unregistered chirograph or one privily acquitted. <sup>92</sup>

The creditor then was placed at the mercy of the Crown. Whenever the barons were not ready for payment, the king could examine the Archæ, and ascertaining their financial position, could tallage them, and if they <sup>93</sup> proved refractory, attach them and their bonds till they paid.

This Ordinance shortly resulted in the establishment of the

Exchequer of the Jews as a special branch of the Great Exchequer. We do not  
94  
know the exact date of its inception. This is a *a priori* inference as to the  
95  
time of the instituting of the Jewish Exchequer is supported by corroborative  
evidence. The "Dialogus de Scaccario" giving a minute description of the Great  
Exchequer under Henry II does not mention it. Nor do the Pipe Rolls. Bromp-  
ton, whose unsupported testimony we could not accept, says that Richard I ap-  
pointed procurators ("procuratores") to settle pleas between Jews and Christians,  
96  
or among Jews themselves. The laws known as the "Capitula de Judaeis" in-  
dicate that the Jewish Exchequer was not in existence in 1194. These laws were  
97  
the first step towards its institution.

In 10 Richard I (1198-99) we have the first distinct mention of  
98  
the Wardens or Justices of the Jews. From these facts we may conclude that  
the Jewish Exchequer came into existence between 1194 and 1198-1199. We find  
that the items dealing with Jews were now recorded in the records of the Ex-  
99  
chequer of the Jews (1199-1200). Benedict de Talemunt, a Jew, one of the  
Wardens of the Jews, begins to transfer the Jewish debts from the Great Roll  
100  
to a separate account in 10 Richard I.

The principal officials were at Westminster, and were called  
"the Justices assigned for the custody of the Jews," or "Justices of the Jews,"  
or "Wardens of the Jews." There were two to five of them. In 10 Richard I and  
101  
1 John, there are Jews among them, but we find no later references of this.  
102  
They are Benedict de Talemunt and Joseph Aaron. The Justiciars were to keep  
the Jewish accounts as arranged for by the Ordinances of the Jewry, to collect  
tallages, and to decide between Jew and Christian in disputes about debts.  
103  
In 4 Edward I it is said that it was customary for a Jew to officiate as  
escheator, i.e., to take charge of tenements and chattels of Jews falling into

the hands of the king by death or transgressions. <sup>104</sup> The Clerk of the Court  
was also a Jew, usually, one of the chirographers of the London Archa. <sup>105</sup>

The Close Roll of 1249 says that no Jew is to hold office in the Jewish Exchequer except Jacob Episcopus, Abraham, son of Vives, and Jacob, son of Flureye; and if Elias Episcopus, who was previously sitting in the Exchequer, should sit there again by the precept of the king, Aaron son of Abraham, is to be kept as his associate. Elias Episcopus had been appointed in 1243 as "Presbyter of all the Jews of England", to succeed Aaron of York. He must have been always appointed for life, as we know of only six of them from 1200 to 1290. We know conclusively that this Presbyter was an officer of the Jewish Exchequer, but we cannot definitely define his duties. It is quite probable that he was a successor of the Jewish Justices. The Presbyter, Haginus filius Magistri Mossei, had been sworn into the Jewish Exchequer, to look after the administration of justice for the king, and to explain his laws. <sup>106</sup> Elias Episcopus and Haginus filius Mossei, both Presbyters, were evidently prominent men of wealth, <sup>107</sup> and they could aid the king when he wished to tallage the Jews. We know that Joseph Aaron, one of the Justices, was wealthy, for we have a Pipe Roll item of 9 Richard I stating that he received the cash balance of £ 40 from the Sheriff of Worcester. <sup>108</sup> Tallages were exacted by communities, a certain amount being assigned to cash. <sup>109</sup>

In each town where there was a chest, the principal officers were called chirographers. They were, till the Expulsion, four in number, two Christians, and two Jews, although an unprinted Statute of Edward I says that there should be three Christians and two Jews. <sup>110</sup>

When a debt was paid, the Jew made a release or quit-claim <sup>111</sup>  
( 796 ), which the debtor presented to the custodian of the chest who

delivered him the counter-chirograph duly cancelled. If the counterfoil was  
not deposited in a chest, the Jew could not demand the money due him. <sup>112</sup> Bonefey  
of Bristol could not receive 100 shillings with interest that he demanded from  
Elias Harang because he produced no Chirograph or Talley, and because no Pes  
Chirographi was found in the Chirographer's Chest. The Barons of the Exchequer  
<sup>113</sup> discharged Elias. If a Jew released the debtor privily, without giving  
notice to the Chirographers or the Justices, the debtor could be called on to  
<sup>114</sup> pay a second time. In order to sell or to transfer a debt, the Jew had to  
<sup>115</sup> receive permission from the king. We shall have more to say of the Exche-  
quer in later reigns.

After the riots, the Jews were fleeced nevertheless. In 1191, we  
read of William Longchamp, who assumed power over England in 1190, <sup>116</sup> as fol-  
lows: "A meeting was held on the east side of London Tower, when in the pre-  
sence of the aforesaid nobles it was decided unanimously that such a man should  
henceforth no longer rule in England, by whom the Church of God had been put  
to shame and the people to want. For the Chancellor and his satellites had so  
exhausted all the riches of the kingdom that they left no man a silver baldric,  
no woman a necklace, no noble a ring, and no Jew any treasure or anything of  
worth. And they had so cleared out the Treasury of the king that nothing of  
the last two years could be found in his boxes except the keys and empty  
<sup>117</sup> vessels." Of course, this account is written by one who must have disliked  
Longchamps much. We know, however, that "Longchamp for some ten months (in  
1190-91) lorded it over England in grand style; holding councils, dispensing  
Crown patronage, traversing the country with a devouring retinue, surrounded  
by foreigner and sycophants, levying contributions from the laity as Justiciar,  
and from the clergy as Legate." But he was chiefly interested in raising money



118  
for "the ever-increasing demands" of Richard.

A Pipe Roll item of 1 Richard I says that Benedict the Jew owes  
119  
3 marks because he detained the rents of his lord. The problem arises as to  
120  
what was the exact relation of a Jew and his lord. Probably this indicates  
only a simple rent due from Benedict, and a fine for lax payment. Or if Bene-  
121  
dict is the "Benedictus Miles", a Jewish knight, whose sons are mentioned later,  
122  
his lord would be the ordinary feudal overlord. If so, if the Assize of  
Arms was enforced in regard to Benedict, he could not be wearing armor at any  
of the times that his name is mentioned as the earliest date at which we hear  
123  
of him as a knight is about 1186 in connection with his sons. He could not  
124  
have been dead at this time as we hear of him in 1 Richard I. But in 4 Ri-  
125  
chard I, Benedict has not yet paid the fine.

In 2 John we find a record which refers to a Jew and his lord.  
It refers to a Jew living at Chambay whom Stephen de Portico caused to come  
from France while Chambay was in his hands. What relationship is involved is  
126  
impossible to say.

In 4 Richard I, Leo, Jew of Worcester, owes 20 marks to be bailed  
out of the king's prison in which he was placed for a forcible entry into the  
127  
hospital of Worcester. Whether it was a case of pure burglary or a case  
of enforcing an illegal claim is not clear. According to Jacobs, probably a  
128  
more severe penalty would have been required for burglary. But in 7 Richard  
I we read of a Leo, Jew of Gloucester, who "owes 20 marks for that he was accused  
129  
of being of the Society of Outlaws." It is possible to associate the two  
for the time between the items is only a matter of three years, and Worcester  
130  
is not far from Gloucester. The first item offers a possibility of criminal  
tendencies, and the latter is indicative of them. Perhaps in these years Leo  
moved. As a criminal, it is all the more likely, as he would not be tolerated



either by the Jews or the Christians of Worcester. A further proof that Leo did not engage in usury, but that he may have been a robber, strikes us when we realize that we have no other records of him to indicate that he was a usurer.

Possibly some Jews were robbers. It is possible that the Assize of Arms was ordained in 1181 because of the coming to England of needy Jews from France just before their expulsion from that country. <sup>131</sup> Such refugees may have had to resort to robbery in order to live.

On October 10, 1194, a day is fixed "for the plea of the Jew and of Garcon, in custody for forgery." <sup>132</sup> Garcon may be a Jewish name.

Contrary to the opinions expressed in Max Müller's essay on the question, "Are there Jews in Cornwall?" <sup>133</sup> which disproves the fact that Jews worked the tin mines there, and would consequently say that they did not live there, Jacobs says that Jews did live in Cornwall. He quotes a document of about 1198 which proves that Jews existed there, and that they bought and stored tins. It is an ordinance that "specifies neither man nor woman, Christian nor Jew" shall buy or sell or store or remove tin unless they obey certain laws. <sup>134</sup> The fact that Jews are mentioned together with Christians shows that they must have lived in Cornwall and had something to do with the buying and selling of tin. Camden says of the tinneries: "However their product was very inconsiderable in the time of King John, the right of working them being wholly in the king as Earl of Cornwall and the mines farmed by the Jews for 100 marks, and according to this proportion the tenth of it, namely, £ 6 13s. 4d. is at this day paid by the Crown to the Bishop of Exeter." <sup>135</sup> Müller maintains that Jews did not settle in Cornwall to work in the tin mines <sup>136</sup> (in opposition to those who would prove such a situation by citing the name of one of its cities, Marazion, as meaning "Market Jew"). <sup>137</sup> In a postscript, he concludes that

Jews did not settle in Cornwall in large numbers. <sup>138</sup> He does discover a few real Jews in Cornwall in 3 John (1202). They are Simon de Dena, Deudone fil Samuel, and Aaron, but they deal only in finance. <sup>139</sup> Our conclusion is based on all the facts, and especially on Camden's statement above, told in too minute details to have been invented, <sup>140</sup> that Jews did have a little to do with the tin mines, probably only farming them. We have a further proof in the fact that after Edwards' expulsion of the Jews in 1290, the Cornwall tin mines were <sup>141</sup> leased to the Florentines by the government.

For the first time, under Richard, we have his acts of spoliation recorded in connection with the effects of a Jew, and a usurer, Aaron of York. <sup>142</sup> In the reign of Henry II this recording was avoided so that we could not discover the true amount mulcted by him from the Jews.

Delebenie of Rising must have been quite wealthy for he is mentioned several times in the records. "He owes 100 marks on the surety of the Earl of Arundel," <sup>143</sup> a large amount, indicating that he had lent the Earl much. Before this, about 1173, the vassals of his father whose debts he inherited, <sup>144</sup> gave aids to relieve him of his debts. Of these Deulebenie received 5 <sup>145</sup> marks and 20 shillings and 8½ marks and 3 marks of one socage.

Deulebenie also owes £ 10 for his right to his debts against Amalric de Bellofago, and William de Vislon, and Godfrey brother of the Earl, and Daniel de Meday, and the Prior of Lynn. But the latter is dead in the fire of Lynn, <sup>146</sup> and Deulebenie could not hold him for his debt. This fee also indicates large debts.

The fact that about 1188 the vassals of the Earl had to give aids for his debts shows that sometimes even the vassals and tenantry could be affected indirectly by Jewish usury. This probably happened whenever a large

147  
proprietor fell into debt to Jews. And it is interesting to note that they  
148  
paid the Earl in money, not in kind, which proves that all society was be-  
ginning to live by money economy. Although the vassals indicate that these aids  
are "benevolences" given of their own free will, yet once the custom was esta-  
blished it would be difficult to evade them. The Earl and other Jewish credi-  
149  
tors appear frequently, and undoubtedly these aids would have to be paid  
often. The Jews then had enemies among the lower classes even though they did  
not lend to them.

In the Northampton Tallage of 1194, we have a Magister Benjamin  
"at Cambridge who clearly was chief man there, and who pays the largest share in  
150  
the Tallage," £ 9 10s. and £ 25. Jacobs says that the title Magister  
151  
implies something more reverend than money-lending. He must have been a  
Master of the Law who helped decide many cases among Jews themselves, and be-  
152  
tween them and the government. But nevertheless he lent money too. In 5  
153  
John we find him doing business with other Jews.

In 1194 Jacobs estimates the Jewish population at 2000 (probably  
154  
too small an estimate) cut short by the massacres of 1190. The total popu-  
lation of England was about a million and a half. As most of the business  
was done by barter, the country could not very well support more usurers,  
who unproductive as they were, severely taxed the resources of the country,  
155  
even though they may have encouraged building, etc.

We do hear of a few in other endeavors. There is a physician at  
Lynn, and an Isaac Medicus of London. Mossey of Gloucester and Simon are jewellers.  
Leo the Jew is a goldsmith. Possibly the moneyer Isaac of York was a Jew. There  
156  
are an innkeeper, various scribes, and a master of boys.

VIII

JOHN - 1199-1216

Immediately upon his accession, John recognized the necessity of protecting the Jews, and restoring the confidence destroyed by the massacres during Richard's reign. <sup>1</sup> In John's reign we have a good indication of the employment of Jews as sponges, allowing them to amass great wealth for a time, and then to exact it from them. <sup>2</sup> Of course, the Jew had plenty to live on in this way, and so his situation would not have been intolerable had it not been for the cruelties laid upon him. John threw out baits for foreign Jews to settle in England. <sup>3</sup> But, nevertheless, he was strong, cunning, brutal, and treacherous, the meanest and the most despised king of England. <sup>4</sup> Despite his policy towards the Jews, shortly after the beginning of his reign, he was generally adverse towards them. <sup>5</sup> Soon he exacted money from them in a most cruel fashion. <sup>6</sup> It must be remembered that during the York riot, John had been on the side of Rudesey, one of the chief rioters. <sup>7</sup> Before his ascension to the throne he had even been in personal debt to a Jew: "And by payment by King's writ to Mosce, <sup>8</sup> the Jew, 12 marks for paying a deed of John, the King's son" (32 Henry II). <sup>9</sup> This may account for his later antipathy.

