

VILNIUS UNIVERSITY
LITHUANIAN INSTITUTE OF HISTORY

Darius
SAKALAUSKAS

Private Capital Management: a Case of Vilnius in the 17-18th Centuries

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Academic supervisor – Prof. Dr. Jurgita Verbickienė (Vilnius University, Humanities, History and Archaeology – H 005)

TABLE OF CONTENT

INTRODUCTION.....	5
1. CAPITAL IN THE 17-18 TH C. GRAND DUCHY OF LITHUANIA: ANALYSIS OF THE CONCEPT AND THEORETICAL APPROACH....	24
2. ECONOMIC STATE OF VILNIUS FROM THE MIDDLE OF THE 17 TH C. TO THE END OF THE 18 TH C.: A GENERAL OUTLOOK, LEGAL FRAMEWORK AND KEY IMPLICATIONS TO THE CAPITAL MARKET	36
2.1. Urban development and key events in the 17-18 th c.....	36
2.2. Demographic trends in Vilnius in the 17-18 th c.....	38
2.3. Jurisdictions of the city.....	41
2.4. Legal framework for the capital market in Vilnius	46
2.5. Trade, crafts and manufactories	57
2.6. Key capital holders in the city	62
3. ECONOMIC CAPACITY OF THE SELECTED SOCIO-ECONOMIC GROUPS IN VILNIUS	68
3.1. Vilnius citizens as the capital holders	68
3.1.1. Capital in the possession: the analysis of the inventories. 68	
3.1.1.1. Elite	74
3.1.1.2. Merchants	80
3.1.1.3. Artisans	82
3.1.2. Capital management by Vilnius citizens	85
3.1.2.1. Ownership of the immovable property and its management	85
3.1.2.2. Investment in credit.....	96
3.1.2.3. Wealth distribution to the Church institutions.....	101
3.2. Case of the ecclesiastic institution: the Franciscans as the capital holders	104
3.2.1. Economic capacity of the Conventual Franciscans and their revenue model.....	105
3.2.2. Franciscans as the financial institution.....	110
3.2.3. Property management.....	112

3.3.	Jewish economic capacity in Vilnius: a growing community with the debt burden.....	117
3.3.1.	Jews in the 17-18 th c. Vilnius: a demographical trend and their economic structure	117
3.3.2.	Vilnius kahal as an economic entity in the city	122
3.3.3.	Economic strength of the individual Jews.....	130
3.4.	Economic capacity and the Radziwiłł family's policy towards their Vilnius <i>jurydyka</i>	137
3.4.1.	Development of the Radziwiłł <i>jurydyka</i> in Vilnius	138
3.4.2.	Economic scope of the <i>jurydyka</i>	142
3.4.3.	Radziwiłł policy of capital management in Vilnius	148
4.	CAPITAL MOVEMENT AND DISTRIBUTION	153
5.	REGIONAL PERSPECTIVE ON THE CAPITAL MANAGEMENT PRACTISES IN VILNIUS.....	164
5.1.	Warsaw – a growing metropolis.....	165
5.2.	Konigsberg – a getaway to the Baltic Sea	169
5.3.	Lvov – a regional economic and political centre.....	175
5.4.	Comparative conclusions: Vilnius in the context of the analysed cities and beyond.....	180
	CONCLUSIONS	184
	LIST OF FIGURES AND TABLES	189
	List of figures.....	189
	List of tables.....	189
	SOURCES.....	191
	Unpublished.....	191
	Published.....	193
	BIBLIOGRAPHY	196
	ANNEX.....	218
	Annex No. 1 – List of the used Vilnius citizens' inventories	218
	NOTES	224

INTRODUCTION

Let us now go back to the time after the introduction of money. The ease with which it can be accumulated made it the most sought after form of moveable wealth, and furnished the means of accumulation unceasingly by the simple means of thrift. Whoever, either from the revenue of his land, or from the wages of his labor or industry, receives each year more value than he needs to spend, may set aside this surplus and accumulate it: these accumulated values are what is called a capital. The timid miser who accumulates money with the objective of preventing worries about lacking the necessities of life in an uncertain future, keeps his money in a hoard. If the dangers which he foresaw should eventuate, and he in his poverty should be reduced to live each year upon his treasure, or if a prodigal heir should spend it by degrees, this treasure would soon be exhausted, and the capital entirely lost to the owner. The latter can draw a far greater advantage from it. Since a landed estate of a certain revenue is only the equivalent of a sum of value equal to this revenue multiplied a certain of times, it follows that any sum whatsoever of value is equivalent to a landed estate producing a revenue equal to a definite fraction of this sum: it is perfectly the same whether this sum of value, or this capital consists of a mass of metal, or of any other matter, since money represents every kind of value, just as every kind of value represents money. In the first place, therefore, the owner of a capital can use it to purchase lands, but he has other possibilities as well¹.

Relevance. Perhaps this quote from Anne Robert Jacques Turgot (1727-1781), a renowned French economic theorist and statesman in the 18th c., reflects best the main idea of this work: a discourse about the accumulation of wealth and its management. Analysis of accumulation of wealth in the early-modern Polish-Lithuanian Commonwealth (further PLC) is most often linked with the macroeconomic analyses on where the PLC economy stood in the grand schemes the overall development of the European and for that matter, global economy. The examples of such approach are the works by Immanuel

¹ A quote from his main work “Reflections on the Formation and Distribution of Wealth“, text No. 58 titled „Every money capital, or every sum of value, whatever it may be, is the equivalent of a piece of land producing a revenue equal to some definite fraction of this sum. First employment of capitals. Purchase of landed estate“, in: The Turgot Collection, 2011, p. 34-35

Wallerstein², Marian Małowist³, Witold Kula⁴, Jerzy Topolski⁵, and many others. Not neglecting the importance of these works where the focus was based on finding the key reasons for the economic divergence, majority of them concentrate on the issues on the macroeconomic level. That enables us to understand more on the overall country's production outputs, production centres, main trading partners, trading balances and other components in the macroeconomic field. However, these economic history studies often lack analysis that would help to understand how the day-to-day economics functioned. The accumulation of surplus wealth, i.e. capital in the way it is going to be used in this work⁶, can be very useful in understanding how the daily economic activities were organized. It can help to comprehend better how the money was accumulated by the different groups of people, the way it was saved and used, how it was transferred and what substitutes were in place, how rational was its management, were there any rationality differences between the different groups of people. All these practises in turn can also tell us more about the institutional framework of the Grand Duchy of Lithuania (further GDL). Until now we know very little about these issues as perhaps with the general economic history of GDL.

The subject of this research is the capital accumulation and management among the different socio-economic groups in the period from the mid-17th to the end of the 18th c. in Vilnius (Pol. Wilno)⁷. **A chronological** starting point (middle of the 17th c.) is indicated by the end of several hardships: during the so-called Deluge there were both the city's occupation by the Muscovites in 1655-1661 and a plague in the city which started in 1657⁸ that significantly damaged both the property and the number of inhabitants in the city. Furthermore, the difficulties of the mid-17th c. were aggravated by the inflationary and money debasement processes at the time⁹. The chronology of this research starts with the aftermath of the above-mentioned events that we

² I. Wallerstein, 1974

³ M. Małowist, 1954, M. Małowist, 1973

⁴ W. Kula, 1976

⁵ J. Topolski, 2003

⁶ We will discuss the concept of capital and its usage in this work in chapter 1.

⁷ An important note must be given for the way we have named various locations, as it is certainly a complex issue for the period of our analysis (see for example A. Teller, 2016, p. xv-xvi). We have mainly used English names for the places. Together with that at the first instances where places of locations are mentioned we will provide the names in additional languages: how they appeared in sources and, if different, what are their contemporary names.

⁸ E. Meilus, 2001, p. 278–295; M. Łowmiańska, 1929

⁹ Z. Sadowski, 1964; M. Bogucka, 1976; A. Mączak, 1976

indicate as a new economic period. The chronology of this research ends with the dissolution of PLC in 1795.

The analysis of capital accumulation and management in the whole of GDL would provide better insights into the overall economic processes, however, it would certainly require a valid statistical approach to cover both – the expected geography and chosen time span. Unfortunately, the available economic sources are most often quite fragmentary and make it very hard to analyse capital accumulation and management in the whole of GDL. This requires limiting the geographical range and for this we have chosen to concentrate this study on a smaller and in this case – an urban area. It serves several purposes: first it enables to cover the different socio-economic groups that could have accumulated wealth and, secondly, an urban environment could have been a place where the larger amounts of capital that was not necessarily accumulated there could have been used and exchanged. Of course, only a limited number of urban centres in GDL could function as such places, but our assumption is that the biggest city could.

Due to the above-mentioned reasons, we have chosen to analyse capital accumulation and management in Vilnius together with its immediate surroundings. It is important to include a larger area around the city gates to involve a variety of socio-economic groups that would not be exclusively city's citizens, but, nevertheless, connected with the economic activities in the city. The main issue of focusing only on the urban area such as Vilnius is that the capital accumulation has primarily occurred in the estates of the noblemen and the magnates in the period of our research. However, to investigate this would require a completely different approach than pursued here. Thus, capital accumulation and management in the estates is outside the scope of this research but can be considered in the future researches with the intention of comparing urban socio-economic groups with the landed magnateria.

The goal of this research is to investigate capital accumulation and management practices among the key socio-economic groups in Vilnius.

The following tasks were set to achieve the above-mentioned goal:

1. To establish the main socio-economic groups in Vilnius that were able to accumulate capital.
2. To identify how these socio-economic groups accumulated and managed the capital and to analyse their economic scope.
3. To examine where the capital was used by the different socio-economic agents.
4. To find out the level of interactions between the different socio-economic groups in the field of capital management.

5. To find out the level of rationality on wealth management practices and decision making.
6. To analyse the capital movement.
7. To evaluate the influence of the economic environment and political decisions on the capital accumulation and management.
8. To identify whether there were any structural changes over the period of our analysis.
9. To compare Vilnius with the regional centres such as Warsaw (Pol. Warszawa), Königsberg (Ger. Königsberg, Pol. Królewiec, now in Russia as Калининград), Lvov (Pol. Lwów, Ger. Lemberg, Ukr. Львів) in the subject of capital accumulation and management practises, capital market.

The main **hypothesis** of this research is that the socio-economic groups in Vilnius had the means to accumulate capital (i.e. conduct savings) and their capital distribution was productive and rational. It directly stems out of the concept of capital and two research **questions** that will be detailed in a more thorough way in chapter 1. The first seeks to understand if there were required economic, legal, social conditions in Vilnius to conduct savings and accumulate capital, and how the nature of accumulation reflected the differences between Vilnius and other urban areas in the region and beyond. The second question (or rather a task) aims to distinguish capital from the overall wealth. The meaning of this task is to find out the assets and their share which have been used productively, i.e. to generate further income.

Methods of the research. This study has been carried out by employing several different methods – analytical, statistical and comparative to have a full-bodied research. The analytical method is the principal one that was used to analyse primary sources together with the available historiography. The statistical method, albeit in its simple form, is used to analyse economic capacity of selected socio-economic groups in Vilnius, size of the credit market in Vilnius district. The comparative method is used to compare capital accumulation and management practises in Vilnius with those in Warsaw, Königsberg and Lvov. In addition to the above-mentioned methods we will also use the methodological approach of economic sociology for the purpose of this research. Its key elements used in this research will be detailed at the end of chapter 1.

Source analysis. Here, we will explain the overall outlook of the available and used sources in this work. The sources that were used in this work are divided in the following categories according to their function: 1) private

economic management documents, 2) normative legal documents, 3) fiscal material. As the subject of this research suggests, we will mainly focus on the private economic management documents available from various unpublished sources. These documents can be divided into several subcategories: 1.1. inventories, 1.2. last wills or testaments, 1.3. various contracts, 1.4. sets of economic management books, 1.5. instructions and letters, 1.6. income and expenses books. The type of used sources will depend on the selected socio-economic groups whose capital accumulation and management practices will be analysed in the main part of the research. Thus, an additional presentation of the primary sources will be conducted in the separate parts dedicated those socio-economic groups.

The inventories (subcategory 1.1.) will be the main source for the analysis of the economic capacity, capital accumulation and management practices of the city's citizens. The inventories of the city's citizens were identified while analysing both the city council¹⁰ (Pol. Księgi rady miejskiej wileńskiej) and benchers'¹¹ (Pol. Księgi sądu ławniczego) court books from the middle of the 17th c. to the end of the 18th c. We have used 173 inventories dating from March 13th, 1666 to September 7th, 1795 for analysing economic capacity and capital management practises of the city's citizens. Used inventories and their signatures are provided in the Annex No. 1. While there were more inscribed inventories in both of the city's Magistrate's books, we have used the above-mentioned set as the one that could indicate the overall state of one's assets, because some of the inventories do not have their items valued, so they can only be used for descriptive purposes, but not for calculating economic capacity of the city's citizens. This and other issues of this source are discussed more in detail in the section 3.1.1. of the dissertation. Here we will outline and summarize the main issues that arise out of this particular source. First, despite some uniform structural trends in the inventories, they often differ a lot in their structures. Second, due to a complex monetary system in GDL in some periods there is a lot confusion over the monetary values in which the inventories have been written. Third, the inventories were usually

¹⁰ There was analysis of 40 such books dating from 1629 to 1795. They are based in Lithuanian State Historical Archive (Lith. Lietuvos valstyės istorijos archyvas – LVIA): LVIA SA (Lith. Senieji Aktai – SA (Old Acts)) 5104, 5105, 5106, 5107, 5108, 5109, 5110, 5111, 5121, 5122, 5123, 5124, 5125, 5126, 5127, 5128, 5129, 5130, 5131, 5132, 5133, 5134, 5135, 5136, 5137, 5138, 5139, 5140, 5141, 5142, 5143, 5144, 5145, 5146, 5147, 5148, 5149, 5150, 5151, 5152

¹¹ There was analysis of 21 such books dating from 1663 to 1792. There are based in LVIA: LVIA SA 5334, 5335, 5336, 5337, 5338, 5339, 5340, 5341, 5342, 5343, 5344, 5345, 5346, 5347, 5348, 5349, 5350, 5351, 5352, 5353, 5354

written after someone's death. Thus, they only indicate the fortunes at the end of one's life. Therefore, we can rarely understand economic scope and capacity at the prime time of a citizen. Nonetheless, these inventories of Vilnius citizens are very useful for statistical analysis, as we have a significant number of them. Also, they are relatively trustworthy sources, as their main purpose was the division of property between heirs and creditors.

In addition to the general wealth inventories of the city's citizens that were used for understanding their economic capacity, there were other types of inventories that were used in this work. These include inventories of the immovable property¹², merchandise in the litigation process¹³ and others. The issue with these inventories is that they represent a part of someone's assets specifically used for a selected economic purpose. While the inventories in general are very good economic history sources as they provide numerical values, they often lack wider descriptions of economic activities. For this reason, we can only grasp a static status of one's economic life without the actual understanding of how this wealth or a specific number in the inventory occurred.

It is important to note the impact of the other sources that can provide additional aspects for various economic activities. One of such sources are the last wills or testaments (subcategory 1.2.) used to analyse the economic undertakings of the city's citizens in this work. While they are not typically considered as natural economic management documents, they often provide valuable insights into the economic activities such as the division of the property, inheritance model, donations and others. The problem with these sources is their number. As the works of Martynas Jakulis¹⁴ and Kamil Frejlich¹⁵ attest, we could assume that there would be more than 500 testaments during our studied period. We will attempt to identify the main trends through a group of testaments which would cover the whole period of

¹² Such as the inventories of the Radziwiłł *jurydyka* in Vilnius in the years 1737, 1739, 1764 and 1791, in: AGAD, AR dz. XVIII, sygn. 270, s. 3-147. Also, the inventories of the specific buildings, plots of lands usually designated for selling or leasing such as an inventory of a *dworek* to be sold in the suburb of Vilnius noted in the city council books in January 15th, 1752, in: LVIA SA 5131, l. 40-41. There are many inventories in city's books that inventoried property outside the city such as manors, folwarks, villages, which seems had nothing to do with Vilnius, but were nevertheless registered in its books.

¹³ For example, an inventory of the unpaid goods by a pharmacist Johan Hamilton noted in the benchers' court books in August 11th, 1777, in: LVIA SA 5353, l. 422-426

¹⁴ M. Jakulis, 2016 (II), p. 260-261

¹⁵ Testamenty w księgach miejskich, 2017

our analysis. The testaments are sourced from the above-mentioned city council's and benchers' court books.

The 1.3. subcategory of private economic management sources includes various contracts – documents guaranteeing loans, leases, assignments and other documents that are usually quite sporadic in larger sets of archival material. These documents will be often used as the supplementary sources for supporting one or another economic action. They are common among all analysed socio-economic groups and usually found in the city council's or benchers' court books, registered in local jurisdiction courts, such as in the Radziwiłł jurisdiction in Vilnius¹⁶, sets of economic management books. The latter is another type of source that we have used. It falls into the subcategory 1.4. of sources. The economic management books are most common among the magnate families who could employ personnel to continuously arrange all economic management documents in separate books on yearly basis. Fortunately, we have a few such books from the Radziwiłł family¹⁷ that are located in Warsaw in the Central Archives of Historical Records. It must be noted that documents in these books that are related to Vilnius are rather rare. Nevertheless, they can shed light on the specific economic issues such as how the magnate estates were connected to the economic environment of the city. The 1.5. subcategory of sources includes various instructions and letters. Not necessarily being economic documents, they still can supplement the narrative. They are usually one-off sources¹⁸ that are found in various unpublished archival material sets. The 1.6. subcategory of the private

¹⁶ Protocols of the Radziwiłł family's jurisdiction's court at the end of the 18th c., in: AGDA, dz. XVIII, sygn. 260

¹⁷ We have used the sources from the following books: an economic management book of Michał Kazimierz Radziwiłł in the years 1753-1755, in: AGAD, dz. XXIX, sygn. 7; an economic management book of Michał Kazimierz Radziwiłł (1702-1762) from the years of 1754-1759, in: AGAD, AR dz. XXIX, sygn. 8; an economic management book of Karol Stanisław Radziwiłł in the years 1780-1783, in: AGAD, dz. XXIX, sygn. 15; An economic management book of Karol Stanisław Radziwiłł in the years 1783-1786, in: AGAD, dz. XXIX, sygn. 16

¹⁸ For example, letters from Vilnius kahal elders to Vilnius voivode Karol Stanisław Radziwiłł (1734-1790), in: AGAD AR dz. V, sygn. 17445, s. 47-51, 57, 63; Also, letters and other documents about the debt issues of Vilnius Jew named Jakub Mojżeszowicz with the Radziwiłł family members in 1659-1666, in: AGAD, AR dz. XXI, sygn. M 252 as some of the examples. An example of instructions is a set of them from the Radziwiłł family officials in their Vilnius *jurydyka*, in: AGAD, AR dz. XVIII, sygn. 256, Mf. 17617

economic management documents is made up of the income/expenses books that we have from the Franciscans' friary¹⁹ and the Vilnius kahal²⁰.

The second category of sources is defined as normative legal documents. Differently to the private economic management documents, that are all unpublished, these documents usually come from the published sources. They include the Third Lithuanian Statute²¹ and statutory laws²² collections known as *Volumina Legum*²³. In addition, other legal documents such as statutes, litigations, both from published²⁴ and unpublished sources²⁵ will be used. The third category of sources include documents that could be identified as fiscal material. To such category would belong the so-called capital tax registers that recorded higher than 1.000 zł. loans during the period of 1777-1781²⁶. They will be used to determine the key owners of capital, that was distributed in credit. The key issues of this source and how it is employed in our research are detailed in the sub-chapter 2.6. of this work. We have also included in the same source category the different censuses²⁷, registers of houses both from the unpublished²⁸ and published sources²⁹. These sources mainly contribute in understanding the socio-economic topography of the city, dynamics of the population. The fiscal sources are beneficial to our research as they usually have a uniform structure, are less fragmentary and in certain cases, such as credit market, can provide wider scope.

¹⁹ Franciscans' income and expenses books from the period of the second part of the 17th and 18th centuries, in: Vilnius University Library Manuscript Department (VUB RS), F4-A3843 (1671–75), F4-A3822 (1759–62), F4-2958 (1790–1795)

²⁰ Income and expenses books from Vilnius kahal such as from 1787-1790, in: LVIA SA 3755, 3756

²¹ Statut Wielkiego Księstwa Litewskiego, 1786

²² *Konstytucja*, in Polish, a normative legislative decision by the PLC Sejms.

²³ *Volumina Legum* (vol. 1, 1859; vol. 2, 1859; vol. 3, 1859; vol. 4, 1859; vol. 5, 1860; vol. 6, 1860; vol. 7, 1860; vol. 8, 1860)

²⁴ *Wilnianie*, 2008; *Akty cechów wileńskich*, 2006

²⁵ For example, cases noted in Vilnius city council's or benchers' court books. Separate litigation sources such as a court case between Vilnius kahal and its creditors Berlin citizens, in: LVIA SA 3762 and a lawsuit between Michał Kazimierz Ogiński and Karol Stanisław Radziwiłł for alleged illegal occupation of the Radziwiłł Vilnius *jurydyka*, in: AGAD dz. XVIII, sygn. 234

²⁶ Capital tax (Pol. Protokół procentowy) registers, in: LVIA, SA 3698

²⁷ A 1764-1765 census from Vilnius kahal and its *przykahals*, in: LVIA SA 3726; A census of Vilnius kahal compiled in 1784, in: SA 3754; A register of different taxes in GDL in the period of 1665-1667, in: LVIA SA 3418

²⁸ *Podymne* tax registers from the Magdeburgian part of the city in years 1733, 1736, 1738, 1743, 1754, 1761 according to the 1690 census, in: LVIA f. 458, ap. 1, b. 114, 124, 133, 148, 202, 229

²⁹ *Metryka Litewska: rejestry podymnego*, 1989

In addition to the sources we have used in this research, we should also mention the most important sources that are missing. They are mainly the sources from Vilnius castle and land courts' books that most definitely include economic documents directly connected with the city. The reasons for not checking these books in detail are that our chosen period of analysis is quite long, they encompass large sets of documents that are not related to the city and our analysis of socio-economic groups can be based on other sources. Nevertheless, we understand that the sources in castle and land courts' books would enhance this research's subject providing additional material on the economic activities of magnates and noblemen, religious houses, Jews, inhabitants of the city that did not have the city rights. Perhaps, they could be studied in detail in future researches. In addition to the Vilnius castle and land court books, we have not analysed other legal jurisdiction documents such as the court books from Vilnius *horodnictwo* and its *jurydyka* as they have been analysed by Kamil Frejlich in his recently defended dissertation³⁰. Also, the books of the Assessors' court which would have legal cases between the different jurisdictions. The nature of all these court books is that they encompassed a large variety of documents. Therefore, analysis of them would only be fruitful for a shorter period and, perhaps, with a smaller thematic scope.

Analysis of the historiography. The analysis of the historiography is structured in the following way. The first group of researches to be detailed are the works that encompassed the subject of capital accumulation and management in the early modern economy of GDL. The second group of researches to be analysed consists of the historiography positions on the subject of capital accumulation and management in the region of East-Central Europe and separately in Western Europe. The third part is about the economic history of GDL studies. The fourth group is Vilnius historiography. Vilnius historiography is divided into the following sub-categories: 1) general history of the city, 2) studies of the economic history of the socio-economic groups in the city (Church institutions, citizens and their mercantile class, Jews), 3) social history studies, 4) researches on the specific periods in the 17-18th c.

The sole subject of capital accumulation and management in the early modern economy of GDL has not been investigated in the historiography due to its peculiarity. However, there are several works that encompassed this topic into the larger subjects. For example, Liudas Glemža and Remigijus Civinskas, used the concept of capital for analysing not only wealth, but also

³⁰ K. Frejlich, 2017. More on the concept of the *jurydyka* in the following chapters. *Horodnictwo* was the office of the castle supervisor.

social and political power of the city's elite in Kaunas (Pol. Kowno) at the end of the 18th c. – the beginning of the 19th c.³¹ The authors have relied on the definition of capital provided by a well-known French sociologist Pierre Bourdieu (1930-2002) who has expanded the concept into the other fields rather than solely economic one. Liudas Glemža provided analysis on the economic capital of the city's elite of Kaunas in the period of the last thirty years of GDL, while Remigijus Civinskas has researched the beginning of the 19th c. They have both analysed economic capacity of the city's elite in those two periods looking at the wealth these city's citizens have obtained and their income sources. Thus, for both of the researchers, the capital, in essence, meant wealth. They did not try to distinguish general wealth from the capital or conceptualize the latter. Thus, while we have very similar works done on both Kaunas and Vilnius elites³², those represent the different concepts for analysing wealth and economic capacity. These works are very important and valuable to our research, yet, they showcase the challenges using the concept of capital in essentially non-capitalistic environment. Therefore, we would argue in greater length on the suitability of the concept, its theoretical framework and what it can tell us more about the economy of GDL in chapter 1 of this work. Other authors that analysed economic capacity and activities of the specific socio-economic groups/institutions in Vilnius did not use the concept of capital. While the concept has been used in several economic history studies beyond Vilnius in the period of GDL³³, it has never been elaborated. Usually, it has been used in researches related to the economic activities of the manors.

The subject of capital accumulation and distribution in the early-modern period has been rather rarely investigated in the regional historiography as well. Perhaps, a best-known work in Poland involving the concept of capital has been written by a renowned Polish historian Henryk Samsonowicz. It is titled as "Investigation into bourgeois capital in Gdansk in the second half of the 15th c."³⁴ Henryk Samsonowicz notably did not elaborate on the concept of capital, but the subject of his research (commercial revenue, rent, credit operations) suggests he defined it as commercial capital. In general, a research done by Henryk Samsonowicz on private capital accumulation and

³¹ Civinskas, Glemža, 2019

³² Aivas Ragauskas used the concept of "wealth". More about the work in part detailing historiography on Vilnius. A. Ragauskas, 2002

³³ W. Kula, 1956, s. 35-66; P. Pakarklis, 1956, p. 43; M. Jučas, 1972, p. 6-7, 278; S. Pamerneckis, 2004, p. 111-112; D. Žiemelis, 2009, p. 20

³⁴ In Polish: "Badania nad kapitałem mieszczańskim Gdańska w II połowie XV wieku", in: H. Samsonowicz, 1960

management by Gdansk (Pol. Gdańsk, Ger. Danzig) bourgeois, is probably the closest study to what we are carrying out here. He detailed the structure of profits at the time, the nature of merchant companies that were organized in the city, credit activities. A very interesting observation by the author was that the income from the mercantile activities was largely saved in coins which was the chief form of security and put aside in case for future needs and risks³⁵. The deficiency of this work to our cause is that Henryk Samsonowicz only analysed one socio-economic group in the city and a limited number of its top tier merchants. However, it is very valuable reference point to our research, even though the chronology differs by 200 years.

Another very similar work has been undertaken by Anna Dunin-Wąsowicz (Żaboklicka)³⁶. She also analysed capital accumulation and management of urban citizens, albeit in the smaller location of Nowy Sącz, at the turn of the 16-17th c. A research published not long after the work done by Henryk Samsonowicz was guided by another prominent Polish economic historian at the time – Marian Małowist. She analysed economic capacities of both merchants and artisans, their economic activities and derived profits, structure of assets, credit market. Anna Dunin-Wąsowicz also analysed the impact of urban capital into the surrounding areas. As in our research, she tried to distinguish capital from wealth using similar sources: inventories and testaments. While her sample was not particularly large, and she was perhaps too eager to see capital and capitalistic production in such urban environment as Nowy Sącz at the turn of the 16-17th c., the insights of this research are very valuable to our cause for the comparisons. Another similar example of the analysis of urban capital accumulation in PLC is provided by Jerzy Wojtowicz. His focus was the cities of Royal Prussia³⁷ and especially Torun³⁸ (Pol. Toruń, Ger. Thorn). Jerzy Wojtowicz mainly emphasized investment in manufactories and their economic undertakings, through which he saw the rise of capitalistic practises.

The biggest and the fastest growing city in the 18th c. Polish Crown, Warsaw, while does not lack economic history studies for the period³⁹ (especially since 1764⁴⁰) does not have a similar study on its citizen's or any other economic group's capital accumulation and management such as

³⁵ Ibid. p. 104

³⁶ A. Dunin-Wąsowicz (Żaboklicka), 1967

³⁷ J. Wojtowicz, 1953

³⁸ J. Wojtowicz, 1960

³⁹ Dzieje Warszawy, 1984; Drozdowski, Zahorski, 2004

⁴⁰ T. Wyderkowa, 1972; Z. Niedziałkowska, 1975; Dzieje Warszawy, 1984, p. 332-354; P. Fijałkowski, 2016

Gdansk⁴¹ or Nowy Sącz. However, there are several specific works dedicated to the capital market such as on the first banking houses at the end of the 18th c.⁴² There is a rich literature on the Jewish economic activity in Warsaw in the 18th c.⁴³ which supplements lack of dedicated research for the economic capacity of other socio-economic groups at the time. In order to compare economic practises in Vilnius with other locations mentioned in the research's tasks, we will use available economic history studies from Lvov⁴⁴ and Königsberg⁴⁵. While none of them address the subject of this research, they still provide general outlook on the economic trends, used practises, networks in those urban areas that would serve as points for comparison.

An important contribution to field of capital management studies in region has been provided by Sheilagh Ogilvie, Markus Küpker and Janine Maegraith⁴⁶. They analysed household debts in a rather rural region of Württemberg in early modern Germany (specifically in their research – 17th c.) and found out that even in such environment prevalence of credit activities was very large as everyone was able to borrow and not only for consumption, but also for investment, diversification of risks⁴⁷. While they did not intermix capital and credit concepts, they still analysed largely wealth management issues which are specifically interesting because of the nature of the rural environment they investigated. A similar research on the rural credit network in Germany and the role urban capital played in it has been provided in an article written by Christine Fertig⁴⁸. This time it underlined credit relations in the parish from the Westphalia region from the 19th c. Her findings, despite the later period, are still very valuable since they cover a geographical area closer to GDL than the capital centres of Amsterdam or London. Christine Fertig, actually, emphasized bigger importance of social relations in the credit

⁴¹ In addition to the work by Henryk Samsonowicz, there are several works by Maria Bogucka, who analysed analysed early capital from and to the production: M. Bogucka, 1956; M. Bogucka, 1962

⁴² W. Kornatowski, 1937

⁴³ A. Michałowska, 1992; C. Aust, 2010; Warsaw. The Jewish Metropolis, 2015, p. 19-69

⁴⁴ S. Hozzowski, 1934; S. Hozzowski, 1935; E. Nadel-Golobič, 1979; F. Kiryk, 1998; J. Motylewicz, 1998; Ł. Walczy, 2002; M. Капраль, 2003; Jan Warężak, 2012; O. Hul, 2013

⁴⁵ K. Forstreuter, 1931; G. Glinski, 1964; F. Gause, 1965; F. Gause, 1968; M. Bogucka, 1973; S. Gierszewski, 1993; Guldon, Wijacka, 1993; Guldon, Wijacka, 1995; D. Kirby, 1995; D. Kirby, 2013

⁴⁶ Ogilvie, Küpker, Maegraith, 2002

⁴⁷ Ibid. p. 161-162

⁴⁸ C. Fertig, 2009

market in the 19th c., while Sheilagh Ogilvie et al. envisioned a much more impersonal market already in the 17th c.

Capital as a subject is much more prevalent in the economic history studies of Western Europe in both the medieval and early modern periods. Most often, it is either understood as a commercial or financial capital, even though the latter concept is much more frequently used. For example, Jaco Zuijderduijn understood capital markets as a way for distributing accumulated savings through credit. He identified capital markets already in the late medieval Holland in both, the public and private domains⁴⁹. Almost identical position has been taken by Bas van Bavel in his study on the development of markets and market economy since the Middle Ages. He also distinguished a separate capital market that he envisioned developing already from the 11th c. It was also essentially a credit market⁵⁰. Similar understanding of capital and its market has been taken in several other studies⁵¹. Michael Postan, a renowned British economic historian, while seemingly accepted capital in a broader sense of accumulated wealth, also used it most often in the context of credit in the late medieval Europe⁵². All these works may not directly influence our research, yet, they provide an overview of several important aspects such as the necessary conditions for the formation of the capital (credit) markets in Western Europe, analyse socio-economic entities that could accumulate and distribute capital, investigate instruments and institutions of capital distribution. These works also provide ground for the comparative analysis conducted in chapter 5.

Economic history of GDL studies in general are most often based on the previously unpublished data and with lack of innovative approaches. Such examples are dominant from all the periods starting from the romantic historian such as Mitrofan Dovnar-Zapolsky⁵³ to the interwar period researches on the economic history of GDL led by Albinas Rimka⁵⁴, Zenonas Ivinskis⁵⁵, Vincas Žilėnas⁵⁶ and contemporary researches such as the ones by Antanas Tyla⁵⁷ and Vladas Terleckas⁵⁸. It could be argued that Soviet

⁴⁹ J. Zuijderduijn, 2009

⁵⁰ B. Bavel, 2016, p. 164-170

⁵¹ P. Spufford, 1970; P. Nightingale, 1990; Hoffman, Postel-Vinay, Rosenthal, 2000; M. Botticini, 2000

⁵² M. Postan, 1928, M. Postan, 1930

⁵³ М. Доўнар-Запольскі, 2009

⁵⁴ A. Rimka, 1925 (I); A. Rimka, 1925 (II)

⁵⁵ Z. Ivinskis, 1934

⁵⁶ V. Žilėnas, 1940

⁵⁷ Studies on the GDL' treasury. Most recent: A. Tyla, 2012

⁵⁸ V. Terleckas, 2000; V. Terleckas, 2011

Lithuanian historiography is also rather limited on economic history studies⁵⁹: both in terms of its scope and narrow variety of subjects⁶⁰. There are a few exceptions, such as the works on the Jewish history that encompassed the methods of the New Institutional Economics school⁶¹. Stanislovas Pamerneckis was one of the few local historians who used the statistical method⁶² in a proper way, while Darius Žiemelis analysed the status of GDL economy in the 16-18th c. via traditional Marxist and neo-Marxist world theory systems⁶³. Still, it could be argued that not only there is a limited number of economic history studies, especially recently, but also, there is lack of different topics, methods and theoretical approaches. Very rarely in economic histories of GDL we can see deeper analysis into the rationale of economic actions, the question of saving, interaction with other socio-economic groups: all of which we would like to address in this research.

We will analyse Vilnius historiography in the following part. General histories of the city date back from the beginning of the 19th c.⁶⁴ with an understandably romantic approach and no real willingness to talk about the issues concerning the economic history of the city. The following general history studies of Vilnius come from the second part of the 20th c.⁶⁵ Out of these two works, a highly Marxist history of Vilnius⁶⁶ included many more economic history aspects such as trade, merchants, guilds of craftsmen, manufactories than Adolfas Šapoka work⁶⁷. Since then Antanas Rimvydas Čaplinskas published numerous studies⁶⁸ on the history of Vilnius where he slightly contributed to some topics of the economic history of the city⁶⁹. However, his books are considered more as popular reading aimed at wider society rather than scholarly research, thus, his discussions are generally repetitive of the other author's works. In addition, there is a recently finished research about the development of possessions in the city in the early modern

⁵⁹ J. Jurginis, 1951; P. Pakarklis, 1956; J. Jurginis, 1962; M. Jučas, 1972; J. Kiaupienė, 1988; L. Truska, 1988

⁶⁰ Primarily, it was the serfdom and relationship between the manor and the peasants.

⁶¹ M. J. Rosman, 1991; A. Teller, 2016

⁶² S. Pamerneckis, 2004

⁶³ D. Žiemelis, 2011 (I); D. Žiemelis, 2011 (II)

⁶⁴ M. Balinskas, 2007; J. I. Kraševskis, 2014

⁶⁵ A. Šapoka, 1963; J. Jurginis, V. Merkys, A. Tautavičius, 1968

⁶⁶ J. Jurginis, V. Merkys, A. Tautavičius, 1968, p. 81-99

⁶⁷ A. Šapoka, 1963

⁶⁸ A. R. Čaplinskas, 2008; A. R. Čaplinskas, 2010; A. R. Čaplinskas, 2011

⁶⁹ For example, in the book titled "Vilniaus istorija: legendos ir tikrovė" he talks in length about crafts and trade, in: A. R. Čaplinskas, 2010, p. 138-161

period⁷⁰ that should prelude to the larger studies on Vilnius history including more economic aspects.