Revenue received from Jews in his reign amounted to about £ 3996. <sup>10</sup>

During John's reign, there are confirmations of sales of manors by and to Jews by the king. He received fees for the confirmation. Josce son of Isaac the Jew is allowed by the king to sell to knight Henry de Gray the manor of Turroc which he holds from his father Isaac who bought it from the Earl of Ferrars. <sup>11</sup> Such supervision on the part of the king allowed him to manipulate the barons better to his advantage. The pressure the king could put on his

nobles owing to his being Archsurer is shown by his offering to quit claim  
Reginald Manleverer of debts to the Jews if he would marry a certain person. 12

In 1 John we read of a Leo the Jew "our goldsmith" who is to be  
protected by order of the king. 13 In 5 John there is mention of "a stick with 22  
sapphires, which were Simon's the Jews." 14 The Jews must have been jewellers.

The king was paying much attention to the Jews of the realm and  
the financial system revolving about them, not for humanitarian reasons, but  
because they brought money to him from all quarters, and because they were use-  
ful to him, 15 against the Barons especially. In 1200 he appointed a new set of  
justiciars of the Jews, all Christians now--not two Jews and two Christians as  
before. The king continually addressed them to deliver up deeds and to carry  
out his commands with regard to the Jews. 16

In 1201 John grants a charter of liberties to the Jews, part of  
which is practically identical with that of Richard I which is extant, 17 and  
which mentions a similar one in the time of Henry I. This charter of John's  
grants to the Jews of the realm "to have freely and honorably residence in our  
land, and to hold all that from us which they held from King Henry, our father's  
grandfather, and all that they reasonably hold in land and fees and mortgages  
and goods, and that they have all their liberties and customs just as they had  
them in the time of the aforesaid King Henry, our father's grandfather, better  
and more quietly and more honourably." 18 Despite John's assurance of better  
treatment, one must notice the phrase "all that now they reasonably hold in  
land and fees and mortgages and goods." 19 The king could interpret a reasonable  
holding according to his financial needs. It is significant to note that the  
confirmation of the charters of the Jews required a payment of 4000 marks on  
the part of those protected. 20



That Jews were imported from France is evident. "We have given and conceded, and by the present charter confirmed, to William Marshall, Earl of Pembroke, the Jew living at Chambay, whom Stephen de Portico caused to come from France, just as freely and quietly as the same Stephen had him more freely and quietly while the aforesaid town of Chambay was in his hands." <sup>21</sup> Perhaps the Jew was Stephen's financier.

We come upon the first record of a forger in 5 John. "Benedict, brother of Aaron of Lincoln, owes 20 marks to have his oath according to the custom of the Jews to convict Ussel, Jew of Lincoln, of being a forger, namely by such an oath as other Jews are wont to be convicted as forgers." <sup>22</sup> The last part of the item indicates that other Jews indulged in the same practise.

Jacobs has been unable to find many Jews who were imprisoned. In 1204, John, however, refused to free his Jewish prisoners, though he does all of the others "except prisoners captured in our war, and except those whom we sent from Normandy to England to be incarcerated or kept under guard." <sup>23</sup> We read this item: "Ysaac, Jew of York, gives one mark that the king may order the Sheriff of York to keep in safe custody the servant of God, Hoppecol, the Jew, whom he took and is keeping in prison as is said for falsifying the king's money, so that the said Jew be not liberated except by special command of the king." <sup>24</sup> Hoppecol must have cheated Ysaac and was probably hanged. His lands in London probably escheated to the king at his death. <sup>25</sup> In 1204 we read: "We order you to send to our justices appointed in London for the custody of the Jews, Abraham fil Uriel whom you have in our prison at Windsor." <sup>26</sup> We have found him doing business with his mother. <sup>27</sup>

We have had occasion to mention before the manner in which John disposed of debts. He is to receive from Hugh de Fokington and Egeline his

wife a fee of £ 200 of "which he ought to pay at once £ 50 into the king's Treasury for that the king may acquit them of the debts they owe to the Jew, namely, £ 250 principal, with usury made into principal, and that he may cause their charters to be returned to them by the Jews and also their lands which are in the hands of the Jews on account of this." <sup>28</sup> Evidently, the king was eager for his £ 50. He was just as urgent for money from the Jews commanding the sheriffs: "that as you love you and yours you make such and so urgent distrains on the Jews of your bailiwicks for their debts that the money which they ought to pay us at once shall not remain unpaid through any fault of yours." <sup>29</sup> Evidently the Jews were lax in paying, and the sheriffs in enforcing payment, and possibly the latter were dishonest as well, appropriating part of the money to themselves, for a temporary use at least.

The first instance of a clause very frequent in later deeds of the thirteenth century is this: (Before 1204) "Grant in fee by Ralph de Diceto Dean of St. Paul's and the Chapter of that Church, to Warin the goldsmith of the land he had bought from Richard son of master Henry, without power of alienation to Jews or to religious bodies." It was an attempt to prevent land from falling into the hands of the Jews or monks. <sup>30</sup> This would indicate that Jews probably held much land at this time, and that there was fear of their securing too much.

In 1205 there is an item against clipping money. All clipped money is to be prohibited after the feast of St. Hilary in the sixth year of John's reign. Anyone who has it will have to give safe pledges, and all their chattels will be attached. But if a Jew or Jewess be discovered with it, the money "shall be taken and perforated and placed in a certain safe box for our needs, and the body of the Jew or Jewess that has such money shall be taken

and their goods taken and retained without bail till we order otherwise." <sup>31</sup>  
And in 1206 we read: "Also let it be inquired of free and lawful men in cities, boroughs, and towns if a Christian or Jew clips money, and if any Christian or Jewish clipper be found, let all their chattels be taken and their bodies placed <sup>32</sup> in our prison, and they shall be at our will to do justice to them." It was easy to clip the clumsily minted money. But for most purposes the danger of short money was obviated because it was exchanged by weight. The Jews, by their advantageous position as money-lenders could force their debtors to take depreciated coin, and were probably the chief money clippers for this reason. Complaints are very frequent against them in the thirteenth century. <sup>33</sup>

An Assize of Money is made: "Old money may be current in which 2 s. and 6 d. lacks in every pound, and the money that lacks more shall be perforated and given up, as is elsewhere provided for (see ante). But Jews, goldsmiths and foreign merchants may buy with such money their victual and clothing, but they should not make an offering (to the king) or merchandise except with the strong and great money, which is lawful and of sterling weight." <sup>34</sup>

In 1205, we read of a cyrograph bond in duplicate which indicates to us that Isaac, Jew of Northampton, had a whole family in his power, Roger de Huc, his father and mother before him, and now Margery his wife. <sup>35</sup>

One of the few orders directed personally by the king to a Jew is that in 1204 to Benedict, Jew of Norwich, and his sons forbidding him to hold a certain pledged land. <sup>36</sup>

Vives, son of Aaron the Jew, of Lincoln, owes the king 10 marks to have seisin of the land of Ralph Luvel, provided he pays the king £ 20 every year of the debt which Ralph owes to the king. But this matter is "cancelled because it does not please our lord the king." <sup>37</sup> Evidently John would rather

have Ralph Luvel in control of land than Vives. Perhaps he did not want Vives to attain the financial power of his father. Also "Ralph Luvel gives 60 marks to have the land of Gary, with the purtenances, which Vives, son of Aaron, the Jew, holds and is to be held on condition that he pay the king every year £ 25 of the debt which he owes the king for his father and himself till those debts be fully paid. To have also right on the aforesaid Jew, who received that land for acquitting £ 80 on the aforesaid debt, and has not so acquitted it, as he says." 38

At any rate, Vives was not in the king's favor at this time. Perhaps this explains the two previous items. He gave 60 marks, "of which he paid the king 30 to be under pledges to stand his trial before the lord king at his summons. And the sheriff of Lincoln is ordered that if he receive surety from him that he will stand his trial, etc., and of the other 30 marks to be paid in the chamber of the Lord King on the morrow of the close of Easter, whenever it then be, he (the sheriff) cause his chattels to be returned to him which were seized on the occasion when his body was not found when he ought to have been arrested." 39

"Not sent to the Exchequer because it was all paid in the Court."

John liked to arrest Jews, it seems and to secure money from them by this means.

"Elyas Blund, Jew of Lincoln, gives 200 marks and 2 marks of gold that the duel pledged against him at Nottingham, in the sixth year, may remain, and (gives) security for paying those monies to Robert of Oldbridge for the king's need." 40

It seems that Elyas did not want to fight the duel and pays not to do so. We have another case of a duel concerning a law-suit between two Jews. 41

This was a form of deciding cases common in England. 42 On the continent it was not unusual for Jews to fight duels. 43 In 1207, shortly after



John lost Normandy in 1204,<sup>44</sup> we hear of an ordinance regulating Jewish<sup>45</sup> duellists. If the Assize of Arms issued in 1181<sup>46</sup> meant that Jews should not bear arms as well, and if as such it was still in effect, as it may have been, since perhaps after its decree we do not hear of Jewish knights as we did before<sup>47</sup> (Benedict's title may have clung to him as late as 1189<sup>48</sup>) then one wonders how capable Jews would be in fighting duels.<sup>49</sup> There is a possibility, however, that it ceased in effect during this time, as we hear that it had to be repeatedly reissued.<sup>50</sup>

We have an interesting history of a piece of land in London.

Josce of York, killed in the massacres of 1190, once owned it. At his death it escheated to the king, who must have given it to Samuel Hoppecole. Hoppecole<sup>51</sup> was accused of falsifying money, and was probably hanged for this. Again the property escheated to the king, and again he disposed of it for a consideration. It was a clever scheme--to dispose of property for money, and yet to be sure that it would always come back into his hands at the death of the holder. John's system seems to have been the escheating of property. The Musick House in Norwich was transferred from father to son for three generations: from Moses the Jew to Abraham the Jew, his son; from Abraham to Isaac the Jew, his son; but then it became an escheat to King John.<sup>52</sup>

In 1205, "Isaac the cyrographer (probably one of the two Jewish<sup>53</sup> clerks in the archae) owes half a mark that the concession and donation which the king made to him for his service and for half a mark of gold in the seventh year of his reign at the Exchequer.....of a certain land in London in the parish of St. Lawrence in the Jewry which belonged to Josce of York and Samuel Hoppecole, Jews, and which was an escheat of the King on the death of the aforesaid Jews may be inscribed on the Great Roll so that the said



Isaac and his heirs may have the same land freely, quietly and without any exaction for the same tax (consum) which the said Josce and Samuel used to pay to the chief lord of the fief and that the same Ysaac and his heirs can give, will, or pledge the same land if they will on doing therefor service of one pound of cummin to Henry de Cornhull and his heirs every year for all service within 15 days after Easter."

In 1220, Hugo de Nevil (probably an heir of Henry de Cornhull) sues Sampson, son of Isaac, for ten years' rent of houses in St. Lawrence Jewry, and Sampson says that Hugo had freed his father Isaac for one pound of cummin. In 1227, Sampson gives his land in St. Lawrence Jewry to Abraham his son, and the son of Walke his wife.

It is interesting to note that cummin, a payment in kind, was paid. Later we find that a nail of cloves was given annually to a vendor.

The king wanted full control of the finances himself. In 1205 he orders the Bishop of Lincoln "not to permit the chattels of the Jews to be unjustly admitted into the church in your diocese but rather that you deliver them to W. Manclers, our clerk, as he will inform you."

We have numerous instances of the Royal Ten Per Cent. in this reign. "Ysaac fil Joce has letters about Martin Martel for 25 marks with interest by a cyrograph, but the Lord King ought to have one besant (-2s.) for every pound." This only applied to debts recovered through the courts. For the payment of this fee the Jews received letters royal in addition to the writs of seisin which they obtained at the Exchequer, to collect from defaulting debtors. This meant that Jews had to pay another fee for letters patent in addition to the regular fee for a writ.

At various times John tallaged the Jews. After his break with

the Pope in 1208,<sup>60</sup> he exacted 4000 marks from the Jews.<sup>61</sup>

On the occasion of his expedition to Ireland in 1210, he extorted<sup>62</sup> money from the Jews.<sup>63</sup> But undoubtedly this dissatisfied him. And so, on his return from Ireland in the autumn of 1210,<sup>64</sup> all Jews of both sexes were thrown into prison, and their wealth investigated and recorded in the Exchequer, with the view of confiscating it. Barbarous means were employed to find out. A Jew of Bristol was asked for the enormous amount of 10000 marks of silver which he denied. A tooth was extracted each day for seven days till he paid.<sup>65</sup> This man must clearly be Isaac the Bristol Jew who under this tallage was asked for 5100 marks for himself and family, but only by instalments. On the Pipe Roll for the following year (13 John) he pays in £ 1366 9s. 6d., the total from the Jews being £ 1787 2s. 5d.; two years later the total reaches £ 2,159 11s., including a further instalment from Isaac.<sup>66</sup> Wendover's figure of 10000 marks to be paid at once must be an exaggeration.<sup>67</sup> 66000 marks was obtained by this oppression.<sup>68</sup> Perhaps many Jews emigrated as a result. In any case, the Jewry was reduced to comparative insignificance financially, for the places of William de Warenne and Geoffrey de Norwich, Justices of the Jews,<sup>69</sup> both of which became vacant at this time were not filled till the accession of Henry III, when the Jews began to return again in considerable numbers,<sup>70</sup> and to regain wealth.

In 1214 a tallage was demanded and some Jews of Southampton were<sup>71</sup> refractory so that they were imprisoned until they paid.

The struggle of the barons for rights so outstanding in Henry the Third's reign is also significant in that of John. But, according to<sup>72</sup> Abrahams, this Baronial party in the main was too rich to be seriously in debt to the Jews, and when they did have debts they could secure the money by

73

benevolences levied on their tenants. Some even shared in the profits of Jewish usury as did the king. <sup>74</sup> Probably they acted against the Jews by inserting hindering clauses in the Magna Charta largely out of political reasons, and out of consideration for the lesser and poorer members of the order. To show how little they cared about these clauses they were repealed during the ruling of the Barons in the minority of Henry III.

In 1214, then the question arose as to whether the king could demand military service from the vassals of the barons in a foreign campaign. The barons maintained that they owed neither service in person nor shield money except for the defense of England. On returning from France, John demanded shield money from those who had refused to share in the expedition into France and Flanders, the barons denied the money, and they held a meeting at which they decided to give the king no peace until he should grant them the <sup>75</sup> liberties promised in the Charter of Henry I. of course, by providing the king with money, the Jews hindered the purpose of the barons, but they did not realize this fact as they did later, in the reign of Henry III.

In 1216, however, the Barons attacked London and the Jewry as well, destroying the Jewish houses and taking the treasures. <sup>76</sup>

In 1215, the Magna Charta was granted. This charter was wrung by the barons from the king, and meant that they, the enemies of the Jews and the king, would act against them. Two of its articles are directed against Jews: no interest should accumulate during the minority of heirs inheriting debts to the Jews; and that if such debts became due to the king only the amounts stated in the deeds should be claimed. If a debtor died, his widow should have her dower, on which no part of any of his debts should be charged. The children, if minors, likewise should get reasonable amounts for support, and

the Jews' debt should be paid out of the residue. These references to Jews  
77  
were omitted in subsequent confirmations.

IX

HENRY III - 1216-1272

Henry III was a more refined king than those before him, yet he<sup>1</sup> was weak, impractical and incompetent. The period is to be noted as one of the<sup>2</sup> growth of nationalism. It manifested itself in opposition to alien control. And, of course, the Jew, looked upon as an alien, was affected for the worse. But at the accession of Henry III the Jews were encouraged just as John had done. Many who had emigrated after John's exaction of 1210 returned. Immigrants were ordered to enroll themselves immediately in the Court of the Exchequer. The Earl of Pembroke, Protector during the King's minority, gave the<sup>3</sup> Jews "firm peace", and protection. In 1217, he issued writs ordering the sheriffs and other officers to choose twenty-four burgesses for every town in which there were Jews, and to guard them from injury, and especially from ill-treatment<sup>4</sup> by crusaders.

<sup>5</sup> Jewish immigration increased and the Jews settled all over England. But the towns were not favorable to the Jews because they suffered from their presence. They had bought, at great expense, from king, noble, or abbot, independence and self-government, free from the visits of royal sheriffs, and paying a fixed sum in commutation of all dues to the king or the local lord. Yet the Jews, though they were free from all customs and dues and contributions to the ferm (Stamford was an exception), and from the jurisdiction of the officials in charge of good government, could nevertheless go and live where they pleased. Furthermore, the towns prided themselves on the exclusion of the sheriff, but the Jew might often call him to the town. At Colchester, a Jew<sup>6</sup> could call in the sheriffs to help him recover a debt. In London, Jews were "warrantised" from the Exchequer, and the Warden, and the Constables of the



Tower of London claimed to hold plea of all debts of Jews under 40 shillings.  
7  
And in other places there were similar writs. At Nottingham, complaints against  
Jews, no matter how petty, were heard before the Keeper of the Castle. At Ox-  
ford the constable called in question the Chancellor's authority over the Jews,  
claiming that they did not form part of the ordinary town-community. Moreover,  
whenever the debts of the Jews would fall into the king's hand( which was very  
often the case), undoubtedly his officers would enter the town to settle the  
debt, even though the Burgesses had made an agreement to settle once and for all  
8  
their payment to the king.

As early as 5 John there was an attempt in London at riot against  
the Jews, and John warned the mayor and the barons to defend them under pain of  
9  
their being responsible for any injury to them. In Gloucester and in Here-  
10  
ford, the burgesses were made responsible. In Worcester and in Southampton  
11 the Sheriff; 12 in York the Sheriffs and citizens; 13 in Lincoln and Northampton,  
14 the Sheriff and Constable; 15 in Stamford and Bristol, the Constable; and in  
16 Winchester, the citizens. The ill-feeling of the burgesses was only increased  
17  
by such measures. At Norwich in 1234 the Jew's houses were fired and looted.  
18  
Jews were only saved by the garrison of the neighboring castle. The Sheriff  
19  
of Norfolk punished the malefactors, and because the Bailiffs made no investi-  
gation, they were fined 50 marks by the king. At Oxford, in 1244, the  
20  
scholars attacked the Jewry and carried off "innumerable goods". Of course,  
the Jews suffered much both financially and physically. The combination of  
21  
their being robbed by the people, <sup>and</sup> tallaged by the king, made their financial  
resources very unstable indeed. We have no enormously rich Jews like Aaron  
of Lincoln in this reign. The kings had learnt how to exact almost every  
penny from the Jews.

Yet a few Jews secured some advantage from the war. The war had wrought such great distress among the nobles that many of their estates were falling into Jewish hands. But these Jews began to take on baronial state, claiming for themselves wardships, escheats, and advowsons. This bold push for social and political emancipation aroused against them both caste and religious prejudice.<sup>20</sup> In 1271 the Jews were disseised of all that they possessed in feudal hereditaments, and incapacitated from acquiring feudal seisin in the future.<sup>21</sup> Yet for the purpose of levying a debt, by the permission of the king, seisin continued to be granted.<sup>22</sup> Jews of London were forbidden to buy, or acquire in any way, more houses in London than they had, "whereby the parish churches of the City or their rectors might incur loss."<sup>23</sup> Such restrictions as these only hindered the Jew's business and his value to the king.

The towns then, whether under the king or under a lord, paid for having the Jews expelled.<sup>24</sup> In 1190, Jews were excluded from Bury St. Edmund's. In 1231 it was not the king, but Simon de Montfort, Earl of Leicester, who granted the right to the burgesses of Leicester, but the decree was not rigorously enforced.<sup>25</sup> In 1253, however, they were all banished. And the king excluded them from a series of communities beginning with Newcastle in 1234; Wycombe followed in 1235; Southampton in 1236; Berkhamstead in 1242; Newbury in 1244; and Derby in 1263.<sup>26</sup> They were also expelled from Romsey and nine of the boroughs of Wales.<sup>27</sup> From Windsor, in 1263,<sup>28</sup> and Winchelsea, they were sent away by the king, who did not want Jews to live in towns where there were no officers to supervise them.<sup>29</sup> Stamford may have been an exception to this policy for we have no record of an archa there.<sup>30</sup> In 1253, new settlements were forbidden.<sup>31</sup> The fact that towns were willing to expel the Jews, and that hence the people in them could do not business with Jews unless they travelled to a

town where Jews resided, shows that Jews were not employed much by townspeople. It was the lesser barons for the most part living on manors who borrowed from them. Even Abbot Sampson of Bury St. Edmund's, though he lost revenue thereby, was willing to expel them (though perhaps out of humanitarian reasons). And the Earl of Leicester likewise. Of course, it made no difference to the king, who had advantage of the Jews in whatever town they resided. In fact, the fewer towns they lived in, the less organization was required to control them. The effect on the Jews is easily noticeable. It meant less business because of less area in which to engage in it, and more competition among themselves. In 1253, the king arrested and amerced any Jew who moved without license. We hear of Jews at out-of-the-way places. That they were as far north as Jarum (or Jarun--now called Yarm) is indicated by the name of Manasser de Jarum who was assessed in the tallage of 1241, and by a tally regarding the tallage which is extant. We hear of a Jew of Carlisle far in the north. Jews were as far west as Honiton. Because Jacob of Norwich lived there without license of the king, where there was no Jewish community, his goods and chattels are taken. Jews may have lived as far west as Cornwall.

And after the king had once secured the Jews again in the country, in 1218 he ordered the Warden of the Cinque Ports not to allow Jews to leave the country. But we read about Mid-Lent in 48 Henry III (1264), Cok, son of Aaron, was killed, and that in the following autumn his little son, Manser, was sent overseas in the company of numerous Jews, because they took alarm at the troublesome state of the realm. It seems, however, that at least some of them soon returned as we hear of the little boy Manser back in England within a year and a half, and of some of the men, who accompanied him back in England at least by 1273 when this entry occurs.

Henry III continued to profit from Jews as the other kings had

done. In his fifth year (1220-1221) there is a special heading of debts of  
Jews paid to the king which amounted to £ 688 10s.<sup>46</sup> Henry III was weak, lavish,  
and despotic, and found it an easy means to fill his treasury by tallaging the  
Jews. The system of tallaging was perfected. A few wealthy persons were re-  
sponsible for the amount, and were empowered to assess the rest of the community.  
Sometimes they received tokens of royal favor, and of course, they were flattered  
by being associated with the Justices in the administration of law. In 1238,  
when Elias de Sunnings and his colleagues Philip Assell, and William le Breton  
went circuit under a special commission for the trial of coin-clipping, larceny,  
and cognate cases, Aaron and Leo of York, David of Oxford, Benedict Crespin,  
Aaron Blund, Aaron fil Abraham, Jacob Crespin, and Elias le Aveske were named  
as assessors. The policy was evidently to make a court faction among the Jews  
to control the rest of Jewry. The king had to control the Jews, and to receive  
revenue from them. He was in even a more precarious position than John, even  
though he had the support of the Pope. He had married Eleanor whose uncles  
Boniface and Pierre de Savoie it was necessary to support. Henry had to provide  
for his half-brothers, Guy, Geoffrey, and Aymer de Lusignan and William de  
Valence who were at Court. England was not a hospitable country, and such  
honors and expenditure provoked the Norman nobles. In the baronial program of  
reform the extrusion of the foreign faction from the Court and the country was  
always closely associated with the appointment of a Justiciar and the confir-  
mation of the charter.<sup>47</sup> At his very coronation, Henry relied for support upon  
foreign soldiers and upon the Pope, an alien influence.<sup>48</sup> Then, too, Henry had  
appointed foreigners to offices.<sup>49</sup> Moreover, and chief among the causes for  
Henry's depleted revenue, were his almost constant wars in France, of no value  
to the country, and against the Welsh and the barons at home.<sup>50</sup> Till the



barons' demands were granted, little financial aid could be expected from them.

51

And so the king taxed the Jews.

Although suffering from plundering raids was not as disastrous as during the terrible ones in the reign of Richard, yet the Jews were much afflicted by them in Henry's reign, both financially and physically. It was due to the king's trouble with the barons. It was not a similar case to the barons' opposition in the reign of John when they were too rich to be worried about the Jews. Now it was a matter of securing a hand in the government, and of realizing that the place of the Jew in relation to the king was a detriment to their

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cause.

In 1244, the barons had secured the right to nominate one of the justices of the Jews. It was a means of becoming acquainted with the royal resources with the idea of controlling them in a way. The barons were anxious to limit the power of the king and to increase his dependence upon them.

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They felt that a change in the system of managing the Jewry was necessary if they were to be successful in their constitutional struggle against the king.

Many of the king's acts which they had opposed would have been impossible had he not had the Jews upon which to rely. Through money from them he had been able to prolong his expeditions in Brittany and Gascony, to support and enrich his foreign favorites which they had refused to support in order to secure re-

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presentation. They would pay nothing other than feudal dues, a point to be marked in the struggle that took place in the downfall of feudalism. For instance, the lord did pay taxes on his demesne lands as a due not to be doubted.

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The barons did not refuse genuine feudal Aids. For money for Henry's sister's dowry in 1235, the baronage in a Grand Council granted an enhanced aid, two

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marks the fee. In regard to these strictly feudal payments, Jews are never



concerned, because they were not a part of the feudal system.

The situation is so important in regard to the economic position of the Jews that we must review it in general detail. It indicates the part that the Jews played in the breakdown of the feudal system, which was destroyed through changes in finance and in trade.

During the minority of Henry III the Barons had control of the government, but when Henry became of age in 1227, they lost this privilege. Naturally, having had a taste of power, they would be grieved at its being removed from them. Yet the Regent, the Earl Marshal, stated that Henry desired an elimination of all the feuds between his father and the barons. A new issue of the Magna Carta was made which omitted the clauses recognizing the Great Councils right to control taxation, and others regarded as imposing on royal right, including numbers 10 and 11 in regard to the Jews. But in practise this control of the Grand Council over taxation was not disputed during the regency nor under Henry III. There was a promise that these would be reconsidered when Henry became of age, and indeed they were induced, in no weak fashion, by the action of the barons.

Within three years after John's demise, Pandulf, the papal legate, from whom alone the current expenses of administration could be met, was withdrawn, and a new legate was not appointed. Thus the papal foreign influence was diminished, although Henry was greatly influenced by it during his reign. In 1231, disaffection was found among the barons who refused to attend three Grand Councils called for June, July, and August. In 1242, the barons refused to lend Henry money to fight in Aquitaine. And in the subsequent year, we hear of a tallage of 60,000 marks upon the Jews.

In 1254, the knights were convened to relieve the poverty of the

67 king. They refused to vote an aid. 68 On the king's return from Gascony in 1255, a Great Council of the barons was held, and they refused money because 69 they were not granted the right to elect the chief royal ministers. As a result, the king had to receive money from the Jews even though they pleaded 70 impoverishment.

In April 1258, the barons delivered an ultimatum, one of the demands of which was that they should have full control of the Exchequer. A 71 report was scheduled to be given before the Great Council on June 11th. At this Parliament of Oxford among the reforms that were urged were some in regard to exaction of money from the barons. 72 These grievances were included 73 in the Provisions of Oxford.

74 But in 1273 open war followed. In 1264 an arbitration was decided on, called the Mise of Lewes, and until the end of the struggle in the next year Simon de Montfort was ruler. The Mise of Lewes provided for the ap- 75 pointment of native counsellors.

Until the battle of Evesham in 1265 the famous Parliament of 76 Simon de Montfort governed England. It did not, however, accomplish much. In 1267 a Parliament was held at Marlborough, and the most important demands were acceded to. Gradually alien influence disappeared, and the barons and the 77 people had a greater influence than before in the government. As far as Henry 78 III was concerned the struggle was soon over.