Studies dedicated to the specific socio-economic groups in the city and their economic history are more numerous. Juozas Jurginis, in a highly Marxist fashion, prepared a study about the different Church jurisdictions in Vilnius and argued how they hindered the development of the city⁷¹. Martynas Jakulis discussed Vilnius Cathedral Chapter's income in the 16-18th c. which enables to see their long-term revenue trends⁷². He also provided an overview of a previously existing historiography on the issue⁷³ which as expected is very limited. A historiography on the economic history of the numerous religious houses in Vilnius is even more limited with the available positions only focusing on foundations and donators⁷⁴.

The citizens of the city, especially their higher-ranking members, were analysed in length by Aivas Ragauskas in his monograph⁷⁵ and numerous articles⁷⁶ dedicated to the topic. While Aivas Ragauskas in his monograph included a section about the wealth of the city's ruling elite, its sources⁷⁷, by no means, it was his primary topic. Furthermore, very little is known about the usage of this wealth. Also, we can only find information on the ruling elite in the second part of the 17th c. in the monograph. Yet, the work is beneficial to our cause and overlaps with our research line in the sense that we will be using the same sources: for example, inventories, available in the city's books. The new citizens of the city in the period of our research were registered⁷⁸ and analysed⁷⁹ by Agnius Urbanavičius. His works help to understand better various connections these new citizens could bring and maintain in the city. However, these studies by Agnius Urbanavičius are relatively insignificant to our work discussed here. Similar case is with the publication of the 1636 census of Vilnius houses⁸⁰, done by Mindaugas Paknys. While his work is

⁷⁰ Vilniaus senamiesčio posesijų, 2014

⁷¹ J. Jurginis, 1951, p. 88-153

⁷² M. Jakulis, 2014

⁷³ Ibid. p. 172

⁷⁴ Such as the case with the Franciscans, in: *Pirmieji pranciškonų žingsniai*, 2006, p. 32-82 (Chapters by S. C. Rowell and Marek Adam Dettlaff)

⁷⁵ A. Ragauskas, 2002

⁷⁶ A. Ragauskas, 1996; A. Ragauskas, 1997; A. Ragauskas, 1998; A. Ragauskas, 2001; A. Ragauskas, 2003; A. Ragauskas, 2004; A. Ragauskas, 2007 (I); A. Ragauskas, 2007 (II)

⁷⁷ A. Ragauskas, 2002, p. 187-217

⁷⁸ A. Urbanavičius, 2009

⁷⁹ A. Urbanavičius, 2005

⁸⁰ M. Paknys, 2006

very significant to the analysis of Vilnius socio-economic topography, widely appreciated and used (for example by David Frick⁸¹), it can only help as a reference point to some of the places and names, but otherwise the usage is rather limited, being also outside our chronological limits. Another key author in city's historiography is Stasys Samalavičius with his numerous⁸² contributions to the material and every-day life history in early-modern Vilnius⁸³. His works, although balancing between the popular and scientific history, still are significant in helping to understand the material culture in the city. However, material culture is usually a result of economic actions to which we would like to put our focus in this research.

The subject of mercantile class in Vilnius, surprisingly, has rather limited historiography. Also, the key works about Vilnius merchants and their activities were prepared quite a long time ago. The numerous unpublished Vincas Žilėnas works about the trade, trade routes and essentially merchants⁸⁴ fall into such category. Marja Łowmianska also published a work on the merchants' community (*Lath. communitatis mercatoriae*), its role in the city's governance and ultimately conflicts with the Magistrate⁸⁵. Other studies⁸⁶ on the activities of Vilnius merchants come from the earlier periods of GDL. There is a more extensive historiography on the artisans' guilds in the city. It is best summarized by Libertas Klimka⁸⁷. We will only distinguish key authors among the full list. First and foremost, a key historian in the subject still is Jerzy Morzy with his synthesis on the genesis and development on all the guilds in Vilnius up until the end of the 17th c.⁸⁸ Other works were primarily concerned with a specific guild, where some of them (like goldsmiths⁸⁹) have more extensive researches than other. It must be noted that lately the historical analyses of the guilds in Vilnius are shifting from the institutional approach to focusing more on artisans' works, symbols and representation.

⁸¹ D. Frick, 2013

⁸² A review is provided by Aivas Ragauskas, in: A. Ragauskas, 1997, p. 121-129

⁸³ Most of his works were collected and prepared by Almantas Samalavičius and A. Ragauskas, in: S. Samalavičius, 2011; S. Samalavičius, 2013

⁸⁴ V. Žilėnas, 1940; V. Žilėnas, 1962 (I); V. Žilėnas, 1962 (I)

⁸⁵ M. Łowmiańska, date unknown (*Udział communitatis mercatoriae w samorządzie wileńskim*)

⁸⁶ For example Stephen C. Rowell researches, such as on the connections between Vilnius merchants and the ones from Gdansk and Königsberg, in: S. C. Rowell, 2007

⁸⁷ L. Klimka, 2007

⁸⁸ J. Morzy, 1959

⁸⁹ For example: E. Laucevičius, B. R. Vitkauskienė, 2001; B. R. Vitkauskienė, 2006

Despite an extensive list of literature on the Jewish history in Vilnius⁹⁰, only a relatively old (first published in 1943), but comprehensive work by Israel Cohen⁹¹ on the Jewish community in the city provides the most complete analysis on the community's economic capacity. However, it could be noted that some of his arguments (for example on the competition with the Christian artisans) were rather exaggerated. Jurgita Verbickienė also analysed community's economic life, especially its interactions with other socio-economic groups⁹². However, her work mostly relied on the legal documents that showed more the normative side of the competition and partnerships and rarely how it functioned. Furthermore, Vilnius was not the sole focus of the work by Jurgita Verbickienė.

The important contributions to the city's history in the early-modern period have been provided by the social history scholars. Perhaps, the best example here is already mentioned David Frick, who through various social relationships, provided a very thorough overview of the city's life in the middle of the 17th c.⁹³ His work is very positively appreciated in the scientific community, however, for our cause it has only a supplementary value as there are only glimpses of economic history realities, and more importantly: it covers a different period than this research project. Similar case is with a recently defended PhD thesis by Kamił Frejlich about the Vilnius *horodnictwo* and its *jurydyka*⁹⁴. However, parts of this work, especially a chapter on the on the inhabitants of Vilnius *horodnictwo jurydyka*, where he analysed general profile of the community, its religious life, material status, as well as conflicts, is very useful in understanding the complexities of all Vilnius inhabitants. More specific social history studies include the works by Bernadetta Manyś, who undertook the analysis of family's and city's celebrations and commemorations⁹⁵. Martynas Jakulis analysed social and medical care system in Vilnius and relief of the poor⁹⁶. Dominykas Burba worked extensively on the number of issues connected with Vilnius in the 18th c.: conflicts by Vilnius Cathedral Chapter over the construction and maintenance of the buildings⁹⁷, a

⁹⁰ I. Klausner, 1938; I. Cohen, 2003; A. Tamulynas, 1999; D. Blažytė, 1999; J. Šiaučiūnaitė-Verbickienė, 2009; D. Frick, 2013; C. Бершадский, 1881; C. Бершадский, 1886

⁹¹ I. Cohen, 2003

⁹² J. Šiaučiūnaitė-Verbickienė, 2009

⁹³ D. Frick, 2013

⁹⁴ K. Frejlich, 2017

⁹⁵ B. Manyś, 2014 (I); B. Manyś, 2014 (II); B. Manyś, 2015

⁹⁶ M. Jakulis, 2014 (II); M. Jakulis, 2015; M. Jakulis, 2016

⁹⁷ D. Burba, 2007 (II)

social portrait of the inhabitants in the Grand Ducal Palace in the period from 1766 to 1799⁹⁸, interests of the noblemen in Vilnius⁹⁹. Wioletta Pawlikowska-Butterwick analysed daily life, including economic relations, social and religious conflicts in her numerous articles¹⁰⁰ about Vilnius Cathedral Chapter and its *jurydyka* in the city. Although, they are relatively far from our topic, to the same city's social history category, we could attribute the studies on the religious conflicts¹⁰¹.

Certain periods of the city's history have more extensive historiography than others. A period with more extensive literature is the middle of the 17th c. Perhaps, the best equipped analysis comes from the already mentioned Maria Łowmianska, who while describing the status of the city in the mid-17th c. also had one part dedicated to the economic life of Vilnius¹⁰². Andrzej Rachuba¹⁰³ and Elmantas Meilus¹⁰⁴ contributed extensively on the period of Deluge in the city. Subsequently, Gintautas Sliesoriūnas analysed the occupation of Vilnius in 1702 by the Swedish and Sapiehas' forces¹⁰⁵, albeit in a fashion of the political history. An above-mentioned subject and the period of the early 18th c. has been studied by Mindaugas Šapoka¹⁰⁶. Hardships in Vilnius after the death of the King Augustus II the Strong (1670-1733) and subsequent invasion of the Muscovite forces to Vilnius in 1734 were analysed in the article prepared by Feliksas Sliesoriūnas¹⁰⁷. Both mid-18th c. fires of 1748 and 1749 were described at the time in length by Vilnius city council's scribe Bazyli Bonifacy Jachimowicz¹⁰⁸. The second part of the 18th c. has been analysed by Liudas Glemža in his monograph¹⁰⁹ about the towns' movement and urban reforms in 1789-1792. While Liudas Glemža was concerned with Vilnius in the latter study only sporadically, he also contributed to the city's history by analysing the relationship between the castle and the city¹¹⁰.

⁹⁸ D. Burba, 2007 (III)

⁹⁹ D. Burba, 2014

¹⁰⁰ To name a few: W. Pawlikowska-Butterwick, 2013; W. Pawlikowska-Butterwick, 2016; W. Pawlikowska-Butterwick, 2018

¹⁰¹ Such as the ones from Tomasz Kempa about the religious conflicts in Vilnius in the 16-17th c., in: T. Kempa, 2016

¹⁰² M. Łowmiańska, 1929

¹⁰³ A. Rachuba, 1994

¹⁰⁴ E. Meilus, 2001; E. Meilus, 2007; E. Meilus, 2009

¹⁰⁵ G. Sliesoriūnas, 2009

¹⁰⁶ Although Vilnius appears only sporadically in the larger scheme of things in his book, in: M. Šapoka, 2018

¹⁰⁷ F. Sliesoriūnas, 2001

¹⁰⁸ B. B. Jachimowicz, 1748; B. B. Jachimowicz, 1749

¹⁰⁹ L. Glemža, 2010

¹¹⁰ L. Glemža, 2007

The structure of the dissertation will be in line with the framework of the tasks. The first chapter is dedicated to the analysis and description of the key concept – capital. The second chapter encompasses analysis of the economic status of Vilnius with the aim of deconstructing the key socio-economic groups that could have accumulated capital in the city area. Sub-chapters of the third chapter will be dedicated to each of the selected socio-economic groups and analysis of their capital accumulation and management practices, key partnerships, economic capacity. The fourth chapter will be dedicated to the investigation of capital movement and distribution. The study ends with the fifth chapter in which there is an analysis on how similar and/or different Vilnius capital market was to Warsaw, Konigsberg and Lvov. A research is ended with the conclusions. We attach an annex to this work – a list of used inventories of Vilnius citizens for their economic analysis.

1. CAPITAL IN THE 17-18TH C. GRAND DUCHY OF LITHUANIA: ANALYSIS OF THE CONCEPT AND THEORETICAL APPROACH

Up until now the concept of capital in the historiography of GDL has been neither thoroughly used, nor explicitly explained. Its existing usage varies from overall wealth in urban environment¹¹¹ to manorial surplus¹¹² and monetary assets intended for credit¹¹³. However, none of these studies have the elaboration of the concept of economic capital¹¹⁴, and its usage was mainly dependant on the subject of the research. Same could be argued for the Polish historiography of the early modern period, where on the one hand there were authors arguing for capital accumulation through commercial and financial undertakings¹¹⁵, and on the other hand it has been rather used in the context of early production centres¹¹⁶. Western historiography usually understood capital as commercial¹¹⁷ or financial capital¹¹⁸ in the early modern Europe, as has been already discussed in the introduction. It shows that the concept of capital and its usage in the historiography that investigated periods before the industrial revolution is often volatile. Thus, a clear concept of capital is important, as it is the core of this research. This is due to both the concept's initial mismatch with the economic realities of GDL¹¹⁹ and set of tasks defined in the introduction of this work. One could ask how we are able to identify capital in the non-capitalistic economic environment of Vilnius in the 17-18th c.? There are several reasons that justify such an approach of looking for capital in Vilnius: relevance of some of the capital concepts in schools of

¹¹¹ Civinskas, Glemža, 2019

¹¹² M. Jučas, 1972, p. 6-7, 278; S. Pamerneckis, 2004, p. 111-112; D. Žiemelis, 2009, p. 20

¹¹³ P. Pakarklis, 1956, p. 43

¹¹⁴ Remigijus Civinskas and Liudas Glemža have given consideration to the concept of capital. However, in its broad concept with the forms of cultural, social and symbolic capital among the economic one, in: Civinskas, Glemža, 2019

¹¹⁵ For example: H. Samsonowicz, 1960; A. Dunin-Ųasowicz (Ųaboklicka), 1967

¹¹⁶ For example: W. Kula, 1956; J. Wojtowicz, 1953; J. Wojtowicz, 1960; M. Bogucka, 1956; M. Bogucka, 1962

¹¹⁷ M. Postan, 1928, M. Postan, 1930; F. Braudel, 1982

¹¹⁸ M. Botticini, 2000, P. Spufford, 1970; P. Nightingale, 1990; Hoffman, Postel-Vinay, Rosenthal, 2000

¹¹⁹ While the author of this text is sceptical of the notion of solely feudal practices in GDL leading to the end of the 18th c., undoubtedly GDL's economy in the 17-18th c. was not of the capitalist, or pre-capitalist type. See for example: W. Kula, 1976; S. Pamerneckis, 2004, etc.

economic thought, hermeneutic and our theoretical construct of the research. We will analyse these factors separately.

The analysis of the evolution of the term capital will show how the concept evolved over the period of time until its classical understanding that has formed in the 19th c. and beyond¹²⁰. The analysis will allow to see scientific discussion on the concept and how they can be relevant to the meaning of capital we are planning to use for the urban environment of Vilnius in the early modern period. A term “capital” has its origins in the late medieval period through the word *capitale*¹²¹, that meant the principal loan against interest. It itself originated from the Latin word *caput* that literally means – a head¹²². This initial meaning of capital that has been used mainly in Western Europe remained until 17-18th c. During this period, it has evolved into the concept formulated by the previously mentioned 18th c. French economist Anne Robert Jacques Turgot – an accumulated value through the form of savings¹²³. The next step was a concept advocated by Adam Smith (1723-1790). He narrowed down the Turgot’s model to stocks that can yield income¹²⁴ which essentially gave way for the concept’s classical understanding as means of production.

The main difference between the Turgot’s concept of capital and its later adaptations starting from Adam Smith is that to the former capital is accumulated wealth irrespective to its investment¹²⁵. While for Turgot, to own capital meant having surplus wealth, Adam Smith emphasized capital’s productive essence. The latter, thus, separated goods that were intended to yield income and the goods that were set for personal consumption¹²⁶. The

¹²⁰ We will rely for this task on both the work of the contemporary economy theorists and their later commentators. See for example: I. Fisher, 1896; C. Tuttle, 1903; E. Böhm von Bawerk, 1930, p. 24 – 26; Capital Theory, 2005; F. Boldizzoni, 2008

¹²¹ More on the early usage of “capital” in the historical sources in: F. Braudel, 1982, p. 232-234

¹²² I. Fisher, 1896, p. 517; C. Tuttle, 1903, p. 64-65

¹²³ A quote already cited in the introduction from his main work “Reflections on the Formation and Distribution of Wealth“, text No. 58 titled „Every money capital, or every sum of value, whatever it may be, is the equivalent of a piece of land producing a revenue equal to some definite fraction of this sum. First employment of capitals. Purchase of landed estate“ “<...> Whoever, either from the revenue of his land, or from the wages of his labor or industry, receives each year more value than he needs to spend, may set aside this surplus and accumulate it: these accumulated values are what is called a capital. <...>”, in: The Turgot Collection, 2011, p. 34-35

¹²⁴ A. Smith, 2007, p. 214

¹²⁵ C. Tuttle, 1903, p. 69

¹²⁶ There is also the bigger problematics that arouse from the definition of Adam Smith. He not only distinguished the personals goods and productive goods, but also,

classical economic school members of the 19th c. all more the less followed the definition set by Adam Smith with only minor adjustments. For example, David Ricardo (1772-1823) defined capital as productive value of goods (such as food, clothing, tools, raw materials, machinery and others) that were necessary to give effect to labour¹²⁷. John Stuart Mill (1806-1873) echoed similar thinking, just differently than the others, placing the focus not on the specific commodities deemed as capital, but on their usage for production and capitalistic mindset¹²⁸. Perhaps, a notable exception in this group of classical political economy thinkers of the 19th c. is the French economist Jean Baptiste Say (1767-1832). He understood capital very similarly to Anne Robert Jacques Turgot – as accumulated sum of values irrespective of the specific usage¹²⁹.

Growing structural inequality¹³⁰ was one of the outcomes of the industrialization and enlarging capitalism practises. It invoked discussions on the conditions of labour, social divisions and other related issues where the main protagonist in the middle of the 19th c. was Karl Marx (1818-1883). Besides many others issues he analysed, Karl Marx also developed own capital definition. For him, the means of production and subsistence would only become capital under the circumstances where it would be used as the means of exploitation and subjection of labour¹³¹. Thus, in this way he expanded the concept of capital into two parts: constant and variable capital, where the latter was represented by the labour power which was used as a commodity in an industrialized production¹³². Karl Marx deviated from the classical economists over the concept of capital, because he saw capital as phenomena determining social relations. Karl Marx also saw capital in the pre-industrial period but defined it as money capital accumulated by means of

on the basis of productivity, distinguished productive goods that can be called capital thus excluding a list of goods that could also yield income, but were not identified as capital. Following Adam Smith, determining certain assets that could be identified as capital was one of the central issue among the 19th c. economic theorists. See more: C. Tuttle, 1903, p. 71

¹²⁷ D. Ricardo, 1937, p. 59 (Chapter V)

¹²⁸ J. S. Mill, 1888, p. 34-35 (Chapter IV)

¹²⁹ C. Tuttle, 1903, p. 82. A quote used from the article. Originally from the Jean Baptiste Say work of “Catéchisme d’économie politique, ou instruction familière qui montre de quelle façon les richesses sont produites, distribuées et consommées dans la société”, Bruxelles, 1836

¹³⁰ F. Boldizzoni, 2008, p. 85

¹³¹ K. Marx, 2010 (II), p. 164

¹³² F. Boldizzoni, 2008, p. 86-93

usury and commerce¹³³. This capital, as mentioned before, would only become industrial capital when it would use labour power as commodity necessary for production¹³⁴.

Neoclassical economics and their schools followed the discussion on the concept of capital and offered their perspective in light of the Karl Marx views. The most prominent members of this school were Alfred Marshall (1842-1924), John Bates Clark (1847-1939), William Stanley Jevons (1835-1882), Léon Walras (1834-1910), also, the members of the Austrian school of economic theory about whom we will discuss in the following paragraph. The main contributions of the neoclassical economics were the marginal utility theory and identification of the relations between supply and demand among others. The concept of capital, while not a central subject, was also not far away from their focus. Alfred Marshall, who was a leading economist in Britain at the turn of the 19th to 20th centuries, emphasized the ethical importance of savings and productive importance that distinguished wealth from capital¹³⁵. John Bates Clark, an American neoclassical economist, in his mature days, was a strong apologist for the capitalistic system in a way that it should reward all factors of production according to the wealth they create. Capital for him was both capital goods and a fund of monetary value¹³⁶.

The Austrian school of thought was perhaps most involved in the debate over the concept of capital among the neoclassical economists. The discussion was headed by its two most prominent members: Carl Menger (1840-1921) and Eugen Böhm-Bawerk (1851-1914). Carl Menger was perhaps a little less interested in capital theory than Eugen Böhm-Bawerk¹³⁷. Also, the former's position on the concept of capital was changing from the "abstract concept of capital as the money value of property devoted to acquisitive purposes" developed in 1871¹³⁸ to a later, narrower concept of money that works stated in 1888¹³⁹. Eugen Böhm-Bawerk on the other hand was much more interested both in historical theories on capital (also interest)¹⁴⁰ and setting out his own proposed definition in 1889¹⁴¹. His main addition to the capital theory was the emphasis on time in the production process. According to him, interest serves

¹³³ K. Marx, 2010 (I), p. 157

¹³⁴ *Ibid.* p. 180

¹³⁵ F. Boldizzoni, 2008, p. 113

¹³⁶ F. Boldizzoni, 2008, p. 124; A. J. Cohen, 2008, p. 153

¹³⁷ F. Boldizzoni, 2008, p. 129-130

¹³⁸ C. Menger, 2007, p. 27-28

¹³⁹ F. Boldizzoni, 2008, p. 129

¹⁴⁰ *Ibid.* p. 128-129

¹⁴¹ E. Böhm von Bawerk, 1930

a capitalist for waiting for the yielded results in the future instead of rejecting present day availability¹⁴². Eugen Böhm-Bawerk understood capital both as “products that serve the purpose of acquisition” and “intermediate products” that were set for the production¹⁴³ thus putting emphasis on the productive function of capital and its physical format.

A historical school of economics looked more at the origins of savings and capital accumulation that led to the development of capitalism precisely in Western Europe. The leading scholars of this school were Werner Sombart (1863-1941), Max Weber (1864-1920), Gustav von Schmoller (1838-1917). The latter is attributed with one of the initial texts that emphasized cultural environment (institutions) and the investment culture as necessary conditions for the capital accumulation and its productive usage¹⁴⁴. Werner Sombart emphasized the economic mentality, especially its shift since the 17th c. in some parts of Western Europe, that eventually culminated into development of the capitalist spirit¹⁴⁵. For him, same as for Max Weber, capital accumulation thus its subsequent deployment in the industrial process could only occur in Western Europe. Here, as notes Max Weber, suitable conditions, such as rational accounting, private ownership, freedom of market, rational technology, calculable law, markets, free labour and commercialization of economic life led to the initial capitalistic practises that eventually became dominant economic formation in the 19th c.¹⁴⁶

The last major school of economic thought in discussion here with a unique set of views, especially on the aggregate demand and its volatility, is identified as Keynesian school of economic thought. In terms of capital, it did not offer one conclusive definition of it, but rather continued a practise of ambivalent descriptions. John Maynard Keynes (1883-1946), a renowned British economist and the leader of this school, seemed to define capital either as physical goods or a fund depending on its usage¹⁴⁷. He and his followers emphasized more the changing purpose of capital (from the means of production to the desired gain itself), which they saw as one of the reasons for the occurring economic downturns¹⁴⁸.

Later economists and economic theorists while usually trying to define their own definition basically followed the tradition set in the 19th and the

¹⁴² Ibid. p. 82-91

¹⁴³ Ibid. 1930, p. 38

¹⁴⁴ F. Boldizzoni, 2008, p. 134

¹⁴⁵ Economic Life in the Modern Age by Werner Sombart, 2017, p. 33-54

¹⁴⁶ M. Weber, 1950, p. 275-278

¹⁴⁷ F. Boldizzoni, 2008, p. 151

¹⁴⁸ Ibid. p. 153-163

beginning of the 20th c. To summarize the analysis of the historical development of the concept, there were two mainstream conceptions of capital since the classical political economy school: that of means of production and fund of financial value. These two concepts often interchanged with each other even in the individual author's works showing the concept's ambivalence over the period of time. It also generated several controversies and discussions over the concept¹⁴⁹ showcasing deep issues with the capital theory and inability to agree on the definitive model. While nowadays economists agree that capital has both physical and value conceptions, the tensions arise when these concepts are being integrated into economic models and one or the other concept is being neglected¹⁵⁰. The other, slightly less emphasized discussion, but more related to our subject, occurred at the end of the 19th c. when there were several authors who argued with the classical economists over the productive function of assets that distinguished capital from wealth. Most well-known of them were Karl Knies (1821-1898), a German economist of the historical school of economics and Irving Fisher (1867-1947), one of the earlier American neoclassical economists¹⁵¹. They argued with some differences between them that the capital was all economic goods no matter their acquisitive purpose. What they have argued for a definition was closer to what Anne Robert Jacques Turgot has proposed in the 18th c., distinguishing themselves from the mainstream economic thought at the time.

We must understand that all the economic theorists of the 19th c. and beyond analysed capital in the economic environments where industrial revolution was taking place. They were part of the transformative period, in which they oversaw various industrial innovations, investment in machinery, building of factories and subjugation of labour: all of which influenced their economic thought, including thinking on the nature of capital and its function in the economic cycle. Thus, the rise of industrial production which coincided with the establishment of schools of economic thought was essential for the classical concept of capital and its later developments. An economic environment of GDL and its largest city was much more different and essentially non-capitalistic. However, the evolution of the concept and some

¹⁴⁹ Namely one at the end of the 19th c. between Eugene Böhm von Bawerk, John Bates Clark, Irving Fisher (1867-1947) and Thorstein Veblen (1857-1929). The other in the 1930s between Frank Knight (1885-1972), Friedrich von Hayek (1889-1992) and Nicholas Kaldor (1908-1986). And lastly in the 1950s-1970s between scholars on the Cambridge UK side and scholars from the Cambridge, Massachusetts side. From: A. J. Cohen, 2010, p. 6

¹⁵⁰ A. J. Cohen, 2010, p. 9

¹⁵¹ C. Tuttle, 1903, p. 73-78

of the discussions mentioned above enable us to detect elements of the concept that fit in the economic environment of Vilnius in the 17-18th c. and enable us to construct our own capital model for this research.

Certainly, the definition of means of production (especially in its physical format) is inappropriate for the economic environment of Vilnius in the 17-18th c. due to several reasons such as lack of manufacturing activities, sporadic labour market, local economy based on the entity of the household¹⁵². Capital's productive function, if we are considering the productivity in terms of industrial manufacturing is also a factor that would make it unsuitable for the early modern Vilnius. However, some of the classical (Jean Baptiste Say) and neoclassical (Irving Fisher, in part John Bates Clark) economists did not emphasize capital's productive function – for them it was rather an accumulated sum of assets. They have aligned themselves with this more closely to the definition proposed by Anne Robert Jacques Turgot, who saw capital as a surplus wealth stemming both from the activities connected to the land and other, mainly commercial, usages. His definition reflected economic tendencies of the 17-18th c., when capital accumulation process was gaining prevalence in at least several Western European economies. That capital could have been accumulated in the pre-industrial era has been stated by Karl Marx (for him it was commercial capital that was different from the later, industrial capital), Werner Sombart, Max Weber, and many others. Just its prevalence was not widespread and depended on both the attitude on the socio-economic agents and the right economic conditions. While we would not argue beforehand of the existence of such situation in Vilnius in the 17-18th c., we consider it was plausible to accumulate surplus wealth in such a way that was understood by Turgot at this time in GDL and specifically in this urban area. Therefore, we consider capital as a usable concept for the economy of GDL. However, we will also adapt the Turgot's concept to some extent according to our theoretical approach and link it closer to the classical definition of capital for the purpose of adhering to the research questions. It will be done after arguing for capital's relevance in the research due to its appearance in the historical sources.

Capital was not a historical fiction in GDL, as it appears frequently in the historical sources at least since the 17th c. To our knowledge *kapital*, as a term used in sources, was first mentioned in 1670 in the Sejm's legislative decision about repaying the debt owed to the Marshal of GDL, Alexander Hilary

¹⁵² We will analyse this in the following chapter.

Połubiński (1626-1679)¹⁵³. The principal debt of 130.000 zł. was identified as *kapitał*¹⁵⁴, which was to be paid later, while at that moment the Sejm ordered the treasurer to pay the yearly interest of 8.000 zł. The term was used for the second time in the 1677 constitution addressing the Polish Crown and its mint¹⁵⁵. Here, it could be either understood as a totality of the financial assets, or, again, as the amount of money to be borrowed¹⁵⁶. However, the latter meaning was probably the right one¹⁵⁷. The clear case of *kapitał* being used as the totality of a specific sum comes from the 1768 constitution detailing PLC debts to the Radziwiłł family¹⁵⁸. Here it was mentioned in several different instances¹⁵⁹ that all indicated its meaning as the specific amount of financial assets. Same presumed definition of the word was given in the several other constitutions in the last quarter of the 18th c.¹⁶⁰ Nevertheless, the understanding of *kapitał* as a principal amount of loan against the interest was the dominating concept. It was specifically addressed this way¹⁶¹ in another

¹⁵³ *Konstytucja* “Reassumptio prawa o summie Trubeckiej”, in: *Volumina legum*, vol. 5, 1860, s. 53

¹⁵⁴ <...tedy wypłacenia oney kapitału, sto trzydziestu tys. zł. do drugiego Seymu odkładamy...>, in: *Volumina legum*, vol. 5, 1860, s. 53

¹⁵⁵ *Konstytucja* “Menica w Koronie”, in: *Volumina legum*, vol. 5, 1860, p. 224

¹⁵⁶ <...> Cokolwiekby zaś pożytku z niey wynaleźć się mogło, na żadne expensa tylko na zaciągnięcie większego kapitału, y materii, na kontynuacyą mennice obracać mają <...>, in: *Volumina legum*, vol. 5, 1860, s. 224.

¹⁵⁷ A verb *zaciągnąć* is often used in the meaning of borrowing money in other sources.

¹⁵⁸ *Konstytucja* “Summy Oświeconym Xiażętom Radziwiłłom, ad ex-solvendum ze skarbu Rzpltey należące, y determinowane”, in: *Volumina legum*, vol. 7, 1860, s. 306-307

¹⁵⁹ <...> *reducendo* tenze kapitał wespoł *cum altero tanto* na złote Polskie, *quantitatem* dwóch milionow <...>, in: *Volumina legum*, vol. 7, 1860, p. 306; <...> Piątey summy, *ex ratione subsecuta, non in termino triennij*, konstytucyami roku 1662 y 1678 *praescripti*, dobr Szawel do stołu naszego, przez skarb Litewski *exemptionis, (salva seorsiva actione rationis, et vindicationis* summy samey kapitałney sześciukoroć sto tysięcy złotych Polskich, z Wiel. Flemingiem *ad praesens* Woiewodą Pomorskim <...>, in: *Volumina legum*, vol. 7, 1860, p. 307

¹⁶⁰ 1775 *konstytucja* „Ostreżenie względem indygenatu y nobilityci”, in: *Volumina legum*, vol. 8, 1860, s. 164

¹⁶¹ “<...> ażeby sprawy o oddanie kapitałow albo prowizyi <...>”, in: *Volumina legum*, vol. 7, 1860, s. 351

constitution from the year 1768¹⁶² and repeated in numerous decisions in the later constitutions¹⁶³.

The capital meanings from the legislative documents unsurprisingly were transferred into the private contracts¹⁶⁴ and other documents. In the majority of these cases the concept of *kapitał* appears as a principal amount of loan. Interestingly, in some instances, the ones issuing these loans or capital are noted as capitalists (Pol. kapitalisty)¹⁶⁵. However, we can also find a secondary meaning – that of the totality of financial assets. In some cases such definition appeared this way in the capital tax registers where it was synonymous to the word *summy*¹⁶⁶ (sum/amount of money). This specific source showcased *kapitał* as a total amount of money donated to the religious order: in this case, Discalced or Barefoot Carmelites¹⁶⁷. Its meaning as the totality of assets also appear in some of the inventories¹⁶⁸. The first known to

¹⁶² *Konstytucja* „Bezpieczeństwo sum cudzoziemców”, in: Volumina legum, vol. 7, 1860, s. 351; „Dozwolenie zrobienia ordynacyi W. y UU. Xiążętom Sułkowskim”, in: Volumina legum, vol. 8, 1860, s. 175; „Upewnienie summy Urodzonych Zychlińskiego y Kurnatowskiego”, in: Volumina legum, vol. 8, 1860, s. 187

¹⁶³ 1775 *konstytucja* „Ustanowienie prowizyi, y ubezpieczenie kredytow”, in: Volumina legum, vol. 8, 1860, s. 112-113; 1775 *konstytucja* „Ustawa procentow od summ kapitałnych, ręcznych, duchownych y świeckich w W. X. Lit.”, in: Volumina legum, vol. 8, 1860, s. 401; 1775 *konstytucja* „Pozwolenie żydom Litewskim zaciągania długow na zaspokojenie długu Kommissyi Edukacyney winnego”, in: Volumina legum, vol. 8, 1860, s. 405; 1776 *konstytucja* „Ubezpieczenie długow naszych Krolewskich”, in: Volumina legum, vol. 8, 1860, s. 551; 1776 *konstytucja* „Ustawa podatku Xięstwu Litewskiemu”, in: Volumina legum, vol. 8, 1860, s. 566-568; etc.

¹⁶⁴ Karol Stanisław Radziwiłł (1734-1790) issued an assurance to the merchants of Warsaw that the due amount for the goods he acquired will be paid soon in two installments. He calls these installments as *kapitał*. The book of economic activities by Karol Stanisław Radziwiłł in 1780-1783, in: AGAD, AR dz. XXIX, sygn. 15, s. 417. A 1787 loan contract based on the immovable pledge law (*prawo zastawu*) between Jozef and Regina Gaydamowicz on the one side and a canon Jacek Dowiat on the other for 3.000 zł. for which a house behind the *Wilia* gate was given for a 3-year period. The amount that was loaned and to be given back was called *kapitał*, in: AGAD, AR dz. XVIII, sygn. 260, s. 150-154

¹⁶⁵ For example, in the capital tax registers, in: LVIA SA 3698, l. 546

¹⁶⁶ Capital tax register of the year 1777 that noted not taxed capital, in: LVIA SA 3698, l. 620

¹⁶⁷ *Ibid.*

¹⁶⁸ A calculation of capital of Stephan Dubowicz, a burgomaster of Vilnius, given to Jan Szperkowicz, noted in the city council books in May 12th, 1668, in: LVIA SA 5104, l. 634-636; An inventory of a merchant Benedykta Paszkiewiczowa noted in the city council books in June 26th, 1762, in: LVIA SA 5140, l. 691-696; An inventory of a voigt Onufry Minkiewicz noted in the city council books in December 13th, 1788, in: LVIA SA 5146, l. 831; An inventory of Sylwester i Anna Zdankiewicz noted in

us use of the term for a totality of assets in an inventory was in 1762¹⁶⁹. The inventory of the merchant woman Benedykta Paszkiewiczowa specifically labelled a totality of assets after her death as *summa kapitalna*¹⁷⁰. Another synonymous word for *kapital* used in the inventories and testaments was a term called *fortuny*¹⁷¹. It meant all assets – same as the term *kapital*.

As we can see from these sources, there were two principle definitions in use: one, that capital was understood as a principle loan sum against the interest (in the majority of the cases), and another, that was rarer – as a totality of assets. We can see how this correlates with the development of the capital concept in the general economic theory from the late medieval ages until the 18th c. Even though in most primary sources, therefore in general understanding of the contemporaries, capital was understood as a principle loan sum, a totality of assets was also a possible meaning. It must be noted that in principle it echoes a definition proposed by Turgot¹⁷². We will rely on this by suggesting a more specific capital concept for this research based on our theoretical model and research questions.