It can be seen from this brief survey of Henry's conflict with the barons that they wanted more power for themselves, and incidentally, the people in general demanded the same. The Jews who were an aid to the king would naturally be enemies to their cause, although they may have provided the barons 79 with money for their mercenary troops even as they did Henry. Although a

survey of the various demands of the barons reveals no law against the Jews,  
as in the Magna Charta of 1215,<sup>80</sup> for instance, yet the barons manifested  
active hostility towards the Jews and incidentally secured wealth for them-  
selves, and robbed it from the king (to whom it would have been eventually  
given). Especially after the battle of Lewes on May 14, 1264, were the Archae  
and the Jewries attacked.<sup>81</sup> The barons attacked and plundered the London Jewry  
twice during the war, and those of Canterbury, Northampton, Winchester, Cam-  
bridge, Worcester, Lincoln, and throughout the Isle of Ely.<sup>82</sup> In London they  
killed every Jew that they met (the Jews were easily distinguishable since  
they wore badges for protection since 1218)<sup>83</sup> except those who accepted bap-  
tism (and incidentally forfeited all of their property in doing so --the king<sup>84</sup>  
was bound to get money from the Jew in every way), or paid large sums of money.<sup>85</sup>  
They took from Cambridge all the Jewish bonds that were kept there, and de-  
posited them at their headquarters in Ely. At Lincoln they broke open the  
official chests, and "trod underfoot in the lanes, charters and deeds, and what-  
ever else was injurious to the Christians." "It is impossible," says a chron-  
icler in describing one of these attacks, "to estimate the loss it caused to  
the king's exchequer,"<sup>86</sup> and, of course, to the Jews' purses. Simon de Mont-  
fort during his rule went so far as to annul all the Jewish bonds by procla-  
mation.<sup>87</sup> In 1168 Henry commanded in regard to Cambridge that all of the  
charters be restored.<sup>88</sup>

In 48 Henry III, 1263-1264, Aaron of Kingston, gave some of his  
articles to various Christians for safe-keeping "by reason of the disordered  
state of the realm." The articles consisted of bowls of mazer-wood, cloths,  
brazen pots, platters, carpets, etc. In the pleas of 1266 their return is  
demanded by Aaron. In one case Matilda Pepper claims that when she was at

Church, Aaron came to her house and hid some articles under the straw; "and thereafter came certain freebooters (Henry de Montfort and Henry de Hastings among them) from London "and carried them off."

In 1266-1267 Isaac of Warwick and Ivetta, his wife, delivered to a Christian family a vesture of gris worth 100 s., and a casket of jewels containing six gold rings worth 1 mark, a silver stand valued at 10s., six silver spoons, two buckles worth 2 s., and a bowl of mazer-wood worth 2 s. The family declared that soldiers of the Earl came and took them from the house. In 1267, Isaac of Warwick and Ivetta plead against Alan Le Hurer for detaining goods and chattels equal to £ 10 which they gave him for safe-keeping.

From these instances one can see that the Jews preserved some of their wealth by depositing it with Christians where it was less likely to be disturbed. This must have been done by many Jews since we have these instances, but we have no records of all of them because it was only necessary in a few cases to make a plea to secure their return.

The numerous and enormous tallages laid by Henry upon the Jews can be explained by the fact that he had few other sources of income than the Jews, since the barons refused him support.

In 3 Henry III a tallage was levied, and in "The Memoranda of the king's Remembrancer" there are records of leading Jews appointed to supervise the collection, and the names of contributors. Minute regulations are given for making the levy. In 9 Henry III (1224-1225) a tax of a fifteenth of all movables was laid in order to secure funds to fight in Aquitaine. It is said it brought in 5000 marks. Extra sums were extorted from the Jews on this occasion. The tallage was laid upon the Jews in 11 Henry III, 1226, and amounted to no more than 4000 marks. It was soon followed by one of 6000 marks,



but the payment of this was deferred until 1230.<sup>95</sup> In this year we read that Henry in France commands Ralf Nevill, Bishop of Chichester and Chancellor, and Stephen de Segrave, to send him 6000 marks owed him by the Jews of England, and all other money that they can procure.<sup>96</sup> In 14 Henry III, 1229-1230, the Jews<sup>97</sup> were mulcted of £ 5333 6s. 8d.

As long as Hubert de Burgh was Justiciar, the exactions were not inordinate. The Exchequer was governed by comparatively obscure men, Richard de Mol, Alexander de Dorset, and Elias de Sunninges. These men owed their offices to Burgh, and must have been sound lawyers and upright judges. But in 1232, the adventurer, Pierre des Roches, Bishop of Winchester, gained power. Burgh was removed from office, and des Roches became the real minister, and Stephen de Segrave nominal Justiciar. The office of Treasurer of the Exchequer was given, with many other offices, to des Roches's nephew or son, Pierre de Rievaulx, who chose as under-treasurer Robert Passelewe, a former retainer of the infamous Falkes de Breauté. The Exchequer of the Jews was in charge then of a rapacious group, who enriched themselves from the suitors and the king. They managed to tallage the Jews 8000 and 10000 marks in the year 1224<sup>98</sup> alone, before they were dismissed in 1234. But Segrave, Rievaulx, and Passe-<sup>99</sup>lewe were soon restored to favor, though not to their former offices.

In 1231, Henry orders the Sheriff of Kent to send to Westminster six of the richest Jews from Canterbury, and six from Rochester with arrears of<sup>100</sup> tallages. Similar orders are given to other sheriffs.

In 17 and 18 Henry III, 1232-1234, the tallage for the seventeenth year was £ 6,666 13s. 4d. In the 18th year it was £ 1466.<sup>101</sup> Gross says the<sup>102</sup> tallage was 10000 marks to be paid in instalments during the next six years. Ramsay's figures indicate the amount paid in and recorded. The king was tallaging



the Jews a great deal. In 1235, Henry greatly needed money, because of the great expense due to the marriage of his sister Isabella to the Emperor of Germany, as well as for his own coming marriage with Eleanor of Provence. The marriage portion required was 300,000 marks. <sup>104</sup> The poor Count Berenger had refused to give the 20,000 marks which Henry had demanded as a dowry from his future wife. Fortunately, perhaps intentionally, certain Jews of Norwich, a wealthy community, were hanged for circumcizing a Christian child. Their property, of course, was <sup>103</sup> confiscated for the king's needs.

In 21 Henry III, 1236-1237, Aaron the Jew of York, gave 60 marks <sup>105</sup> towards a tallage, and 480 marks for his arrears of eight years back. The total tallage amounted to 13,000 marks (£ 8,666 13s. 4d.) <sup>106</sup> levied only on those Jews who had chattels (practically all). Of that £ 2000 were assigned to <sup>107</sup> the Earl of Cornwall for a Pilgrimage. Tovey reports that for this money, the king first made an attempt to secure it from the clergy and the barons. He promised to exclude foreigners from office in the realm, but the barons refused money. But the king, because of the two marriages of the time, urgently needed money, and since the clergy and the barons would not grant it to him immediately and under free conditions, he turned to the Jews. Ten of the wealthiest Jews had to become security for payment. The wealthy Aaron of York was one of the <sup>108</sup> pledges. <sup>109</sup> There was a further tallage in 1237. In 1239, the Jews had to <sup>110</sup> give a third of their property.

In 1240, four other Jews were hanged at Norwich on the charge of <sup>111</sup> circumcizing a Christian boy, and, of course, their property was taken by the <sup>112</sup> king. Among them was a very rich Jew, Jacob by name. After the trial, the people raided and set fire to the Jews' houses, even though the sheriff tried <sup>113</sup> to intervene. Matthew Paris says that because Eleanor's two uncles came to

England, Henry entertained them magnificently with money taken from the Jews.

We know that in 1240 Henry III most efficiently went about making preparations to tallage the Jews. An inquiry into the state of their finances was made by

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Brother Geoffrey, the King's Almoner. Different commissioners were also

chosen to go to the various counties, and with the help of the sheriffs to investigate the wealth of the Jews, inspecting the archæ, and questioning the chirographers. As a result of these investigations, a Parliamētum Judaicum

was called in 1241. Writs were issued to most of the sheriffs at the beginning of the year ordering them to summon six of the richest Jews out of all the counties and towns where the Jews lived, or but two out of small places, to meet

with the king at Worcester. Over one hundred of the principal Jews gathered

there. Thereupon the king assessed them with a heavy tallage of 20000 marks,

half to be paid at the following Midsummer Day and half at Michaelmas. The

Jews were to be the assessors under penalty of forfeiting their goods and es-

tates, and under various other penalties. Often debts owing to the Jews were

assigned to the King's Exchequer, and licences were granted allowing those

making such arrangements to be free from arrest. Two or three years later ar-

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rears were still coming in.

Henry had made an unsuccessful attempt to regain Guienne and

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Poictou, and his military chest, and his moveable chapel royal, with its

rich plate, were lost at the battle of Taillebourg. Henry wanted to celebrate the wedding of his brother Richard with his sister-in-law, Sancha, in fine

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style. On the charge that the Jews had committed another ritual murder,

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in 28 Henry III, 1243-1244, a still greater tallage of 60000 marks was

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levied. Although they were given five years to pay, in many cases Jews

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did not, and they and their wives and children were cast into prison, and their

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property seized. But, the wealthy Aaron of York had to pay 4000 silver marks  
123  
and 400 gold marks.

A tallage of 20,000 marks was laid upon the Jews in 1244. In  
1246 it was 8000 marks. This was on the occasion of the Welsh incursions. In  
124  
case of refusal Jews were threatened with exile to Ireland. Many Jews re-  
fused to pay, and hid themselves, so that the king ordered that no Jew change  
125  
his residence.

Jews also contributed to the rebuilding of Westminster Abbey  
126  
in this year, now the money being mulcted from them instead of being borrowed,  
as it was, for instance, in Aaron of Lincoln's time. In 1247 the tallage was  
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5525 marks. In 1249 there was another tallage of 10,000 marks. Both in  
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1250 and 1252 the king ordered the royal officers to exact all that they could  
129  
from the Jews. In 1250 their property was seized, and Aaron of York had to  
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pay ransom of 14,000 marks. In 1251 the tax was 5000 silver and 40 gold  
131  
marks. In 1252 they were assessed 3500 marks. The Justices of the Jews  
again received order to visit Jewish homes and to search out the treasures of  
the Jews. A renegade Jew acted as inquisitor and took a delight in compelling  
the revealing of treasure and in doubling the tallage upon the owners. On the  
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basis of this investigation a tax of a third was laid upon the Jews in 1253.

It is said that after these previous tallages, the Jews became so  
poor, that, at times, they had to beg. In 1254, Richard, Earl of Cornwall,  
acting as Regent during Henry's absence in Gascony, laid another tallage of  
133  
10,000 marks. On September 1st, 1252, Henry had written to Richard saying  
that he could not leave Gascony without money. The Earl advanced him 5000 marks  
(£ 3333 6s. 8d.) on the security of taxing the Jews. They were made over to  
him as a body, and he was given all necessary powers for securing a debt of

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£ 5,333 6s. 8d., which he was to get from them. At this time the Chief  
Presbyter Elias spoke for the Jews, and asked permission to leave the country  
as they had no more money to give. He referred in a sarcastic way to the Papal  
usurers, by whom the Jews were now supplanted and impoverished. 135 Matthew  
Paris refers to a transaction by the Goursines with a Prior as early as 1235. 136  
On March 10, 1232 Henry himself had borrowed 1,200 marks from Florentine mer-  
chants. The terms were that the money was to be repaid at Michaelmas, a short  
time away. If it was not paid then damages would be £ 10s per cent. per month, 137  
a condition most likely to occur with such a short time in which to pay. In  
1252, Henry wanted to persecute the Goursines with the full strength of the law  
against usurers because their competition with his own Jews was distasteful to  
him. But he was hindered by being warned that they were the servants of the Pope.  
Probably they were sent to England by the Pope as a move by the Church to rid  
England of her Jews, 138 and incidentally as a means of placing England in fir-  
mer control of the Papal power. Being under greater protection than the Jews,  
because of their Christianity, and the Pope's and the king's protection, the  
Goursines could ask less interest than they, and could consequently acquire  
more business. 139 This type of merchants by 1262 was very numerous in England. 140  
But despite Elias's plea, the Earl refused to allow the Jew to  
leave. He told them that no other Christian state would receive them, and that  
for the present the king would take as much money as they could give. 141 The  
Earl collected at least a part of the 10,000 marks. 142 It is said that during  
this period, the Jews asked to leave the country twice, but that they were re-  
fused each time. 143 It was probably in 1253 that Elias made his first plea, 144  
(although Hyamson says that it was in 1255), 145 and probably the only result  
was that the Jews paid 5000 marks for exemption from further tallage for nine



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months. Not a great success. Chief Presbyter Elias was imprisoned as  
147  
surety for the tallage collected by the Earl.

In the following year, 1255, Henry even attempted another tallage of 8000 marks. He urgently needed money to equip the army which was to seat Prince Edmund on the throne of the Sicilies. The Barons disagreed with this venture, and receiving no aid from them, Henry in desperation turned to the Jews. He invited the chief Jews to a meeting, and demanded the money. But they replied that they were unable to supply it, and the king had no answer. Shortly after he mortgaged all of the Jewry with all of its arrears of tallage to Earl  
148  
Richard for 5000 marks. The Jews found a temporary respite under the Earl. 149

Somehow or other in the next year, 1256, the Jews were able to bribe Earl Richard to release all of the prisoners held in connection with a  
150  
supposed case of ritual murder at Lincoln.

During the next few years Henry was only able to secure a small amount from the Jews. In 1259 the London Jews pay Henry 500 marks for his passage to France. 151  
Hyamson says a tallage of 5000 marks was levied in this  
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year. For 25 gold marks he promised them a five years' respite from extortion to begin with Easter 1261. Yet in July 1262, he assigned them to Prince Edward, by whom they were subdemised in discharge of a loan to Messrs. Beraud Brothers, a firm of Christian merchants, who engaged in usury through a technical evasion of the Church and State law. On June 11, 1263, Henry ratified the demise, but soon revoked the grant and took the Jews in his own hand  
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again. Thereupon in 1264, he levied another tallage of 60,000 marks. 154  
In  
1267, there is a tallage of 500 marks. 155  
And in 1269-71 the Jews were granted  
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freedom from tallage for £ 1000 per annum. But immediately afterwards they were tallaged for 6000 marks by which they were to furnish Prince Edward with



money for the Crusade. But the tallage fell short by 2000 marks. The deficit was to be made good by the Earl of Cornwall, upon the security of a year's lease of the community, beginning Michaelmas 1271. The King of the Romans, however, died on April 2, 1272, and Henry once more took charge of the Jewry and tallaged it 5000 marks, of which one-fifth was given to Poncius de la More, the king's purveyor, in part payment of his disbursements on account of the royal  
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table.

It seems that the Jews were almost continually tallaged to pay the king's expenses, yet money could still be gotten out of them at the end. Furthermore, a considerable part of the revenue was gained by pleas, gifts, escheats, and purveyances of the Jews. 158 The difficulty, that which impoverished the Jews, was that tallages were made too often. Their number and their great amount indicate that the Jews were very wealthy, and that their business allowed them to amass more money if enough time were allowed. From 1255 to 1273, the Crown collected £ 420,000 from the Jews. 159 A serious check upon the Jews' gathering in money was passed by a Parliament of 1269. The system of annuities, which were burdensome upon the debtor, was abolished for the future, 160 and all such existing grants were ordered given up as well, except such as had already been assigned to Christians. No Jew was henceforth allowed to assign any debt due to him by a Christian without special royal license, or the assignment to carry anything more than the bare principal. 161 Edward and Henry of Allmaine were responsible for the ordinance. We shall see how Edward, in his own reign, did still more to impoverish the Jews and to lessen his revenue from them. Of course, this law meant a loss to the Treasury for in the past as in the case of Aaron of Lincoln the king had been the residuary legatee of the debts of Jews. 162 In order to redress the grievances against which the

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barons had been fighting, this law was passed.

We hear of synagoges confiscated also. In 1232, one in London was taken and given to the Brethren of St. Anthony of Vienna. The worst of it was that the king had only recently given the Jews permission to build the edifice, which they proceeded to do in magnificent style. But as soon as it was completed, he seized it. 164 And in 1272, the chief synagog in London was 165 confiscated because the service disturbed the neighboring friars.

Aaron of York was a very wealthy Jew of the time. His prominence is evinced by the fact that he was appointed Arch-Presbyter in 1236. Probably the Presbyter was successor of the Jewish Justices or Wardens of the end of the twelfth century. He probably examined and verified doubtful Hebrew contracts laid before the Court of the Jewish Exchequer, and advised the Justices regarding disputed points of Jewish usage. 166 Aaron was the son of the wealthy Josce of York who was killed in 1190, and somehow he escaped the massacre. He married Henna, heiress of Samuel (le Sveske), son of Leo Episcopus, of an influential family of York, and their business interests were merged. 167 The king had more than the receipts of an average tallage from Aaron. On his return in 1243 from his futile campaign in Poitou, he drew a vast amount from Aaron. Aaron was charged with forgery, and in seven years the king received 32,000 marks from him. In this way Aaron escaped jail. 168 It is said that Aaron's riches were immeasurable." In addition to his payments to the king, he paid the queen over 200 marks of gold. He agreed to give the king 100 marks annually to be free 169 of taxes.

We have records in a substantial list of the debts of Aaron. 170  
His attorneys were Josce fil Copin, 171 his nephew, Isaac, 172 and Moses ben Moses of Colton. 173 Sanelot was his essoiner. 174 These facts indicate that

his business was sufficient enough to require employees. He must have been the representative of the Jews of York, which indicates his financial important, for in 1244 a committee of the commune of York come to the Exchequer to grant Aaron five marks for his expenses. He held manors. Philip Lovel was in debt to him for £ 120. Rigg mentions many of his numerous operations, and those carried on by Henna, his wife, after his death. He had extensive dealings with the Prior of Durham.

In 8 John, 1207, Josce, Jew of London, was appointed Arch-Presbyter for life, although he only held the position till 1236. (He did not die till 1252 ). He was the son of the wealthy Isaac fil Joce, the chief Jew in the days of Richard I, and probably inherited part of his business. In 1199 we read that he had sold the manor of Turroc to Sir Henry de Gray for himself and his father Isaac. In 1190 Richard had confirmed to Ysaac fil Joce, and his sons, and their men Turroc which which Isaac had bought from the Earl of Ferrars and other properties acquired in the time of Henry II. In 1203, Josce sold a house in Rouen which had belonged to his father Isaac and to his grandfather Rubi Gotsce.

His operations too were very extensive. At his death in 1252, he left nine houses in London. His debts were very numerous. And when he died an inquisition was held as to his houses, rents, and lands. We find frequent allusions to the subsequent disposition of his property.

In 1243 Elias Episcopus became Arch-Presbyter for fourteen years. All records of debts, etc. were to be submitted to his "view and testimony."

Many records of his acts and deeds exist. We have references to his property in London, Northampton, and elsewhere, and to his guardianships. He throve as a money-lender, and at his death left a large estate.

Elias was tried in 1257 for a trespass against the king and Earl Richard. His brothers Gresse and Hagin procured by a fine of three gold marks a patent confirming his deprivation from office in perpetuity, and throwing the office open to free election. Hagin was elected, by the Jewish community, and Elias became baptized, but we soon hear of him as a Jew again.

In 1237 (before he became Arch-Presbyter), Elias and Isaac fil Josce of London were for some reason exempted of the tallage of 3000 marks. Perhaps they had paid fees to avoid tallage.

Hagin, son of Master Moses, was elected Arch-Presbyter for life in 1257, and was approved by the king as such. He must have been a wealthy and influential man to have been elected to this office.

In 1266 a charter is enrolled in the Exchequer that Pierre Beraud, the merchant of Cahors, of the firm to whom Edward farmed the Jews for a short while in 1262, owes Hagin £ 180 6s. 8d. In another entry Beraud also is discharged of a debt of £ 500 due to Hagin and Cok fil Aaron. But a further statement of a debt of £ 184 and  $\frac{1}{2}$  mark still due Hagin is made. Probably this is the same £ 180 6s. 8d. with accumulated interest. In this same year, Pierre Beraud receives from Hagin and Cok 40 sacks of wool. It is interesting to see how the Italian and the Jewish usurers borrowed from each other.

In 1268 we read of a complicated transaction of loan involving considerable money in which Hagin was interested. William de Monte Canisio, lord of Edwardston is quit of a debt of £ 250 by Hagin. Peter de Maley was bound to Hagin for 2000 marks. In 1272 Hagin is due £ 96 from Anketin de Martyvans and the Abbess of Shaftesbury.

Another debt of £ 96 is due in part from the Abbot of Bynedon, tenant of the late Robert de Novo Burgo, in the record of 1272. In another record recorded in the same year 48 shillings is required of John de Wantor,



another tenant. The loan of £ 96 to Robert was made between the said Robert and  
205 Aaron fil Abraham. Hagin must have bought the debt from him. Hagin also  
206 claims from other tenants: 60s. from William de Apelderfend, and a sum from  
207 William Everard. This is a case of the debts of a man falling into the hands  
of his tenants at his death instead of being cancelled altogether. Although  
only small amounts are required from them, undoubtedly such a procedure was  
enough to antagonize the tenants as we read that William de Apelderfend wants  
208 to see the charter.

Ralph de Asshendon, knight, of the County of Essex, owes Hagin  
£ 400, but is acquitted of the amount by William de Chishull and the Abbot of  
209 Walden.

In 1277, we hear of his holding a debt for £ 100 against John  
210 Mansel of Torrington which debt was taken by the king for a tallage. In  
1280 Adam de Newmarket owed him £ 440 which the Queen received as a gift from  
211 the King.

From these larger amounts of debts due him, stated above, and  
from many other records, we can realize that Hagin must have been very wealthy  
indeed. Rigg quotes a great number of transactions in which he was involved. 212

While he was Presbyter in 1268 we read of his owing £ 39 to  
Peter de Caude, merchant, for "wines had from him to the use of the king" on  
213 behalf of "the whole community of the Jews of England." It would appear  
that the Jews furnished the king with wine either voluntarily or because they  
were forced to do so. In Edward I's reign we hear of Jews furnishing £ 226  
214 11s. 2d. to the Wardrobe Account from March 22, 1282 to November 22, 1284.

In 1272, there is a record of a plea in which Cok fil' Cresse,  
215 of London, owes the Queen £ 100 in ready money. We know that the Queen



had a private <sup>216</sup>Wardrobe of her own as long as Henry III ruled, partly fed by direct receipts. The Aurum Reginae was a due which the queens of England received on every tenth mark paid the king, as voluntary fines for the royal <sup>217</sup>good will. Eleanor sometimes demanded it in the most unreasonable manner, <sup>218</sup>and was reproved by Archbishop Peckham for this. <sup>219</sup>But Cok's property seems to have been applied by the kings for the use of the Queen. Probably he was a personal chattel to the Queen as Hagin fil' Dieulecresse was later on to <sup>220</sup>Edward's wife, Eleanor. In 1275, we have a plea that tells that Edward gave all of his goods and chattels which he escheated because of excommunication by the Jews, to Eleanor. Cok is said to have long refused to be tried by <sup>221</sup>the Jews. A precedent for the action taken in the case of Cok is to be found in regard to Sadekin of Northampton who was excommunicate in 54 Henry, <sup>222</sup>and whose goods and chattels were given to the Queen. In Edward's reign, a charter that was confiscated for arrears of tallage is discovered to have been promised to the Queen. In 1273, we read that a charter for £ 20, indicating a debt to Dey fil' Abraham, had been brought from the Lincoln Chest for default of payment of tallage, and that it was remembered that Dey came and granted the charter to the Queen "in part payment of the money that he owes her," and that the charter is delivered to the Keeper of the Queen's Gold to <sup>223</sup>administer.

All debts due from Norman d'Arcy to the Exchequer of the Jews were assigned to Edward's Consort, Eleanor. A wholesale assignment to her of <sup>224</sup>debts in the chirograph-chests at Ely was also made. One Jew in Edward's <sup>225</sup>reign had to give the Queen 350 marks. For some reason, in the reign of <sup>226</sup>Henry III, Aaron of York had to give her over 200 gold marks.

Aaron fil' Vives was also a personal chattel to Henry's son

227

Edmund.

Even though he retained his office as Arch-Presbyter, Hagin was often in trouble and in imprisonment. We read that he tried to outdo the king out of one-third of the treasure of the slain Cok, son of Aaron, even though he was "under oath to the king faithfully to assist the king's justices in the Exchequer of the Jews by his advice and in setting forth the king's rights." Hagin was the guardian of Cok's son, Manser, who was but a babe at his father's death. Manser soon died, and Hagin concealed his death; by night he took "£ 1000 worth of gold and silver, gold and silver cups, rings, girdles, and pieces of gold" belonging to Cok to the Tower of London where he lived, and divided it between the two surviving brothers of Manser, and made one of them marry his daughter, and the other the daughter of Aaron Crespin. We do not hear how Hagin fared as a result of this affair. It gives an indication of the type of treasure that the Jew possessed. We note that Hagin could afford a nurse for his small son.

After this inquiry, in the years 1273-1274, we hear that the Constable of the Tower of London is "under mandate to keep safe in the king's hand the lands and chattels by which he had distrained the said Hagin." Perhaps this was Hagin's punishment. Hagin does not appear in regard to several cases, is reported overseas, and cannot be found.

In 1275, "William de Leyburn offered himself on the fourth day against Hagin, touching a plea of trespass and fraud." But the Constable reported that Hagin was in prison. It seems that he was imprisoned for a debt which he owed to Oain, a merchant, but afterwards he was discharged from prison by license of the king. As a result of his being incarcerated, he ran into complications in regard to certain of his financial affairs. In

1278 Inquest was made "touching the lands, rents, houses, and other tenements"  
235  
of Hagin's in London. Hagin escaped the rest of the trouble surrounding him  
236  
by dying in 1280.

237  
We have dealt with but four of the six Arch-Presbyters, four  
of the wealthiest and the most typical. We will now mention a few other rich  
Jews. David of Oxford owned much property and did much business in a financial  
238  
way. He was an important financier during Henry's reign. On his death  
in 1244, his wife Licoricia was heavily taxed before she could claim the family  
239  
property. It cost her 5000 marks. Then she was very busy in managing his  
240  
commercial transactions and others besides. For instance, in 1253, we have  
241  
a record that Thomas, son of Thomas de Charlecote, owes her £ 400 and £ 60.  
242  
Her children, that is four of them, were also very active.

The name of Isaac of Warwick (Isaac fil' Manser) is frequently  
243  
mentioned during this period. In 1272 there is a plea which describes the  
debt of Robert, Prior of Warwick, to Isaac for £ 100. Isaac employed an at-  
244  
torney in this case.

245  
Another Isaac of Warwick (Isaac fil' Abraham) is also active,  
as is Isaac of Norwich, who from Rigg's records seems to have done the greatest  
246  
business of all. He was one of the richest Englishmen of the day. He was  
not only a financier, but a merchant as well, for he owned ships and a quay  
247  
at Norwich.

We hear of a marriage about to take place in the family of some  
rich Jews at Hereford. They planned an unusually elaborate affair, and invited  
many of their Christian friends to attend. The bishop threatened any Christians  
who attended with excommunication, but some of them disobeyed, and the penalty  
248  
was enforced. These Jews must have been unusually rich to plan such a

magnificent reception, and must have been of high social standing as a result (as far as Jews went at least) to invite Christians to the affair, and to have them come even under threat of excommunication.

Cuntasse, the widow of R. Jehoshayah ben Sampson, the Levite,  
249  
inherits a brick house in Mancroft Street, Norwich, in 1267. Such an establishment indicates wealth.

Hamon of Hereford must have been very rich as well, because at  
250  
his death his daughter had to pay a relief of 5000 marks.

We have a record of a certain Abraham, who had lands, houses, rents, mortgages, real and personal estate, and debts, of great value, in several counties, which were confiscated by the king. This is accompanied by  
251  
a proclamation by the king, that no Jew should leave England. Evidently, Abraham's property was taken because he left the country without license.