According to Turgot, capital could only emerge after the introduction of money and could be accumulated through the different means including from land, wages from his/her labour and industry setting aside the surplus¹⁷³. Therefore, for Turgot the key causes for capital to emerge was money economy and socio-economic agents that could save and set aside their savings. Capital accumulation through the form of savings was a pre-condition for the capitalist system, but it could have occurred in the non-capitalistic environment. It required suitable economic, institutional, social conditions and the right spirit that enabled rational facilitation of savings and subsequent investment (albeit not in the industrial production yet). These conditions

the city council books in March 3rd, 1795, in: LVIA SA 5152, l. 556-567; An inventory of Jan Eysmont noted in the city council books in March 13th, 1795, in: LVIA SA 5152, l. 630-646

¹⁶⁹ An inventory of a merchant Benedykta Paszkiewiczowa noted in the city council books in June 26th, 1762, in: LVIA SA 5140, l. 691-696

¹⁷⁰ Ibid. p. 696

¹⁷¹ An inventory and a testament of a burgomaster's wife Anna Zyczewska Dziahiłewiczowa noted in the benchers' books in January 24th, 1716, in: LVIA SA 5344, l. 165-176. An inventory after the death of Vilnius merchant Gabriel Katelnicki noted in the city council books in April 7th, 1755, in: LVIA SA 5132, l. 449

¹⁷² The Turgot Collection, 2011, p. 5-68 (part called "Reflections on the Formation and Distribution of Wealth")

¹⁷³ Ibid. p. 34

existed in the early modern Western Europe¹⁷⁴. Hence, the concept of capital enables us to see whether there were suitable conditions for conducting savings, accumulate capital in the economic environment of early modern Vilnius, how these conditions deviate from the ones that were visible in Western Europe.

Another key question, arising from the classical and neoclassical economic theories' perspective, is the possible distinction between the overall one's wealth and its productive part. Although our analysis will be conducted on the overall wealth of the selected socio-economic agents in Vilnius, we will also focus on distinguishing assets that were necessary to sustain day-to-day living and the ones that could yield income in the future. The wealth dedicated to the latter will be defined as capital. Hence, in the framework of this research, capital is understood as accumulated wealth intended to generate income. The productive feature of the overall assets that distinguished capital from wealth was what actually separated Turgot's definition of capital to the one proposed by Adam Smith. However, in the context of this research we will understand this productivity in a broader sense: as any assets that can generate income either from themselves (as for examples immovable property intended for rent) or as means to conduct economic activities (for example money dedicated to loans, artisan equipment, etc.).

Whilst we will undoubtedly focus on wealth and capital *per se*, we will also aim to look at the economic environment of Vilnius and its socio-economic agents, who could have possibly accumulated and managed capital, as well as their interactions. For this we would use the methods of economic sociology¹⁷⁵. Its key concept, advocated by Karl Polanyi (1886-1964), is embeddedness, meaning that economic action is "embedded" in the networks of personal relationships rather than implemented by the atomized actors¹⁷⁶. Karl Polanyi meant to show progressive disembedding of the economy alongside the development of capitalism meaning that a capitalistic society gradually dissolves the importance of social networks in determining the availability of economic choices – a very important aspect to our research. While this perception has since been criticized, seeing embeddedness in the different societies, including current ones¹⁷⁷, is still the essence of the economic sociology. Economic sociology and its stance on the notion that

¹⁷⁴ M. Weber, 1950, p. 275-285; *Economic Life in the Modern Age* by Werner Sombart, 2017, p. 33-54

¹⁷⁵ R. Swedberg, 1998; R. Swedberg, 2003; R. Swedberg; 2009; Portes, 2010

¹⁷⁶ K. Polanyi, 2011, p. 3-21

¹⁷⁷ M. Granovetter, 1985

economic actions are a form of social actions, economic action is socially situated, and economic institutions are social constructions¹⁷⁸ enables to emphasize such issues in this research as economic interaction between the different socio-economic groups, the motives, the role played by the social and economic powers, the institutions and networks. It does not mean that we would shift entirely from the capital as the main subject of the research. However, we would also include into the subject of the research the ones who accumulated and managed the capital, thus, putting bigger emphases on the socio-economic groups and their subsequent actions. It enables us to analyse the various interconnections, also such aspects as the value of the capital, motives and rationale, the level of informal economy, etc. Hence, the ambition is that the concept of capital through its conceptual network would offer an opportunity to find a more substantive meaning of how the economy of GDL in the urban scene such as Vilnius in the 17-18th c. worked, advancing the knowledge beyond what has been proposed up until now. We follow this part with the analysis of Vilnius economic situation in the 17-18th c. There we would also select the key socio-economic groups in the city around which the main analysis will be conducted.

¹⁷⁸ M. Granovetter, R. Swedberg, 2011, p. xix

2. ECONOMIC STATE OF VILNIUS FROM THE MIDDLE OF THE 17TH C. TO THE END OF THE 18TH C.: A GENERAL OUTLOOK, LEGAL FRAMEWORK AND KEY IMPLICATIONS TO THE CAPITAL MARKET

Vilnius in the period of GDL still lacks its comprehensive economic history¹⁷⁹. Therefore, in this section of the work, before moving to the direct analysis of the main capital holders, their capacity and capital management practices, we will provide a brief overview of economic state of the city from around the middle of the 17th c. to the end of the 18th c. We will focus on several key issues important to the economic history of Vilnius in this chapter such as the demographic trends, key economic undertakings via trade, crafts and manufactories, the roles of the different *jurydykas* and their legislative frameworks. This part of the research will be mostly based on the existing historiography. We will finish the chapter with the general analysis of Vilnius as the financial market whilst determining the main capital holders in the city to whom the following chapter will be dedicated. This part of the research is important for understanding the institutional and legal environment of the city, its general economic trends that also affected its capital market, participating socio-economic groups and their fortunes.

2.1. Urban development and key events in the 17-18th c.

A timeline point of departure for this research is the end of Vilnius occupation in 1661 by the last remains of the Muscovite army¹⁸⁰. During the period of occupation (1655-1661) which also happened to include a plague in 1657¹⁸¹, the city experienced significant losses. While the number of inhabitants' deaths during this period assessed by Józef Ignacy Kraszewski (1812-1887)¹⁸² is most probably exaggerated, undoubtedly, the city was plundered, the houses were destroyed and economic activities strangled. It took many years to

¹⁷⁹ We could also argue that there is also a need for an updated version of the general history of the city that could move on from the romantics of the 19th c. and improve on the works by A. Šapoka and J. Jurginis, V. Merkys, A. Tautavičius.

¹⁸⁰ E. Meilus, 2001, p. 287

¹⁸¹ Ibid. p. 283

¹⁸² He mentions that on the day of the invasion alone (August 10th, 1655), there were 25.000 casualties, in: J. I. Kraševskis, 2014, p. 58. A more detailed analysis on the changes of the population size will be conducted in the following sub-chapter.

restore and rebuild the city¹⁸³. The process was hindered by the lack of people able to work in the needed areas¹⁸⁴ and generally lack of the available funds¹⁸⁵.

A relatively peaceful period lasted until the beginning of the 18th c. First, a conflict between different magnate factions in GDL at the end of the 17th c. culminated in a battle of Valkininkai (Pol. Olkieniki) in November 18th, 1700¹⁸⁶. This has made serious implications, as the country was weakened by a civil war on the eve of another, the Northern War (1700-1721). Vilnius during this period (war actions in GDL lasted until 1710) was invaded several times by both, the Swedish (1702, 1706, 1708) and the Muscovite (1705, 1708) forces¹⁸⁷. Although, it looks like the repressions in the city were relatively smaller than in the period of the Deluge¹⁸⁸, constant changes of the military certainly had a destructive impact on the city and its population. Additionally, the first decade of the 18th c. had a destructive fire in 1706¹⁸⁹, implications of the bad harvest in 1706, 1707 and 1709¹⁹⁰ that all culminated in the 1710 plague¹⁹¹. Although, the number of casualties of the famine and the plague are debated¹⁹² as they rely on the recollections of the contemporaries, it is clear that the city suffered extensively. A trustworthy indication shows a threefold decrease of the houses in Vilnius *powiat* (a district in GDL) from 1690 to 1710¹⁹³. Similar and perhaps even bigger proportions could be expected in the urban environment of the city.

The most important events in the period since and until the middle of the 18th c. in the city were several fires that occurred in 1737, 1741 and more severe in 1748 and 1749¹⁹⁴. Lengthy accounts of the latter two fires were

¹⁸³ An example can be seen through the restoration of the Radziwiłł palace at the *Wilia* gate, in: L. Balaišytė, 2010

¹⁸⁴ *Ibid.* p. 344-348

¹⁸⁵ See for example the case of Vilnius Cathedral Chapter in the second part of the 17th – first part of the 18th c. Its balance between revenue and expenditure tended to neutral or negative, which did not enable the possibility of savings, in: M. Jakulis, 2014 (I) – 1st and 2nd annexes.

¹⁸⁶ G. Sliesoriūnas, 2000

¹⁸⁷ J. Jurginis, V. Merkys, A. Tautavičius, 1968, p. 175-178

¹⁸⁸ See, for example, analysis of the aftermath of the short Swedish occupation in 1702, in: G. Sliesoriūnas, 2009, p. 86-88

¹⁸⁹ J. I. Kraševskis, 2014, p. 141

¹⁹⁰ A. Bukantis, 1997, p. 39

¹⁹¹ V. Popovaitė, 2013

¹⁹² See a bachelor thesis of Virginija Popovaitė, in: V. Popovaitė, 2013, p. 40

¹⁹³ *Ibid.* It will be analysed in length in the part about the city's demography.

¹⁹⁴ J. I. Kraševskis, 2014, p. 146-147; J. Jurginis, V. Merkys, A. Tautavičius, 1968, p. 180

provided by Bazyli Bonifacy Jachimowicz¹⁹⁵, Vilnius city council's scribe at the time. They indicate the scope and the damage caused by these fires which destroyed large parts of the urban housing. Thus, there was another need for the rebuilding process in the aftermath of the fires. This time with the strengthened focus for increasing the number of bricked and stone houses to reduce the number of the wooden houses and minimize the risk of spreading the fire¹⁹⁶. After this, Vilnius encountered a relatively stable period up until the events of the 1790s. The city plunged into the war in 1794 which encompassed the invasion of the Russian empire forces and Targowica confederates, a subsequent uprising led by Jakub Jasiński (1761-1794) and eventual quelling of the uprising that was followed by the last partition of PLC in 1795¹⁹⁷.

2.2. Demographic trends in Vilnius in the 17-18th c.

The previous sub-chapter provided a general outlook of the city's key developments from the second part of the 17th c. to the dissolution of PLC in 1795. They are closely interlinked with the city's demographics which is a subject of this sub-chapter. The demographics are an important aspect of the economic history analysis, as the city's population and its changes are one of the measures indicating pre-industrial economic prosperity and its growth¹⁹⁸. The complexity of the city's structure (a number of different *jurydykas*), subsequently a complex fiscal system does not allow for a very accurate estimate of the number¹⁹⁹ of the city's inhabitants at the different periods of time. In this part we will mainly rely on the available studies with the general aim to grasp the population trends in the period of our concern.

The recent consensus is that before the Deluge (1655) the number of people in Vilnius could have had reached, at most, up to 25.000, but most probably at around 20.000²⁰⁰. The war and difficulties that came with it lowered the

¹⁹⁵ B. B. Jachimowicz, 1748; B. B. Jachimowicz, 1749

¹⁹⁶ J. Jurginis, V. Merkys, A. Tautavičius, 1968, p. 180

¹⁹⁷ J. Jurginis, V. Merkys, A. Tautavičius, 1968, p. 195-197

¹⁹⁸ See for example: J. B. De Long, A. Shleifer, 1993, p. 674

¹⁹⁹ The problematics and differences of all previous demographical analyses of Vilnius in the early modern period are described in short in Lithuanian in the research overviewing the developments of Vilnius possessions in the 16-18th c., in: *Vilniaus senamiesčio posesijų*, 2014, p. 28-29. In addition, a similar analysis is also done by Bernadetta Manyś, in: B. Manyś, 2014 (II), p. 41-45

²⁰⁰ M. Paknys, 2006, p. 18; M. Łowmiańska, 1929, s. 71; *Wilnianie*, 2008, p. XX

previous number by around 8.000 to 10.000 people²⁰¹. Afterwards we can lean to the data provided by the households', that were called *dymy*²⁰², registers. However, we must note that the calculations done below are only very cautious estimates. Our main source for estimating the size of population is 1690 *dym* register²⁰³ that detailed not only the number of households in the Magdeburgian part of the city, but also in other jurisdictions. Before it, a researcher on Vilnius social history, Bernadetta Manyś, provided the household figures only from the Magdeburgian part of the city in the years 1667 and 1677. According to her, they were 1323 and 1283 households in the respective years²⁰⁴. 1690 *dym* register accounts 1002 households in the territory to the City Council. Thus, a figure that was already significantly lower than in 1677. However, 1690 *dym* register indicates more households belonging to the other jurisdictions in the city: 114 *dymy* for Vilnius kahal, 333 *dymy* belonging to the various other owners outside the rule of the Magistrate, 189 *dymy* in the suburban areas. Then we should add the registered possessions of the Church institutions²⁰⁵ located in the urban landscape of Vilnius. They constituted 27 *dymy*. Undoubtedly, we should also include the Tatars in Lukiškės (Pol Łukiszki) with their 40 *dymy*. In total the estimated number of the *dymy* as part of the Vilnius city with its suburbs could account 1705. If we would use the average size of the *dym* in the Vilnius *powiat* as identified by Jerzy Ochmański, 7,4 in 1790²⁰⁶, the number of inhabitants in the city would have reached an estimated 12.617 at the end of the 17th c.

The already mentioned disturbances in the beginning of the 18th c. undoubtedly had major implications on the number of inhabitants. However, we lack clear and definite figures to establish the level of these implications. A 1710 letter to the city council²⁰⁷ by then a Grand hetman of GDL Ludwik Pociąg (1664-1730), indicated that since 1690 a number of *dymy* in Vilnius

²⁰¹ E. Meilus, 2001, p. 279; M. Łowmiańska, 1929, s. 77

²⁰² Households that were inscribed to pay the *podymne* tax.

²⁰³ Metryka Litewska: rejestry podymnego, 1989

²⁰⁴ Ibid.

²⁰⁵ Altaryja Montwidowska z jurysdyką with 15 *dymy* (Ibid. s. 100); *Probostwo wileńskie z dworem lukiskim* with 7 *dymy* (Ibid. s. 101); *W Wilnie za Wiliją: tenże (ks Tarasewicz (DS note)* with 4 *dymy* (Ibid. s. 101); property belonging to the University in Lukiškės with 3 *dymy* (Ibid. s. 101); property belonging to the Novitiate of the Jesuits.

²⁰⁶ J. Ochmański, 1996, p. 258

²⁰⁷ A 1710 Ludwik Pociąg letter to the flagbearer Bernard Godlewski for collecting the tax of *kwarta* in Vilnius voivodship, in: LVIA SA 5268, l. 12. I am thankful for the reference found in the bachelor thesis of V. Popovaitė, in: V. Popovaitė, 2013, p. 22

voivodship decreased threefold²⁰⁸. We can presume that similar proportions were in effect in the city as well possibly lowering the amount of people as much as to 5.000. We must note that this estimation is very approximate. The following data comes from *dym* registers from the years of 1733, 1736, 1738, 1743, 1754, 1761²⁰⁹. They all indicate that at least number of houses in the Magdeburgian part of the city remained steady at around 880²¹⁰ for this period, which is slightly lower than the results at the end of the 17th c. As the number of households have not changed throughout the above-mentioned years, we can presume that it was not an actual representation of the households' dynamics at the time. Furthermore, we do not have any figures of households besides the Magdeburgian ones. Nonetheless, if we would believe the 1733 figure of 880 *dym*s and use the same ratio of Magdeburgian population to other city parts as of 1690, we get an estimated number of 11.080 people in 1733. It might indicate that our projection of the people in the city at around 1710 to 5.000 is perhaps too low, or that the population since could have grown quite steadily. Anyhow, these are very theoretical assumptions and there should be a more thorough analysis of the city's population in the future.

There are more works dedicated to the population size at the end of the 18th c. According to Liudas Glemža, who used a 1788 houses' census²¹¹ there were 23.062 inhabitants in the city, out of whom 7.297 were Jews²¹². It indicates that the Jewish community was one of the principal parts of the city's socio-economic setting by the end of the 18th c. Almost identical figures were given by Jerzy Ochmański²¹³, while Tamara Bairašauskaitė showcased that at the end of the 18th c. this number increased to 31.018 people²¹⁴. Therefore, we can see that since the middle of the 17th c. the population of Vilnius decreased significantly, only to stagnate until the second part of the 18th c. when it started

²⁰⁸ From 9950 to 3316, in: LVIA SA 5268, l. 12

²⁰⁹ Registers of the *podymne* taxes from the years 1733, 1736, 1738, 1743, 1754, 1761, in: LVIA f. 458, ap. 1, b. 114, l. 28 (1733); b. 124, l. 22 (1736); b. 133, l. 31 (1738); b. 148, l. 34 (1743); b. 202, l. 20 (1754); b. 229, l. 29 (1761). I am grateful for the references to these accounts to Bernadetta Manyś, from whose work I've got acquainted with them, in: B. Manyś, 2014 (II), p. 43

²¹⁰ The actual number is 882 *dym*s. However, tax collectors depended on the 1690 census, therefore we are not able to see the full dynamics of population based on these tax records.

²¹¹ *Tabela dymow i ludności miasta stołecznego W[ielkiego] Ks[ięstwa] Lit[fewskiego] Wilna*, in: LMAVB RS, F17-132, l. 182

²¹² L. Glemža, 2010, p. 35

²¹³ J. Ochmański, 1982, p. 170

²¹⁴ She used 1795 census as well as an additional one from the 1800, in: T. Bairašauskaitė, 2008, s. 242

to grow and eventually surpassed the numbers estimated for the first part of the 17th c. Although, some of the numbers are more estimates than the clear figures, in the table below we provide this above-mentioned trend. This trend could also be seen as one of the indicatives for the economic development of the city.

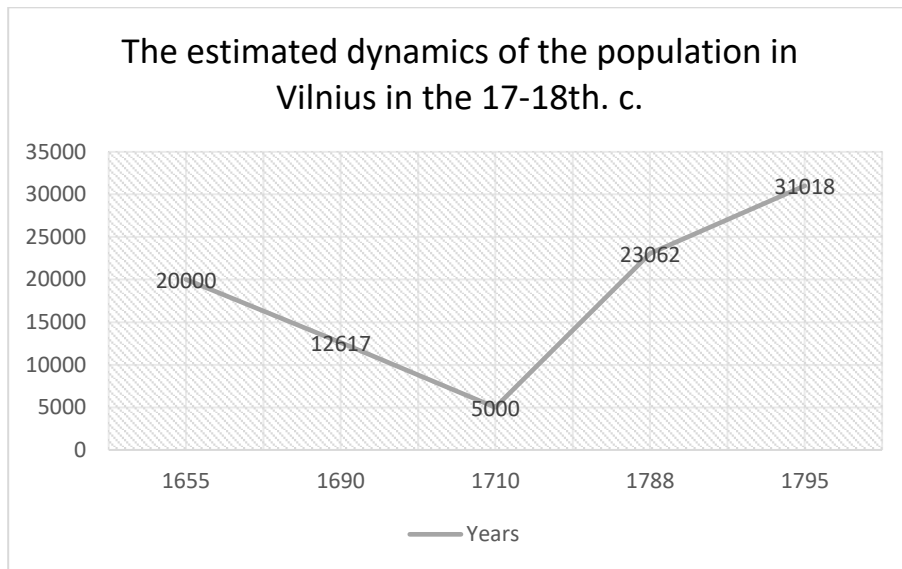


Figure 1. Estimated dynamics of the population in Vilnius in the 17-18th c.

2.3. Jurisdictions of the city

One of the major obstacle for calculating the population size of Vilnius is the significant number of the different *jurydykas* (jurisdictions) in the city. These jurisdictions were an important legal, and for that matter economic, feature in the urban environments of PLC, especially in the Crown cities. While the issue of the *jurydykas* has already a strong base of existing historiography²¹⁵, there is still no consensus on the concept. The variety of concepts between the scholars and their subsequent inaccuracies were described by Kamil Frejlich²¹⁶. He suggested using a definition provided by Zofia Kulejewska-Topolska²¹⁷ as the best example. The main points of this definition were: 1)

²¹⁵ S. Kutrzeba, 1920, s. 131; J. Rutkowski, 1947, s. 206; A. Wyrobisz, 1981, s. 285; E. Gudavičius, 2006, p. 60

²¹⁶ K. Frejlich, 2017, s. 100-102

²¹⁷ Z. Kulejewska-Topolska Zofia, 1969, s. 19 („*Jurydyka jest to osiedle o charakterze miejskim, zorganizowane bądź w obrębie murów obronnych właściwego*

jurydyka is an urban type of district in or behind the city walls, 2) that has its own court and the jurisdiction to govern, 3) outside the city rights and 4) in the possession of the landowner. However, we must point several aspects that we feel should be corrected in line with the accurate realities, at least in the case of Vilnius. First, considering the last point mentioned by Zofia Kulejewska-Topolska, we could assume that every nobleman's house that was exempted from the obligations to the city council, could be considered as a separate *jurydyka*. While certainly these noblemen's houses and palaces were outside the jurisdiction of the Magdeburgian law, most often they were never considered as separate *jurydykas* in any of the sources, except for the several districts that belonged to the magnate families, such as Radziwiłłs and Sapiehas. Therefore, we propose specifying the above-mentioned point by suggesting that the *jurydyka* should have its own landed area that would be inhabited with people living in the jurisdiction's or in their own houses, albeit under the jurisdiction of the landowner. Secondly, those living in this territory should obey the legal jurisdiction of the landowner.

In addition to that, we should also reconsider a third point suggested by Zofia Kulejewska-Topolska. According to her, part of the city under the Magdeburgian, or any other town law, should not be considered as a separate *jurydyka*. However, considering all other points proposed by the above-mentioned historians (including us), descriptions of the jurisdictions in the historical sources, as will be seen later, part of the city under the town law should also be considered as the separate *jurydyka*. While it was the principal part of the city and the historiographical tradition seems to set it against all other *jurydykas*²¹⁸, there are no objective criteria that could exclude it from the others. Considering all above-mentioned points we could specify the definition of the *jurydyka* in the following way: *jurydyka* is an urban type of district in or behind the city walls with its own landed area that was inhabited by the people living in their own or *jurydyka's* houses, under the jurisdiction of the land owner with all the obligations that come out of it, including fiscal and legal dependence to the jurisdiction's court.

miasta, bądź poza nimi, na terenach będących własnością tegoż miasta lub innych podmiejskich, wyjęte spod jurysdykcji miejskiej, posiadające własne władze i sądy, podległe zwierzchnictwu właściciela gruntu lub króla, ale nie posiadające praw miasta”)

²¹⁸ See for example the work of Juozas Jurginis on the *jurydykas* of various Church institutions and their supposed destructive impact on the development of the city, in: J. Jurginis, 1951

The issue of the jurisdictions in Vilnius has not been analysed yet as a separate topic²¹⁹. Thus, we still lack analysis of their evolution, size, number, their legal and economic differences compared to the *jurydykas* in the other Crown towns. Sources also indicate conflicting and changing situation. For example, in November 5th, 1629 a special commission that analysed a complaint from Vilnius citizens against the Carmelites, because the latter collected the taxes from the nearby inhabitants as in their own jurisdiction, noted that there were only three *jurydykas* in the city that were allowed to collect own taxes: Vilnius bishop's, Vilnius palatine's, and Vilnius city Magistrate's²²⁰. A completely different picture is given in the 1790 city's jurisdictions' inventory²²¹. It mentions 15 city jurisdictions²²². In addition, there are often several notable absentees in the registers that we usually identify as separate *jurydykas*²²³. It is clear that this concept was not strictly defined and used at the time, therefore it requires rather artificial parcellation. Using our criteria, we identify the following *jurydykas* in Vilnius, who seemed to function fully throughout the period as a separate legal entity:

1. Magdeburgian city.
2. *Jurydyka* of the Vilnius bishop and the Cathedral's Chapter.
3. *Jurydyka* of the Greek Catholic Metropolitan bishop.
4. Vilnius religious houses out of which Jesuits, Franciscans and Dominicans had the closest what could be called a *jurydyka*.
5. *Jurydyka* under the management of the Vilnius kahal.

²¹⁹ See: Vilniaus senamiesčio posesijų, 2014, p. 40

²²⁰ In Polish: *bowiem w mieście KJ Mci tym Wileńskim trzy jurisdicție: Jmści X Biskupa, J Mci Pana Woiewody Wileńskiego a trzecia Miescka, czego Constitucia Anni 1601 y Constitucia Anni 1629*, in a resolution by the Commissioners Court (Pol. Sąd Komissarski) between the City Council and the Carmelites in November 25, 1629, in: F273-3843, l. 1-3

²²¹ A list of city's *jurydykas* in 1790, in: LVIA, f. 458, ap. 1, b. 318

²²² In Polish: 1) *biskupstwa (za Bramą Rudnicką, Spaską i Tatarską oraz koło kościoła franciszkanów, św. Mikołaja i Wszystkich Świętych)*, 2) *kapituły (okolice katedry, kościoła św. Marii Magdaleny i młynów królewskich, Szerejkiszki, ul. Bernardyńska, Skopowa, Świętojańska, Szklana)*, 3) *altarii Monwidowskiej (okolice młynów królewskich i biskupich oraz kościoła bernardynów)*, 4) *altarii Jasięńskiej (na Zarzeczcu)*, 5) *szpitala św. Marii Magdaleny (przy Mokrej Bramie i za Bramą Tatarską)*, 6) *księży misjonarzy (nad Wilią i za Bramą Spaską)*, 7) *trynitarzy (na Antokolu)*, 8) *pजारów (za Bramą Trocką i Rudnicką, na Śnipiszkach i Łukiszkach)*, 9) *kanoników regularnych (na Antokolu)*, 10) *bernardynek (najpewniej w okolicy klasztoru)*, 11) *monasteru Świętego Ducha (na Zarzeczcu i przy ul. Subocz)*, 12) *Radziwiłłowskiej (przy ul. Świętojerskiej, za Bramą Tatarską i Wileńską, w okolicy Zielonego Mostu, na Śnipiszkach i Soltaniszkach)*, 13) *Sapieżyńskiej (na Antokolu)*, 14) *Antokola Artyleryjskiego (obejmowała także Wierszupe)*, 15) *horodnictwa*.

²²³ Such as the Jewish kahal.

6. Vilnius *horodnictwo*²²⁴.
7. Magnate estates, out of which Radziwiłł and Sapieha families owned large enough territories to be identified as the *jurydykas*.

It may seem that this clarification is not of the utmost importance to the general outlook of the economic situation in Vilnius, the clarification on the issue of *jurydykas* is crucial in understanding the complexities of the city's management (for example in the fiscal administration), legal issues and litigations in general. As detailed above, there were many different jurisdictions with the different legal frameworks which eventually had to interconnect. That was unavoidable because people in the different *jurydykas* traded with each other, concluded contracts, had conflicts and solved them in this limited space.

The legal framework, because of the number of different *jurydykas* in the city, was a complex thing. It would require a separate extensive research, preferably carried out by an expert in legal history. However, we will try to provide the best possible descriptions taking into the account the available historiography. We will rely heavily on the work done by Adam Stankevič in his recently defended PhD thesis on the Supreme Tribunal in GDL²²⁵ and a subsequently published monograph²²⁶. The principal legal source for GDL since 1588 was the Third Lithuanian Statute (further TLS)²²⁷. One of its key principles was *actor sequitur forum rei*, meaning a claimant must sue a defendant in the court of the latter's jurisdiction²²⁸. Therefore, if a city's citizen would like to issue a complaint against a nobleman, he would need to do that in the nobleman's jurisdiction's court – in this case, the land or the castle courts of Vilnius. Land (mainly for the civic cases) and castle (for the criminal ones) courts were the primary instances for all of the inhabitants outside the city rights. In addition to the above-mentioned feature, another important aspect of the legal framework of GDL was its two-tier system. It consisted of the primary instance courts (Lath. *minoris, primae instantiae*) and

²²⁴ An office and a territory managed by the castle supervisor, *horodniczy*, in: K. Frejlich, 2017, p. 250

²²⁵ A. Stankevič, 2013. Since writing this part of the research, a monograph based on the A. Stankevič dissertation has been published (A. Stankevič, 2018). However, as there were no major adjustments that could change our analysis, we will rely on the dissertation.

²²⁶ A. Stankevič, 2018

²²⁷ Statut Wielkiego Księstwa Litewskiego, 1786

²²⁸ A. Stankevič, 2013, p. 67

of the second tier (Lath. *majoris, ultimae instantiae*) of appeal courts²²⁹. From the normative perspective the principles may seem simple, however, the main problems arose when they had to be implemented in the environment of a number of privileges and jurisdictions such as in Vilnius in the 17-18th c. As Adam Stankevič had put it – it was not always clear to which court the case must be brought, both in primary and secondary instances²³⁰. We will look more closely into the situation in Vilnius and how the legal framework operated there.

A Magdeburgian city operated under its privilege and a subsequent confirmation²³¹. It established city's self-governance and its institutions. Magdeburgian city's judicial body was called the Magistrate and consisted of several different bodies. First, there was a benchers' court that was supposed to consist of 12 people, even though it often did not²³². Together with the voigt (Pol. *wójt*) it made up the city's court for the criminal proceedings²³³. The voigt could also have held a home court for the cases not exceeding 10 kop *groszy*, except for the custody issues as detailed in the 1551 *wilkierz* and 1620 *plebiscite*²³⁴. Secondly, there was a city council that consisted of burgomasters and counsellors. The city council usually consisted of 12 burgomasters and 24 counsellors, out of whom the main power was dedicated to a yearly council. It took care of daily management activities and judged civil cases²³⁵. It consisted of 2 burgomasters and 4 counsellors: half each from the Roman and Greek Catholics²³⁶. Together with the benchers, voigt, the city council constituted the full Magistrate. Its different bodies were the principal judicial body for all Vilnius citizens: for litigations, contracts, inventories, last wills and other needed issues.

The rest of the city area operated under various privileges that not only established the legal differences among different locations, but also often complicated legal and economic processes²³⁷. The key advantage of these

²²⁹ Ibid. p. 68-70

²³⁰ Ibid. p. 70

²³¹ Zbior praw y przywilejow Miastu stołecznemu W. X. L. Wilnowi nadanych, 1788

²³² A. Ragauskas, 2002, p. 48

²³³ Ibid. p. 79-78

²³⁴ Ibid. p. 80

²³⁵ Ibid. p. 81

²³⁶ Ibid. p. 66

²³⁷ This perhaps is best exemplified by numerous litigations between the Jewish community and the Christian guilds, in: D. Frick, 201, p. 252; Akty cechów wileńskich, 2006, s. 13-14 (Nr. 519), s. 19 (Nr. 532), s. 23-24 (Nr. 544), s. 24 (Nr. 546), s. 25 (Nr. 547), s. 26 (Nr. 548).

privileges was the possibility of having some level of the autonomy²³⁸. Its two pillars were the fiscal and legal autonomies. The latter manifested in jurisdictions having their own courts that managed administration and cases between their own inhabitants. We know that such local courts existed in the Jewish community²³⁹, Radziwiłł *jurydyka*²⁴⁰, Franciscans' friary²⁴¹, *horodnictwo*²⁴² among others. Together with the land and the castle courts, these institutions constituted the primary instance courts' system in the city.

In the second-tier courts' system, if we disregard the temporary ones, the principal court was the Sejm. However, its activities as a court were only episodic, at least in the second part of the 18th c.²⁴³ The main last instance court was the Supreme Tribunal, including both its secular and religious parts that were formally separated in 1764²⁴⁴. Besides them, there was the Treasury Tribunal which after 1764 was changed to the Treasury Commission that took care of the issues connected with taxes, trade, business in general²⁴⁵. The Assessors' court was probably the most important appeals' court that dealt with the litigations between the different city's jurisdictions and the socio-economic groups based in them. There were also several other kinds of second-tier courts²⁴⁶, however, they were not directly related to the city's affairs.

2.4. Legal framework for the capital market in Vilnius

The legislation concerning the capital market in general and specifically the topic of this work was rather scarce for Vilnius. It primarily concentrated on two issues: currency exchanges rates and control of the credit market. TLS mainly determined the law of pledging (in Polish: *prawo zastawu*) for both

²³⁸ For example, as the above-mentioned Jewish community, in J. Verbickienė, 2009, p. 74-106

²³⁹ D. Sakalauskas, 2014, p. 28-29; J. Verbickienė, 2009, p. 100-101 (the Jewish community since the first privileges were granted the exemption from the city council court, while the appeals court would be located in the castle court)

²⁴⁰ Protocols of the Radziwiłł family's jurisdiction's court at the end of the 18th c. (Protokoly sądu jurydyk wileńskich), in: AGAD, AR dz. XVIII, sygn. 260

²⁴¹ Property sales, mortgage and rent agreements by Vilnius Franciscans, in: VUB RS, F4-A315 (38882)

²⁴² K. Frejlich, 2017, p. 127-137

²⁴³ A. Stankevič, 2013, p. 69

²⁴⁴ Ibid. p. 76

²⁴⁵ Ibid. p. 69

²⁴⁶ Ibid. p. 70

movable and immovable property²⁴⁷. Its key concept, a pledge (in Polish: *zastaw*, in Latin: *pignus*) comes from the Roman law²⁴⁸ meaning that a pledged property would become *de facto* property of the creditor for the duration of the contract. TLS detailed the mechanism of the agreements, its recordings in the courts²⁴⁹, the rights of lenders and borrowers, the way pledging of both movable and immovable goods operated²⁵⁰. The core feature of the immovable pledges was its relative safety from the creditors. It meant that in a case of a failure to pay back a debt on time, this would not become a *de jure* property of the creditor²⁵¹ (unless stated so in the agreement itself²⁵²), and the debtor, together with his relatives, would have various options to buy out²⁵³. Expropriation of the movable pledges was much simpler and quicker than with the immovable property in the cases of the defaulted payments. TLS also determined the minimum value of the loan that had to be written in order to be properly identified by the courts and executed if necessary. It was 10 kop *groszy*²⁵⁴. While the legislation of the TLS regarding pledging was clearly focused on the issues of land and nobility in general, it also laid down key regulations, responsibilities for the lenders and borrowers in the city environment as well. TLS did not explicitly detail the institute of hypotheca that enabled securing credit with immovable property which was not being *de*

²⁴⁷ Statut Wielkiego Księstwa Litewskiego, 1786, s. 215-232 (Majority of legislation concerning pledging, leasing and borrowing is detailed in the Section VII – About the contracts of debt and sale (Pol. O zapisach, y o sprzedażach)

²⁴⁸ Pirmasis Lietuvos Statutas, 2001, p. 337

²⁴⁹ For example, that all the agreements of the immovable property had to be recorded in the land courts (Section VII, Article 1), in: Statut Wielkiego Księstwa Litewskiego, 1786, p. 215-216 It was not obligatory in the case of properly noted and testified contracts involving money, movable pledges. However, if the contracts involved the city's citizens, merchants, Jews these contracts had to be registered in the courts (Section VII, Article 7), in: Statut Wielkiego Księstwa Litewskiego, 1786, s. 220

²⁵⁰ More details on the key legislative points of TLS regarding the credit market in GDL are provided in a master thesis of D. Sakalauskas, in: D. Sakalauskas, 2014 (II), p. 21-27

²⁵¹ The creditor would only have the right to lease and manage the property for another year, when the debtor would have the right to buy out his property again. Section VII, Article 14: <...> *Okrom, wzięwszy to, gdzieby kto co komu zastawił na rok w liście pomieniny, a na ten rok w liście naznaczony u niego nie wykupił, tedy on tę zastawę ma dzierżać aż do drugiego roku według zapisu jego na to danego <...>*, in: Statut Wielkiego Księstwa Litewskiego, 1786, s. 224

²⁵² Section VII, Article 21: the pledge contract type was called *pod straceniem*, in: Statut Wielkiego Księstwa Litewskiego, 1786, s. 228

²⁵³ D. Sakalauskas, 2014 (II), p. 26

²⁵⁴ Section VII, Article 26, in: Statut Wielkiego Księstwa Litewskiego, 1786, s. 230

facto given to the creditor. Ramunė Šmigelskytė-Stukienė indicated²⁵⁵ that this institute did exist at least since 1588 after the Sejm constitution of a law about the validity of written entries (in Polish: *Ustawa o ważności zapisów*)²⁵⁶. A research by Stefan Ehrenkreutz²⁵⁷ about the practical implications of this law in the judicial system of GDL and common notes in the later publications of TLS²⁵⁸ do confirm this statement even though it was not directly described in the TLS itself. The most important aspect of the hypotheca institute was the guarantee of the debtors' priority according to the timing of the credit (in Latin – *qui prior tempore potior jure*)²⁵⁹. While the constitution foresaw lodging these types of contracts in the castle or the land courts only²⁶⁰, we know of the existence of hypotheca contracts in Vilnius through the references to it in the city's municipal books²⁶¹. However, often the hypotheca named contracts in the city council books described pledged immovable property which would be transferred to the creditor for a duration of time²⁶². Therefore, by name hypotheca contracts would be by essence and nature *prawo zastawu* contracts suggesting that this legal mechanism did not function entirely as it was supposed to be.