But the Jew reported to be the richest in all England was Kok  
fil' Abraham whose riches were enormous, "in which he seemed to exceed all the Jews of England." He was killed by the rioters in London in 1264, and Simon de  
252  
Montfort managed to secure some of his wealth.

It is interesting to note that the Jews tried to cooperate with the king as far as honest practises in regard to money were concerned. In 1238 they tendered the king £ 100 to investigate, and to secure evidence from Jews and from Christians, with the view of perpetual banishment of all Jews found  
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guilty of clipping, robbery, or harboring those guilty of these crimes. Evi-  
254  
dently these practises were fairly prevalent to evoke such action.

In 1248, an official inquiry had decided that Jews, Caursines, and Flemish wool-merchants were responsible for the unsatisfactory condition of  
255  
the coinage. Under Edward many Jews were punished for this crime.



Jews could still buy land, and needy lords and churches, might  
256 sell them outright. A certain convent enfeoffed a Jew in this reign, and its  
neighbor, the convent of St. Alban's made an issue of it. At first, the judges,  
it is said, being bribed were favorable to the Jews' acquirement of privileges,  
but the clergy and the public prevailed against it. On July 25, 1271, Jews  
257 were forbidden to own any realty, except houses in towns for their own use.  
But so much land was found to be mortgaged to Jews that the government became  
258 alarmed. There was fear that Jews would rise to the rank of barons. 259  
In 55 Henry III a statute was issued that no Jews should take "freehold manors,  
lands, tenements, or rents." Yet it authorized them to hold houses in cities,  
260 boroughs, and towns.

We know of one Jew becoming a member of a gild in this reign.  
In 1268 he was elected, and became a citizen at the same time. After Edward's  
261 statute of 1275 this would have been illegal. Two brothers, Cresse and  
Hagin, were free from tallage for five years for service done to the king of  
262 the Romans.

The reign of Henry was surely a profitable one in taxing the  
263 Jews. More than 250,000 marks were taken in cash and chattels.



X

EDWARD I - 1272-1307 (JEWS EXPELLED 1290)

The Jews were in a sorry plight at the beginning of Edward's reign. Financially, they were almost bankrupt. They had been growing in unpopularity, both from religious bigotry, and from economic reasons. Now with<sup>1</sup> Edward, who hated all unorthodoxy, they received less sympathy than ever.

Edward was primarily a statesman, caring more for future benefit<sup>2</sup> than for the relief of immediate needs. The Jews' holding land obstructed his ideal plan of having the nation a united one, and its expenses met by due contributions from the national resources.<sup>3</sup> Sometimes they seized the land pledged to them, so that the amount of the feudal revenue and the feudal organization<sup>4</sup> suffered, though the king might gain much in other ways. When they brought an agreement for the transfer to a monastery of lands pledged to them, the land came under the "Dead hand". When they applied a perpetual rent-charge, it would be difficult, if not impossible, for the debtor to discharge his<sup>5</sup> feudal obligations.<sup>6</sup> Being religious Edward was influenced by Rome. The Church, of course, had always held that usury was sinful. When it was not very prevalent in the eleventh century, the Church only enforced the prohibition<sup>7</sup> among clerics. But in the twelfth century with the power of the Church over every-day life action against it became more rigid. In all Europe the Church tried to protect the Crusaders against money-lenders. The preachings of the Mendicant Orders who were active among the people exerted more influence than<sup>8</sup> any other cause.

In England as well these influences were manifest. The Franciscan movement had spread throughout the country, preaching the Church doctrine against usury. During the reign of Henry III Italian usurers had been in

the country, collecting money for the Pope, and lending money on their own  
9  
account at exorbitant interest. They received protection from some of the  
barons by paying for it, but to most of the Baronage, to the Church, and to  
the trading classes, they were enemies. One of them, the brother of the Pope's  
Legate, had been killed at Oxford. In London Bishop Roger had excommunicated  
them all, and had excluded them from his diocese. Henry III had once expelled  
the Gairsines, and had religious scruples about keeping the Jews. But he could  
not, of course, do without the Jewish revenue. But in the second year of  
Edward's reign, the Council of Lyons demanded from Christians far greater ef-  
10  
forts against usury than ever before. Till this time despite the frowns of  
the Pope and the Councils, churches and monasteries had had usurers as tenants  
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on their estates, or had even possessed whole ghettos. Now Gregory X ordered  
that no community, corporation, or individual should allow foreign usurers to  
hire their houses, or live upon their lands, but should expel them within three  
months. In obedience to this ordinance, Edward made an investigation into the  
usury of the Florentines with a view to its suppression, and allowed proceed-  
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ings to be taken with the same object in view against a citizen of London.  
13  
And he acted against the Jews as well.

The debts of the abbeys to the Jews distressed Edward, even  
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though they acquired them for the relief of men indebted to the Jews. They  
had begun to fall into debt in the twelfth century for other reasons as well:  
because of the expense of building, because of ~~bad~~ management, because of the  
expenses resulting from the duties of hospitality by keeping open house contin-  
ually, and because of the exactions of the Pope and of the king. Loans to them  
were frequently made at fifty per cent. In the thirteenth century Matthew  
Paris says: "There was scarcely anyone in England, especially a bishop, who  
was not caught in the meshes of the usurers." The See of Canterbury was

growing in debt every day when John of Peckham first went to it. The buildings of the cathedral were becoming dilapidated for want of money to repair them. The neighboring Priory of Christ Church was in a similar condition. The bishop of Norwich was so poor, despite the extortions regularly made by his officials, that he had to borrow 600 marks from the Archbishop of Canterbury. The Bishop of Hereford had to ask the aid of Henry III, in order to secure respite of his debts to the Jews. The Abbey of Glastonbury had "immeasurable debts", and in order to save it, the Archbishop had to reorganize the budget so thoroughly as to include regulations as to the number of dishes with which the abbot might be served in his private room. The Prior of Lewes asked permission to let one of his churches for five years to any use to any one, in order to secure money to help pay off what the priory owed. The Church of Newneton could not afford clergymen. The great Monastery of St. Swithin, Winchester, in spite of the revenue its monks drew from selling wine, fur, and spices, and from the tolls of traders who attended its great annual fair, was ever in debt, sometimes to the amount of several thousand pounds. Except from the few resources mentioned, and from the cutting of timber and the giving of life annuities in return for payment of a lump sum, the religious houses could secure no money except from money-lenders. They borrowed from the English usurers, from the Italians, from Jews, and from one another. Drastic measures were required to  
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free the ecclesiastical estates from their debts.

Moreover, the Jews were said to be more contemptuous of Christianity as they grew in wealth--not a condition likely to be tolerated in a  
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Christian state under a religious king. Whether Edward took this into consideration or not, at any rate, he alleviated it by causing the Jew to lose his wealth.

The minor barons, his friends, evoked his consideration and sympathy by the fact that they were most in debt to the Jews. Edward's well-thought out statecraft saw the evils of the system of Jewish usury both to the Jews and to the Christians. His view accorded with the growing attitude against usury among clerics both in England and on the Continent. Furthermore, the Jews were well depleted of wealth at the beginning of his reign. The wealthy Italians, with their continental connections, likely to prove of political value as well, were of more value than the Jews. The Italians were merchants, money-lenders, money-changers, and international bankers, and were, in consequence, supreme over all rivals. Their wide dealings enabled them to use letters of credit, and saved the cost of the transport of money from country to country. They were the greatest financial agents of the king. It was more of an advantage for the king to do business with them than with the Jews. Of course, he had to repay them, and could not arbitrarily tax them as he did the Jews.

The Italians did business with the Pope. Ambassadors at Rome had to borrow from them. The protection and favor of the kings of England on their behalf was often sought by the Pope in special bulls. In England they controlled most of the trade in corn and wool.

The greater needs of the Crown had proven that Jewish wealth was insufficient. Edward began ruling in financial dependence upon the Italians. His father had left over debts to them, and he too had borrowed from them at the time of his Crusade, and he continued to borrow huge sums from them. The Jews consequently were unnecessary to him, although they would have cost him nothing--no repayment at all. Furthermore, being so obligated to the Italian bankers, Edward may have favored them by stopping the competition of the Jews



by statute. Financially, as far as Edward was concerned, it was a poor step, though it was better for the state, and was in accord with the changes in organization that Edward was making. For in his concentration on the development of the nation, the inspiration came from the financial necessities of the Crown. The richer and the more developed the nation in commerce, the more financial benefit to the Crown from the goodwill of the people. We have indications of Edward's attempts to increase the revenue in other more legitimate ways than<sup>21</sup> through exactions from the Jews. He was too bigoted or perhaps too high-minded to wish to retain them when the nation demanded that they be expelled.<sup>22</sup>

Furthermore, Edward's nationalistic policy was finding expression<sup>23</sup> in the rise of the English as financiers, not yet very prevalent, but increasing. Of course, for their sake Edward would be glad to eliminate the competition of the Jews.

Edward was abroad at the time of his accession, and did not return for almost two years. At first the royal attitude towards the Jews was practically the same as before. New justices were appointed, a census of the property of the Jews was made, individuals were taxed, fined, and incarcerated,<sup>24</sup> and their debtors released or transferred to the king at will.

The Patent Rolls record that on February 20, 1273, a mandate was issued to several towns ordering the scrutiny and enrollment of all Jewish debts. Probably this was done to aid in the collection of the arrears of the tallage of the last year of Henry III, and to levy the new tallage laid upon<sup>25</sup> the Jews in the Easter term of 1 Edward I. The collectors were told to levy the tallage upon the goods and chattels of those who were hesitant in payment. If the amount could still not be secured, banishment was put upon the Jew, and imprisonment as common thieves if they did not leave in three days. Of course,



at banishment all the property of the Jew was to be confiscated and sold.<sup>26</sup> We read that in regard to this tallage that Master Moses, Cok Hagin (fil' Cresse), Cok fil' Hagin, Benedict fil' Cok, Benedict of Lincoln, and Vives fil' Master Moses paid 17 bezants to defer the payment of the tallage to the octave of Holy Trinity, and agreed to pay 40 bezants in addition if they should make default.<sup>27</sup> And they did fail to pay on this date, and they paid 240 gold bezants. Undoubtedly, they had difficulty in paying at this time. In regard to this payment others were also in trouble. Under date 1273, we read of a number of Jews who did not pay their tallage, and that in consequence, the chirographers are ordered to withdraw their charters from the Chirograph Chest, and to deliver<sup>28</sup> them to the Justices as forfeit to the King.

Among these Jews is Abraham fil' Antera of Cambridge. In the same year, we hear that after chattels were confiscated, five of them were placed in the Cambridge Chirograph Chest again, and that Abraham was to have free administration of them.<sup>29</sup> The king at least was kind enough to return a little of Abraham's property to allow him to live, and not to banish him.

A Christian acknowledges obligation to pay 100 s. towards the arrears of the tallage of 5000 marks of the last year of Henry III, amounting to £ 9  $\frac{1}{2}$  mark which Jacob fil' Joce owed. In default of payment the money can<sup>30</sup> be levied on his land and chattels. The Jews did not have ready money to pay tallages as they once did.

The Patent Rolls for February 3, 1274, tell of a license given to Abraham fil' Isaac, "King's Jew of Cambridge," to sell to John Martyn the houses and rents in Cambridge which Isaac, his father, long before bought from the Prior of Barnwell. Abraham declared that he cannot pay in full the demand<sup>31</sup> upon him for the present tallage unless he can sell his houses and rents.

In 1275, Parliament adopted the Statute de Judaismo, the result of which was to cause the ruin of the Jews more than ever. Edward was determined to eliminate the evil system of Jewish usury. No Jew was allowed to practise usury--practically the only business in which they had been engaged before. And the statute was retroactive as well; no usurious contracts already made should stand except covenants relating to the principal sum. All those indebted to the Jews upon pledges moveable, shall redeem them before Easter next, or forfeit them. If any Jew insists on practising usury, the king will not assist him to recover his debts, but will punish him for his trespass, and assist the debtors in the recovery of their pledges. No distress for any Jew's debt should be so great as not to leave debtors the moiety of their lands and chattels, for subsistence. No distress should be made by a Jew upon the heir of a debtor named in the bond, or any other person in possession of the debtor's lands, before such debt shall be proved in court. If the sheriff or bailiff is ordered by the king to give seisin or possession to any Jew, of lands or chattels, to the value of his debt, the chattels shall first be appraised by the oath of honest men. If the chattels be not found sufficient to answer it, then the lands shall be extended, by the same oath, according to their separate values, before seisin is given to the Jew; to the intent, that when the debt is certainly known to be discharged, the Christian may have his lands again. But always shall the Christian retain the moiety of his lands and chattels, and the chief house, for his subsistence.

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Every Jew over twelve years of age is assessed an annual poll tax of three pence at Easter.

33

No Jew can alienate property or acquit any Christian of his debt, without the king's license.

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Yet, because the Church wills it, Jews shall be protected by the king. And any Jew may engage in trade or labor, and freely converse with Christians. But they are still the king's vassals, and are specially talliable to him. They can buy houses in the cities in which they live provided that they are held in chief by the king. Those unskilful in trade, and who cannot labor, can take lands to farm, for any term not more than ten years; provided that no homage, fealty, or any such kind of service, or advowson to the Church, belong to them. This power to farm lands shall continue for fifteen years and no

<sup>35</sup> more. This last clause may show that the expulsion of the Jews in 1290 was  
<sup>36</sup> already anticipated in 1275.

And so Jews were excluded from their professed callings as usurers after the kings of England had encouraged them in it for two hundred  
<sup>37</sup> years.

Thomas Aquinas had said: "If rulers think they harm their souls by taking money from usurers, let them remember that they are themselves to blame. They ought to see that the Jews are compelled to labor as they do in some parts of Italy." In 1253 St. Louis had ordered all Jews to leave France for ever, except those who should become traders and workers with their hands.  
<sup>38</sup> And now Edward dealt with them in the same way. A few Jews are reported to  
<sup>39</sup> have taken out licenses for trade.

But it was almost impossible for them to engage in tasks other than usury. They could not become burgesses of towns, and in consequence, in most part could not become traders, for it practically excluded them from the Gild Merchant. Most Gilds were very exclusive so that it was difficult for non-burgesses to be admitted, and how much the more the unpopular Jew, a non-burgess as well. Only one Jew is known to have ever joined a gild in England

before 1290, and that was in 1268. It would have been illegal by Edward's statute of 1275. As non-Gildsmen, it would have been no easy task to buy and sell. In some towns the Gildsmen would oppress the non-Gild merchant coming to town, "so that no man could sell his wares to anyone except to a member of the society." In some places, non-Gildsmen were not allowed to deal in certain articles of common use, as wool, hides, grain, untanned leather, and unfulled cloth. In Southampton they could not buy anything in the town to sell again there, or keep a wine tavern, or sell cloth by retail except on market and fair days, or keep more than five quarters of corn in a granary to sell by retail. The municipal statutes of some towns forbade non-Gildsmen to keep shops or sell by retail.

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It was also difficult for Jews to become farmers and artisans. The statute allowed them to farm land, but only for ten years, and they were too inexperienced in agriculture to take advantage. They could not work on the land as villeins, supposing that a lord would receive them, because their religion would have prevented their taking the oath of fealty. This cause, however, undoubtedly could have been gotten around in some way if the Jews really would have been good agriculturists.

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In only a few cases did Jews engage in handicrafts. A Jew with manual dexterity might, as was sometimes done in the thirteenth century, have worked for himself at a cottage industry, and might, with difficulty, have gained a connection with Christians, and gotten them to trust him with materials. But many crafts were at the time coming under the regulations of craft-gilds. There were a few essential craft-gilds mentioned in the Exchequer Rolls of the twelfth century, the number and variety of which increased very rapidly soon after. The gild of the weavers in London is mentioned first in 1100.

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As early as the beginning of the fourteenth century, there were in London fully-organized guilds of Lorimers, Weavers, Tapicers, Cap-makers, Saddlers, Joiners, Girdlers, and Outlers. In Hereford there were Guilds for nearly thirty trades. Probably it was very often the case, as it was with the Weavers' Guild in London, that a craft-guild in any town could exclude the craft to non-members, and to those who had not served the apprenticeship that the Guild's statute required. By the Lorimers, ten years of apprenticeship was required, and by the Weavers, seven. Then the apprentice, who had served in his time, was in some towns and industries unable to practise his craft, unless he became a citizen and entered the frank pledge. Probably in all cases, the apprenticeship had to be served under a freeman of the city, living in his house. But the Church threatened to excommunicate any Christian who received a Jew or Jewess into his house. And it was impossible for a Jew to become a citizen because Edward's statute forbade the Jew to be in Scot and lot with the other inhabitants of the cities in which they lived.

The Jew might try to travel with wares or produce from one part of England to another. But wholesale trade required large capital, and the Jew had it no longer. Besides there was great risk in travelling with goods. At the fair itself there was danger of attack as happened to the merchants of Boston in the reign of Henry III. With his foreign face and distinctive badge, the Jew would be the first to be attacked. And according to the regulations of some fairs, the officials of the lord of the fair, who for the time were in absolute power, could destroy the goods of any trader if their quality did not please. Undoubtedly this would offer a pretext for doing the Jew harm. And then the Jew might make his bargains, but he could not appeal to any court of justice for redress of wrongs or payment. This could only be obtained through application made by the municipality of the complainant to that of



48 the wrong-doer. The Jew had no municipality to employ. 49 Of course, there might have been the king if such a situation had arisen. But he protected his 50 other money-lenders, the Italians.

If the Jew had engaged in importing, selling produce from another country or from another part of England in a town, although it was possible, yet he was in difficulty. In a strange town, he was considered as alien as if he came from another country. All kinds of restrictions were laid upon such 51 merchants.

Of this trade, above all, the gild merchant had the regulation. 52 Tolls were collected for sales or purchases. In London alien merchants were not allowed to remain in the city for more than forty consecutive days. They could only sell wholesale (this required much capital) and to none but citizens. They were forbidden to deal in some articles altogether. They had to sell everything within forty days, and if they had any surplus they could not take 53 it back with them. The officials of the city continually annoyed them.

Besides these disadvantages undergone by all alien merchants, the Jew would have to compete with strong competitors who had, after long struggles, 54 secured special privileges from the king. There were German companies who had settlements of their own in London (the "Steelyard", "Gildhall of the Dutch", 55 or the "Easterling's House"), Boston and Lynn. The Flemings had a Hanse in London; the Gascons a charter as well as the Spaniards and Portuguese, and 56 the Florentines and the Venetians.

The last opportunity for the Jew was to engage in the wholesale trade and in exporting. Wool was the principal export, and this business was already controlled by the wealthy Flemish and Italian merchants who sent it to 57 their respective countries to be manufactured. We have already seen that the 58 Jew did a small wholesale trade, though not necessarily an exporting one, but

in any case it would be negligible in comparison with the great trade carried on by the Flemish and Italians. Much capital was required which most of the Jews lacked, and the power of the Flemish and Italians was very great. <sup>59</sup> Moreover, their connections with the manufacturing towns aided them in having a monopoly.

Furthermore, the situation was fraught with political importance. Whenever Edward I and later kings premeditated an attack on France, they gradually secured the friendship of Flanders first so as to use that country as a base from which to enter France, or as a useful ally. <sup>60</sup> The king then would not be favorable to Jews competing with the Flemish merchants in England.

Moreover, the bulk of sheep-raising was carried on by the monks of the Cistercian order, <sup>61</sup> who would not be very amenable to dealing with Jews in any form after their hatred of them brought on by the Jews' previous control of them by usury, and by various other causes. <sup>62</sup>

It was impossible for many Jews to get established in such a trade in the fifteen years before the Expulsion. But it and the wholesale trade in corn were the most favorable trades of all, and some Jews with large capital able to recall it from the borrowers may have followed the procedure of the Italians, and that which they had used before, and made to landholders advances of money to be repaid in corn and wool. <sup>63</sup> The way that the Jews carried on this trade, however, is not quite clear. There were agreements made that producers should supply so many quarters of corn or so many sacks of wool, at a fixed price at some future time, and the price was deposited with the producer, and a bond was received in acknowledgement. But the extant bonds do not show how this future time was chosen. Sometimes the bond ran on for years, and even then the corn or wool was not delivered. We can only conjecture then that the

Jew received interest on the money lent, and that, therefore, these corn and  
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wool merchants were only money-lenders in disguise. Trade in corn was  
safe because the corn could be stored and protected, and there was no necessity  
to travel with it with the danger of being robbed. Wool also could be stored  
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in the same way. Probably only wool, and not corn was exported.

From the records of Jewish holdings at the Expulsion, we see num-  
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erous accounts of bonds for corn and wool. In many towns, their value ex-  
ceeds that of the bonds for money. In Bristol, the value of the bonds for  
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corn is almost twice that for money. In Cambridge and Huntingdon £ 188 in  
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money, £ 10 3s. 4d. in corn, and £ 86 13s. 4d. in wool. In Canterbury there  
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are no money bonds, but £ 529 3s. 8d. in corn. In Exeter, money bonds far  
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exceed those for corn, £ 1058 4s. 2d. as against £ 180 13s. 4d. In Hereford,  
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money is £ 1479 5s. 4d., corn £ 458, and wool £ 169 13s. 4d. In Lincoln,  
almost every person dealt in corn and in wool, so that money is but £ 423  
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15s., corn is £ 601 9s. 4d., and wool the greatest amount, £ 1595 6s.  
Lincoln was in the wool district. In Norwich, money is only £ 20, but corn, £  
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314, 13s. 4d., and wool £ 311 13s. 4d. In Nottingham, money equals £ 450  
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14s. 4d., corn £ 34, and wool £ 36 13s. 4d. But in Oxford, money is £ 30 1s.  
75  
4d., and corn £ 285 1s. 8d., and wool £ 150 13s. 4d. And in Southampton,  
there are only bonds for corn to the amount of £ 129 18s. 8d., and for wool to  
76  
the sum of £ 50. In Wiltshire, money bonds total £ 399 6s. 8d. 77

More than half of the capital of the Jews was interested in corn  
and wool at the Expulsion. The bonds of eleven of the seventeen towns where  
the Jews lived or did business are extant, and indicate this. The total  
value of all transactions is £ 9100, consisting of about £ 4000 of money,  
78  
about £ 2700 of corn, and about £ 2400 of wool.

We have seen that Isaac of Norwich, who lived in Edward's reign,  
79  
was a ship-owner with a quay at Norwich, and a merchant, an exporter. In  
the records at the Expulsion, we see that there were bonds owing to him in Nor-  
wich to the value of £ 156 13s. 4d. in corn, and £ 170 in 26 sacks of wool,  
80  
far more than to the other creditors of the town.

What aggravated the situation the more was the grant of Edward  
to his mother Eleanor that no Jew dwell in any town which she had for dower  
from King Henry. Therefore, the Jews of Marlborough were exiled to Devizes,  
of Gloucester to Bristol, of Worcester to Hereford, and of Cambridge to Nor-  
81  
wich, and their Chirograph Chests and their goods were transferred with them.  
It appears that the destination of the Cambridge Jews was changed from Norwich  
to Huntingdon because we find Josceus fil' Samuelotus, a Cambridge Jew, was  
82  
appointed one of the Chirographers at Huntingdon.

Some property escheated to the Queen as a result of this "Exile".  
For in the Great Inquisition of 1278-1279 we discover: "Stephen Toli held a  
message which his predecessor had received from Queen Eleanor, and it has come  
83  
to the Queen-mother by escheat by reason of the exile of the Jews."

Yet some Jews were allowed to hold property in the towns from  
which they were banished. In 1277, Josceus fil' Samuelotus is allowed to live  
in Chesterton, near Cambridge, "so that he may have access to Cambridge to ply  
84  
his merchandise there, and to repair the houses that he has in the same town."  
One wonders what was Josceus' trade in merchandise. Perhaps it refers to his  
85  
trade in corn and wool.

In 1284, Josceus demands 29s. from a tenant of William Caperun  
in respect of rents which he holds by a chirograph for 60s. The record is  
86  
dated from Cambridge which shows that Jews still did business there.



From the official lists of the contents of the chests at the  
Expulsion, the name of Josceus stands first in the Cambridge and Huntingdon  
return and there is a reference to a message that he held. He was apparently  
the only Jew who held houses and land at Cambridge.

Undoubtedly, the expulsion of the Jews from certain towns only  
caused them more hardship by concentrating them in certain towns in competition  
with their fellows. Although we have seen that Josceus was allowed to continue  
business in Cambridge, the fact that he was apparently the only Jew that owned  
property there, indicates that he was an isolated case. Perhaps this was taken  
into account when the destination of the Jews of Cambridge was changed from  
Norwich to Huntingdon. Norwich was the second largest community of Jews at this  
time, while Huntingdon perhaps had none at all, or only a few, and there would  
be no competition in such a case.

Some poor Jews could become servants in the houses of the richer  
Jews as was prevalent in the past. About 1200-1210 Richard Aaron was steward  
to the Bishop of Norwich.

Of course, during the entire period of the Jews' stay in England,  
there were some Jews who ran small businesses in the Jewries for a Jewish  
clientele. Even Christians must have patronized them, as Edward in 1281 for-  
bids the Jews to sell meat to them. At Norwich in 1246, we hear of Abraham,  
the son of the martyred R. Azriel, renting a shop in Mancroft Street, ostens-  
sibly in which to do business.

But there was also an opportunity to transgress the statute  
against usury. The chests and their officers were still kept to the expulsion,  
for the purpose of collecting back loans, and for registering any new debts to  
be paid in corn and wool and money, ostensibly lent without interest. Many



men were in need of money and would often cooperate with the Jews in using this machinery and would so arrange that the Jew would receive a profit from the transactions.<sup>93</sup> The progress of the change from payment of rents in kind or service to payment in cash was steadily increasing. The Jew could copy the procedure of the Goursines and the other Italians who had always evaded the Church law against usury, methods which they had sometimes used in the past. Sometimes they would be promised payment of more than they had lent. Or they were to get a "gift", and "compensation" for delay in payment. Or they could have a debtor acknowledge the receipt of money, and also of the price of certain sacks of wool which he promised to supply in due time. We have bonds extant, which tell of Jews being credited with a large amount of money, and a small payment in kind, of course, a type of interest. Other bonds for repayment of money alone are mentioned, and every one of them represents an evasion of some kind against the law.<sup>94</sup>

While the Jews were in a distressing economic condition, Edward<sup>95</sup> greeted them with a tallage of 25,000 marks in 1277. Then in July, 1278, a heavy tallage followed, the commissioners being directed to attach all moneys due to Jews.<sup>96</sup> They must have been reduced to desperate circumstances.