Another source of regulations important to our subject came from the decisions of Sejm constitutions. They often supplemented regulations on the credit market, also regulated the exchange rates of coins. A detailed analysis of the regulations by the constitutions is given in my Master thesis²⁶³. Here, we will focus on the main aspects of that research that could be important to the capital market of Vilnius. One of the key aspects which was not regulated by the TLS was the maximum interest rates. The regulations concerning the interest rates only intensified in the last quarter of the 18th c. possibly indicating that the market had relatively good self-regulatory mechanisms

²⁵⁵ Lietuvos notariato istorija, 2012, p. 72

²⁵⁶ Volumina legum, vol. 2, 1859, s. 258

²⁵⁷ S. Ehrenkreutz, 1925

²⁵⁸ Statut Wielkiego Księstwa Litewskiego, 1786, s. 216-218, 221

²⁵⁹ W. Dutkiewicz, 1850, s. 4

²⁶⁰ Volumina legum, vol. 2, 1859, s. 258

²⁶¹ However, a number of the hypotheca contracts throughout the period is very little: LVIA SA 5104, l. 557-559 (year 1668), l. 663-664 (year 1668); SA 5108, l. 343-344 (year 1675); SA 5111, l. 1107-1109 (year 1689), l. 1411-1414 (year 1694), l. 1647-1651 (year 1694); LVIA SA 5125, l. 339-340 (year 1727).

²⁶² For example, this situation is reflected in the April 23rd, 1727 hypotheca contract between Bogusław Leon from Olechna, *krajczy* of Oszmiana (Lith. Ašmena, Bel. Ашмяны) and Andrzej Wołodhowicz, Vilnius canon, who loaned 4.000 zł. to the former while getting to use his folwark in the district of Oszmiana for 3 years, in: LVIA SA 5125, l. 339-340

²⁶³ D. Sakalauskas, 2014 (II), p. 23-28

before that. In the table below, I provide a summary of the available provisions in GDL regarding the interest rates. As we can see, initially the main concerns were with the *wyderkaf*²⁶⁴ type of contracts that most often were concluded with property in the urban environment. Only in the last quarter of the 18th c. we can find legislation concerning interest rates from all forms of capital given as a credit.

Table 1. Maximum interest rates per year in the 17-18th c. GDL

Time period	Maximum interest rates in GDL
1635	According to the <i>wyderkaf</i> law the loan could only be no more than half of the property and interest rates no bigger than <u>7%</u> for Church institutions and clerics.
1673-1775	-Confirmation about the <i>wyderkaf</i> law indicates that max. <u>7%</u> provisions apply both to the ecclesiastics and laymen since 1673 ²⁶⁵ . -Lithuanian Vaad decreed that among Jews there shall not be bigger interest rates than 50% among the Jews since 1667 ²⁶⁶ .
1775 – 1776	-Church institutions could not ask for bigger than <u>6%</u> interest. -All others – no more than <u>7%</u> ²⁶⁷
1776-1795	Max. interest rates for everybody <u>7%</u> ²⁶⁸

Another area of the Sejm *konstytucjas*' legislative actions was the regulation of the money market and specifically the exchange rates for different coins. The issue of minting and coins in general has an extensive historiography²⁶⁹. However, up until recently we lacked a more thorough

²⁶⁴ The German word *Wiederkauf* meant “prolonged buying”, that allowed real estate (usually urban houses) to be mortgaged. The interest was regarded as income from rent collected by creditors as if the mortgaged properties were in their possession. In theory, interest was paid until the loan was repaid, but in practice the most widespread form of *wyderkaf* was as a standing loan on which simple interest was paid “forever”, in: http://www.yivoencyclopedia.org/article.aspx/Debts_Communal; J. Kalik, 2003, p. 230. It was mainly used by the Church institutions. The Sejm *konstytucja* in 1635 “O widerkauffach“ (in English: “About the *wyderkaf* contracts”) confirms it by outlining that it is talking about the *wyderkaf* contracts by the Churches, religious orders, hospices, academies and clerics, in: *Volumina legum*, vol. 3, 1859, s. 406

²⁶⁵ *Volumina legum*, vol. 5, 1860, s. 91

²⁶⁶ J. Kalik, 1998, p. 110. Judith Kalik argues that it reflected factual inflation rates at the time in PLC.

²⁶⁷ *Volumina legum*, vol. 8, 1860, s. 401

²⁶⁸ *Ibid.* s. 566

²⁶⁹ Most notable the works of Eduardas Remecas (Grimalauskaitė, Remecas, 2016) and Statys Sajauskas, Domininkas Kaubrys (S. Sajauskas, D. Kaubrys, 1993;

analysis of the different coins' prevalence, usage and real exchanges rates. We were aided by a recent work written by a well-known numismatic Eduardas Remecas²⁷⁰. In his last volume on the coins in GDL he not only extensively analysed the work of mints, minted coins, but also their circulation, determined exchange rates with each other. Furthermore, he did not conclude his analysis with the closure of the last mint of GDL in 1666, as has been a case with the several other authors²⁷¹, but continued his analysis until the last partition of PLC. Therefore, we can have a clearer picture of the coinage systems not only in the 17th c., but also in the 18th c. Hence, in the following part we will provide an overview on the coin market and its system based on the legislative actions of the Sejm *konstytucjas* and available historiography. It is a very important aspect not only to the monetary system, but also for the analysis of the capital market as it should help accurately determine the real coins' values and comparable figures.

The coinage system even before the closure of the mint in Vilnius in 1666²⁷² was the same in both the Crown and Duchy lands of PLC already from 1580. During the reign of Stephen Báthory (1533-1586) a base coin of GDL groschen (*groat*, *grosz* – this latter Polish form is used in this work or its abbreviation gr.) was revalued to be the same as in the Crown lands²⁷³. It was the principal coin in GDL under which all the other coins had their values calculated²⁷⁴: denars, shillings (Pol. *szeląg*), half-*groszy* (Pol. *półgrosz*), *półtoraks*, three-*groszy* (Pol. *trojak*), six-*groszy* (Pol. *szóstak*), *orts*, thalers. These were the principal coins in the market at the end of the 16th c. and in the beginning of the 17th c. It was essentially a silver-based system with the golden ducat ensuring transactions in larger quantities most often for foreign exchanges. We need to point out that up until 1663²⁷⁵ *złoty* was only a nominal value amounting to 30 *groszy* but did not have any kind of physical form. Estimations by Eduardas Remecas would suggest that the largest quantity of coins was of silver shillings before the middle of the 17th c.²⁷⁶

S. Sajauskas, D. Kaubrys, 2006). Also: M. Gumowski, 1921; Ivanauskas, Douchis, 1989; V. Aleksiejūnas, 1997.

²⁷⁰ Grimalauskaitė, Remecas, 2016

²⁷¹ Ivanauskas, Douchis, 1989; S. Sajauskas, D. Kaubrys, 1993; S. Sajauskas, D. Kaubrys, 2006

²⁷² Sajauskas, D. Kaubrys, 1993, p. 350

²⁷³ Grimalauskaitė, Remecas, 2016

²⁷⁴ E. Remecas has prepared official exchange rates in the 16-18th c., in: Grimalauskaitė, Remecas, 2016, p. 188, 198, 222, 227, 243, 253, 263, 268

²⁷⁵ Grimalauskaitė, Remecas, 2016, p. 226-227

²⁷⁶ Ibid. p. 225-227

Several events in the middle of the 17th c. changed the structure of the monetary system. Perhaps, the most influential decision was the introduction of copper shillings in 1659²⁷⁷. While it did not change in essence a bimetal system of gold (ducats or the so called red *złoty*) and silver coins (thalers and various denominations of the *groszy* coins), they flooded the market and started to dominate the money supply²⁷⁸. Soon, another new coin was introduced to the market. It was a silver *złoty* that started to be minted in 1663²⁷⁹. Nominally these *złotys* were supposed to be worth 30 *groszy*, yet, their real value was much lower – 12 to 18 *groszy*²⁸⁰. These *złoty* coins were minted only for 4 years until 1667. However, they were widely used up until the middle of the 18th c.²⁸¹ These two new types of coins (copper shilling and silver *złoty*) quickly gained their nicknames because of their diminishing value against so called good coins²⁸² of ducats and thalers. Copper shillings were called *boratynki*, while low quality *złotys* – *tymfs*, according to the mint masters who started minting them²⁸³.

The emergence of the copper coins brought confusion to the market which already was overloaded with a different variety of coins²⁸⁴ even before this

²⁷⁷ Grimalauskaitė, Remecas, 2016, p. 226; Sajauskas, D. Kaubrys, 1993, p. 350-351

²⁷⁸ G. Wójtowicz, 2006, p. 8-9

²⁷⁹ G. Wójtowicz, 2006, p. 9; Grimalauskaitė, Remecas, 2016, p. 226-227

²⁸⁰ A. Dylewski, 2011, s. 194-195

²⁸¹ Ibid. s. 196-197

²⁸² At the time coins were divided into the old and good coins (*moneta bona*) and current ones (*moneta currens*) that included *tymfs* and copper shillings, in: E. Laumenskaitė, 1997, p. 7

²⁸³ G. Wójtowicz, 2006, s. 8-9

²⁸⁴ Besides locally minted coins the inventories also provide a large variety of foreign coins in the market, such as Swedish *złotys* or *Krystynki*; Dutch *Krzyżennychy*, French thalers, Russian *kopieyki*, Saxon money, Berlinki and others that most definitely complicated both the local calculation and the market in general. The above-mentioned coins mentioned in the following inventories: An inventory after the death of Vilnius merchant Joachim Reyter noted in the city council books in November 26th, 1672, in: LVIA SA 5106, l. 662; An inventory of Vilnius burgomaster Stephan Karasz noted in the city council books in March 24th, 1685, in: LVIA SA 5106, l. 503; An inventory of Vilnius merchant Michał Reyner noted in the city council books in October 4th, 1724, in: LVIA SA 5124, l. 853-861; An inventory of Vilnius merchant Gabriel Katelnicki noted in the city council books in April 7th, 1755, in: LVIA SA 5132, l. 425; An inventory of Vilnius burgomaster Michał Kosobudzki noted in the city council books in December 13th, 1735, in: LVIA SA 5126, l. 1037. A great variety of coins is presented in the inventory of counsellor's wife and most probably active in the mercantile activities Benedykta Paszkiewiczowa noted in the city council books in June 26th, 1762, in: LVIA SA 5140, l. 691-692. Here we can find 10 different types of *tymf* coins for example that all had their different exchange rates to the *złoty*.

introduction. For example, in the second part of the 17th c. there were evaluations in the inventories in both, silver and copper denominated *zlotys*²⁸⁵. It not only generates confusion when evaluating these inventories at present day, but we can imagine that it was also difficult for the contemporaries who had to deal with an ever-changing money market on a daily basis. The diminishing value of the copper coins against the so-called good gold and silver coins constantly required monitoring and changing the exchange rates. As we can see from the table No. 2, where we have provided the official exchange rates determined by the legislative actions of the Sejm constitutions during the period of our research, it was a constant struggle especially at the end of the 17th c. and first part of the 18th c. Initial exchange rates needed to be altered in the 1676 constitution "*O walorze monety w Koronie y W. X. Lit.*"²⁸⁶ (in English: "About the value of coins in the Grand Duchy of Lithuania") and again in the 1717 constitution "*Coequation monetae w W. X. Litewskim z Koroną Polską*"²⁸⁷ (in English: "Equation of the Grand Duchy of Lithuania and the Polish Crown coins") according to their real values in the market. We can see from the exchange rates that the so-called current coins lost around 50% of their value in this period to the good coins indicating both the depreciation and possibly the influence of the inflationary mechanisms during the period. The next adjustment, which lasted until the last partition of PLC, was done in 1766 as part of the reform package by Stanislaus Augustus Poniatowski (1732-1798). It both needed to adjust the exchange rates according to the real values in the market and stabilize the constant withdrawal of good money out of the country²⁸⁸. The constitution "*Ustawa waloru y kursu monet w kraiach Rzeczypospolitey, y sposób płacenia summ w Prowincyach Koronnych*"²⁸⁹ (in English: "Establishment of value and exchange rates of money in the Polish-Lithuanian Commonwealth, and the ways of paying money in the Crown Lands") enabled the functioning of a new mint in Warsaw that increased the quality of the coins, took away the coins such as *tymfs*, thus bringing order to the monetary affairs until the end of the 18th c.²⁹⁰.

²⁸⁵ An inventory of the counsellor Alexander Ihnatowicz noted in Vilnius City Council books in July 12th, 1679, in: LVIA SA 5109, l. 329-368; An inventory of the bencher Stephan Szycik Załęski noted in Vilnius City Council books in January 10th, 1680, in: LVIA SA 5109, l. 433-469

²⁸⁶ Volumina legum, vol. 5, 1860, s. 175

²⁸⁷ Volumina legum, vol. 6, 1860, s. 162-163

²⁸⁸ G. Wójtowicz, 2006, s. 9

²⁸⁹ Volumina legum, vol. 7, 1860, s. 198-200

²⁹⁰ G. Wójtowicz, 2006, s. 9

Table 2. Official exchange rates of coins in GDL from the middle of the 17th c. to the end of the 18th c.

Time period	Official exchange rates of coins in GDL
1659/1663-1676 ²⁹¹	Ducat – 6 złotych Thaler – 3 złotych Złoty – 30 groszy Grosz – 3 shillings
1676-1717 ²⁹²	Ducat – 12 złotych in shilling coins ²⁹³ (1080 shillings) Thaler <i>twardy</i> (strong) – 6 złotych Thaler <i>lewkowy</i> – 5 złotych
1717-1766 ²⁹⁴	Ducat (red złoty) – 18 złotych in shilling coins (1620 shillings) Thaler (<i>taler bity</i>) – 8 złotych in shilling coins Tymf – 1 złoty and 8 groszy (38 groszy) Szostak (<i>szostak bity</i>) – 12 groszy and 2 shillings
1766-1795 ²⁹⁵	Ducat – 16 złotych and 3 silver groszy (1507,50 shillings) Thaler – 8 złotych Złoty – 4 silver groszy Złoty – 30 copper groszy (a new coin) Tymf – 27 copper groszy Szostak – 10 groszy

As this the above-mentioned table may be confusing for some, we have prepared a more explanatory graphic on the level of depreciation. We have used one of the stable coins of ducat that was circulating the market against the main market coin of copper shillings. For the preparation of this graphic we have used officially determined exchange rates²⁹⁶ and market rates taken from various inventories²⁹⁷ where these rates have been provided. The

²⁹¹ Ibid. s. 8-10

²⁹² 1676 Sejm *konstytucja* “O walarze monety w Koronie y W. X. Lit.”, in: Volumina legum, vol. 5, 1860, s. 175

²⁹³ Both 1676 and 1717 *konstytucjas* indicated exchange rates of the good (silver) coins into the *złoty* in the phrase “na szelągi” which meant copper coins.

²⁹⁴ Volumina legum, vol. 6, 1860, s. 162-163

²⁹⁵ Volumina legum, vol. 7, 1860, s. 198-200

²⁹⁶ Again, provided by Eduardas Remecas, who himself relied on Zbigniew Żabiński and his book “Systemy pieniężne na ziemiach polskich” (Z. Żabiński, 1981), in: Grimalauskaitė, Remecas, 2016, p. 222, 227, 243, 253, 263, 268

²⁹⁷ An inventory of the advocate Stephan Karol Bylinski noted in Vilnius City Council books in April 12th, 1666, in: LVIA SA 5104, l. 102-108; An inventory of the counsellor Piotr Procewicz noted in Vilnius City Council books in March 18th, 1676, in: LVIA SA 5111, l. 1-20; An inventory of the merchant Krzysztof Procewicz noted in Vilnius City Council books in March 18th, 1676, in: LVIA SA 5108, l. 452-467; An inventory of the merchant Stefan Zimmnicki note in the city council books in May 21st, 1678, in: LVIA SA 5109, l. 238-246; An inventory of the burgomaster Piotr Bylinski noted in the city council books in July 5th, 1686, in: LVIA SA 5111, l. 809-832; An inventory of Krzysztof Rewel noted in the city council books in February 27th, 1719,

weakness of figure No. 2 is that there are years when for the official exchange rate, we do not possess a market rate. Also, there were long gaps when we did not have a market rate, even though we expected a steady depreciation as for example, between the years 1686 and 1717, when the value of *złoty* against ducat decreased from 12,5 zł. to 18 zł. We can assume that during those years the market rate most probably surpassed the official exchange rate. However, we are unable to show this trend due to a lack of sources at this period. Even so, we can conclude that the coin market worked in the following way: copper coins continued to depreciate during the whole period since the middle of the 17th c. until the reign of Stanislaus Augustus Poniatowski. The decisions of the Sejms most often confirmed real exchanges rates and then they continued to fall until the next official recognition of the market rates. They only equalized with each other in the second part of the 18th c.: again, a sign of a more stable monetary environment in GDL.

in: LVIA SA 5124, l. 5-18; An inventory of the merchant Jan Pawłowicz noted in the city council books in April 9th, 1727, in: LVIA SA 5344, l. 534; An inventory of the merchant Jan Ler noted in the city council books in October 19th, 1728, in: LVIA SA 5126, l. 35; An inventory of the counsellor's wife Marcyanna Jachimowicza noted in the city council books in November 9th, 1754, in: LVIA SA 5132, l. 1340; An inventory of the burgomaster Lukasz Hałuz noted in the city council books in March 26th, 1759, in: LVIA SA 5137, l. 143; A report from the Treasury Commission on the revenue of Vilnius kahal to be paid to its creditors from July 6th, 1766 to June 24th, 1772, in: LVIA SA 3753, l. 6; An inventory of the burgomaster Piotr Kossobudzki noted in the city council books in February 11th, 1778, in: LVIA SA 5144, l. 761; An inventory of the merchant Roza Stratokowska Eysmontowa noted in the city council books in December 1st, 1789, in: LVIA SA 5146, l. 1268-1269

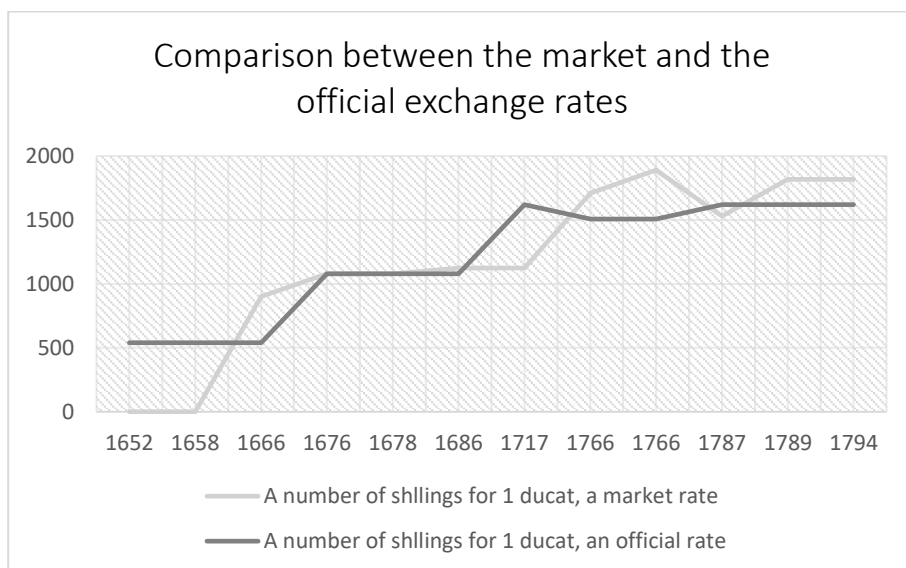


Figure 2. Comparison between the market and the official exchanges rates through a golden ducat and shillings from the middle of the 17th c. to the end of the 18th c. GDL

Another important contribution to the legal framework of the capital market by the Sejm was the codification of the new debit note called *wexel* in 1775. While they already circulated in PLC since the beginning of the 18th c.²⁹⁸, the constitution “*Ustanowienie praw wexlowych*”²⁹⁹ (in English: “Establishment of the law of the *wexel*”) validated their usage *de jure*, codified simpler issuing of credit, greater protection for creditors and a clear system of litigations. One of the aims of this legislation was faster and more secure movement of these debit notes with the foreign entities. It was also encouraged in an earlier 1768 constitution “*Bezpieczeństwo sum cudzoziemcow*”³⁰⁰ (in English: “Security of the foreign capital”) that specifically wanted to encourage more capital influx into PLC³⁰¹. These provisions enabled quicker and simpler movement of capital in the legislative field. However, up until the end of the 18th c. the prevalence of these *wexels* in the market seems to be minimal and needs to be analysed in a more detailed way³⁰².

²⁹⁸ In Gdansk since 1701, Elbląg since 1758, in: A. Mączak, 1981, s. 375

²⁹⁹ Volumina legum, vol. 8, 1860, s. 119-123

³⁰⁰ Volumina legum, vol. 7, 1860, s. 351

³⁰¹ “Zachęcając cudzoziemcow do wprowadzenia w Państwa Rzeczypospolitey summ pieniężnych <...>”, in: Volumina legum, vol. 7, 1860, s. 351

³⁰² For more information on the *konstytucja* and its impact on the credit market please see my Master thesis, in: D. Sakalauskas, 2014 (II), p. 24-25

Sejm constitutions were the main source of legislation for the fiscal administration and system that was also an important factor both for the capital accumulation and management. However, as there are numerous researches³⁰³ on the tax system of GDL we will not be separately evaluating how it affected the capital market. It would require a different research approach in respect to the ones used by the previous authors who mostly evaluated the tax systems from the government budget perspective, leaving the question of how the tax system affected the taxpayers aside. Furthermore, we do not have an evaluation of the impact of the tax system to the overall economy: how much taxation was out of the total gross domestic product, what was its centralization level, what percentage of taxes was actually collected, etc. Therefore, as it would require an additional, independent research and it is not the topic of this work, we will not be pursuing an extensive analysis of the tax system in GDL and its impact on the capital market. There was, however, at least one regulation from the 1776 constitution “*Ustawa podatku Xięstwu Litewskiemu*”³⁰⁴ (in English: “Establishment of the tax to the Grand Duchy of Lithuania”) which made a direct impact on the credit market. It was the capital tax of 1% that had to be paid from the issued credit above 1.000 zł. The tax lasted only 5 years and in March 1781 was cancelled³⁰⁵. The reason listed in the decision was very vague only detailing that it was tiresome for the citizens of PLC (in Polish: “<...> *iako uprzykrzony obywatelom* <...>”), indicating that it was a relatively big tax and perhaps that its collection was rather difficult. However, despite its brief existence, this legislative action provided us with very useful sources – its tax registers (Pol. Protokół procentowy). They will be used in the last part of this chapter while, detailing the main creditors in Vilnius district. The choice of the socio-economic groups whose economic capacity will be analysed in depth in the following chapter will be based in most part by this capital tax register.

Hence, the main regulatory issues that were important for Vilnius capital market were the regulations of the interest rates and the coinage system. We will finish this chapter with identifying the selected socio-economic groups that possibly could have been the most important ones in the urban capital market. But before doing that, we will look at the key economic occupations in the city in the following sub-chapter. It will help to understand the nature

³⁰³ A. Žilėnas, 1996; A. Žilėnas, 1999; A. Tyla, 2002; A. Tyla, 2010; A. Tyla, 2012; M. Šapoka, 2017

³⁰⁴ Volumina legum, vol. 8, 1860, s. 566-568

³⁰⁵ 1780 *Konstytucja* “Dochod skarbu W. X. Lit.”, in: Volumina legum, vol. 8, 1860, s. 586-587

of the city's economy, its role in the economic landscape of GDL that will also play a role in selecting socio-economic groups for the main analysis.

2.5. Trade, crafts and manufactories

The identification of key economic activities mentioned, as the title of this sub-chapter indicates, had been chosen considering what Juozas Jurginis, Vytautas Merkys and Adolfas Tautavičius have proposed in their work on Vilnius history published in 1968³⁰⁶. While the ideological constraints of this work could be debated, most parts regarding the economic history are rather trustworthy. Of course, this study requires a revision and an update from new researches, but for now, at least in the field of the general economic history of the city, this is the best up to today work. We will rely heavily on this work for the analysis conducted in this sub-chapter. Nevertheless, we will also refer to the more recent researches.

When discussing trade³⁰⁷, Juozas Jurginis et al. seem to have relied a lot on the works from Vincas Žilėnas, who in 1962 prepared several manuscripts³⁰⁸ on the city's trading routes and commodities. According to the latter, Vilnius, since the second part of the 15th c.³⁰⁹, became the main trading outpost of GDL surpassing Kaunas. Vincas Žilėnas argued that in the second part of the 17th c. almost of half of the entire GDL fleet going to Königsberg was constituted by Vilnius merchants³¹⁰. While it seems plausible that out of the urban areas, Vilnius eventually surpassed Kaunas and other towns, there are also indications³¹¹ (further researches are still needed in this field) that the biggest fleet, at least since the second part of the 17th c., was coming from the magnates' estates upstream. Thus, in this case, making both Vilnius and Kaunas transit points, rather than actual commercial centres. Nonetheless, Vilnius, perhaps, was the biggest of these commercial centres out of all the urban locations in GDL. It was due to several reasons: 1) Vilnius was the capital city of GDL with a significant population size, courts, still frequent visits by the magnates and their subsequent needs, 2) Vilnius merchants had

³⁰⁶ J. Jurginis, V. Merkys, A. Tautavičius, 1968, p. 81-99

³⁰⁷ Ibid. p. 81-90

³⁰⁸ V. Žilėnas, 1962 (I); V. Žilėnas, 1962 (II). In addition, there is another manuscript about the merchant communities, in: V. Žilėnas, 1940

³⁰⁹ V. Žilėnas, 1962 (I), p. 10; V. Žilėnas, 1962 (II), p. 194

³¹⁰ V. Žilėnas, 1962 (I), p. 19

³¹¹ K. Forstreuter, 1931; Z. Guldon, J. Wijaczka, 1995; Z. Kiaupa, 2010

privileges that freed them from the custom fees³¹² and *ius depositorii* obliging guest merchants to trade first with the local citizens³¹³, 3) the city was located on favourable roads and had connections with all the major trading outposts in the region. The city's merchants used a variety of trading networks and routes. On the northern side such roads led to Riga via Ukmergė (Pol. Wilkomierz), to Pskov (Rus. Псков) via Daugavpils (Pol. Dyneburg, Lat. Daugavpils), to Moscow (Rus. Москв́а) via Minsk (Pol. Mińsk, bel. Мінск,) and Smolensk (Rus. Смоленск). To the south and east the main trading routes were to Warsaw, Cracow (Pol. Kraków) and further via Grodno (Bel. Гродна), Lublin, while there was also a road to Kiev (Pol. Kijów, Ukr. Київ) via Navahrudak (Pol. Nowogródek, Bel. Навагрудак)³¹⁴.

Trading activities in Vilnius concentrated in the market square. Here the wealthiest merchants owned their houses with the warehouses. Merchant stalls had been set up to facilitate trade in the different commodities³¹⁵. Since the beginning of the 16th c. Vilnius had an established guest house for foreign merchants that stood in the area presently occupied by the Philharmonic Hall, not far away from the main market square. Other foreigners also stayed at the local citizens' houses that also acted as selling places³¹⁶. It must be noted that artisans also sold their production at their workshops, therefore merchandising various products occurred all over the city. Another important, if not the most important place for trade, especially river trade, was located in a suburb of Lukiškės where the warehouses were located³¹⁷.

The wealthiest and the most prominent merchants often were part of the Magistrate. Also, different merchants' groups had their own communities, for example, sellers of salt³¹⁸. In 1602 merchants had formed a united merchant corporation called *communitas mercatoriae sexaginta virorum* (a merchant

³¹² However, with the establishment of the new custom duties in the second part of the 16th c. and annulment of custom duties for the nobility, such privileges were significantly reduced, in: V. Žilėnas, 1962 (I), p. 26, 28; V. Žilėnas, 1940, l. 2

³¹³ Given by the Alexander I Jagiellon in 1492, in: V. Žilėnas, 1962 (I), p. 31-32. The level of the enforcement is unclear. However, at least during the fairs (one in the beginning of the year from the 6th of January, and the other from the 15th of August. From the mid-17th c. they were aided by the market next to the feast of St. Casimir in the beginning of March that eventually turned into the fair in the 19th c.) and market days, there were no restrictions and all merchants could trade freely.

³¹⁴ V. Žilėnas, 1962 (I), p. 8

³¹⁵ Ibid. p. 36

³¹⁶ Ibid. p. 32

³¹⁷ S. Samalavičius, 2011, p. 161-167 (in a part called "The warehouses for the transit goods")

³¹⁸ Ibid. p. 39

community of 60 men)³¹⁹ which was aimed at helping merchants in their business dealings. Also, it was part of the struggle between the citizens of Vilnius and the Magistrate, because the latter eventually became more and more a hereditary elite club and did not satisfy the interest of all the communities in the city³²⁰. Their conflict was resolved in the middle of the 17th c.³²¹, when the Magistrate committed to coordinate fiscal and political decisions not only with the merchant community, but also with the representatives of the artisans' guilds³²². However, as Maria Łowmianska has put it, the management of the city affairs was consolidated between the Magistrate and the merchant community³²³.

The economic capacity of the Vilnius elite, who in many cases were merchants, were best described by Aivas Ragauskas³²⁴. He broke down Vilnius elite (who for him were the citizens holding the political or administrative positions in the Magistrate) according to their wealth into three categories. According to Aivas Ragauskas the wealthiest group was made up of around 20 people³²⁵. According to him the wealth of the richest of them was similar to those from much bigger trading centres, such as Gdansk³²⁶. Majority of the Vilnius political elite were moderately rich, whose wealth could have reached to around several thousand *zlotys*. And then there were a few political elite members whose wealth was very remote. Aivas Ragauskas focused only on the political elite members who had various positions in the Magistrate in the second part of the 17th c. Thus, he neither analysed all merchants, nor artisans as separate citizens' groups. Also, he did not analyse the structure of the political elite's assets (the share of coins, immovable and movable property in the overall assets). We will address this issue by undertaking such analysis in the next chapter.

³¹⁹ M. Łowmiańska, date unknown (Udział communitatis mercatoriae w samorządzie wilenskim), s. 1

³²⁰ Ibid. p. 3-5

³²¹ The different authors provide different agreement dates. Vincas Žilėnas in his first papers puts a year of 1667 for this agreement (V. Žilėnas, 1962 (I), p. 44), then in second paper in 1665 (V. Žilėnas, 1962 (II), p. 55), while Maria Łowmianska in 1646-1647 (M. Łowmiańska, date unknown (Udział communitatis mercatoriae w samorządzie wilenskim), s. 8-9)

³²² V. Žilėnas, 1962 (I), p. 44

³²³ M. Łowmiańska, date unknown (Udział communitatis mercatoriae w samorządzie wilenskim), s. 11

³²⁴ A. Ragauskas, 2002, p. 188-217

³²⁵ A. Žilėnas on the other hand accounts 120 to 200 wealthiest merchants as the elite group, in: V. Žilėnas, 1962 (I), p. 37; V. Žilėnas, 1962 (II), p. 50

³²⁶ A. Ragauskas, 2002, p. 206

The artisans were another key socio-economic group in the city. While not as powerful in the city's administration, it was most probably the biggest economically active group among the city's inhabitants. Eventually, they grouped together according to the specialties into guilds, whose aims were to preserve quality among guild members, control pricing and limit outside competition, thus ensuring market for the production and maximum profits³²⁷. The first guilds in the city were established in 1495³²⁸. The number of guilds at the end of the 16th c. reached 15 that covered 27 different crafts³²⁹. There were 33 guilds by the end of the 17th c.³³⁰ The number is said to have increased in the 18th c. as well³³¹, although most of the conclusions come from the work of Jozef Morzy, who analysed Vilnius guilds only up until the end of the 17th c. The biggest guilds were of shoemakers, tailors, butchers, brewers and goldsmiths³³². It is hard to define the actual number of artisans at different periods and compare them to the overall population of the city as some of the people who did crafts did not belong to the guilds, there was no accounting of apprentices and other assistants. A 1764-1765 census of the Jews in Vilnius indicated that out of the around 50% of the total inscribed Jewish households who had their professions noted, the overall majority were artisans, mainly tailors and furriers³³³. It could be an indication that in the overall population of the city, these proportions could have been similar. The 1690 houses' register in Vilnius indicates that only several artisans could afford to live in the most prestigious streets of the city. Many artisans lived in the suburbs, in the different *jurydykas*³³⁴.

Stasys Samalavičius argued that there were more than 600 simple stores owned by the artisans where they marketed their products at the end of the 17th c. According to him, this number decreased significantly during the beginning of the 18th c. reaching around two thirds of the 17th c. figure by 1731³³⁵. However, by the middle of the 18th c. the number is said to have increased to around 900³³⁶. If accurate, this figure demonstrates a healthy economic development in the city, especially in the second part of the 18th c.

³²⁷ J. Jurginis, V. Merkys, A. Tautavičius, 1968, p. 91

³²⁸ S. Samalavičius, 2011, p. 199; J. Jurginis, V. Merkys, A. Tautavičius, 1968, p. 92

³²⁹ J. Morzy, 1959, p. 32

³³⁰ Ibid. p. 39

³³¹ Ibid. p. 199

³³² Ibid. p. 40

³³³ 1764-1765 census of Vilnius kahal and its *prykehals*, in: LVIA SA 3726

³³⁴ J. Morzy, 1959, p. 48

³³⁵ S. Samalavičius, 2011, p. 155-156

³³⁶ Ibid. p. 156

According to Stasys Samalavičius, there were around 20 inns in Vilnius area at the end of the 18th c. – all of them in the city’s suburbs³³⁷. There were much bigger number of simpler pubs (Pol. *szynki*) located in some of the houses. For example, Stasys Samalavičius indicates that in 1800 there were 518 such places that were paying taxes to the Magistrate³³⁸. According to him these “leisure” places were supplemented by a number of wineries, mead selling places, larger inns that also served food called *traktierzy*, coffee houses and other leisure places that especially increased at the end of the 18th c.³³⁹ It must be noted, that the numbers provided by Stasys Samalavičius are only indicative and require future researches.

Together with the artisans’ communities and their guilds, there were also several larger production entities, even defined as companies by Juozas Jurginis et al.³⁴⁰ Despite that, it is an exaggeration to call these entities as companies, because they employed only a limited amount of people and could not even be defined as manufactories. These entities include several mills³⁴¹ around the city, paper and glass workshops³⁴², brick burners and calx preparatory entities that concentrated in the suburb of Šnipiškės (Pol. Śnipiszki) since there were suitable locations for extracting necessary raw materials³⁴³. It seems that a metal foundry disappeared around 1638³⁴⁴. Similar fate and at the similar time (in 1661) happened to the coin mint which also employed a few people³⁴⁵. Larger manufactories tended to be based in the magnates’ estates³⁴⁶, while Vilnius entities were dedicated more to serving the needs of the city.

³³⁷ Ibid. p. 175

³³⁸ Ibid.

³³⁹ Ibid. p. 183

³⁴⁰ J. Jurginis, V. Merkys, A. Tautavičius, 1968, p. 95-99

³⁴¹ While there are no specific studies on the mills in Vilnius and nearby areas, at least in the 18th c. there were at least 6 mills in the city (kings, bishop’s and voivode’s plus several paper mills and one identified as *Weisgerber Walen*) as in the map detailed by Georg Max von Fürstenhoff in 1730s, in: J. Ligusz, 1996. A list of tax for the army (*kwatergielt*) mentions 3 such mills in the suburbs in total, although only 1 in the city, in: LMAVB RS F17-132, l. 184. Most probably the tax list was compiled at the end of the 18th c., around 1785-1790.

³⁴² J. Jurginis, V. Merkys, A. Tautavičius, 1968, p. 95-96

³⁴³ J. Ligusz, 1996, p. 86

³⁴⁴ Ibid. p. 98

³⁴⁵ S. Sajauskas, 1993, p. 350

³⁴⁶ See for example a seminal work by Witold Kula on the manufactories-workshops in PLC in the 18th c., in: W. Kula, 1956

2.6. Key capital holders in the city

As we have seen from the analysis above of the key economic trends from the second part of the 17th to the end of the 18th c., Vilnius was rather typical Crown city in PLC. Its economic agents were well constrained by the self-regulation documents and privileges. Its industrial activity was minimal, while the production primarily served local needs. Commercially, it was an important part of a trade network connected both by land and in particular river transport system via the river Neris (Pol. Wilia). However, it seems that Vilnius was more a passing point for the production of magnates from their riverhead estates than own commercial centre. While the city was most definitely enhanced by being a political capital of GDL, in that matter, it was rivalled by Grodno, which hosted part of the PLC Sejms. In terms of the number of inhabitants Vilnius experienced a significant growth only in the second part of the 18th c. Similar tendencies were present in Warsaw at the time, however, the growth scale was much bigger in the latter: from 1764 to 1792 the capital of PLC grew from around 30.000 inhabitants to 115.000³⁴⁷. Therefore, even with the substantial growth, Vilnius was more and more marginalized compared to the main city in PLC.

The previous sub-chapter enabled us to understand the key economic activities in the city, yet, it is insufficient in determining the key capital holders on whom we would like to conduct our primary research. Therefore, in addition we will use the already mentioned capital tax registers³⁴⁸ as a supplementary tool for making this decision. A capital tax for the several years (1777-1781) in GDL taxed credit above 1.000 zł. A capital tax register was formed to record credit transactions and calculate payable tax. Even though it is a one-time and a rather fragmentary source of only a large amount of capital being distributed, it is the only list of the different creditors and debtors in one place that enables us to identify aggregated figures in a specific place. However, there are major issues with this source considering our aim. Firstly, it presents us with the picture of only one part of the capital which was distributed in credit. Secondly, this register encompasses the whole Vilnius district where Vilnius although the biggest city was only part of it. Thirdly, the legislation for the capital tax enabled various exceptions. They included an opportunity for creditors not to pay the tax in case the contract was in the

³⁴⁷ M. Drozdowski, A. Zahorski, 2004, s. 91-98

³⁴⁸ Capital tax registers from Vilnius district, in: LVIA SA 3698, l. 491-495, 612-626 (year 1777); l. 508-511, 556-576 (1778); l. 525-529 (1779); l. 546-551 (1780); l. 552-555 (1781)

litigation process or the debtor did not pay the interest. Church institutions, ecclesiastics and religious orders were exempted for paying this tax if the credit issued was based on donations and legations³⁴⁹. Therefore, sometimes for the same year there were several different lists: one for the credit that was taxed; the other for the credit exempted or in the litigation process. Fourthly, sometimes, the several compiled lists³⁵⁰ did not have any identification of the year. Additional uncertainties on the accuracy of the figures is based on the principles of some of the contracts and the nature of the tax. It was based on the notion that the creditor was supposed to pay the tax when he received an interest payment. While some of the contracts were specific and limited in time (for example 3 years), others were unspecified, long lasting and even perpetual. Therefore, calculations of the aggregate issued credit numbers should be viewed cautiously at best. However, we do not possess any better source or method which could help us determining the main socio-economic groups that could had the means for capital accumulation. Furthermore, the capital tax registers are only indicative for our research, as we would also narrow down the specific selected socio-economic groups, based on the possible historical sources, impact.

We will use this source to establish, at least partly, a statistically valid database and to identify the distribution of credit between the different socio-economic groups. For the purpose of this analysis we have divided the latter into several categories: 1) the Ecclesiastics and the Church institutions except the religious orders, 2) the city's citizens, 3) the magnates and the noblemen, 4) the Jews, 5) the religious orders, 6) others or unspecified. It must be noted that while this grouping is artificial, it is based on the previous research on the subject³⁵¹. The data comes from the period of 1777-1781. In the two years of 1777 and 1778 we distinguished the percentage breakdown into two parts: one for the capital that was taxed and the other – that was not taxed, for the various reasons mentioned in the previous paragraph. All other years cover the capital that was only taxed. We can see the aggregate figures of the accounted credit in the table below.

³⁴⁹ More on this in the following chapters.

³⁵⁰ Capital tax registers from Vilnius district, in: LVIA SA 3698, l. 530-539; 540-547

³⁵¹ D. Sakalauskas, 2014 (II)

Table 3. Total amount of accounted credit in Vilnius district from the capital tax registers in the year 1777-1781³⁵²

Year	Total amount of credit accounted (in zlotys)
1777	912.156
1777 (Tax not paid)	4.900.687
1778	1.039.710
1778 (Tax not paid)	5.546.804
1779	1.105.525
1780	2.979.670
1781	2.584.591

We have detailed the share of this credit on both the creditors' and the debtors' side according to the previously identified categories. A percentage distribution is provided in the figures below. We can see that in general the main creditor group in the district consisted of magnates and noblemen. They accounted between 29% to 66% of the issued credit in all the analysed years. The religious orders accounted from 22% to 55% of credit, while the ecclesiastics and the other Church institutions – between 11% to 21%. On the receiving end the main debtors were magnates and noblemen. As mentioned before, it must be noted that the tax covered not only the capital from the city, but from the whole *powiat*. While the city played an important part in the economic landscape of the Vilnius district, the registers encompassed also loans that had nothing to do with the city, except that they were registered in the city's castle court books. We can safely presume that they most often belonged to the magnate and the noblemen families, sometimes to the religious orders that were also based outside Vilnius in other locations in the district. Furthermore, the register only indicates a situation of the market of the larger loans (above 1.000 zł.) excluding a market of the lesser loans that undoubtedly existed in the city. In addition to that it is possible that some capital loans were not registered at all to avoid the tax. Therefore, as mentioned before, these figures can only be suggestive for the city environment.

³⁵² Capital tax registers from Vilnius district, in: LVIA SA 3698, l. 491-495, 612-626 (year 1777); l. 508-511, 556-576 (1778); l. 525-529 (1779); l. 546-551 (1780); l. 552-555 (1781)

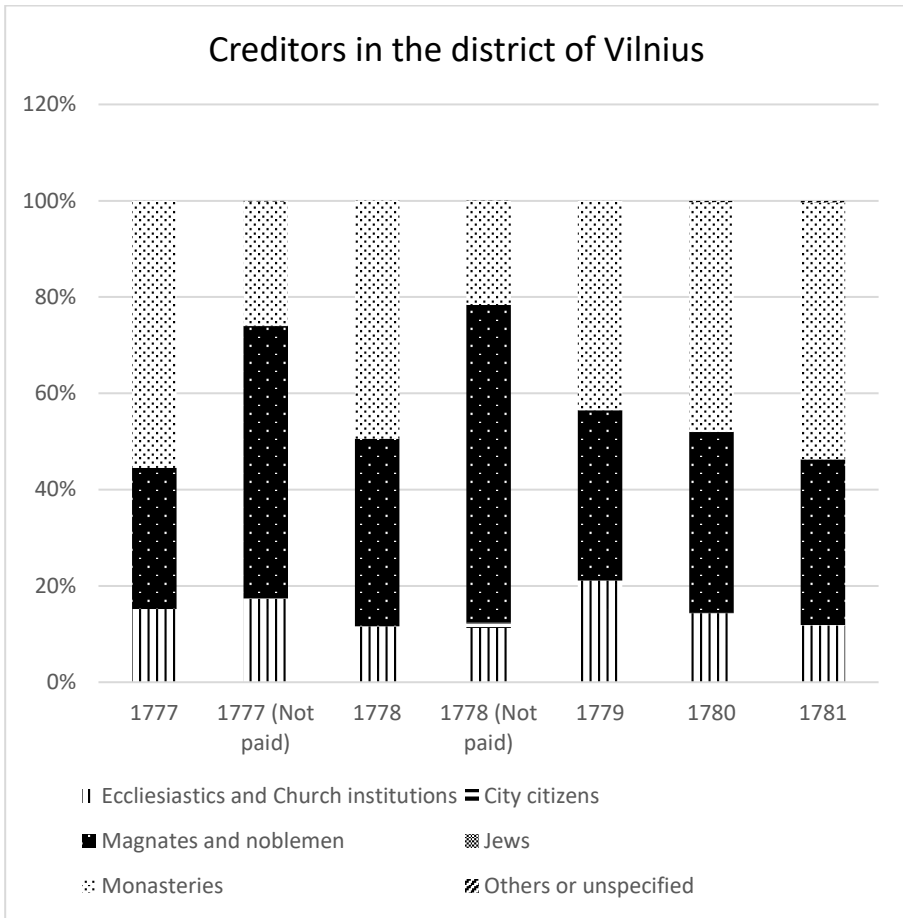


Figure 3. Share of the creditors in the district of Vilnius in the years 1777-1781

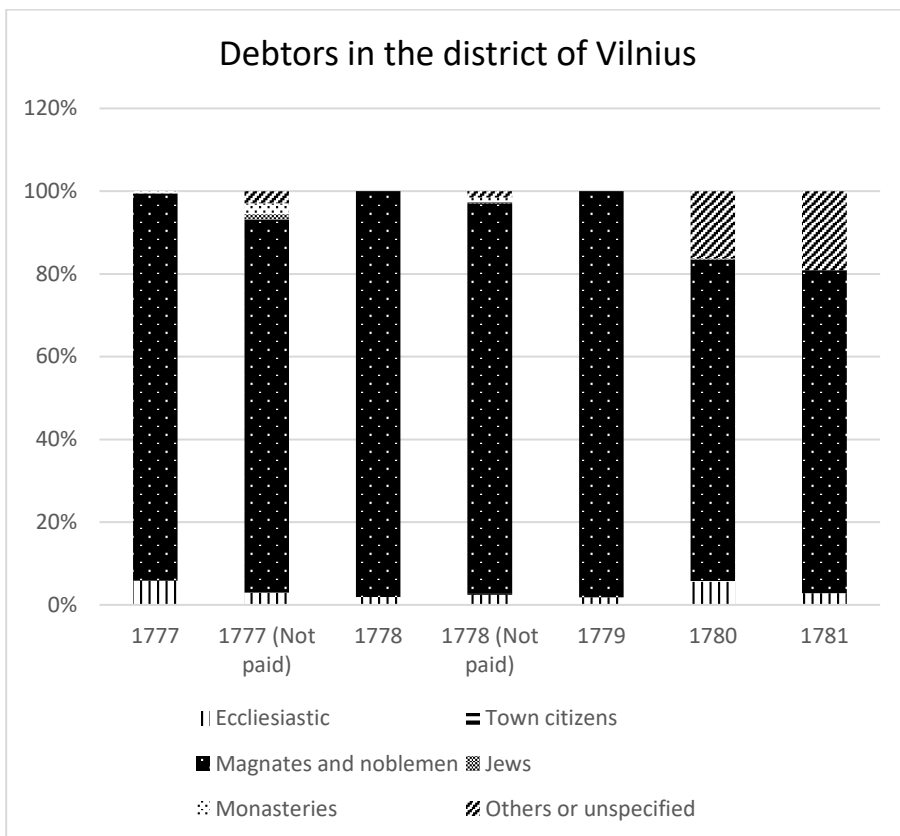


Figure 4. Share of the debtors in the district of Vilnius in the years of 1777-1781

The capital tax register indicates that the three large capital holding groups were the wealthy magnates, ecclesiastics and the Church institutions. As for the latter, we have chosen to analyse the Conventual Franciscans³⁵³ friary due to their economic and financial strength (also indicated by these capital tax registers) and involvement in the city's economic landscape. Regarding the group of magnates, we have chosen to analyse the Radziwiłł family activities. While usually the magnate families did not reside in the city, Radziwiłł family owned a separate *jurydyka* in Vilnius and its family members were large beneficiaries of capital from the local *powiat* as stated in the capital tax registers. Therefore, their case can be a good indication of the magnate family's involvement in the city's capital market. In addition to these groups we will add the analysis of the city's citizens and the Jews with their

³⁵³ We will focus on the case of the Conventual Franciscans (The Order of Friars Minor Conventual (OFM Conv)). Therefore, we will use Franciscans and Conventual Franciscans as synonyms.

communal body kahal as the other two groups to be analysed. This has been done assuming the active involvement of those two socio-economic groups' in the financial life of the city (albeit not recorded in the above-mentioned capital tax registers), their different legal framework and growing population, especially in the 18th c. We must admit that the choice of these groups is, at least partly, selective. Anyone could question the choice of analysing Franciscans among other religious orders, or Radziwiłł family instead of the Sapiehas, etc. There are also notable absentees from the chosen group such as artisans' guilds, inhabitants of the suburban areas, the Cathedral Chapter or the Bishop, etc. It may not be a sufficient answer, but in determining the groups, we have also taken into the consideration the available sources that could at its best help to answer the questions detailed in the introduction of the thesis. Furthermore, the selected socio-economic groups have the potential to explain a wider spectre of the city's economic life. For example, when analysing the Radziwiłł family's economic capacity in Vilnius, we will also look at its inhabitants, thus, covering suburban economic life. Therefore, we feel that the current group of the socio-economic agents can best represent the different angles of the capital accumulation and management in the urban environment of Vilnius in the 17-18th c.

3. ECONOMIC CAPACITY OF THE SELECTED SOCIO-ECONOMIC GROUPS IN VILNIUS

3.1. Vilnius citizens as the capital holders

The analysis of the selected socio-economic groups and their capital management starts with arguably the most numerous and fragmented group in the city – the citizens of Vilnius. It was the core of the urban community with their principal undertakings in the mercantile and craft activities. As has already been mentioned in the previous sections, besides the works of Aivas Ragauskas, there have been just a few very sporadic attempts to analyse the economic capacity of Vilnius citizens. It was only a part of the overall goal of the work by Aivas Ragauskas who mainly focused on Vilnius political elite. He also did not go beyond the 17th c. Therefore, we will try to address these above-mentioned issues and analyse the economic capacity and capital management practises of Vilnius citizens in greater length and beyond the 17th c. We must note, that in this part we will not attempt to analyse the whole spectre of the economic history of Vilnius citizens, as that would require a separate monograph. Firstly, we will attempt to analyse the economic capacity of Vilnius citizens through their inventories and look at the share of productive assets that we would deem as capital. And secondly, we will try to analyse capital management practises through the testaments, contracts and various other documents that are available in city council's and benchers' court books.

3.1.1. Capital in the possession: the analysis of the inventories

As mentioned above we will begin by going through the set of the inventories to understand the share size and scope of the overall assets belonging to the Vilnius citizens. Then we will divide the assets into the different categories which would subsequently enable to see assets that could be titled as productive. We have used the identified inventories³⁵⁴ from Vilnius citizens that were registered either in the city council's or benchers' court books from 1666 to 1795. There are several important notes that must be taken into the consideration when analysing this collection of data. We have used only the inventories that we assumed could indicate the overall state of one's assets. Therefore, we have not included inventories whose object was only one part

³⁵⁴ A full set of the inventories and their signatures is provided in the Annex No. 1 to this dissertation.

of the overall assets, such as designated for pledging or purchasing. Also, we have not included inventories that only detailed assets without their evaluations. It must be noted that frequently parts of the inventories were ascribed a value, while others were not. In this case we discarded inventories that had only a minority of items evaluated. At the same time, we have included inventories even if a limited number of items did not have an assigned value assuming they had only a minor importance to the overall capital structure. Most often these were the household items such as books, tableware, etc. Also, immovable property or real estate often did not have a monetary evaluation. When analysing the structure of wealth, we will do the analysis for the inventories with valuing the immovable property separately. Therefore, we must be aware of the differences between the inventories and their quality as they quite often did not follow the uniform structure. This depended on both the city council's administration and the fellows who conducted the inventorization process. They were either yearly counsellors or the elders of the relevant assets' category's guild. For example, goldsmiths evaluated the value of the jewellery, tailors – clothes, etc. It helped the accuracy when these people attended the inventorying process. However, that was not the rule followed every time.

When analysing the inventories that were supposed to evaluate a full extent of one's wealth at a certain period, we should note that most often they were conducted after the death of the person for whom this inventory was detailed. Thus, it only shows the economic capacity of a certain individual at the end of his/her life. It cannot be taken as a full representation of economic activities and capacity during the prime time of a citizen. Also, a process of conducting the inventories was often complicated as it was a principle source for information for the inheritance process which often involved various litigations³⁵⁵. However, these are still the most informative inventories, as most often only at this point overall assets were written down. Other types of the inventories, that were also registered in the city council's and the benchers' court books, such as property designated to be sold in the city³⁵⁶ and

³⁵⁵ A. Ragauskas, 2002, p. 195-196

³⁵⁶ For example, an inventory of a *dworek* to be sold in the suburb of Vilnius noted in the city council books in January 15th, 1752, in: LVIA SA 5131, l. 40-41

beyond³⁵⁷, merchandise that was in a litigation process³⁵⁸, items after the assets were divided in the so-called *ex-divizia*³⁵⁹ process³⁶⁰, usually do not provide a full picture of the assets and could be misleading. Therefore, we have not used them in this analysis. However, their insights when necessary will be used in other parts of this work.

Furthermore, we should note a very important methodological point regarding the monetary values. As noted in the previous section, there was a variety of gold, silver and copper coins circulating in the market of GDL with the ever-changing exchange rates, especially in the second part of the 17th and the first part of the 18th c. If all of the inventories would be evaluated in the same currency during the whole period that would cause only a minor problem. However, there were a variety of the monetary values, all intermixed with each other even in the same inventories. Usually, they would be exchanged in the inventories with the current exchange rate into the denomination of the *zloty*. But in the second part of the 17th c. we encounter different *zloty*'s evaluations in the inventories³⁶¹. It meant that sometimes the assets were inventoried in the silver based *zloty* and sometimes in the copper based *zloty*. The difference between them was around 1,66 meaning that the value of a silver or the so-called good coins' *zloty* was 1,66 bigger. Then, from the beginning of the 18th c. we find inventories whose assets were valued in *tymfs*: an already mentioned coin that was minted only for the several years in the middle of the 17th c. in the Polish Crown³⁶², but in great numbers and

³⁵⁷ There are many inventories in city's books that inventoried property outside the city such as manors, folwarks, villages, which seems had nothing to do with Vilnius, but were nevertheless registered in its books.

³⁵⁸ For example, an inventory of the unpaid goods by a pharmacist Johan Hamilton noted in the benchers' court books in August 11th, 1777, in: LVIA SA 5353, l. 422-426;

³⁵⁹ When assets of the deceased were divided among his/her creditors. The nature of these inventories suggests their suitability for the analysis as well. However, they often include only assets obtained by one individual and does not fully represent the full scale of assets divided after his or her death.

³⁶⁰ An inventory of Jadwiga Morozowa (a wife to a voigt Maciej Michał Moroz) noted in the city council books in November 18th, 1728, in: LVIA SA 5126, l. 1-9; An inventory of a counsellor Bernard Ludvik Kajetan Lorety noted in the city council books in April 10th, 1737, in: LVIA SA 5127, l. 61-64; *Ex divizia* of the property of Vilnius counsellor Gregorz Stephanowicz and his wife Barbara to their creditors as noted in the city council books in July 14th, 1711, in: LVIA SA 5122, l. 604-613

³⁶¹ An inventory of the counsellor Alexander Ihnatowicz noted in Vilnius city council books in July 12th, 1679, in: LVIA SA 5109, l. 329-368; An inventory of the bencher Stephan Szycik Załeski noted in Vilnius city council books in January 10th, 1680, in: LVIA SA 5109, l. 433-469

³⁶² A. Dylewski, 2011, s. 194-195

probably since then spreading significantly in GDL as well. Its value was also interchanging against the *zloty* during the time, but since the year of 1717 it stayed around the official exchange rate of 1 to 1,26 (1 *tymf* was worth 38 *groszy* or 114 shillings). We can actually see how it gained value against the copper-based money since its introduction when its real value then was around 12-18 *groszy*³⁶³. Our aim was to have as much comparable values as possible during the whole period of our analysis. Therefore, we have chosen to calculate values in the so-called good gold coin of ducat. It enables relatively better comparisons of the assets between the different periods. Of course, a more thorough comparison would involve adjustments for the purchasing power, i.e. analysis of inflation at the time. However, this would require a separate research. Thus, we would conduct a simpler calculation this time. We have used both the factual and the official exchange rates that we have provided in the previous section and attributed to any specific year the last-known exchange rate. We must admit that it generates certain inaccuracies, especially for the specific periods that did not have the exchanges rates provided, especially between the years 1686 and 1717. However, despite these inaccuracies, a method reporting a value of assets in ducats is still more trustworthy than the one reporting in current coins at the time when the inventories were written down.

We have grouped all the assets of Vilnius citizens whose inventories we examined in different categories in the accordance with the type of information the sources have provided and the aim of this analysis. We have identified the following assets' groups: 1) assets in coins, 2) assets in credit, 3) assets in products and material, 4) household assets, 5) assets in immovable property (when provided with the monetary value), 6) assets in question, 7) outstanding debt. The assets in coins were usually detailed first in the inventories. While often there was a variety of different coins a person possessed, an inventory usually provided their evaluations in the monetary value all assets were noted. Assets in credit were a common element in the inventories where various types of debit notes (most often these were called *oblig* and *cerograph* in Polish) were included. They represented a security for an outstanding loan. These loans that had to be repaid back to the person for whom the inventory was written were assets in credit. Also, many citizens had various items on hold for an issued credit. These items were called *zastawa* (a pledge) in the sources. Instead of putting these assets in the category of household items where they would belong according to their physical nature,

³⁶³ Ibid.

we have put them in the credit category. The main reason for that was that these items belonged to the current owner only for a temporary time and in essence they meant a due credit. Another category encompassed goods, wares and different materials that could be used for merchandising activities, crafts, construction and other economic activities. This group is also often separated in the inventories as goods in shops, warehouses and as specific material such as copper, iron and others. The difference between this group and the following one, household items, is that the former could be identified as having a productive and merchandising value. Of course, we must take into consideration that all the items could have been sold thus ensuring their merchandising value. Therefore, the distinction between some items in the third and fourth categories is perhaps the thinnest than with any other category. This fourth category, named as household items, included jewellery, gold and silver possessions in general, clothes, books, tableware, furniture. The following category, immovable property assets, represented valuations of houses, warehouses and other immovable property that were owned by a certain individual. It must be noted that relatively rarely we have evaluations of the immovable property in possession. Therefore, it must be taken into consideration that when evaluating the total assets' figures, we are most often talking about them without the value of the immovable property. However, we will provide a separate analysis of the inventories that included valued immovable property. It will allow us to compare the share of both, the movable and the immovable assets in the overall structure of wealth. A last group of assets was the outstanding debt. It was combined from various outstanding obligations such as unpaid debit notes, pledges that needed to be bought back by the deceased's successors, unpaid obligations for servants, goods. We have excluded various expenses that came out after the death, most notably the funeral costs and various donations, as they represented the activities after a person's death. Some inventories indicated assets, usually some form of debts, that were in the litigation process or in question. We have not included these questionable assets in the overall structure of assets. The total assets have been calculated by adding the assets in coins, credit, products and material, household items, immovable property and subtracting the outstanding debt and other obligations.

For this analysis we have used 173 inventories dating from March 13th, 1666 to September 7th, 1795. Any kind of the evaluations without considering the socio-economic stratification of Vilnius citizens would seem rather ambiguous. As inventories usually indicated a profession of the person for whom it was taken, we have divided them into several groups. First, we have

defined a group that we have labelled as the city's elite³⁶⁴. By determining this group, we relied largely on the works by Aivas Ragauskas and definition of the city's elite set by him. Thus, for us the city's elite is in principle the political elite of the city. This group includes the citizens holding city's administration's positions (also their wives when they had separate inventories³⁶⁵), such as benchers (Pol. ławnik), counsellors (Pol. rajca), burgomasters (Pol. burmistrz) and voigts³⁶⁶. In line with the concept of the city's elite provided by Aivas Ragauskas, we have also included doctors as it was a profession that required university education, generated some sort of prestige and entry to the political and economic elite³⁶⁷. To add, we have also included in this groups several other professions connected with the administrative and legal work in the city such as notaries³⁶⁸, weight scribe³⁶⁹, jurists³⁷⁰. In total we have inventories for 49 of such individuals. There are 75 merchants' inventories that constitute probably the most homogenous group. However, we must take into consideration that many of the city's elite members conducted mercantile activities themselves³⁷¹. Therefore, this distinction in the society where multiple economic undertakings was a norm, is rather artificial. Understanding this, we still wanted to show the possible difference of capital structure between these two groups that we initially saw while looking at the inventories. Our hypothesis in this case was that there

³⁶⁴ Based on the definition and analysis provided by Aivas Ragauskas, in: A. Ragauskas, 2002, p. 13

³⁶⁵ A wife of a husband usually was identified by her husband's activities. For example, Petronella Minkiewiczowa, a wife of a burgomaster Jozef Minkiewicz in the late 1780s. had her inventory noted just after her husband. An inventory of the burgomaster's wife Petronella Minkiewiczowa noted in the city council's books in November 11th, 1789, in: LVIA SA 5146, l. 1236-1257

³⁶⁶ A group of city's self-governance positions that constituted the full Magistrate. Their role and functions are described in the previous chapter.

³⁶⁷ A. Ragauskas, 2002, p. 234-238

³⁶⁸ An inventory of the notary Cyprian Gawłowski noted in the city council books in May 5th, 1677, in: LVIA SA 5110, l. 491-494; An inventory of the notary Laurenty Minkiewicz noted in the city council books in August 30th, 1681, in: LVIA SA 5111, l. 213-219. An inventory of the notary Jan Sebastianowicz noted in the city council books in June 25th, 1694, in: LVIA SA 5111, l. 1658-1670; An inventory of the notary Piotr Zurobinski noted in the city council books March 31st, 1746, in: LVIA SA 5129, l. 316-321

³⁶⁹ An inventory of the weight scribe Andrzej Piastecki noted in the city council books in February 17th, 1703, in: LVIA SA 5121, l. 446-451

³⁷⁰ An inventory of the jurist Adam Domicki noted in the city council books in March 13th, 1666, in: LVIA SA 5104 l. 64-65

³⁷¹ As notes Aivas Ragauskas, 63,1% of them in the second part of the 17th c. were mainly merchants, in: A. Ragauskas, 2002, p. 413

could have been a distinction between those groups, because the merchants focused mainly just on the mercantile activities, while the members of the city's elite were inclined to engage more in multiple undertakings, including providing financial services. We will investigate this in the following sections. Overall, these two groups constituted the most affluent group of the citizens in this analysis. The next category involves various artisans. We have the fewest inventories (18) from them. There could have been several reasons for that. First, the size of their assets was often much smaller than in the case of the city's elites' and the merchants'. Therefore, there could have been fewer reasons to write down and inscribe the inventories in the city's books. This could have been done in the testaments instead. Also, some of the artisans' inventories were noted down in the books of other city's jurisdictions, such as the one belonging to the castle³⁷². Lastly, we have a group of 31 citizens whom we could not assign to one of the groups due to lack of information in the sources. A distribution of the inventories in the different citizens' categories is provided in the table below.

Table 4. Distribution of the available inventories from 1666-1795 into the defined categories of city's citizens

	City's elite	Merchants	Artisans	Unknown	Total
The number of the inventories	49	75	18	31	173
Percentage out of total inventories	28%	43%	10%	18%	100%
Average capital in ducats	2173,74	595,05	85,96	361,86	954,48

3.1.1.1. Elite

As we can see from the table above the wealthiest group on average among the city's citizens for whom we have the inventories was the group of Vilnius political elite³⁷³. Their average capital throughout the whole period was 4

³⁷² K. Frejlich, 2017, s. 175-182

³⁷³ Hereafter, we will use the city's elite as the definition of this group clearly stating that it in principle encompasses the city's political elite.

times bigger than that of the merchants and more than 20 times bigger than that of the artisans. It is unsurprising considering their influential political status often depended on a meaningful level of assets. However, as notes Aivas Ragauskas, the group was not homogenous in terms of the economic capacity. A counsellor Piotr Procewicz in the second part of the 17th c. owned assets worth more than 150.000 zł. (a calculation carried out by extracting various obligations suggests a figure to be 159.762,93 zł., or 13.313,58 ducats)³⁷⁴. Whereas his counterpart, also a counsellor, Alexander Ihnatowicz in the second part of the 17th c. had more obligations than assets. To be precise obligations surpassed identified ³⁷⁵ assets by 34.179,77 zł., or 2.848,31 ducats³⁷⁶ meaning that the political positions not always guaranteed a wealthy status. There was definitely an economic stratification in this group. For this we have constructed a table of individuals grouped in the different assets' categories³⁷⁷. As we can see from the figure below there were only 2 citizens whose wealth stands out among others. Besides Piotr Procewicz, the other citizen was Henric Mones³⁷⁸, whose wealth (17.620,11 ducats) almost entirely depended on the credit he issued. The number of the elite members whose wealth was in the region of 5.000 to 10.000 ducats was also not large: 5. The largest group was in the category of assets up to 1.000 ducats which was a relatively modest sum. Therefore, a mean sum among all group members was slightly inflated by the several wealthy members, while most of the group possessed relatively average amount of assets.

Table 5. Different categories of assets' size and the number of city's elite members in each of them

More than 10.000 ducats	5.000-10.000	1.000-5.000	0-1.000	More obligations that assets owned
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³⁷⁴ An inventory of the counsellor Piotr Procewicz noted in the city council books in January 13th, 1681, in: LVIA SA 5111, l. 1-20

³⁷⁵ It must be noted that while his inventory indicates an owned bricked house, we do not possess the evaluation of this house.

³⁷⁶ An inventory of the counsellor Alexander Ihnatowicz noted in the city council books in July 12th, 1679, in: LVIA SA 5109, l. 329-368

³⁷⁷ It must be noted that these categories are an artificial construct that only enables to see different wealth categories and the number of the citizens the belong to each of them.

³⁷⁸ An inventory of the burgomaster Henric Mones noted in the city council books in March 20th, 1666, in: LVIA SA 5104, l. 71-78

2	5	16	20	6
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Another significant topic is the dynamics of the average size of assets through the different periods. As will be the case with all the citizens' groups in this sub-chapter, we have categorized the inventories into 4 different periods: 1666-1699, 1700-1717, 1718-1763, 1764-1795. This periodization is mainly based on the monetary policy decisions already mentioned in the previous chapter. Also, this is in line with the assumed economic tendencies. For example, we have included a separate period of 1700-1717 which we think should indicate the level of downturn in terms of average wealth considering various atrocities that occurred during this time³⁷⁹. The results provided in the table below suggest that our assumption was correct. However, it must be noted that the decrease of wealth was relatively minor in that period compared to the years 1666-1699: only by 18.5%. Then we can see an upward trend. It was in a relatively small scale in the period of 1718-1763 but increased significantly over the period of 1764-1795. When analysing these results, we should take into consideration that we lack coherent sources. Probably the most important difference in the inventories is that in some of them we have evaluations of owned immovable property, while in the majority – no. Therefore, we will also provide the average wealth figures without the evaluations of the immovable property. In this case we can notice that the most inflated average comes from the 1764-1795. If we use the figures of average assets without the immovable property, we can notice that there is rather small difference of average wealth throughout the periods. The difference between the periods of the lowest (years 1718-1763) and the highest (1764-1795) average of wealth was 446,79 ducats.

Table 6. Average wealth of the city's elite through the different periods

	1666-1699	1700-1717	1718-1763	1764-1795
The number of inventories	21	8	13	8
The average wealth in ducats	1944,55	1714,79	1843,86	3357,94
The average wealth in	1821,95	1714,79	1676,44	2123,23

³⁷⁹ They were detailed in the previous chapter and encompassed several invasions in the city by the Swedish and Muscovite forces, a fire in 1706, bad harvests in 1706, 1707, 1709 and ultimately a plague in 1710.

ducats without the immovable property				
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Immovable property in the early modern urban environment should have constituted a significant part of the overall assets. However, the extent of this significance is up until now unclear. Therefore, it is important to analyse the share of immovable property in the overall structure of wealth. We will conduct this analysis with the inventories of the city's elite that had the evaluations of owned houses and other immovable assets³⁸⁰. We must note that we will only use the inventories that provided full and coherent information of all owned immovable assets³⁸¹. The fact that for this we could only use 12 inventories³⁸² from the city's elite once again showcases how sketchy these sources are and how difficult it is to conduct a worthy analysis based on the data provided in the inventories. While it would be inaccurate to merge nominal values and then extract share figure from the 12 inventories, we have conducted calculations of the immovable assets' share in all the

³⁸⁰ The most often combination was that a citizen owned at least one bricked house, a warehouse in the district of Lukiškės and some plots of land just outside the city gates in various suburbs.

³⁸¹ As there are inventories that provided evaluations only of part of the immovable assets. Such as the one of the burgomaster Stephan Dubowicz as provided in his inventory noted in the city council books in March 14th, 1671, in: LVIA SA 5106, l. 359-363

³⁸² An inventory of the counsellor Piotr Procewicz noted in the city council books in January 13th, 1681, in: LVIA SA 5111, l. 1-20; An inventory of the burgomaster Eustachy Szperkowicz noted in the city council books in January 16th, 1686, in: LVIA SA 5111, l. 644-657; An inventory of the burgomaster Piotr Bylinski noted in the city council books in July 5th, 1686, in: LVIA SA 5111, l. 809-847; An inventory of the notary Jan Sebastianowicz noted in the city council books in June 25th, 1694, in: LVIA SA 5111, l. 1658-1670; An inventory of the burgomaster Joseph Osipowicz noted in the city council books in April 3rd, 1721, in: LVIA SA 5124, l. 258-268; An inventory of the burgomaster Michał Kosobudzki noted in the city council books in December 13th, 1735, in: LVIA SA 5126, l. 1037-1048; An inventory of the burgomaster Lukasz Hałuz noted in the city council books in March 26th, 1759, in: LVIA SA 5137, l. 123-144; An inventory of the burgomaster Piotr Kossobudzki noted in the city council books in February 11th, 1778, in: LVIA SA 5144, l. 761-773; An inventory of the voigt Onufry Minkiewicz noted in the city council books, in: December 13th, 1788, in: LVIA SA 5146, l. 493-499; An inventory of the burgomaster Jozef Minkiewicz noted in the city council books in November 9th, 1789, in: LVIA SA 5146, l. 1223-1235; An inventory of the burgomaster's wife Petronella Minkiewiczowa noted in the city council books in November 11th, 1789, in: LVIA SA 5146, l. 1236-1257; An inventory of the bencher Marcin Sienkiewicz noted in the city council books November 23rd, 1793, in: LVIA SA 5150, l. 674-707

inventories out of all assets excluding debt and various obligations. The average share of the immovable assets to the overall capital was 36%. It means that around 1/3 of the evaluated assets of the city's elite constituted of houses, warehouse and plots of lands.