Poorer Jews without capital to lend at interest by evasion of the law became highway robbers and burglars.<sup>97</sup> Isaac, Chaplain of the Jews of Norwich, and many others, Jews and Christians, were charged with breaking into the churches of Sweynthorp and Newton, Norfolk.<sup>98</sup> Some Jews entered the *Domus Conversorum* as an easy expedient for there they secured free living and  $1\frac{1}{2}$ d. per day,<sup>99</sup> although they lost the little property that they might have had.<sup>100</sup>

But the clipping of coin engrosses our attention. Although reforms had been made in the coinage aimed to eliminate the practise, there were

101  
so many different issues, unmilled at the edges, that true value was only  
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computed by weight. There was such a deficiency in the reign of Edward,  
possibly even 50 per cent., so much false coin in circulation, that prices rose  
and trade was hindered. The king promised a change in the coinage, but this  
only disturbed conditions the more. Because of their past implications in  
coin-clipping, the Jews were suspected, and especially because of the state they  
were in at the time, unable, for the most part, to make a legitimate living.  
Some were charged with the crime before the wholesale investigation in 1278.  
Sometime in the first decade of Edward's reign before 1278, Abraham fil' Deule-  
cresse of Norwich was imprisoned in the Tower of London on the charge. He was  
103  
then released. In 1278, Edward prepared to make an investigation of the  
coinage. In one night he imprisoned all the Jews, seized their property, and  
searched their houses. Goldsmiths and many others were treated in the same way.  
Many false accusations were brought by Christians who wanted to receive bribes  
of hush-money from the accused Jews, or, in case of condemnation, wanted to  
104  
conceal from the escheators part of their property. Manser fil' Aaron of  
London sued for an investigation into the ownership of tools for clipping found  
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on the roof of his house. The king allowed any Jew against whom no charge  
106  
had been brought by a certain date to free himself by payment of a fine.  
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(Graetz says that the time set was May, 1280). Yet many Jews and Christians  
were found guilty, and 293 Jews were hanged and drawn in London, and all their  
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property escheated to the king. A few more had been condemned, but were  
109  
saved by conversion. 110  
Other Jews in the provinces were likewise executed.  
As a result, a reform of the coinage took place, designed to prevent coin-  
111  
clipping in the future. 112  
But coin continued to be clipped, and even a  
113  
Jewess, Belaset, of Wallingford, was hanged about 1284 for this crime.

A few years after 1275 Edward mitigated his statute against  
usury. He realized that as a result, violations were occurring at every hand,  
and that coin-clipping became more prevalent. The ordinance probably had  
produced too disturbing a change in the economic system of the country. A  
new statute was ordained allowing interest at half a mark per pound yearly, about  
7 per cent. for three years only. Legal recognition was given to all debts  
of £ 20 or more duly made and registered with heavy penalties for non-registra-  
tion.

Edward should have realized that the only successful solution  
to the difficulty of Jewish usury was to secure the Jew the privilege of work-  
ing with Christians on equal conditions. But the attitude of the Church was  
unfavorable to this, demanding that Jews be isolated from Christians.

The Jews then were of little use to Edward. They were poor,  
and only caused him trouble. Pope Honorius IV at the end of 1286 sent a Bull  
to the Archbishops of Canterbury and York, demanding a remedy for the sit-  
uation of free intercourse of Jews with Christians which often led to Christian  
conversion to Judaism. Edward, just as in 1275 after the Council of Lyons,  
wanted to be obedient to the Pope because he was religious after all (he had  
an access of religious zeal on taking the Cross once more while abroad) and  
because he relied upon the papal money-lenders, and because Honorius' pre-  
decessor had secured for him a tenth part of the goods of the clergy of En-  
gland. Any attempts at inserting the Jew into accord with English society were  
doomed by the Bull. They could only exist as usurers, and this was against  
Edward's policy. Expulsion was the only remedy.

Undoubtedly, his family and court also influenced him. His wife  
and mother and various officers had received liberal grants from Jewish

property. They must have known that this was steadily decreasing, and desired a large share for immediate, though final <sup>125</sup> distribution, and moreover the people desired to see them banished, especially the poor. The Jews had been used by the rich in the oppression of the poor. They had made over the mortgages on small estates to the neighboring great land-owners, often the abbeys as we have seen. In other ways they had played into the hands of the nobles and the king, whose protection was necessary. Even great leaders like Grosseteste and Simon de Montfort had longed to see them banished, the latter <sup>126</sup> effecting it in his own town of Leicester.

<sup>127</sup> When Honorius' Bull was issued in 1286, Edward was in Gascony. As a result of the Bull, and because he had taken the Cross for the second time he expelled the Jews from his foreign possessions in 1288. In May, 1287, he ordered that all the Jews be arrested. They were only freed on payment of <sup>128</sup> a collective fine of 20,000 marks (£ 13,333 6s. 8d.).

In 1289, the securing of money became very urgent for home and foreign purposes. The parliament of that year refused a new tax before the king came home from his stay in France since 1286. Edward returned in August of 1289, and after paying attention to certain other affairs, then dealt with the <sup>129</sup> revenue. On July 18, 1290, he issued the order for the expulsion of the <sup>130</sup> Jews, decreeing that all Jews should leave before All Saints Day of that year, <sup>131</sup> namely, on November 1st. <sup>132</sup> Undoubtedly, one of the reasons for this edict was Edward's need for money. Perhaps it is not true, as Ramsay says, that immediately after, the Clipstone Parliament, glad at the prospect of the expuls- <sup>133</sup> ion of the Jews, made him large grants. Abrahams proves that the Parliament met before the decree for the Expulsion on July 18th, namely, on July 15th. He says that it would have been "impossible to suppose that in so short an



interval the question was brought up, the policy chosen, the price fixed, and  
the decree issued." <sup>134</sup> Of course not; but the decree may have been planned  
for a long time. In 1275, already, Edward was thinking of banishment for the  
Jews. While he was yet abroad, he had, for non-payment of taxes, changed the  
penalty of imprisonment for perpetual banishment. In obedience, a certain  
Jew had to move with his wife and children to Dover within three days for trans-  
portation. <sup>135</sup> And Parliament had urged expulsion nine years before. <sup>136</sup> An  
intimation was probably given to the Parliament that such a decree was to be  
issued, and in gratitude they granted money to the king. Or there is another  
possibility; undoubtedly the Parliament convened for several days at least,  
the decree for ~~expulsion~~ may have been issued during its meeting, then the  
Parliament may have granted the subsidy. <sup>137</sup>

Even though Edward was an upright man, there is no reason for  
absolving him of pecuniary motives, as Abrahams would do. <sup>138</sup> Even though the  
confiscation of the Jews' property at banishment would be of little value, <sup>139</sup>  
yet in a time of urgency in regard to the revenue, Edward, statesman as he  
was, would be wise enough to act in such a way as to secure money from his  
people, and incidentally from the Jews as well. The higher clergy, soon after  
the decree, gave a fifteenth of their temporalities, and the barons the same  
for themselves and the general community. In Provincial Synods the lower clergy  
granted tenths. Within three years all of the grants brought in the enormous  
sum of £ 116,603. <sup>140</sup> Of course, money was not Edward's only reason for the  
expulsion. <sup>141</sup>

To King Edward's credit, it must be said that every effort was  
made for the safety of the Jews till the time of their ~~expulsion~~ and during



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their journey. The sheriffs were ordered to doubly ensure a safe journey to London for those who chose to pay. The wardens of the Cinque Ports were told to see that the Jews had a safe passage over the sea, after payment, of course, and that the poor secure cheap rates and be treated well. Special writs of safe-conduct for individual Jews were issued. 143 The exiles were allowed to carry with them all of their own property that they possessed at the time of the issue of the decree of expulsion, together with such pledges as were deposited with them by Christians and which were not redeemed by a certain time. 144

For a proclamation was issued that all Christians who would redeem their pledges, must do so by a certain time. 145 A few Jews, high in royal favor, as Aaron fil' Vives, the chattel of Edmund, and Cok fil' Hagin, the chattel of the Queen, were allowed to sell their houses and fees to any Christians. 146 In the three months between the decree and the Expulsion, in a period of slow payment and of slow travelling, only a small part of their capital could be recalled by the Jews and taken with them. 147

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On St. Denis's Day, the 9th of October, the Jews of London left. The richer among them left with their property on a certain ship. Towards the mouth of the river, the master of the ship planned a scheme. He cast anchor till the tide should go out, and then walked out with the Jews upon the land. When the tide came in, he returned to the ship in haste, but the tide held the Jews back, and many were drowned. The master and the sailors returned to London with the treasure in their possession, but were soon hanged for the crime. 149 Some captains were also punished for robbing the Jews at sea, and throwing them overboard. 150

One group sailed for France, but were beset by fierce storms, and many were drowned and other cast destitute on the coast. Others went to

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Flanders, Germany, and to northern Spain.

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The property that they left in England amounted to dwellings and other houses which they had been able to keep after the Statute of 1275, their synagogues and cemeteries, and their bonds for the repayment of money, corn and wool. All of these became the property of the king, the bonds

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probably being given to the queen. Possibly some of the houses in such towns as Hereford, Winchester, and Ipswich fell to the citizens who had by the purchase of manorial rights become entitled to all fines and forfeitures. The annual value of the houses was, after allowance had been made for the right of the capital Lords, about £ 130. The value of the debts was about £ 9,100, but this was considerably lessened by the king's only collecting the principal, and this was not fully collected. The houses were ordered sold and the money given to pious uses. But most of them were given to the king's friends. Although the benefit that Edward secured from the Jews' property was not enormous, of course, it was of some value to him. Primarily, however, he thought that the Expulsion was valuable because it would eliminate the evils of Jewish finance, would gain him the goodwill of the nation, and be to its best economic interests.

The Expulsion, however, was an event of small importance in English history. Its effects were largely only immediate. The business of the other usurers grew as a result. The evils of usury still persisted. Coin was still clipped. Yet it may be a source of joy for chauvinists that in 1294, Edward's financial embarrassment was largely due to the absence of the Jews.

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There is some evidence to show that a considerable section of Jews remained behind at the Expulsion. One wonders, for instance, what happened to the group of London Jews who escaped drowning when the captain ran

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away with their wealth. Jewish tradition says that the final expulsion took  
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place in 1358. And even after that date some Jews carried on usury in the  
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character of Lombard merchants. But this belongs to a period other than  
that of this thesis.

At the Expulsion, the total value of bonds on record, which are  
extant, from eleven of the seventeen towns in which Jews lived, was £ 9,100 con-  
sisting of about £ 4,000 in money, about £ 2,700 in coin, and about £ 2,400 in  
164  
wool. This is a small amount of capital for 16,000 traders, few of whom had  
any landed property, except the houses in which they lived, even though the  
bonds of six communities, including those of a large center as London, are  
lost. If we conjecture a very liberal estimate for these towns, it will be  
£ 6,000, making the trading capital of all the Jews of England £ 15,000. This  
is far below that of the Jews in the twelfth, and the earlier part of the  
thirteenth centuries. It indicates the effect of the baronial wars, of the ex-  
165  
tortions of John and Henry III, and of the anti-usury laws of Edward.

In the twelfth century the Jews of England, according to Jacobs,  
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were 2000 in number (probably more) and yielded an average revenue of £ 3000  
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per year. By the thirteenth century this equalled on an average £ 5,000. 168  
Yet at the time of the Expulsion £ 3000 a year could not be raised. The exact  
amount of revenue gotten by Edward I, determined by extant records, was less  
a year. And after the anti-usury legislation of 1275 it was much less than £ 700.  
than £ 700. At this period then Jews were only in a moderate state of prosperity,  
if not in a worse one. A trading community, which possessed on an average a  
capital of £ 1 a head, and gave less than 1s. a head to the king each year, was  
not wealthy. And this moderate wealth was very unevenly distributed. The  
£ 9100 held by Jews of eleven of the seventeen towns in which they resided was  
held by about 260 persons, and two-thirds of it by 82 persons belonging to 18

families. In nearly every one of the towns, with the aid of the extant bonds, we can see that there was a little plutocracy clearly separated from the rest of the Jews. In Hereford, there were 41 Jewish creditors, but nearly two-thirds of all the money was owing to two persons, father and son, and a large number of the relations of these two were creditors for smaller amounts. In Norwich, one family held two-thirds of all the property belonging to Jews. In Oxford, one family held more than half. The Jews that were expelled were of three classes then: the first, a small class of comparatively well-to-do money-lenders and traders forming the chief families of each local congregation; the second, a somewhat larger but still a minority of money-lenders and traders of moderate means, who did a business similar to that of the richer members, but on a much smaller scale; and the third, a large majority of men who did not lend, because  
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they had no money to lend.

A further proof that the vast majority of Jews were very poor is gained from information about the Domus Conversorum. A part of its income was secured from the poll tax of 3d. a head payable by all the Jews and Jewesses of  
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England. The number of persons who paid steadily decreased from 1280 on. In 1280, it was 1179; in 1281, 1153; in 1291, 1133; in 1283, 1151, etc. We may assume that the tax was collected from all that were able to pay. That less than 1151 were able to pay at the time of the Expulsion indicates that they  
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were very poor indeed.

In 9-10 Edward I Aaron le Evesque is said to be utterly impoverished  
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y payments to the Crown. In 18 Edward I the barons are told to examine the tallage of Belia of Gloucester who has been so heavily taxed that she has nothing  
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left to live with.

Concerning this poor class, we do not know how they earned a

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living unless it was by illegitimate means, or as servants in rich homes,

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or as pawnbrokers, or a very few as day-laborers. (The Jew had no readi-

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ness nor experience to do actual labor).



## II

### CONCLUSION

We can apply Abraham's division of the classes of Jewry at the  
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Expulsion to almost the entire period of pre-Expulsion history. We can infer that William the Conqueror only imported well-to-do Jews to England. But probably it took only about fifty years till various classes appeared. Gradually, the proportion of the poor became larger, till at the Expulsion it was very large indeed.

This suggests a certain principle in regard to pre-Expulsion Jewry. It is that the Jew begins his stay in England under favorable conditions, and ends them in the most unfavorable conditions. Moreover, almost each reign illustrates the same principle. The reigns of the first three Norman kings are comparatively favorable, and then conditions grow worse till the Expulsion. John seemed kindly at the advent of his rule, but it was not long until he robbed the Jews even worse than the other kings. Under the regency, the Jews fared well in the reign of Henry III, but soon they were tallaged almost every year. The Jew had only to amass wealth under good conditions, and then have it taken from him. If the rule of Henry III had not been so long-- if another king with a policy favorable to the Jews had assumed office in those years-- or if Henry had let up on his mad taxing--the Jews might have remained in England much longer. If Edward had not acted unfavorably towards them at the start, the same might have been true. But, of course, it was not the king's policy alone, but that of the nobles, the clergy, and the people that had influence as well.

We can see that the Jews were of use to the state only when they

had money. For that reason, William had invited them. One of the reasons why Edward expelled them is because they had none. Providers of money were necessary to the kings. The Gaursines and the other Italians were utilized until they were defunct too. The Jew, a non-participator in the established English society or religion, was allowed to remain for the value of his wealth, and had to leave when he had none.

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