Similar calculations have been conducted on all other type of the assets. As with the immovable property we have done these calculations based on the share percentages between the different assets' categories. We can see that on average the biggest share of the assets belonged to the products and materials. It suggests that many of the city's elite members were engaged in the mercantile activities and in this way could have generated their capital. On average, the city's elite members had around 64% of debt ratio to their owned assets during the period of our analysis. It must be noted that some sort of level indebtedness was very common among all the city's elite members. Only 14 inventories of them did not report any kind of outstanding debt or other obligations. In the inventories where some level of debt was recorded, usually it was equivalent or less than the owned assets. However, there were cases in which debt exceeded assets. For example, a burgomaster Stephan Dubowicz had debt obligations that constituted 123% of his assets³⁸³. Similarly, a counsellor Stephan Konstantynowicz had 176% more outstanding debt obligations than his reported assets³⁸⁴. The situations of a counsellor Alexander Ihnatowicz with the ratio of 175%³⁸⁵ and of a burgomaster Piotr Bylinski³⁸⁶ with a slightly smaller ratio of 104% were similar. There were two rather exceptional cases in terms of their indebtedness. There were from a voigt Andrea Gierkiewicz³⁸⁷ and a royal secretary Jan Gawłowicki³⁸⁸. However, in those two cases we can notice that we do not possess the evaluations of the immovable property even as the inventories indicate houses

³⁸³ As calculated from the inventory of the burgomaster Stephan Dubowicz noted in the city council books in March 14th, 1671, in: LVIA SA 5106, l. 359-363

³⁸⁴ As calculated from the inventory of the counsellor Stephan Konstantynowicz noted in the city council books in December 17th, 1671, in: LVIA SA 5107, l. 225-227

³⁸⁵ As calculated from the inventory of the counsellor Alexander Ihnatowicz noted in the city council books in July 12th, 1679, in: LVIA SA 5109, l. 329-368

³⁸⁶ As calculated from the inventory of the burgomaster Piotr Bylinski noted in the city council books in July 5th, 1686, in: LVIA SA 5111, l. 809-847

³⁸⁷ His debt exceeded his assets by 886% as calculated in the inventory of the voigt Andrea Gierkiewicz noted in the city council books in March 14th, 1691, in: LVIA SA 5111, l. 1203-1215

³⁸⁸ His debt exceeded his assets by 839% as calculated in the inventory of the royal secretary Jan Gawłowicki noted in the city council books in February 23rd, 11712, in: LVIA SA 5123, l. 5-9

and other immovable property owned by the above-mentioned citizens. Including evaluations of the immovable property in these two inventories would make their debt ratio much healthier. The debt ratio calculations with the exception of several individuals would suggest that the city's elite had a rather healthy debt ratio that enabled to pass more assets, than obligations to their heirs. If we would take out two inventories with the exceedingly high debt ratio, then the average debt ratio among the city's elite would be 30%. It should be even lower considering that we often lack evaluations of the immovable property.

Table 7. Distribution between the different types of assets among the city's elites

Coins	Credit	Products and materials	Household items	Immovable property	Average ratio of debt and obligations to the assets
11%	19%	42%	19%	9%	64%

As we have noted in chapter 1 our definition of capital encompasses assets that possibly could have had productive and income generating essence. Our categorization of assets would discard only the household items, ones that were not primarily intended to generate income. As we can see from the table No. 7, they constituted around 1/5 of the overall wealth. The largest share of assets was in the group of products and materials which indicates that the members of the city's elite were largely invested in the economic activities, mainly trade, and did not function as luxury residents. Coins constituted liquid capital, but their share in the assets' structure was not large – at around 1/10. Capital distributed in credit constituted 1/5 of all assets. While the table above indicates 9% share of the immovable property, we must note this calculation is done from all the city's elites' inventories, including the ones that did not have evaluations of the immovable property. As analysed before, the share of immovable property constituted around 1/3 of the assets in this citizens' group. This immovable property often acted not only as residential property, but also as source of revenue for their owners, for which we have included them in our concept of capital. For example, owned warehouses functioned as “logistic centres” for the mercantile activities, houses were a source for the revenue of rent, collateral for acquiring credit³⁸⁹.

³⁸⁹ More about the management of immovable property in the sub-chapter 3.1.2.

3.1.1.2. Merchants

The average wealth of merchants was 4 times smaller than the one by the city's elite. In this part we will analyse the nature of the merchants' wealth, their capital and its key differences with that of the city's elite. We have the largest pool of inventories coming from the merchants (75) that will allow to obtain robust results of the analysis. It seems that this citizens' group was more homogenous than the city's elite. Here, we can find only 1 individual whose assets were above 5.000 ducats – that is Krzysztof Procewicz, a merchant, whose calculated assets were worth almost 200.000 zł. or 16.500 ducats³⁹⁰. As a member of the well-known Procewicz family in the second part of the 17th c., he most certainly was among the elite, albeit the economic one. Besides him, most of the merchants throughout the period were boasting quite modest capital sizes.

Table 8. Different categories of assets' size and the number of city's merchants in each of them

More than 10.000 ducats	5.000-10.000	1.000-5.000	0-1.000	More obligations that assets owned
1	0	13	47	14

One of the possible reasons for the lower wealth was a more frequent indebtedness of the merchants, possibly due to the nature of their mercantile activities. The level of indebtedness among the merchants can be demonstrated through their average debt and obligations' ratio which was more than 100%. Even if we adjust the ratio by excluding several exceptional cases whose debt ratio exceeded even 1000%, we still would receive a ratio of 75%. If we compare adjusted debt ratios among the merchants and the city's elite, we could see that the former's debt ratio is more than two times higher than that of the city's elite (30%). We can see in the inventories that this higher level of indebtedness is connected with the mercantile activities that were financed by credit, often from Konigsberg³⁹¹. While often the usage of credit was not mentioned, we can assume that the direct link with the main trading outpost for the Vilnius merchants in the Baltic sea meant that the credit was used for the mercantile activities. An inventory of the merchant Symon

³⁹⁰ An inventory of the merchant Krzysztof Procewicz noted in the city council books in March 18th, 1676, in: LVIA SA 5108, l. 452-467, 471

³⁹¹ More about the specific cases will be provided in the next chapter.

Narbutowicz³⁹² is a good example. It states that his wares (wood, flax, tallow and some others) were sold in Königsberg for 4.929 zł. 2 gr. by the administrator of his estate who was also the guardian of his children. This was most probably his business partner, also merchant Jan Ciechanowicz³⁹³. Part of this money was used to pay off debts owed by Narbutowicz to Königsberg citizens such as Friderik Barszcz (through a cerograph worth 2.475 zł. 15 gr.), Dominik Mejer (a cerograph worth 270 zł. 12 gr.), Jan Bejer (a cerograph worth 150 zł.), and Ludwik Mejer (a cerograph worth 170 zł.). The rest of money was used to buy salt and iron metal pieces that were brought back to Vilnius. It was a frequent model when Vilnius merchants borrowed from their Königsberg counterparts and then returned the loans when they would successfully sell their wares.

Table 9. Distribution between the different types of assets among the city's merchants

Coins	Credit	Products and materials	Household items	Immovable property	Average ratio of debt and obligations to the assets
9%	19%	43%	23%	5%	106%

As we can see from table No. 9, the structure of assets among this group of citizens is very similar to the one by the city's elite. The only slight difference would be the lower share of immovable property and slightly higher share of household items in the merchants' assets' structure. As we have done previously with the city's elite, it would also be most accurate to calculate the level of the immovable assets using the inventories that provided such information. According to the analysis where we were able to use 13 inventories, immovable property constituted 30% of the total positive assets. It is a slightly lower figure than the one from the city's elites. However, the difference is rather small. We could argue that in both groups around 1/3 of wealth was based on the immovable property.

The table below showcases how the size of the merchants' assets fluctuated in the different periods. First, we must note that statistically we have a largest number of merchants' inventories from the second part of the 17th c. The reasons for this occurrence are unclear and yet to be investigated. The change

³⁹² An inventory of the merchant Symon Narbutowicz noted in the city council books in May 25th, 1675, in: LVIA SA 5109, l. 30-36

³⁹³ Ibid. p. 30-32

of the average size of assets throughout the periods had similar pattern with the city's elites' assets. The major difference between those two groups was that while the period 1700-1717 had only a minor effect to the city's elite, it has affected the merchants much more substantially. Of course, we must take into consideration that we possess only a very limited number of inventories (8) from this period which might be impacting the calculations.

Table 10. Average wealth of the city's merchants through the different periods

	1666-1699	1700-1717	1718-1763	1764-1795
The number of inventories	41	8	19	7
The average wealth in ducats	630,13	170,13	643,77	742,95
The average wealth in ducats without the immovable property	468,70	170,13	595,29	404,75

3.1.1.3. Artisans

Lastly, we will focus on the inventories by the various artisans. We have the fewest of them compared to the city's elite and the merchants. However, as this category is professionally definitely different from the previously mentioned categories, it should give us an interesting outlook and a point of comparison. We have used 18 inventories from the artisans. As we can see from the table below none of the artisans possessed more than 1.000 ducats of wealth. In fact, the highest assets' evaluation was 413,73 ducats (or 8.357,33 zł.) possessed by a master of organs, Mikołaj Jancom, in 1793³⁹⁴. Thus, we can see that as expected the average wealth of artisans was much lower than in the case of the city's elites or merchants. In terms of the immovable property, we can say that all the artisans in the 17th c.³⁹⁵ lived in rented

³⁹⁴ An inventory of the organ master Mikołaj Jancom noted in the city council books in May 22nd, 1793, in: LVIA SA 5150, l. 313-315

³⁹⁵ For example, a belt maker Hendrys Fombegen lived in the counsellor's Heliasz Krasowski house in the castle street. As from the inventory of the belt maker Hendrys Fombegen noted in the city council books in May 5th, 1670, in: LVIA SA 5107, l. 117-120; Similarly, another artisan, a printer, Andrzej Hregoworicz, lived in the merchant's Jakub Gross house. As from the inventory of the printer Andrzej

apartments. However, some of them could manage land outside the city. Such was a case with the confectionary Andrea Osnicki who was granted a volok of land in the voivodship of Trakai (Pol. Troki) until his death by a GDL *podkanclerz* Alexander Naruszewicz (~1616-1668)³⁹⁶. Inventories from the second part of the 18th c. indicate that artisans at least since then started to live in their own houses. Shoemaker Jerzy Rynkiewicz and his wife Zofia had a bricked house close to the church of the St. Nicholas³⁹⁷. Another shoemaker Krzysztof Awłosewicz had a bricked house in a street of *Sawiecz*³⁹⁸. Hide butchers Michał Siedorowicz and his wife Teresa lived in a small, but bricked manor house (Pol. *dworek murowany*) just outside the Sharp Gate (Pol. *Ostra Brama*)³⁹⁹. An already mentioned organ master, Mikołaj Jancom, also owned a bricked house in the *jurydyka* of Vilnius *horodnictwo*⁴⁰⁰. It is worth mentioning that his house was valued at 6.000 zł. at the time (in 1793), which was a lower figure than some of the property possessed by the city's elite and the merchants, but nevertheless a noteworthy sum.

Table 11. Different categories of assets' size and the number of artisans in each of them

More than 10.000 ducats	5.000-10.000	1.000-5.000	0-1.000	More obligations than assets owned
0	0	0	16	2

There is no point in trying to determine patterns of artisans' assets' value change over the period of time, as the number of the inventories is rather small. Also, the representation of the periods is not equal, as we have the majority of inventories from the second part of the 17th c. and the end of 18th c. Therefore,

Hregowicz noted in the city council books in June 1st, 1672, in: LVIA SA 5107, l. 206-212; A confectioner (in Latin: *Crustulari*) Andrea Osnicki and his wife rented a part of the house called "Badowska" from the Dominicans. As from the inventory of the confectionary Andrea Osnicki noted in the city council books in August 27th, 1681, in: LVIA SA 5111, l. 210-212

³⁹⁶ The inventory of the confectionary Andrea Osnicki noted in the city council books in August 27th, 1681, in: LVIA SA 5111, l. 212

³⁹⁷ An inventory of the shoemakers Jerzy i Zofia Rynkiewicz noted in the city council books in March 8th, 1774, in: LVIA SA 5144, l. 16-18

³⁹⁸ An inventory of the shoemaker Krzysztof Awłosewicz noted in the city council books in July 18th, 1786, in: LVIA SA 5146, l. 329-355

³⁹⁹ An inventory of the hide butchers Michał Siedorowicz and his wife Teresa noted in the city council books in April 23rd, 1790, in: LVIA SA 5354, l. 46-47

⁴⁰⁰ An inventory of the organ master Mikołaj Jancom noted in the city council books in May 22nd, 1793, in: LVIA SA 5150, l. 313-315

we will go straight to the analysis of the structure of assets. As we can see from the table No. 12, most assets of Vilnius artisans were held in the categories of the household items, products and materials, and coins. Household items constituted the largest share (36%) of assets. It shows that the artisans had a much larger share of unproductive assets than the other Vilnius citizens' groups, while the part, what would be considered as their capital, was much lower. Compared to the city's elite and the merchants, the artisans had a lot less of issued credit in their assets' structure. At the same time, physical money or coins constituted more of their owned assets than in the other groups. The share of products and materials among the city's artisans was much lower than in the two previously analysed groups. What is noteworthy, that the debt ratio of the artisans was also much lower. It does not mean they did not borrow the money, because they did, however, at a much smaller scale. The other significant difference was the importance of the immovable property to the assets' structure. If we look at the inventories that provide detailed evaluations of the immovable property, we could see that in the case of the artisans it constituted on average 69% of total assets. However, we have only two artisans' inventories⁴⁰¹ with such information. Therefore, we should look at this information with much caution. Nonetheless, if the proportions would be accurate, we could state, that while for the city's elite and the merchants immovable property constituted around 1/3 of their capital, for the artisans it could have been as much as two times more important and constituted around 2/3 of their assets.

Table 12. Distribution between the different types of assets among the city's artisans

Coins	Credit	Products and materials	Household items	Immovable property	Average ratio of debt and obligations to the assets
22%	8%	27%	36%	8%	31%

In addition to the city's elites, the merchants and the artisans, we have a number (31) of inventories with no specific political or economic affiliation. We could assume that those citizens most probably could have been either merchants or artisans, but that would pretty much state the obvious. Not wanting to influence the data of the analysed groups, we will leave this group

⁴⁰¹ An already mentioned inventories of the organ master Mikołaj Jancom and hide butchers Michał Siedorowicz and his wife Teresa.

of “unknowns” without their specific analysis. From here, we move on to the next part of this sub-chapter: analysis of the capital management practises by Vilnius citizens.

3.1.2. Capital management by Vilnius citizens

In the following part we will analyse various capital management practises of Vilnius citizens, including acquiring and managing immovable property, participating in the credit market and facilitating wealth distribution to the Church institutions. While in the previous chapter we have conducted a simple statistical analysis of all the inventories that we could find, here we will aim to grasp the dominating philosophy for using own money and other assets and how that affected future economic prospects of Vilnius citizens. We understand that there was a bigger variety of investment practises (most notably trade) among the groups of citizens. However, the capital usage for the latter is partly described in the different parts of the dissertation. It is also the most widely analysed issue in the historiography (see the sub-chapter 2.5 on trade, crafts and manufactories), while a comprehensive analysis would again require a separate substantial research. Therefore, we will focus only on the capital usage practises mentioned in the beginning of this paragraph. As the previous part of this chapter was solely based on the inventories, in this part we will also rely on other documents: such as the testaments, various contracts and other documents that could have been found in either the city council's or the benchers' court books during the period of our analysis.

3.1.2.1. Ownership of the immovable property and its management

One of the principal means for capital usage was the investment in immovable property. As already analysed in the previous section it could have amounted from 1/3 to 2/3 of the overall assets between the different citizens' groups. This property could have been divided into several categories. First, there was the property inside the city whose primary purpose was to serve the residential means. Together with that it was also used for the mercantile activities such as storing goods in the basement (Pol. piwnica) and marketing them in the first floor through the windows of the shops (Pol. sklep). Thus, it shows that often, even residential property had economic purposes, for which we have included all immovable property into the composition of capital. Some of the wealthy citizens even had several houses such as a voigt in the late 18th c. Onufry

Minkiewicz⁴⁰². One of the houses in his inventory is clearly defined as the residential one. A burgomaster Piotr Kossobudzki also owned several houses in the city⁴⁰³ and the same was true for another burgomaster Lukasz Hałuz⁴⁰⁴, counsellor's wife Marcyanna Jachimowicza⁴⁰⁵, Andrzej Paszkiewicz and his wife Appolonia⁴⁰⁶ (unknown profession, most probably merchants), merchant Jan Pawłowicz⁴⁰⁷, merchant Gregorz Straszkiwicz⁴⁰⁸, a royal secretary Jan Ignacy Gawłowicki⁴⁰⁹, a counsellor Piotr Procewicz⁴¹⁰ (he had 3 bricked houses), a burgomaster Stephan Dubowicz⁴¹¹. Naturally, these were the richest city's elite members, who could use their wealth in acquiring this property. A most common scenario for Vilnius citizens, especially the ones that engaged in the mercantile activities, was to have one house in the city, one or a few merchandising stalls (Pol. kram), a warehouse (Pol. spichlerz) in the district of Lukiškės and in some cases additional piece of land just outside the city gates. It was sometimes mentioned only as a garden (Pol. ogród)⁴¹², but more often as a garden with some house (Pol. dom za ogrodem)⁴¹³. The bulky goods were stored in Lukiškės what was in essence a port of Vilnius and a place where majority of the productive capital was located. These bulky goods were usually different types of grain, salt, raw metal. Here the merchants also kept their ships that were either of the type of a *wicin* or a *strug*⁴¹⁴. A very limited

⁴⁰² An inventory of the voigt Onufry Minkiewicz noted in the city council books in December 13th, 1788, in: LVIA SA 5146, l. 493-499

⁴⁰³ An inventory of the burgomaster Piotr Kossobudzki noted in the city council books in February 11th, 1778, in: LVIA SA 5144, l. 761-773

⁴⁰⁴ An inventory of the burgomaster Lukasz Hałuz noted in the city council books in March 26th, 1759, in: LVIA SA 5137, l. 123-144

⁴⁰⁵ An inventory of the counsellors' wife Marcyanna Jachimowicza noted in the city council books in November 9th, 1754, in: LVIA SA 5132, l. 1301-1340

⁴⁰⁶ An inventory of Andrzej Paszkiewicz and his wife Appolonia noted in the city council books February 24th, 1744, in: LVIA SA 5128, l. 883-899

⁴⁰⁷ An inventory of the merchant Jan Pawłowicz noted in the city council books in April 9th, 1726, in: LVIA SA 5344, l. 533-537

⁴⁰⁸ An inventory of the merchant Gregorz Straszkiwicz noted in the city council books in November 22nd, 1720, in: LVIA SA 5124, l. 236-247

⁴⁰⁹ An inventory of the royal secretary Jan Ignacy Gawłowicki noted in the city council books in February 23rd, 1712, in: LVIA SA 5123, l. 5-9

⁴¹⁰ An inventory of the counsellor Piotr Procewicz noted in the city council books in January 13th, 1681, in: LVIA SA 5111, l. 1-20

⁴¹¹ An inventory of the burgomaster Stephan Dubowicz noted in the city council books in March 14th, 1671, in: LVIA SA 5106, l. 359-363

⁴¹² For example, in the case by the already mentioned merchant Gregorz Straszkiwicz.

⁴¹³ As was with the cases of the voigt Andrea Gierkiewicz (LVIA SA 5111, l. 1203-1215), bencher Stephan Szyzik Załeski (LVIA SA 5109, l. 433-469)

⁴¹⁴ More on these type of the ships in: S. Samalavičius, 2011, p. 87-92

amount of the Vilnius citizens (usually the members of the elite) were also able to invest in the land and manor houses outside the city. This was done in the nearby Trakai and Vilnius voivodships⁴¹⁵. However, as notes Aivas Ragauskas, usually it was a short-term lease rather than a long-term investment. Also, it seems that since the hostilities in the middle of the 17th c., these folwarks, both the public ones belonging to the city and the privately managed by the citizens were empty and unused⁴¹⁶. A cost of leasing contracts by the city's citizens was often very small. For example, Vilnius citizens Stephan and Michał Kuszelicz leased 3 city's owned folwarks (rather just pieces of land as they did not have any buildings) that were located between Lida (Bel. Ліда, Lith. Lyda) and Rudamina (Pol. Rudomina) for 12 years (a quite significant amount of time) for a relatively small sum of 30 zł. a year. The low amount most probably indicates a low economic potential of these folwarks. Similar example of a relatively low value of the lease comes from another city's folwark, named *Wysoki*, whose lease in 1719⁴¹⁷ indicates a yearly payment of 150 zł. Slightly higher figure is a 1.500 zł. lease contract for the two folwarks for a 6-year period leased by Gregorz Sienczył⁴¹⁸. These limited examples of Vilnius citizens engaging in lease contracts for the property outside the city suggest that this form of investment was not very attractive, and/or there were different priorities, lack of available funds or the presence of some institutional constraints.

In addition to this we can see that while Vilnius citizens occasionally invested in leasing folwarks in the second part of the 17th c., we find very little information on acquiring such property in the 18th c. One of such cases comes from the year 1778, when an inventory of the burgomaster Piotr Kossobudzki states that he had a building in one unnamed folwark⁴¹⁹. Besides that, it seems that all the property of Vilnius citizens was usually inside and around the city. Other types of the immovable property that were also important to the city's

⁴¹⁵ A. Ragauskas, 2002, p. 216-217

⁴¹⁶ "...nie tylko Folwarki publiczne miasta Wilenskiego, ale też y te, ktore prywatni Obywatele Miasta Wilenskiego <...> naszych trzymali, uniwerz spustoszone zostajęc". A quote from a lease contract for a piece of land between Lida and Rudamina to Vilnius citizens Stephan and Michał Kuszelicz noted in the city council books in September 30th, 1675, in: LVIA SA 5109, l. 94-98

⁴¹⁷ A folwark lease contract for Frydrych Zeyter and his wife Regina until their death for 150 zł. a year, as noted in the city council books in September 13th, 1719, in: LVIA SA 5124

⁴¹⁸ A lease contract for Gregorz Sienczył noted in the city council books in July 5th, 1679, in: LVIA SA 5109, l. 321-329

⁴¹⁹ An inventory of the burgomaster Piotr Kossobudzki noted in the city council's books in February 11th, 1778, in: LVIA SA 5144, l. 761-773

economy (such as mills, inns, brickyards) were held by other socio-economic groups as we will see later in the dissertation. An exception was the infrastructure for transportation such as a bridge through the river Neris. It was leased out to at least several Vilnius citizens in the second part of the 17th c.⁴²⁰. However, it seems that in the 18th c. Vilnius citizens had limited involvement in the management of this bridge⁴²¹.

Acquiring immovable property usually happened through several different ways. The simplest and the most common was through buying it with cash. There are numerous buying contracts in the city council books that detail this. In rare instances we can find a more difficult mechanism such as the one noted in 1769. In this case, a *wyderka*f contract was recorded for the bricked house (Pol. dom murowany) in the growing suburb of Šnipiškės. The family of Stefan Hauryłowicz and his wife Maryanna from the potters' guild wanted to acquire it and had a verbal agreement with its owners Theodor Haraśimowicz and his wife Anna. However, they lacked initial funds to pay for their purchase as they would have needed to sell their current house and do it very quickly. Therefore, they agreed with the Jesuits of Šnipiškės that the latter would lend 1.200 zł. Strangely, the Jesuits would not obtain the house and use it for extracting an interest and/or a lump sum. They would do so only in the case of defaulting the repayment. The Hauryłowicz family committed to pay back the principal lone in one years-time with the interest of 7% or 84 zł. The Jesuits were willing to accept an earlier repayment and even would have proportionally lowered the interest in this scenario. This kind of generosity from Jesuits' side is echoed in an interesting part of the contract, where it states that this religious congregation in Šnipiškės actually was not looking for profit here⁴²². As the house was just nearby them, perhaps, the Jesuits felt responsible for this family and used their resources in such generous manner for the neighbouring property.

3.1.2.1.1. Inheritance practises and its effects on capital accumulation

⁴²⁰ M. Jakulis, 2016 (II), p. 244. A bridge lease contract in 1672 to Vilnius counsellor Jozef Rebert for 2.000 zł. noted down in the city council books in September 27th, 1672, in: LVIA SA 5105, l. 671

⁴²¹ Ibid. p. 245-246

⁴²² Full quote: "...nie szukając wtym swego profitu, ale przez uzalenie nad potrzebą naszą tę summą tysięcy dwieście złotych nam Hauryłowiczom małżakom pożyczyli". A *wyderka*f contract between Hauryłowicz family and the Jesuits of Šnipiszky noted in the city council books in February 25th, 1769, in: LVIA SA 5143 l. 330-331

The other way for obtaining immovable property was through the inheritance. Usually, it was the children of the deceased (without the legal priorities for the male children⁴²³) together with the spouse if she or he was alive who were the direct beneficiaries. In majority of the cases the property would be transferred to the several inheritors as a common property for sharing⁴²⁴. Only on rare occasions, the immovable property would be transferred to one particular inheritor and his/her family⁴²⁵. The most complex issues occurred when a property would have to be divided among a number of individuals, most often the creditors of the deceased⁴²⁶. It often meant a parcellation of this property that effectively hindered larger capital accumulation. Normally, heirs tried to ensure that the immovable property would have one owner even if it was divided among several inheritors. For example, when a bricked house of the deceased benchner Woyciech Burba was split between his daughter Dorota Burbianowa Rebertowa and a son counsellor Franciszek Burba, the latter wrote a debit note in April 5th, 1669 to his sister's husband for 550 zł. for which he obtained from his sister the rights to own the full house. Franciszek Burba pledged to pay an annual payment of 55 zł. until the full sum would be returned. It was in essence a credit with a 10% yearly interest rate. Dorota's husband, a counsellor himself, Stanisław Rebert was angry with this arrangement. What concerned him was not the idea of receiving a payment for part of the house that was inherited by his wife. It was rather because he did

⁴²³ J. Karpavičienė, 2005, p. 173

⁴²⁴ For example, as has divided his property Anton Janowicz from the potter guild in 1684, in: LVIA SA 5111, l. 490-492; A merchant Gabryel Chilimowicz in his testament wrote half of his house to his wife and half to his son as noted in his testament noted down in the city council books in August 16th, 1709, in: LVIA SA 5122, l. 386-391; Also, a doctor Augustyn Franciszek Grygieliewicz left his *dworek* that was located in the *jurydyka* of the Radziwiłł family to two of his sons, Jerzy and Adam, with the condition that it would be managed by his widow Teresa. As noted in the testament of the doctor Augustyn Franciszek Grygieliewicz noted in the benchers' court books in May 17th, 1752, in: LVIA SA 5351, l. 355-356

⁴²⁵ For example, a 1673 case of dividing the merchant's Joachim Reyter assets indicates that his house in the *Szklana* street was transferred to his daughter Krystyna and her husband Jan Buchner, while other assets were divided among other siblings: Paweł Reyter and Dorothea Reyterowa, in: LVIA SA l. 931-934

⁴²⁶ For example, there is a telling case in 1711 when the creditors divided the property of Vilnius counsellor Gregorz Stephanowicz and his wife Barbara. Here not only their house was divided into 3 parts to 3 different people and the Vilnius Bazyljans, but even a merchandising stall worth 500 zł. was divided into 3 different parts for various outstanding debt issues. From the *ex divizia* of the property of Vilnius counsellor Gregorz Stephanowicz and his wife Barbara to their creditors as noted in the city council books in July 14th, 1711, in: LVIA SA 5122, l. 604-613

not receive the yearly payment and the principal credit sum. Stanisław Rebert noted this complaint together with the issued *cerograph*⁴²⁷.

An important aspect in the inheritance process and at the same time household economics of both, the immovable and movable property, was the relationship between a husband and a wife. Various issues regarding this relationship have been already analysed by Jolanta Karpavičienė⁴²⁸, who researched the status of women in GDL cities, though mainly in the 16th c. She detailed the inheritance mechanism for both male and female children, the process of receiving a dowry. The latter was part of the household's economic assets that were brought to the marriage by the woman and for which she was solely responsible. The dowry was very important for widows, who after the deceased husband, could rely on their own property that could not be divided among other heirs or transferred to the husband's creditors⁴²⁹. Jolanta Karpavičienė also showed how the widows were usually guaranteed part of the assets not through some uniform rule, but rather through the individual decisions of their deceased husbands' testaments⁴³⁰. However, she also provided several examples that could be considered as cases for a uniform rule. There were a few cases in Kaunas that the widows received a third of deceased husbands' assets, while in one case in Vilnius this proportion was one fourth⁴³¹. Responding to the wish from Jolanta Karpavičienė regarding further analysis on this topic, we can argue that leaving a fourth of assets to a widow was perhaps the most common wish even though there were many variations on that. Such example can be seen in the case that involved dividing assets of the deceased merchant Jan Chalkiewicz in 1678⁴³². Vilnius merchant Gabriel Chilimowicz in another example⁴³³ left not only a fourth of the overall remaining assets after receiving credit and paying out debts to his widow, but also half of his house. A medical doctor Augustin Franciszek Grygieliewicz left his house divided in halves to both of his sons, but ordered that house was

⁴²⁷ A debit note entry and a protest by a counsellor Stanisław Rebert against a counsellor Franciszek Burba noted in the city council books in January 15th, 1676, in: LVIA SA 5109

⁴²⁸ J. Karpavičienė, 2005

⁴²⁹ Ibid. p. 174-187

⁴³⁰ Ibid. p. 205

⁴³¹ Ibid. p. 208-210

⁴³² Here, a wife of the deceased merchant Jan Chalkiewicz received a fourth of remaining assets of 3.492 zł. 22 gr., as noted in the assets' division case. The children were entitled to the rest. This case was noted in the city council books in 1678, in: LVIA SA 5110, l. 856-860

⁴³³ A testament of a merchant Gabriel Chilimowicz noted in the city council books in August 16th, 1709, in: LVIA SA 5122, l. 386-391

to be managed by his wife Theresa until her death. The doctor also bequeathed to her all of his movable items except the medical instruments and half of the owned pledges⁴³⁴.

Jolanta Karpavičienė analysed cases where the beneficiaries were the women, hence, we do not have any information on how the inheritance mechanism worked in the case if the wife died before her husband. In this instance, a husband of the deceased wife was also entitled to the assets she possessed. The conditions depended on the provisions made in the wills. For example, Anna Kaneynowa, for whom it was already a second marriage, in her will in 1712 bequeathed a rather substantial amount of money, 300 thalers, to her current husband Andrzej Kaneyn⁴³⁵. Her other relatives, such as a brother and a daughter (from a first marriage) received only 100 thalers each⁴³⁶, while the testator at the same time mentioned that this daughter already received part of assets from her deceased father. Similarly, a Vilnius city council's scribe Maciej Kazimierz Gudelewicz in a 1714 document mentioned that he received a house from her deceased wife⁴³⁷.

Perhaps, the most complex issues arose from the property and general economic management while being married. Here, as Jolanta Karpavičienė has noted, there could have been several models: the commonality of the property, division of assets and management's commonality⁴³⁸. While Jolanta Karpavičienė provided these models in theory, she could not unambiguously answer which one of them was working in practise. This is not our primary task to analyse this issue, thus, we will only dwell on it sporadically with the preliminary view how it affected capital accumulation and distribution in the household. First, we should note that the wives appear in the majority of the economic contracts as part of the contractor (wife and husband together who back each other). It means that when certain liabilities arose (for example default payment of the debt) they and their property (usually houses as the most trustworthy asset) were both liable to the creditors. However, when a signatory was only one person, he or she was solely responsible for the occurring liabilities. Such was the case with Vilnius counsellor Gregorz

⁴³⁴ A testament of a medical doctor Augustin Franciszek Grygieliewicz noted in the benchers' court books in May 17th, 1752, in: LVIA SA 5351, l. 355-356

⁴³⁵ A testament by Anna Kaneynowa as noted in the city council books in May 9th, 1712, in: LVIA SA 5123, l. 31-32

⁴³⁶ *Ibid.* l. 32

⁴³⁷ Property holding contract between married Vilnius city council scribe Maciej Kazimierz Gudelewicz and a noblewoman Katharzyna Kotowiczowna as noted in the city council books in June 16th, 1714, in: LVIA SA 5123, l. 233

⁴³⁸ *Ibid.* p. 187

Stephanowicz, who had several outstanding debt issues with his wife Barbara and for which their house and merchandising stalls were parcelled out⁴³⁹. At the same time, he had the debit notes only signed by himself⁴⁴⁰ and in these cases these *oblis* had to be repaid only from his own assets. It shows that the assets' management in the households, especially in the cases of outstanding debts, was probably in part divided, ensuring some autonomy for the wife. However, as the majority of property buying, leasing, credit contracts indicate, a husband and a wife usually operated as one economic entity – a household.

A telling story comes from the nature of the marriage agreement document between a Vilnius citizen and a scribe for the city council Maciej Kazimierz Gudelewicz and his wife, a noblewoman Katharzyna Kotowiczowna, who had a title of a deputy cup-bearer of Grodno (Pol. *podczasanka Grodzienska*)⁴⁴¹. This contract/inventory basically indicates that property coming from both sides would be managed commonly⁴⁴². Maciej Kazimierz Gudelewicz brought a bricked house (worth 12.000 zł.) near a church of St. Nicholas, a garden behind the Sharp Gate, movable property and also a debit note worth 6.000 zł. that was secured with a bricked house near the town hall and another smaller house in the horse market. Katharzyna Kotowiczowna brought into the marriage 2.000 zł. from the bricked house in the street of Rūdninkai (Pol. Rudnicka), various jewellery and other items that she claimed was worth around 1.000 thalers (~6.000 zł. at the time). She also encouraged her husband to use the above-mentioned money to buy out the rest of the house in Rūdninkai street. Spouses agreed not to divide the property for other relatives in case of one's death but keep it among themselves. Thus, this document effectively shows a formation of one economic entity, a household where most probably a husband had an upper hand in the decisions, but in general the property would be common.

Still, the capital transferring mechanism from one generation into another was rather complex. There was no uniform rule. It mainly depended on the

⁴³⁹ *Ex divizia* of the property of Vilniuscounsellor Gregorz Stephanowicz and his wife Barbara to their creditors as noted in the city council books in July 14th, 1711, in: LVIA SA 5122, l. 604-613

⁴⁴⁰ "...*ex quo tylko JM Pan Hrehory Stephanowicz Rayca Wilenski ieden Sam do Obligow podpisał się...*". A quote from the *ex divizia* case of the property of Vilnius counsellor Gregorz Stephanowicz and his wife Barbara to their creditors as noted in the city council books in July 14th, 1711, in: LVIA SA 5122, l. 607

⁴⁴¹ Property holding contract between married Maciej Kazimierz Gudelewicz and Katharzyna Kotowiczowna as noted in the city council books in June 16th, 1714, in: LVIA SA 5123, l. 233-234

⁴⁴² "*Tedy abyśmy wzajemnym Sposobem do społeczność dobr wzajemnych przychodzili, takowemi kontentowaliśmy się opisami*". Ibid. l. 233

specific preferences of Vilnius citizens who, it seems, were more inclined to take care of their immediate successors than to think on how to ensure family's continuous capital accumulation. The assets would often be divided leaving it up to the next generation to ensure its own economic success rather than to rely on the previous accumulation. Thus, we can agree with Aivas Ragauskas⁴⁴³, that a complex system of dividing property was a factor impeding capital accumulation in one hand.

3.1.2.1.2. Property management through the models of rent and leasing

Aivas Ragauskas noted that renting property was one the income sources for the citizens of Vilnius, especially for the city's elite⁴⁴⁴, who could boast not only houses for living, but also additional property for renting or leasing. However, he did not elaborate on how this rental model functioned and how important it was in the structure of income. In general, we lack comprehensive analysis of this revenue source⁴⁴⁵, therefore we will dedicate a part to have a more comprehensive analysis of it. The two main legal and economic concepts for rent were *wyderkaf* and *arenda*. A specifically urban mechanism for obtaining necessary capital using immovable property was a *wyderkaf* contract. It was a mix between a simple credit contract and a lease, where an interest and sometimes a full credit would be obtained from the immovable property as a pledged security⁴⁴⁶. Besides this very vague description, there is very little research on this economic concept in PLC⁴⁴⁷ and especially in GDL. Therefore, we will analyse it in greater depth.

According to the analysis of the *wyderkaf* contracts in Vilnius, this legal and economic mechanism functioned in the following way: the immovable property in the city (which was usually houses) would be given as a security to guarantee interest rates until the principle loan would be returned. The specific house could be pledged with this type of contract even several times.

⁴⁴³ A. Ragauskas, 2002, p. 197

⁴⁴⁴ Ibid. p. 214-215

⁴⁴⁵ There are researches on the economics of the rent for the different socio-economic groups like hospices (M. Jakulis, 2016 (II), p. 248-254), the Franciscans (D. Sakalauskas, 2018)

⁴⁴⁶ J. Kalik, 1998, p. 114-115; D. Sakalauskas, 2014 (I), p. 28

⁴⁴⁷ Majority of the research is focused on the Jewish debts, and how *wyderkaf* type of contracts was used between the Church institutions and the Jewish communal institutions such as kahal. More on this: G. D. Hundert, 1992; M. J. Rosman, 1998; J. Kalik, 1998. Other than with the Jews the literature on this specific topic is not very prevalent. Most of the research comes from the legal point of view, such as: S. Bogucki, 1995.

For example, one Michał Baranowicz, an officer (Pol. *wojsk*) from the district of Rechytsa (Pol. *powiat Rzeszycki*, Bel. *Рэчыцкі паве́т*), who since the middle of the 17th c. owned a house in the fish market end of the market square, in 1700 wrote a contract with Vilnius religious order of Basilians⁴⁴⁸. While that in itself would not be—surprising, it was mentioned that Michał Baranowicz already had two functioning *wyderkaf* contracts on this house for 2.600 zł. These were with the Church institutions attached to the Church of the St. Johns: a chapel of the brotherhood (Pol. *kaplica bractwa*) and *Collegium Wileński*. If we add the value of the third contract (1.000 zł.), we can see that the total amount did not exceed half of the property value as Michał Baranowicz mentioned that the house has been bought for 7.500 zł. in 1662. While this was in an accordance with the provision⁴⁴⁹ not to pledge property for more than half of the property's value, the contract clearly conflicted with another provision: not to take more than 7% of the yearly interest, as its cost was 8%. According to the contract, the interest had to be paid yearly on the day of St. John the Baptist (June 24th) until the principal loan would be repaid. What is also interesting about this contract, where a house was used for 3 separate *wyderkaf* contracts, that it seems it was not physically transferred to the creditor. The interest would be paid from the house revenue, but its management was left to its owner with several obligations to the Bazilians such as giving priority to the order if needed use the house for giving a sermon (Pol. *kazania*)⁴⁵⁰. We have mentioned that in general *wyderkaf* was an urban substitute for the *prawo zastawu*, a general pledging law⁴⁵¹. However, we can still find numerous *prawo zastawu* contracts in Vilnius which adds confusion, as it is not clear where exactly a distinction lies. For example, we can find the *prawo zastawu* leasing and obtaining credit contracts for the merchandising stalls in the city⁴⁵².

⁴⁴⁸ A *wyderkaf* contract between Michał Baranowicz and Vilnius Basilians agreed upon in June 20th, 1700 and noted in the city council books in June 21st, 1700, in: LVIA SA 5121, l. 73-76

⁴⁴⁹ *Volumina legum*, vol. 3, 1859, s. 406; *Volumina legum*, vol. 5, 1860, s. 91

⁴⁵⁰ A *wyderkaf* contract between Michał Baranowicz and Vilnius Basilians agreed upon in June 20th, 1700 and noted in the city council books in June 21st, 1701, in: LVIA SA 5121, l. 74

⁴⁵¹ More on the concept in the legal environment of GDL since the TLS, in: D. Sakalauskas, 2014, p. 26

⁴⁵² A *prawo zastawu* contract in 1667 for a merchandising stall between the merchants Lukasz Kuczarski and Bazyli Sierbiewicz. It involved a loan of 1.000 kop *groszy* for Lukasz Kuczarski for which Bazyli Sierbiewicz was granted the usage of a merchandising stall for three years. In a standard procedure if the credit would not have been paid after the three years, Bazyli Sierbiewicz could use the merchandising

Another type of the capital distribution contract was called *arenda*. While it also could be argued that this type of the contract was more familiar in the rural environment and often associated with the Jews in GDL⁴⁵³, it was also a frequent type of contract in the urban environment. In the rural environment the lease could have been of both immovable property and various rights, such as collecting taxes, monopoly rights, customs and duties on trade, etc.⁴⁵⁴. In the urban environment *arenda* contracts usually meant leasing some possession that could have generated revenue for a fixed amount of money. It was most often a short-term rent (usually up to 3 years) according to which a fixed amount of money had to be paid yearly in one or several instalments. For example, an *arenda* contract for a bricked house in Subacz street by Joseph Zahorski, a city council's scribe, in April 23rd, 1669 noted that Jozeph Zahorski leases this house with all its belongings from Katharzyna Gawłowicka Kliczewska and a burgomaster Eustachy Szperkowicz for 3 years for a yearly payment of 100 kop *groszy* (200 zł.)⁴⁵⁵. Another contract in 1670 indicated a city citizen, Wawrzyniec Minkiewicz, leasing a bricked house in the market square from a local functionary, a deputy castle supervisor (Pol. *podhorodniczy*) of Vilnius, Kazimier Grabowski⁴⁵⁶. This time it was a one-year contract worth 120 zł.

Sometimes, even when a contract was specified as an *arenda* agreement, it meant a pledge contract. For example, an *arenda* agreement from 1701 indicates how Vilnius counsellor Jan Minkiewicz together with his wife Katharzyna pledged their merchandising stall to another Vilnius citizen Lukasz Gładowicz for 100 thalers⁴⁵⁷. While the wording of this contract clearly indicated an *arenda* agreement, its content showcases pledging a merchandising stall for the money mentioned above that had to be repaid in 3 years. Otherwise the merchandising stall would remain in the possession of the lender for another 3 years until the next payment date. It was a standard *prawo zastawu* contract formulation.

stall for another three years. Interest would be generated from the usage of the merchandising stall. In: LVIA SA 5104, l. 476-479

⁴⁵³ A. Teller, 2016

⁴⁵⁴ Ibid. p. 66-70

⁴⁵⁵ A lease (*arenda*) contract by Vilnius city scribe Jozeph Zahorski noted in the city council books April 23rd, 1669, in: LVIA SA 5105, l. 48

⁴⁵⁶ A lease (*arenda*) contract between Vilnius *podhorodniczy* Kazimier Grabowski and Vilnius citizen Wawrzyniec Minkiewicz for a bricked house in the town square in 1670, in: LVIA SA 5105, l. 209

⁴⁵⁷ An *arenda* contract between Jan Minkiewicz and his wife Katharzyna for a merchandising stall in 1701, in: LVIA SA 5121, l. 141-142

The remaining type of contract to be discussed here was a simple rent of rooms. It did not have a specific legal term. It was also not obligatory to write these contracts in one of the city's books. However, we know about the existence of such undertakings from the supplementary sources such as inventories. One such inventory of the house in the alley from the German street to the Church of St. Nicholas which belonged to Katharzyna Gudelewicz, a wife of the deceased scribe of the city council Maciej Kazimierz Gudelewicz, details its renters⁴⁵⁸. They were four Jews: haberdasher Nochim (who paid a yearly rent of 24 zł.), butcher Gierszon (20 zł.), Marek Michalowicz (20 zł.), Sewel (16 zł.), all of which in total would generate 80 zł. per year to the house owner. From the 1764-1765 census of Jews in Vilnius⁴⁵⁹ we know that many Jews rented apartments in the bricked and wooden houses in the city. It could ensure faster accommodation for the growing population, ease the yearly costs instead of buying a house and possibly avoid settlement prohibitions. Other usual renters in the city were the Christian artisans and day labourers⁴⁶⁰. The detailed analysis of the importance of rent for the Vilnius citizens still awaits further research. This is because the majority of sources that had relied on, usually reflect a static economic situation at the end of someone's life. Therefore, the income/expenses books that we possess for the Franciscans or the Radziwiłł *jurydyka* can better illustrate not only the importance of rent, but also other economic undertakings. Still, it seems that the rent market was quite important to all socio-economic groups in Vilnius, to both, the ones who possessed the property (elite citizens, religious orders, magnates) and the ones who needed to rent it (artisans, day labourers, the Jews).

3.1.2.2. Investment in credit

One of the principal usages of capital by the citizens of Vilnius was its distribution as credit. Vilnius citizens, especially merchants, actively engaged in this, even though it was often their secondary economic activity. If we look at the specific cases, we can see that the network of their loans' beneficiaries was quite big. For example, the already mentioned Henric Mones, a Vilnius

⁴⁵⁸ An inventory of the house belonging to Katharzyna Gudelewicz noted in the city council books in June 21st, 1722, in: LVIA SA 5124, l. 416-417

⁴⁵⁹ A 1764-1765 census from Vilnius kahal and its *przychals*, in: LVIA SA 3726

⁴⁶⁰ We lack more sources on the topic, therefore this assumption is made by other sources that indicate rent, such as the income and expenses register for the Radziwiłł *Kardynalia* palace, in: AGAD, AR dz. XVIII, sygn. 270, s. 64

burgomaster in the 17th c., at the time of his death had an outstanding credit worth in total 154.681 zł. 10 gr.⁴⁶¹ His debtors were the members of Vilnius elite, such as Cynacki family, other city's citizens, also inhabitants from other towns such as Kaunas burgomaster Gryszkiewicz, magnates and noblemen such as Mikołaj Pac (1626-1684), Krzysztof Chodkiewicz (?-1652), Jerzy Karol Hlebowicz (1605?-1669), ecclesiastics, institutions such as the magistrate of Vilnius, Jews from Vilnius and beyond. These outstanding loans issued by Henric Mones varied from just above 10 zł. to as high as 44.000 zł. The latter amount was due from the *starosta* (elder) of Samogitia (Pol. Żmudź, Lith. Žemaitija), Jerzy Karol Hlebowicz. It shows the wealth that the individual burghers managed to acquire which enabled them to support even the most powerful families in the Grand Duchy. The share number of credit contracts, 113, also indicate this as a separate activity by Henric Mones. This notion can be further strengthened that the inventory does not include any inscriptions of the goods, wares, materials that would-demonstrate mercantile activities.

Another illustrative example of the credit distributor was a merchant Jan Pott. His inventory⁴⁶² again from the second part of the 17th c. shows not only a long list different wares (most often small scale finished articles), but also a wide-ranging list of individuals with whom he had both credit and debit relationships. Among his debtors were both members of the elite such as burgomasters Bartholomeus Cynaki, Mikołaj Rychter, Gregorz Kostrowicki, Alexander Romanowicz, counsellors Franciszek Burba, Piotr Procewicz, Krzysztof Ihnatowicz, Stanisław Rudnak, and merchants, even from as far as Tilžė (Pol. Tylża, Ger. Tilsit, rus. Cовертк), such as Andrzej Styner, bencher Jan Pawłowicz. Among the debtors of Jan Pott there were also people from the more modest backgrounds like various artisans, Jews, service people for Vilnius burghers or magnate families, who owned as little as 1 zł. of debt to him. Nevertheless, the total amount of due credit from other people (4.390 zł. 15 gr.) was more than two times smaller than the loans Jan Pott took himself and had to return later (11.678 zł. 10 gr. 3 sz.). There were few individuals who loaned him money. Among them we can identify only one citizen from Vilnius, Piotr Procewicz, who loaned 2.460 zł.⁴⁶³ Others were usually the individuals from other cities and towns, very often located on the river

⁴⁶¹ An inventory of the burgomaster Henric Mones noted in the city council books in March 20th, 1666, in: LVIA SA 5104, l. 71-78

⁴⁶² An inventory of the merchant Jan Pott as noted in the city council books in July 6th, 1672, in: LVIA SA 5107, l. 186-203

⁴⁶³ Ibid. l. 202

Nemunas (Pol. Niemen, Ger. Memel). We will detail the importance of the Nemunas river ports, most notably Königsberg, for acquiring capital in the next chapter. Therefore, we will not dwell on this here.

Similarly, it seems that the credit distribution was a key activity for a Vilnius merchant Krzysztof Procewicz in the 17th c.⁴⁶⁴. In total his successors were obliged to recollect 57.742 zł. worth of credit from Krzysztof Procewicz debtors. It included both loans secured with the documents such as *oblig* and *cerograph*, and the loans secured with various pledges. An inventory of Krzysztof Procewicz indicates a wide-ranging group of people with whom he had credit relations. They included Vilnius merchants, its elite, and citizens from other towns, such as Mogilev (Pol. Mohylew, Bel. Марилёў) with whose merchants he, most probably, had business contacts, Ukmergė (Pol. Wilkomierz) and Königsberg. It is interesting to note that Krzysztof Procewicz according to his inventory provided several substantial loans to the citizens of Königsberg: 4.166 zł. and 20 gr. to Johan Krynia, 3.000 zł. to Hieronim Jiedan, and 8.333 zł. and 10 gr. to Krzystof Minko⁴⁶⁵. It shows the financial strength and connections of this particular individual to be able to support Königsberg citizens, most probably merchants through this form of credit. Furthermore, it is interesting to note that among the debtors of Krzysztof Procewicz there was a group of 13 Jews who were recorded separately. They were in debt to the merchant a substantial amount of almost 10.000 zł. through different debit notes⁴⁶⁶.

Aivas Ragauskas mentions⁴⁶⁷ that several of the elite members, at least in the second part of the 17th c., were bankers. However, if we would compare them with the first Polish banking houses in the 18th c.⁴⁶⁸, they certainly do not match the latter's scope and influence in the market. For these elite members the credit activities were usually supplementary to the principal economic activity of trade. Thus, the trade and credit activities were strongly interlinked through providing credit to customers, using merchandising stalls to obtain and manage pledges, etc. Banking, as such, would require not only focusing on this activity, being able to possess significant amount of capital and securities, but also a level of financial literacy (for example double entry book-keeping), keeping and storing deposits. All those aspects in general are

⁴⁶⁴ An inventory of Vilnius merchant Krzysztof Procewicz as noted in the city council books in March 18, 1676, in: LVIA SA 5108, l. 452-467

⁴⁶⁵ Ibid. l. 465

⁴⁶⁶ Ibid. l. 463-464

⁴⁶⁷ A. Ragauskas, 2002, p. 206

⁴⁶⁸ A. Zahorski, 1984, s. 332-354; C. Aust, 2010, p. 231-234; Drozdowski, Zahorski, 2004, s. 91-98

missing in the economic management documents of Vilnius citizens. For example, if we look at the documents of Vilnius citizens, we are unable to notice any traces of double entry book-keeping⁴⁶⁹ throughout the whole period. Of course, we are lacking private management books that the inventories often refer to, such as the various invoices and calculations books, internal inventories of assets, etc. They might indicate a different story. However, documents, court cases registered in the both city council's and benchers' court books indicate only the linear calculations. There are no separate graphs for credit and debit. Thus, it indicates a rather primitive method of calculations that reflect the level of economic undertakings at the time.

Another good indication of the differences between banking institutions and economic realities in Vilnius is the case of taking and storing deposits. There were several cases in the 17-18th c. Vilnius, in whose descriptions there were the term, deposit, used. However, the reasons for depositing money were not economic or related to banking activities. It was rather done in the interest of safety due to the hardships at the time⁴⁷⁰ or to secure money for the children⁴⁷¹. Furthermore, while we can notice significant credit distribution activities among the wealthy Vilnius citizens in the second part of the 17th c., the scope of crediting in the 18th c. seems to be much smaller from sources we possess. The biggest creditors among the Vilnius citizens in the 18th c. such as the burgomaster Michał Kosobudzki⁴⁷², merchant Gabriel Katelnicki⁴⁷³, voigt Onufry Minkiewicz⁴⁷⁴, burgomaster Jozef Minkiewicz⁴⁷⁵ did not have more than 40.000 zł. outstanding credit at the time of their inventories. This is far

⁴⁶⁹ It was one of the innovations that facilitated the establishment and growth of the capitalist institutions such as banks, in: R. S. Lopez, 1976, p. 107, 118

⁴⁷⁰ For example, when Vilnius pastor Jan Tolskiewicz deposited some silver jewellery items at Vilnius merchant Michał Kosobudzki due the difficult situation in the city as noted in the city council books in April 1st, 1710, in: LVIA SA 5122, l. 472-473

⁴⁷¹ Vilnius merchant Maciej Opankiewicz in his testament left his son Michał Opankiewicz who was at the time under education in Tilžė 20.000 *tyms* with Abraham Lihonermak, a merchant from Königsberg. As noted in his testament noted in the city council books in November 13th, 1710, in: LVIA SA 5122, l. 504-509

⁴⁷² An inventory of the burgomaster Michał Kosobudzki as noted in the city council books in December 13th, 1735, in: LVIA SA 5126, l. 1037-1048

⁴⁷³ An inventory of the merchant Gabriel Katelnicki as noted in the city council books April 7th, 1755, in: LVIA SA 5132, l. 423-452

⁴⁷⁴ An inventory of the voigt Onufry Minkiewicz as noted in the city council books in December 13th, 1788, in: LVIA SA 5146, l. 493-499

⁴⁷⁵ An inventory of the burgomaster Jozef Minkiewicz as noted in the city council books November 9th, 1789, in: LVIA SA 5146, l. 1223-1235

less than the figures reported for the likes of Henric Mones and Krzysztof Procewicz in the second part of the 17th c. without taking into consideration inflation and money debasement.

The above-mentioned individuals operated in the large-scale credit market, usually on par with the noblemen and the Church institutions (and with them for that matter). However, there was also a smaller scale credit market with far lower amounts of credit. It usually involved movable pledges as securities, while the principle location for that was the merchandising stalls. There, besides the sale of goods as the principle activity, interested parties could come and leave their wares in order to obtain necessary credit for their own use or simply to acquire some goods from the same shop. Not only the Jews were involved in such activity, but frequently Christian merchants as well. Pledged goods are often found in their inventories⁴⁷⁶. A good example of this is the inventory of the merchant Michał Iwanowicz noted in January 7th, 1689⁴⁷⁷. It has a special section devoted to the pledged goods in his *kram* (merchandising stall) for cloth, which clearly indicates how the different people brought various items, most often silver objects, to obtain some, usually not very high amounts of money. How exactly these people used the money is unclear, but we can assume that some most probably bought necessary wares in the same place. Not always a specific item was needed as a collateral to obtain credit and shop in the merchandising stall. As we can see from the same inventory of Michał Iwanowicz, some clients like Mustafa Baranowski, only needed a security document (this time a document called *karta*) to buy goods from this stall for 202 zł. 6 gr. While we do not have the information on the securities for the loans from the other *kram* (a one dedicated to spices) that was owned by Michał Iwanowicz, it also contains a section for credit. Among the beneficiaries from this merchandising stall were the Jesuits, several priests and noblemen. The choice between pledging something and acquiring credit without the pledge, just on a promissory note, most probably depended on the status in the social hierarchy, trust, history with the client, the level of one's assets. However, it is a subject which still needs further investigation to make definite conclusions.

⁴⁷⁶ Some of the example are: an inventory of the merchant and the bencher Stephan Szycik Załeski noted in the city council books in January 10th, 1680, in: LVIA SA 5109, l. 457-461; an inventory of the wine merchant Jerzy Goltz noted in October 25th, 1690, in: LVIA SA 5106, l. 1160; An inventory of the merchant Michał Siencyzł noted in the city council books in January 29th, 1691, in: LVIA SA 5106, l. 1184;

⁴⁷⁷ An inventory of the merchant Michał Iwanowicz noted in January 7th, 1689 in the city council books of 1671-1695, in: LVIA SA 5106, l. 939-941, 952

Another important GDL economic undertaking related to the credit market was selling and acquiring goods on credit. The model for this was similar to the one described in the paragraph above. Instead of acquiring a loan given in the form of coins, a debtor would only obtain desired goods with the promise to pay back later. While we do not find much information in the sources (due to the nature of this economic undertaking), this seem to be a common practise among Vilnius citizens, including the ones from the higher social stratum⁴⁷⁸. Of course, these transactions, as also credit for pledges, were not for large amounts and most probably without any of the securities: just based on trust. The place for such activity was usually a merchandising stall. This made it a multifunctional economic entity.

Thus, acquiring and distributing capital through the form of credit was a widespread activity among all groups of Vilnius citizens. However, the available sources concerning credit activities of Vilnius citizens are very non-informative regarding the purpose of acquired loans. The most common expression used in various forms of credit contracts was in need of money (in Polish: *będać pilnie a gwałtownie potrzebnym Summy Pieniędzy*) with no specific details where it should be used. Only in rare instances do we find the specific arrangements such as borrowing for the house repair⁴⁷⁹.

3.1.2.3. Wealth distribution to the Church institutions

An important practise of the Christian urban society, such as the one in Vilnius, was to share its wealth with the religious institutions that could take care of the soul and distribute the available wealth among the poorer. It was a common practise to donate part of savings to the religious houses⁴⁸⁰, hospices⁴⁸¹ and fraternities⁴⁸². This was usually done after the death, but also

⁴⁷⁸ Many merchandising stalls had this function for its customers. As noted in their inventories some of the goods were given initially for free on the promise to pay back later. It seems that no securities were needed for this transaction as it was usually for not large amount of money. Examples of goods on credit are given in the inventories of the city counsellor Alexander Ihnatowicz in 1679 (LVIA SA 5109, l. 360); merchant Paweł Bocewicz in 1679 (LVIA SA 5109, l. 388-389).

⁴⁷⁹ A debit note by a counsellor Andrzej Osipowicz to Vilnius Jesuits' pharmacist Piotr Nedcel for 12.000 zł. as noted in the city council books in August 1st, 1768, in: LVIA SA 5143, l. 226-227

⁴⁸⁰ D. Sakalauskas, 2018, p. 96

⁴⁸¹ M. Jakulis, 2016 (II), p. 260-263

⁴⁸² A testament of the burgomaster's wife Anna Zyczewska Dziahiłowiczowa as noted in the city benchers' court books in January 24th, 1716, in: LVIA SA 5344, l. 165-176

throughout the lifetime of the individual. If we would look solely to the inventories that we have used for the analysis previously we could see that on average 14% of wealth went to the various religious orders and to the poor⁴⁸³. The religious donations were usually written down in the last wills⁴⁸⁴. Sometimes they were recorded in the separate documents⁴⁸⁵. In either way, the legal form of such perpetual donation was called *legacja*. It involved both the immovable property such as houses, gardens, plots of lands and movable goods such as coins or, as was often the case, the debit notes that belonged to the donor, who then left it to the recipients to collect the debts. The latter type of donation is most often viewed as a tool strengthening economic relationships between the Church institutions and the Jewish communal bodies⁴⁸⁶, but in fact, it was employed by all socio-economic groups in Vilnius, including the citizens of Vilnius⁴⁸⁷. Effectively, it often made the Church institutions in Vilnius, especially the religious houses, as the collectors of various debts. This could be either in the form of collecting only a principal loan or collecting yearly payments from it as an interest.

It is unclear what part of wealth statistically was given to the Church institutions as that would require a substantial research of all the available testaments⁴⁸⁸. There are numerous cases when the citizens would donate all their wealth to the religious purpose after their death. For example, a Vilnius citizen whose occupation is unknown, Helena Pleszkiewiczowa, in her testament in 1712⁴⁸⁹ transferred to the Church of St. Nikodem and Jozef her

⁴⁸³ We have used only the inventories that provided such information that is usually based on the testaments. There were only 14 of such inventories.

⁴⁸⁴ As the work of Martynas Jakulis (M. Jakulis, 2016 (II), p. 260-261) and Kamil Frejlich (Testamenty w księgach miejskich, 2017) attest we could assume that there would be more than 500 testaments during our period. Instead of looking into all the testament and prepare some form of numerical analysis we will try to identify the main trends through a group of them.

⁴⁸⁵ For example, a separate *legacja* by Vilnius counsellor Simon Ostrowski to Vilnius Trinitarians based in the suburb of Antakalnis (Pol. Antokoł) as noted in the city council books in September 23rd, 1713, in: LVIA SA 5123, l. 174-177

⁴⁸⁶ J. Kalik, 1998, p. 102-122

⁴⁸⁷ For example: various donations to a number of religious orders named in the testament of the merchant Maciej Opankiewicz as noted in the city council books November 13th, 1710, in: LVIA SA 5122, l. 504-509; A *legacja* to the Jesuits of Mohylev as noted in Vilnius city council books in 1709, in: LVIA SA 5122, l. 422-423, etc.

⁴⁸⁸ Previously based number of 14% is only based on the analysis of the inventories that have provided information issues donations.

⁴⁸⁹ A testament by Vilnius citizen Helena Pleszkiewiczowa noted in the city council books in July 14th, 1712, in: LVIA SA 5123, l. 63

only house (Pol. dom)⁴⁹⁰. For this she asked that every quarter of a year several masses would be conducted for her and her family. Another Vilnius citizen Alexander Stroczyński several years earlier, in 1710, left all his assets (including outstanding debt if any) to Vilnius Carmelites⁴⁹¹. It included a bricked house in the Rūdninkai street close to the horse market valued at a substantial sum of 15.000 *tymfs* (around 20.000 zł. in copper coins), as well as a parcel of land in the suburb just behind the Sharp Gate. One of the reasons for these donations may have been that the above-mentioned citizens did not have any direct heirs. No relatives are mentioned in these testaments. However, they most certainly had more distant relatives that could have been the beneficiaries, but they rather opted for a donation to a Church institution.

These types of full-scale donations were rarer than the smaller donations where part of wealth would also be left to the direct heirs of the deceased. Only in the very rare cases we do not find any wishes to donate to the Church institutions⁴⁹². Usually, there was a specific request to be buried at the particular Church for which a specific donation should be made. Besides that, Vilnius citizens often opted to distribute their belongings in the form of coins, movable and immovable property, due credit to religious houses, hospitals. Also, to the poor, but in rarer occasions⁴⁹³. Usually, there were a number of the religious orders that were the beneficiaries of the donations from the individual if he/she chose to donate to institutions other than the place of the funeral. For example, a merchant Maciej Opankiewicz in his testament in 1710⁴⁹⁴ besides ordering to give 1.000 zł. to the Augustinians whom he asked to hold funeral for him, also donated to the Jesuits, Trynitors, Carmelites, Bernardines, Bonifrats, Missionaries, *Wizytki*.

⁴⁹⁰ As nothing else is reported in the testament we can assume that was everything she possessed.

⁴⁹¹ A testament by Vilnius citizen Alexander Stroczyński as noted in the city council books September 2nd, 1710, in: LVIA SA 5122, l. 500-501

⁴⁹² For example, such was the case with the testament of an artisan Antoń Janowicz noted in the city council books April 28th, 1684, in: LVIA SA 5111, l. 490-492; testament of the merchant's wife Anna Stolcem Berkowa noted in the city council books August 19th, 1709, in: LVIA SA 5122, l. 380-381;

⁴⁹³ A testament of the burgomaster's wife Anna Zyczewska Działęwiczowa as noted in the city benchers' court books in January 24th, 1716, in: LVIA SA 5344, l. 165-176; A testament of the medicine doctor Frydrych Wolchte as noted in the city council books in November 28th, 1722, in: LVIA SA 5344, l. 349-352

⁴⁹⁴ A testament of the merchant Maciej Opankiewicz as noted in the city council books November 13th, 1710, in: LVIA SA 5122, l. 504-509

3.2. Case of the ecclesiastic institution: the Franciscans as the capital holders

As we have already saw from the capital tax registers, one of the principal capital holders and distributors in the district of Vilnius were the ecclesiastic institutions and individuals. The major contributors towards this were the numerous religious houses in Vilnius, whose position in the city's economy was aided by a significant number of urban possessions, ongoing donations by the city's citizens and various noblemen, as well as by the effective management. The previously mentioned capital tax register from 1777-1781 suggests that Franciscans were not the biggest lenders of credit among the other Vilnius religious houses. During all of the above-mentioned years, when we have the data available, the Lukiškės and the city Dominicans, Trinitarians, *Wizytki*, Missionaries and the Carmelites surpassed Vilnius Conventual Franciscans regarding issued credit in the district. Therefore, they were not bigger than the other religious orders in terms of possessed capital. Perhaps, they were even smaller, especially compared to both Dominican affiliations. However, several reasons influenced the choice to analyse in particular the Franciscans, their economic capacity in the city and the capital management practise.

First, as part of the urban friaries⁴⁹⁵ Franciscans historically had been the advocates of some key market economy pillars such as acceptance of justified interest, accumulation of capital and even of banking institutions such as *Monte di Pietà*⁴⁹⁶ where a key denominator was a Christian market economy “between brothers allied by the common will to increase the power and wealth of the Christian community”, as was put by Giacomo Todeschini⁴⁹⁷. Franciscans were at the fore-front of this, therefore, unsurprisingly, Joseph Schumpeter recognized Franciscans' economic thought as the first real school of economic thought⁴⁹⁸. Thus, we can argue that the Franciscans could have been embedded in the city's economy much more substantially than the other religious houses. Some of the cases in Western Europe urban economies support these arguments⁴⁹⁹. The case of Vilnius also suggests this, especially

⁴⁹⁵ S. Zamagni, 2017; S. Zamagni, 2010

⁴⁹⁶ S. Zamagni, 2010, p. 98-99; A. Toaff, 2004

⁴⁹⁷ G. Todeschini, 2004, p. 114

⁴⁹⁸ S. Zamagni, 2017, p. 180; J. A. Schumpeter, 1954

⁴⁹⁹ As an example, there is the case of Bruges in the long 14th c. where friaries such as the Dominicans and Franciscans are shown as key economic players in the growing city and important contributors to the rise of capitalistic practices. J. M. Murray, 2009

considering that the Conventual Franciscans were well established within the city walls and had a rather large functioning *jurydyka*⁵⁰⁰ (at least for a period of time). Secondly, we possess a variety of different sources from the Franciscans' economic life in Vilnius in the 17-18th c. which allows to have a better overview of both the economic capacity, economic management practises and involvement in the city's economy in general.

3.2.1. Economic capacity of the Conventual Franciscans and their revenue model

According to the available historiography, Conventual Franciscans in Vilnius in the 16th c. owned 54 houses inside the city together with a territory just outside the city's Trakai gates as well as 7 villages and 3 lakes⁵⁰¹. A 1690 *dym* register indicates a separate Franciscan *jurydyka* with 15 houses⁵⁰² in Trakai street alone. There were also several additional houses owned by the order in the jurisdiction of the city council⁵⁰³. A late 18th c. register⁵⁰⁴ of the friary's property indicates 22 places that were owned by the Conventual Franciscans, but which were used by others than the brothers. One would expect an additional inventory from the 1790 private Vilnius *jurydykas*' register. There Franciscans were noted as having a separate jurisdiction. However, their inventory's register is not included in the source⁵⁰⁵. Therefore, it is difficult to compare the development of the *jurydyka* over time, but it is clear from the inventories and various economic sources of the Conventual Franciscans in the 17–18th c. that they indeed possessed a rather large territory behind the Trakai city gates as well as a number of houses around the friary and the Franciscans' Church.

⁵⁰⁰ That a functioning *jurydyka* existed until 1552 indicates a Sigismund II Augustus act in 1552 that transfers the rights of the *jurydyka* to the city council (Pergamentų katalogas, 1980, p. 208 (No. 528)). A 1653 *dym* register (in: LVIA, SA 3418) puts Franciscans as a separate *jurydyka*, then a 1790 *jurydykas* register (LVIA, f. 458, ap. 1, b. 318) – does not. If we look at the legal and economic records of the order, we can see that it more than not fulfils criteria for a separate *jurydyka*, especially considering its sizeable property in the city and the suburbs.

⁵⁰¹ Pirmieji pranciškonų žingsniai Lietuvoje: XIII–XVII a., 2006, p. 79.

⁵⁰² Metryka Litewska, 1989, s. 69.

⁵⁰³ Ibid. s. 38, 49, 55. Additional information on the numerous properties owned by the friary under the jurisdiction of the council is provided in their document register in 1768, in: LMAVB RS, F43-21153.

⁵⁰⁴ Actual date unknown, possibly 1776, in: LMAVB RS, F43-21160.

⁵⁰⁵ Private *jurydyka* register in Vilnius, in: LVIA, f. 458, ap. 1, b. 318.

Additionally, the Franciscan brothers managed several estates outside Vilnius. According to the 1690 *dym* register, these were the *Zaszczuny*, *Kijuny*, *Jarmališkės* (Pol. Jarmoliszki), *Jezierniki* and *Papiškės* (Pol. Popiszki)⁵⁰⁶. *Kijuny* (spelt so in this register yet should be noted as *Kijany*⁵⁰⁷) was the friary's main estate/village. It was located in Vilnius *powiat* some 18 km from Vilnius (~17 *versts*⁵⁰⁸)⁵⁰⁹. Another, more supplementary estate, which had been noted both in the 1690 register and the friary's economic sources, was the *Jarmališkės* estate⁵¹⁰. It was located some 15 km from the city near *Rudamina*. Both *Kijany* and *Jarmališkės* were *folwark* type estates⁵¹¹ that generated income, thus constantly appearing in the income/expenses books of the Franciscans' friary in Vilnius. The *Jezierniki*⁵¹², *Papiškės*⁵¹³ and *Zaszczuny*⁵¹⁴ estates are never mentioned in the income/expenses books of the Franciscans⁵¹⁵.

The above-mentioned *folwarks* that appear in the income/expenses books usually provided the friary in Vilnius with some agricultural products (mainly grain), while the only monetary income from them came in the form of rent from the local *karczma* (inn) in *Kijany*. Therefore, the Franciscans were only partially dependent on these estates, as the majority of the monetary income was generated through the undertakings in the urban landscape. An analysis

⁵⁰⁶ Metryka Litewska, 1989, s. 102

⁵⁰⁷ Słownik geograficzny Królestwa Polskiego, 1883, s. 59. Also, the economic sources of the friary indicate it as *Kijany*.

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

⁵⁰⁹ As the analysis of the friary's exact property are not the focus of this paper, we will not examine in length the ownership of various estates. However, it is important to note that Stephen C. Rowell assigned the main estate to *Kiena* (*Kena*) (in: *Pirmieji pranciškonų žingsniai*, 2006, p. 47–52), even though his main source (a transcript of the 1522 Sigismund I confirmation of the Vilnius Franciscans' property, in: LMAVB RS F43-21128) does indicate two different names attributed to the same *Kiena*: *Nakienny*, *Na Kianni* on the one side, and *Kiyani*, *Kiani* on the other, that we think should be considered as our analysed *Kijany*. Furthermore, *Kiena* does not appear in any of the legal or economic sources of the 17–18th c.

⁵¹⁰ Słownik geograficzny Królestwa Polskiego, 1882, s. 451

⁵¹¹ The register of the Franciscans' friary's documents in Vilnius constituted in 1768, in: LMAVB RS F43-21153, l. 1-2

⁵¹² Not mentioned at all in the Słownik geograficzny Królestwa Polskiego.

⁵¹³ Słownik geograficzny Królestwa Polskiego, 1888, s. 790

⁵¹⁴ Not mentioned in the Słownik geograficzny Królestwa Polskiego.

⁵¹⁵ This property was of different type (identified in sources as *villages* (Pol. *wieś*) and consisting of people (like in *Zaszczuny*, where the friary was granted four villagers with their land), access to a lake and a forest (like in *Papiškės*), in: LMAVB RS F43-21153, l. 3-4. They had most probably produced some income in kind, which was not reflected in the income/expenses books.

of their revenue model is provided in the figure below. Calculations were done from the years of 1671-1675, 1759-1762 and 1790-1795, using the full year figures from the available income and expenses books⁵¹⁶. All the revenue was divided into 5 segments as provided in Figure No. 5. The types had been chosen after evaluating all the revenue sources that were detailed in the income books and grouping them in the most relevant categories⁵¹⁷.

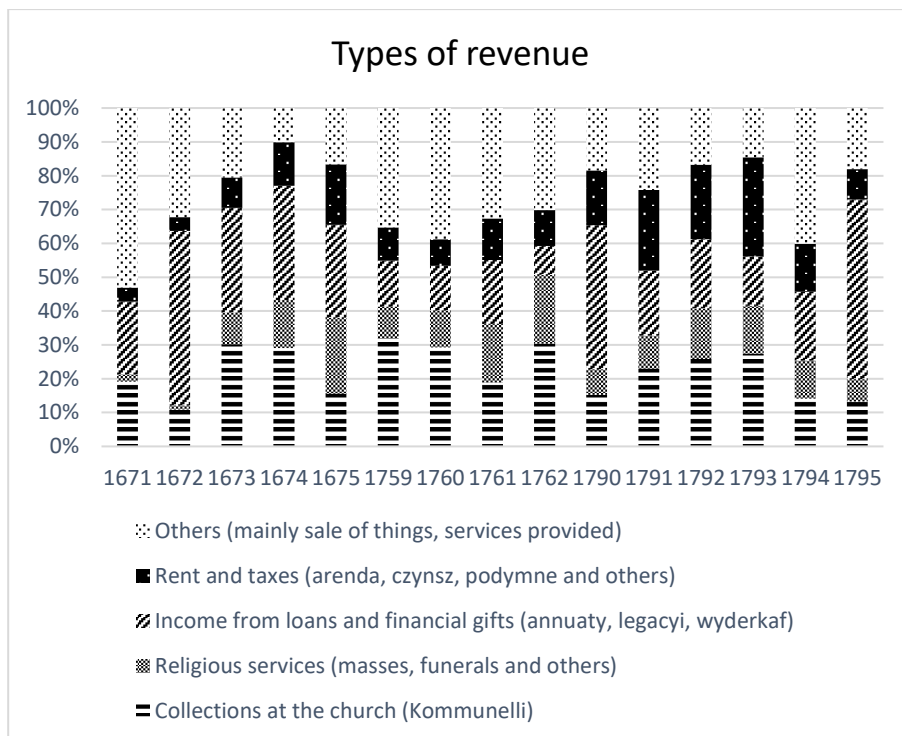


Figure 5. Revenue model of Vilnius Franciscans in the years 1671-1675, 1759-1762 and 1790-1795

The figure indicates that seemingly no general trend has formed over the years. Perhaps the most stable form of income came from the collections at the Church, while these were often supplemented by the revenue from the religious services. The significance of income from owned property (usually in the form of rent) increased slightly over the period. Various financial

⁵¹⁶ Full-year income and expenses books from the period of the second part of the 17th and 18th centuries, in VUB RS, F4-A3843 (1671–75), F4-A3822 (1759–62), F4-2958 (1790–1795)

⁵¹⁷ Please note that this is an artificial grouping and it is not recorded in the sources, where a simple linear method is used.

services were an important source of revenue throughout the period, however, the level of their importance fluctuated. In the segment “Others,” we have included different economic activities, from the sale of such commodities as alcohol (mainly vodka, beer and wine), food, salt, building materials (such as bricks, calx etc.), to such services as printing. There was the rise of importance of selling locally made alcohol and the revenue this practice had produced in the 18th c., as the Franciscans owned and operated a brewery at least from the mid-18th c. Its revenue at that time replaced what had been the revenues from the printing and copying services in the 17th c. The brothers also owned a shop where they marketed their products, including the ones brought from Königsberg. In fact, they even had their own agents⁵¹⁸. For example, Franciscans in the period of 1758–1763 hired a Jew named Leyzor Eliaszewicz to whom they paid an annual salary, *jurgielt*, to go on ships and conclude businesses in the port⁵¹⁹.

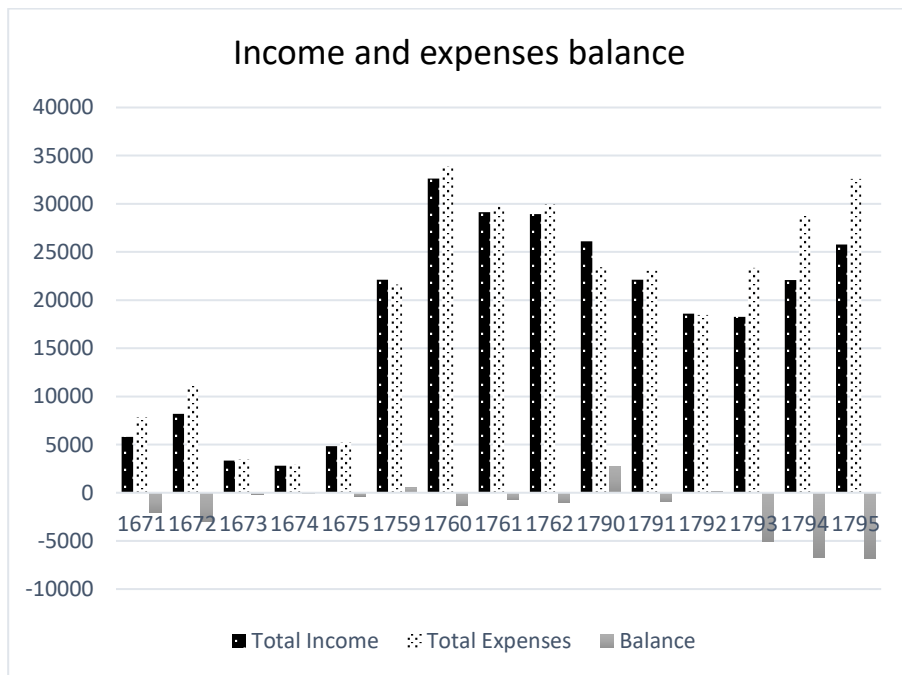


Figure 6. Income and expenses balance of Vilnius Franciscans in the years 1671-1675, 1759-1762 and 1790-1795 (in zlotys)

⁵¹⁸ They would be called a *factor*.

⁵¹⁹ Franciscans’ income and expenses book from the years 1759-1762, in: VUB RS, F4-A3822, l. 77

Overall, the income and the expenses grew exponentially from the second part of the 17th c. Part of that could have been attributed to the inflation and the money debasement influence as analysed in the previous parts. However, some increase in income, at least in part, can be attributed to the economic activities of the Franciscans, especially in the spheres of alcohol sales and financial activities. We can also see from the balances that were often negative or neutral. The exact reasons for this are unclear. It could have indicated a reluctance to save or a preference to use income in the local economic landscape such as by employing more local labourers and other services. One additional motive could have been inspired by the inflationary processes, which increased the risk of devaluation of the saved money. The fact that the Franciscans often lent long-term loans, which decreased their money's real value even more, seems to contradict this notion. It also raises a question of where the Conventual Franciscans acquired necessary capital to loan, as very often their yearly balance was negative. The most probable explanations are that the Franciscans, for this purpose, had used the accumulated wealth from the earlier periods, or that some part of their revenue had not been reported.

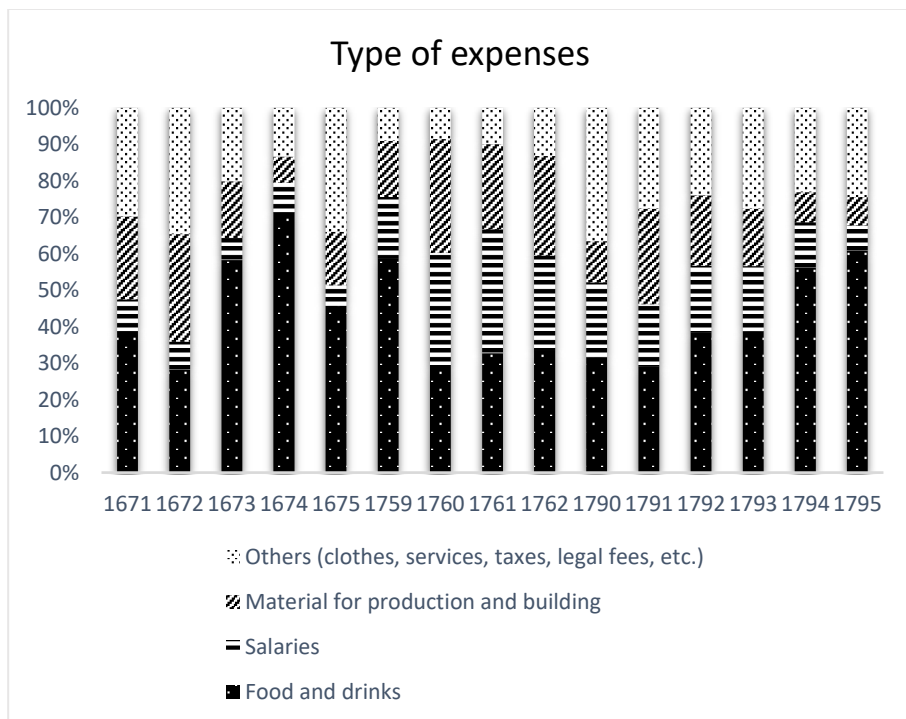


Figure 7. Type of expenses of Vilnius Franciscans in the years 1759-1762

The figure above presents an overview of expenses of Vilnius Conventual Franciscans. It indicates a rather simple expenditure model, where the main investment outside the routine costs of food and salaries went to the necessities of construction and repairing works, including acquiring the necessary materials for these works and paying fees for both day labourers and skilled craftsmen. Other than that, material investments went into the products necessary for making alcohol (such as malt), into acquiring wood and for purchasing property in the city. Expenses regarding the various forms of salaries (yearly payments to the brothers, fees for the craftsmen (which were included in the section “Others”) as well as the day labourers had increased over the analysed period just to decline slightly at the end of it, when proportionally more revenue was allocated to food. Further analysis would be needed, but it seems that with the mid-18th c., at the latest, more monetized payment for work was already in place (including the yearly payments to the friary’s brothers). The segment “Others” in the last period at the end of the 18th c. has increased significantly because of the higher taxation, including voluntary donations to the state treasury. In the same segment, we expected to see the bigger investments on loans as the collection of interest, annuities and other forms of financial income were quite substantial, as was shown in Figure No. 5. However, only a few and rather small loans were recorded altogether, indicating that in the overall sense, financial activity was perhaps not fully reflected in these income/expenses books. Therefore, we will analyse this economic activity of the Franciscans in a more detailed way in the next segment of this chapter, as we assume it was an important aspect of their economic undertakings, and one that had played a key role in the city’s financial market.

3.2.2. Franciscans as the financial institution

Franciscan participation in the financial market mainly took shape in the form of providing credit. As recorded in the capital tax registers Franciscans certainly were engaged in the credit market together with all other religious houses in Vilnius – always as creditors and most often as providers of loans to the noblemen⁵²⁰. However, the capital tax registers do not offer a clear picture of the overall scope of this activity and of the nature of the contracts. The income/expenses books of the friary rarely detail issued credit over the

⁵²⁰ Capital tax registers from Vilnius district, in: LVIA SA 3698, l. 491-495, 612-626 (year 1777); l. 508-511, 556-576 (1778); l. 525-529 (1779); l. 546-551 (1780); l. 552-555 (1781)

analysed years. It is unclear whether, there were just a few small transactions. or they were reported in the separate sources that are unknown to us at the moment.

However, the income/expenses books of Vilnius Franciscans report interest payments from Vilnius kahal in all the analysed years making the latter a permanent capital distribution partner throughout the period of our analysis. In the 17th c. these loans were of the *wyderkaf* type⁵²¹, where the debtors had in theory to pledge an immovable property out of which the interest was extracted⁵²². However, as we have seen earlier with the *wyderkaf* type of contracts among the city's Christian citizens, this property could also stay in the hands of the debtor and function more as a guarantee for the repayments. It is unclear whether Vilnius kahal had transferred some of their property to the Franciscans, as none of the sources indicate this. Thus, most probably it was just a form of security in case of defaulted payments. The 18th c. income/expenses books of the Franciscans stop mentioning *wyderkaf* contracts altogether and indicate a simple payment of interest from the kahal. Franciscans' due amount from Vilnius kahal remained at 45.000 zł. by the end of the 18th c. The Franciscan income/expenses books from 1789-1802 indicate a yearly interest of 1.575 zł.⁵²³ at the end of the 18th c. That effectively was an 3,5% interest rate payment. However, it does not reflect the original interest agreement as this interest was set by the Treasury Comission to manage the indebtedness of the kahal⁵²⁴. It is unclear whether this principal amount of money that was due from Vilnius kahal was ever repaid. For sure, that did not happen until the end of the 18th c. Vilnius Franciscans had to be patient with Vilnius kahal just like the other religious houses in the second part of the 18th c. The attitude of the friary to other groups, such as the noblemen and city's citizens, was much different – loans to them were usually given on the much shorter contracts and with the expectation of repayment of both the capital sum and the interest.

One of the principal sources for these loans were donations to the friary given by the noblemen or the city's citizens. They were most often called *oblig*

⁵²¹ Register of Franciscans' expenses and income in 1670–1676, in: VUB RS, F4-A3843, l. 239, 249

⁵²² J. Kalik 1998, p. 114–115. J. Kalik also argues that there were two types of *wyderkaf*. One when the initial loan is never repaid, while the interest is paid perpetually, and the second when the initial capital is demanded.

⁵²³ A list of Capital tax registers from Vilnius district kahal creditors and payments to them from 1793 to 1799, in: LVIA SA 3763, l. 3; Register of Franciscan expenses and income in 1789–1802, in: VUB RS, F4 – A2958, l. 340

⁵²⁴ It will be analysed in the next section on the Jewish economic capacity.

wieczny (eternal bond/promissory note) in sources and given in order to secure masses for their and their family souls, both during the lifetime and after the death. A book recording such donations to the Franciscans in the middle of the 18th c.⁵²⁵ shows a direct linkage between the received financial aid and its direct utilization. For example, after receiving 12.000 zł. in 1743 from Benedykt Wolsky, the Vilnius voivodship flagbearer, the Franciscans immediately distributed the amount as credit to four different people, all of them – noblemen⁵²⁶. In some instances, donators, such as the Vilnius citizens Franciszek and Helena Wysoccy, explicitly stated that the given amount should be invested in loans, while the yearly interest rates could be used for the required services in the Church⁵²⁷. If we would look at the whole money movement model, we could clearly detect certain principles of proto-banking, albeit with a religious purpose.

Despite the long-lasting contractual issues with Vilnius kahal, Franciscans did not mind acting as intermediaries between them and the noblemen. Vilnius Franciscans were sometimes tasked by the latter to extract repayment of loans and interest given by noblemen to Jews⁵²⁸ and use this money as a donation to the friary. Essentially, it was an operation of three different parties, which seems to enhance the notion of Franciscans acting as the simple proto-bank. However, many limitations, such as the lack of financial literacy (no double-entry book-keeping), lack of credit consistency and lack of purpose of investment obviously contradict this idea. Even though the Franciscans were actively involved in the city's economic and – in this case – financial life, their involvement resembled more the *ad hoc* principles rather than a clear strategy. We will continue our analysis of their financial activities with the analysis of another key economic activity: the management of urban property.

3.2.3. Property management

The Conventual Franciscans in Vilnius had numerous possessions around their friary, near the Trakai gate. Perhaps because of that its usage and management were often complicated. First, the property management documents of the Franciscans indicate a rather complicated property

⁵²⁵ A record book of various donations to the Vilnius Franciscans in the middle of the 18th c., in: VUB RS, F4-A3969

⁵²⁶ Ibid. in: VUB RS, F4-A3969, l. 1

⁵²⁷ Ibid. in: VUB RS, F4-A3969, l. 2

⁵²⁸ Register of Franciscan expenses and income in 1758–1763, in: VUB RS, F4-A3822, l. 145, 147

ownership model. Only part of the friary's houses and parcels of lands in the city were used directly by the brothers. The other part that had belonged to the Franciscans on a *de jure* basis was *de facto* used for a fixed time by other *jurydyka*'s residents through the legal concept of *dożywocie*. This situation was slightly different than in other jurisdictions, where the residents usually had a full ownership of their property and had to simply obey one's legal jurisdiction. The legal concept of *dożywocie* meant that the owner of the property was holding it for a lifetime. During this tenure, the owner could engage in any desired economic activities, even transfer the tenure to the other owner – for which the only obligation was a consent granted by the Franciscans, but after the tenure was over, the property had to be returned to the friary.

The principal rationale behind these contracts was to make sure that the buildings and land of the *jurydyka* were not being ruined by standing empty and that a particular amount of income should be extracted from that property. A key motive sounded somewhat along the following lines in Polish: *upatrując tego aby z Placow y z Domow Juryzdycznych Intrata Konwentowi nieubywała y zeby Domy w ruinę nieszły*⁵²⁹. It seems that in this and many other cases⁵³⁰, the Franciscans possessed property that had been unused for years. Rather than selling it, the brothers preferred leasing it, encouraging the tenants to carry out any necessary reconstruction works (for which they would be reimbursed from the yearly payment), and keeping the overall legal rights over the property. Often, these contracts would not be only for one man's lifetime (*dożywocie*) but for the lifetimes of a man and his wife (*dwoje dożywocia*) or the most common case being the *troyga dożywocia*⁵³¹. It meant that the property was given to the family for its two generations, including a right to transfer it to a chosen son or a daughter (a choice the parents had to make). Most of these contracts were usually based on a pay-per-year principle and varied in accordance to the given property, from a few zł. to 60 zł. Only a few cases in the available contracts (in the period of 1662–1752) stipulated payments upfront⁵³². While the legal framework remained the same, these upfront payment contracts meant that the property was being bought or leased

⁵²⁹ Property sales, mortgage and rent agreements by Vilnius Franciscans, in: VUB RS, F4-A315 (38882), l. 32 (reverse) etc. Many other contracts in this source indicate the same notion.

⁵³⁰ Ibid. l. 4, 5, 23–24, 26, 27, 30, 33

⁵³¹ Ibid. l. 34, 35, 36. The model is explained in detail within Vilnius Franciscans' rent contracts of mid-18th c.

⁵³² Ibid. l. 26, 33.

albeit for a limited period. Additionally, the friary was, in some cases⁵³³, willing to lower down or take away the yearly payment altogether. This would be done at least for a some of the first years when potentially considering the poor condition of some of the property.

The nature of these “rent-for-life” contracts meant that the agreed yearly payments could stay the same for two generations, even though in the end, it could account to much less value to when the contract has been agreed upon due to the inflationary and money debasement processes at the time. Therefore, these contracts could had been of low value for the Franciscans in terms of the real money received, but it enabled them to use their unused property and encouraged necessary repair works that were carried out by the tenants. Various economic activities, including further pledging the property through the *arenda* and *zastawa*, were allowed in these types of contracts. In some of the cases⁵³⁴, mainly where the property happened to be near the St. Nicholas Church, it was forbidden to sublet the property to the Jews. Usually, in order to sublet or transfer the rental contract altogether, the consent of the friary was needed, and there are cases when this has actually happened⁵³⁵. It seems that by acquiring property rights from the Franciscans and then subletting or selling them altogether was a common practice⁵³⁶, which, in fact, resembled a secondary rental market.

Through these contracts, the property rights were usually given to Vilnius artisans, sometimes to the Jews and the noblemen. It is interesting to note that there were no merchants involved in acquiring the Franciscans’ property. The noblemen, especially the magnates, sometimes used the Franciscans’ property for a short-term basis. Here we can see a different property management model. The Franciscans had part of their property, usually in the more advantageous locations (such as in the Trakai street), both in terms of a *de jure* and *de facto* possessions, that they had kept for the short-term visits of some of the magnate families. They included such household names as Pac⁵³⁷ and Tyszkiewicz⁵³⁸, who had chosen to reside there with their entourage. These

⁵³³ Ibid. I. 34, 36.

⁵³⁴ Ibid. I. 14.

⁵³⁵ Ibid. I. 19, 21–22, 29

⁵³⁶ Ibid. I. 34–36

⁵³⁷ Register of Franciscan expenses and income in 1758–1763, in: VUB RS, F4-A3822, I. 137-138, 152, 153. Pac had stayed in the residual house, possibly at the gates of the city in early 1761, for the sessions of the Tribunal – the main judicial body of the Grand Duchy. Also, he is noted as a rentier in April and May of 1763; therefore, this partnership seems to be continuous.

⁵³⁸ Ibid. I. 144. Tyszkiewicz stayed in the residual house, possibly at the gates of the city in February 1762

and other examples⁵³⁹ show that the Franciscans most probably always had some part of their property free in the case that high-paying landlord would arrive in Vilnius and need a place to stay. These short-term stays generated relatively higher income than the regular dwellers of the city could. Short-term stay possibility also served the Muscovite army, whose party had stayed at the friary's houses from 1794 (and paid for that, too)⁵⁴⁰. It shows that the Franciscans tried to use their property for good benefit. The share of rent's income in the overall revenue of the Franciscans was growing (highest figures were at the end of the 18th c., see Figure No. 5). They adopted a mixed property management model, most probably to encourage a higher occupancy rate as well as quicker reconstructions and repairs of the property (albeit with losing some of the revenue due to the longer contracts). However, without evaluating the full potential of the property in their *jurydyka*, it is hard to tell the level of the overall success of this key economic activity.

In conclusion, the Conventual Franciscans were undoubtedly active socioeconomic agents in the local economic scenery and were not only the "luxury" residents in the 17–18th c. Vilnius. While their economic model was based on both, the agricultural and urban income, the latter was far more important. The number of houses the Franciscans owned had enabled them to be important providers of rent with the growing influence of the rent income on the overall revenue model. In the financial market of Vilnius, the Franciscans had played a key part because of the capital they had managed to acquire through various donations. They were a trusted institution (for collecting the interest of other parties, for example), but a lack of consistency in activity and an insufficient degree of financial literacy meant that the Franciscans were still quite far away from being considered as a proto-banking institution. In addition to the above-mentioned activities, the Franciscans also managed a shop, where they marketed both products grown by them and the ones bought from the river ports. The order also owned a brewery. While the friary's revenue was growing throughout the analysed period (second part of the 17th–18th c.), its balance tended to remain around zero. Perhaps the Franciscans were content to distribute their revenue locally (buying products, employing people), echoing the Franciscans' economic thought and, in this way, contributing to the city's economy. All in all, while the Franciscans' friary played a key role in several economic activities and undoubtedly

⁵³⁹ Ibid. I. 139. Register of Franciscan expenses and income in 1789–1802, in: VUB RS, F4 – A2958, I. 383

⁵⁴⁰ Register of Franciscan expenses and income in 1789–1802, in: VUB RS, F4 – A2958, I. 309

contributed to the city's economy, their economic practices were no different to other socio-economic agents. The Franciscans tried to manage their property effectively (ensuring immovable property is rented out, using their capital for credit). At the same time, they have put strong emphasis on active participation in the Christian economy by sharing and distributing their wealth locally.

3.3. Jewish economic capacity in Vilnius: a growing community with the debt burden

A decision to analyse the capital capacity and its management by the Jewish community together with its individual members comes from the assumption of their active involvement in the city's financial life, their different legal framework and quickly growing population, especially in the 18th c. This makes it possible to compare them with the Christian citizens for whom the Jews were strong competitors. Furthermore, we still lack various answers about the Jewish economic history in Vilnius from the available historiography. We are unaware of the financial strength of the individual Jews, we do not know how easy or difficult for them was to accumulate capital and what were the means for that. While we are familiar with the general situation of the communal indebtedness in GDL and in the Polish Crown⁵⁴¹, the situation in Vilnius lacks more thorough investigation⁵⁴². It is especially unclear how the communal indebtedness affected individual Jews and their livelihood. In the following part we will deal with these unanswered questions and analyse the Jewish economic capacity together with their capital management practises.

3.3.1. Jews in the 17-18th c. Vilnius: a demographical trend and their economic structure

The number of Jews living in Vilnius in the 17-18th c. is a complicated matter due to the nature of sources (tax records) and their deficiencies. Up until the 1764-1765 census⁵⁴³ the dynamics of the Jewish population are obscure. Therefore, up until the above-mentioned years the figures based on the available historiography and tax records should be viewed with caution. Israel Klausner indicated that already in the first part of the 17th c. there could have been about 2.500 Jews in Vilnius⁵⁴⁴. Maria Cieśla, who wrote an article on the topic of Jewish demographic trends in GDL, used a poll tax register in 1676-1677 and determined that at the time there were around 1.000 Jews in

⁵⁴¹ J. Kalik, 1998

⁵⁴² Although Israel Cohen did analyse this issue, his analysis can be supplemented, in: I. Cohen, 1992, p. 169

⁵⁴³ A 1764-1765 census from Vilnius kahal and its *przykahal*, in: LVIA SA 3726

⁵⁴⁴ M. Cieśla, 2015, s. 265

Vilnius⁵⁴⁵: 922 in the jurisdiction of the castle court (the initial Jewish quarter) and 83 in the *jurydyka* of the bishop⁵⁴⁶. The additional sources for calculating the Jewish population in the city are the *podymne* tax registers. An earlier 1667 *podymne* tax register indicates that the Jews in Vilnius had paid taxes of 1.370 zł. out of 4 big bricked houses (Pol. wielkie kamienice), 14 small bricked houses (Pol. małe kamienice) and 156 houses that could be identified as communal (Pol. z dymow pospoliczych z Sasiadami)⁵⁴⁷: in total accounting 174 houses. The previously mentioned 1690 *dym* register indicated 114 houses belonging to the Jews⁵⁴⁸. If we would use the average inhabitancy rate in the households in Vilnius determined by above-mentioned Maria Cieśla, 9,4⁵⁴⁹, the total Jewish population in Vilnius in the second part of the 17th c. according to *dym* registers could have been between 1071 and 1635.

It seems that the consistent growth process was hindered by the early 18th c. devastations which resulted in the decline of the Jewish community⁵⁵⁰. However, there was a continuous growth afterwards which resulted that by the time of 1764-1765 census Vilnius Jewish community had become the biggest in GDL with 3.202 Jews in the city⁵⁵¹ and additional 295 in the immediate suburbs of Antakalnis and Šnipiškės (179 and 116 respectively⁵⁵²). This census, whose purpose was fiscal, i.e. determining the number of Jews who had to pay a poll-tax (Pol. pogłówna), is considered to be much more accurate than the subsequent censuses at the end of the 18th c.⁵⁵³ The following 1784 census indicated 4.980 older than 1-year Jews excluding community members from the Vilnius suburb of Antakalnis⁵⁵⁴. As pointed out by Jurgita Verbickienė⁵⁵⁵, even though the number is higher than the 1764-1765 census, we should have expected even higher growth during this period and the overall results are inaccurate. This notion is confirmed by a 1788 houses' census in

⁵⁴⁵ Ibid. s. 263

⁵⁴⁶ Wilnianie: żywoty siedemnastowieczne, 2008, s. 313

⁵⁴⁷ New *podymne* tax register from the year 1667, in: LVIA SA 3418, l. 87

⁵⁴⁸ Metryka Litewska: rejestry podymnego, 1989 r., s. 66

⁵⁴⁹ She used the same house register in 1690 that encompassed a list of houses in the streets that were predominantly inhabited by the Jews to determine that: M. Cieśla, 2015, s. 253

⁵⁵⁰ Danutė Blažytė claims that after 1710 there were between a few dozen and 450 Jews left, in: D. Blažytė, 1999, p. 296

⁵⁵¹ A 1764-1765 census from Vilnius kahal and its *przychahals*, in: LVIA SA 3726, l. 27. Aggregated data was used from the project "Istorinės demografijos tyrimai ir jų taikymas Lietuvos Didžiosios Kunigaikštystės žydų surašymu pavyzdžiu".

⁵⁵² Ibid. l. 47, 50

⁵⁵³ J. Verbickienė, 2015, p. 60-79

⁵⁵⁴ A 1784 census of Vilnius kahal, in: LVIA SA 3754

⁵⁵⁵ J. Verbickienė, 2015, p. 69-76

Vilnius. This relatively close census to the one in 1784 indicated a Jewish population of 7.297⁵⁵⁶, while a letter by Vilnius kahal's creditor to the Four-Year Sejm in 1789 indicated a similar number of 8.000⁵⁵⁷. While we lack the basis to investigate these numbers⁵⁵⁸, considering the deficiencies of the 1784 census, we could assume that the figures from the years of 1788-1789 were much closer to the reality than the number provided in the 1784 census. Even though determining accurate population figures at different times in the 17-18th c. still requires additional research, we can safely conclude that the Jewish population in Vilnius experienced significant growth in the 18th c. It also grew proportionally quicker than the overall population of the city. While in the middle of the 17th c.⁵⁵⁹ the Jews accounted to around 5% of the total population of the city, later, at the end of the 18th c., it was around 30%⁵⁶⁰.

The Jewish settlement in the city initially was located in the quarter that encompassed three streets: *Żydowska* (Jewish), *Jatkowa* (Meat Shop) and *Sw. Mikołaja* (St. Nicholas)⁵⁶¹. It was based on the 1633 privilege that was granted to the community by the King Ladislaus Vasa (1595-1648). The growth of the community in the 18th c. and inability to limit the Jewish residence to the prescribed quarter was confirmed in the 1742 privilege that enabled Jews to settle in other streets as well. The exception was made to several urban arteries: one coming from the Dawn Gate to the Cathedral and the other – from the Trakai gate to the church of St. Johns⁵⁶². The Jews in Vilnius also quickly absorbed the different suburbs of the city. We know that in the second part of the 17th c. the Jews settled in the city's private Radziwiłł *jurydyka*, most probably in *Śnipiškės*⁵⁶³. Another suburban area that was settled by the Jews

⁵⁵⁶ *Tabela dymow i ludności miasta stołecznego W[ielkiego] Ks[ięstwa] Lit[wskiego] Wilna*, in: LMAVB RS, F17-132, l. 182

⁵⁵⁷ A representation of the position of Vilnius kahal creditors given as a response to a position provided by the elders of the kahal that were provided to the King and Sejm in 1789, in: *Materialy do dziejów Sejmu Czteroletniego*, 1969, s. 26

⁵⁵⁸ The above-mentioned source only provides a plain number.

⁵⁵⁹ It must be noted that just after the official establishment of the community in the city in 1633.

⁵⁶⁰ If we use estimated figures that before the Deluge was inhabitate by around 20.000 people out of whom around 1.000 were Jews, in: Paknys 2006, p. 18; Łowmiańska 1929, s. 71; Wilnianie 2008, s. XX; And if we use 1788 house register in Vilnius figures that estimated Vilnius population to 23.062 inhabitants out of whom 7.297 were Jews: L. Glemża, 2010, p. 35

⁵⁶¹ J. Šiaučiūnaitė-Verbickienė, 2009, p. 136

⁵⁶² *Ibid.* p. 141

⁵⁶³ According to the 1697 register of income and expenses from Vilnius *jurydyka* belonging to Neuburg estates where there is a significant amount of taxes (488 zł and 19 gr) from the Jews in the *jurydyka* (paid together with the Tatars): AGAD, AR dz.

was Antakalnis whose part belonged to another magnate family – Sapiehas. Jewish communities in these suburban areas eventually formed their own community administration bodies, called *przychahals*⁵⁶⁴, that were attached to the main kahal in Vilnius. Furthermore, a large number of Jews belonging to the Vilnius communal body (precisely 1.023) lived in the outskirts of the city according to the 1764-1765 census⁵⁶⁵. Most often they were attached to a *karczma* (an inn).

According to the 1764-1765 census⁵⁶⁶ the Jews in Vilnius were active in various economic occupations. They were artisans, leasers, various types of merchants (peddlers, storekeepers, bigger distributors, factors), also – artists. It is difficult to establish a detailed occupation structure of the Jewish community, as only 50% of registered Jews in Vilnius had their professions noted in the census. This percentage was even lower in the suburban areas. The reason is simple – determining occupation was not the focus of the census⁵⁶⁷, hence, it was not the primary issue to record. In addition to the main reason, we can also assume that the ones who did not have anything noted could either had engaged in multiple activities or were very mobile in changing them. Also, some of the 18th c. sources⁵⁶⁸ indicate a growing day-labour market presupposing that at least a few Jews in the city were unspecified labourers getting day-to-day jobs. The overall majority of Jews, who had their profession recorded in the census, were craftsmen. The tailors (Pol. *krawiec*) and furriers (Pol. *kusnierz*) accounted for 23% and 20% of the household population of the ones who had their occupation noted. Other important occupations were the haberdashers (Pol. *szmuklerz*) – 7%, tinsmiths (Pol. *blacharz*) – 4%, cart drivers (Pol. *furman*) – 4 %, butchers (Pol. *rzeznik*) – 4%, goldsmiths (Pol. *zlotnik*) – 4% Activities directly related with the trade (stallkeepers, agents, cloth merchants) accounted only to 5% of the Jewish

XVIII, sygn. 287, s. 33. Furthermore, there are fragmented sources that Jews were living in Śnipiszky already in 1670s, as indicates a complaint from salt merchants in 1674 about Jews merchandising salt, herring, linen, wax, hemp, in: *Akty cechów wileńskich, 1495-1759, 2006, s. 382 (No. 383)*

⁵⁶⁴ J. Šiaučiūnaitė-Verbickienė, 2009, p. 145-146

⁵⁶⁵ Information of the Jews living outside of the city but belonging to Vilnius kahal is provide in 1764-1765 census of the Vilnius kahal and its *przychahals*, LVIA SA 3726, l. 28-37

⁵⁶⁶ A 1764-1765 census from Vilnius kahal and its *przychahals*, in: LVIA SA 3726

⁵⁶⁷ Its main aim was better taxation as detailed in the *konstytucja* “Pogłowne żydowskie W. X. Lit.”: *Volumina legum*, vol. 7, 1860, s. 81-83

⁵⁶⁸ Such as income and expenses books of various socio-economic entities in the city like the Franciscans’ friary in Vilnius: VUB RS F4-A3843 (1671–75), F4-A3822 (1759–62), F4-2958 (1790–1795)

households who had their occupation noted. However, it can be said that the artisans were most often the retailers of their own production. Suburban Jews deployed a similar structure of occupations. However, as large portion of them were not tied to any type of activity this statistic is rather misleading. A supporting cast of merchants in a way was played by the nearby inns' Jews. 1784 census in general echoes similar occupational trends among the community members even though it has an even lower rate of noted professions⁵⁶⁹.

The occupational structure in Vilnius was significantly different from the occupational structure in the smaller towns⁵⁷⁰. One of the features of Vilna Jewry was a very high percentage of artisans, especially the ones making different kinds of apparel. The other – a high number of different specialties (28 if excluding the communal services). Unlike in smaller and especially private towns, Jewish activities were much more actively regulated in Vilnius⁵⁷¹. Most often it was done by the urban Christian artisans' guilds⁵⁷² for whom the Jewish artisans were long lasting competitors. Besides a competitive nature from the other socio-economic groups, Jews had also to obey various communal regulations. Lithuanian Vaad provisions indicated⁵⁷³ that the Jewish community tried to assert control on many economic activities starting from leasing, to money exchange, lending, trade, measuring instruments, forbidding forgery, contracting goods for future assets. This situation enabled a specific socio-economic landscape where the Jews hindered by the regulations and a competitive environment had to find various partnerships, protections, and operate in the city while living outside of it⁵⁷⁴. However, up until this moment we are unaware of the Jewish economic capacity in the city. An important factor for that was, no doubt, the economic

⁵⁶⁹ A. Tamulynas, 1999, p. 330-333

⁵⁷⁰ While each specific case and town was different, but as Maria Cieśla has put it in the case Slutsk (Pol. Słuck, Bel. Слуцк), a private Radziwiłł town in a present-day Belarus: "most of the Jews were involved in trade and the production of alcohol": M. Cieśla 2012, s. 569-570

⁵⁷¹ J. Šiaučiūnaitė-Verbickienė 2009, p. 152-175

⁵⁷² The constraints on the Jewish artisans by the Christian counterparts in Vilnius was analysed in length by Jurgita Verbickienė. They involved limiting clients, trade places, acquisition of the raw materials, integration of Jews into the Christian guilds and their subsequent control among other mean, in: J. Šiaučiūnaitė-Verbickienė 2009, p. 152-175

⁵⁷³ A. Michałowska-Mycielska, 2016, p. 130-148

⁵⁷⁴ Jurgita Verbickienė argues that it was done successfully: J. Šiaučiūnaitė-Verbickienė, 2009, p. 175. A growing Jewish population in the city also confirms this notion.

and financial situation of Vilnius kahal. We will analyse its economic situation next followed by an examination of the economic capacity and capital management practises by the individual Jews.

3.3.2. Vilnius kahal as an economic entity in the city

Vilnius kahal was an important socio-economic agent in the financial and economic market in the city as the representative body of the Jewish community. While we lack communal body documents from the kahal, different documents from the various GDL administration institutions, most notably the Treasury Commission, show a very complex management model which, it seems, was often deceitful, elitist and opportunistic – especially in managing its debts. At the same time, these documents⁵⁷⁵ indicate the economic strength and capacity of the kahal⁵⁷⁶, which made it an important player in the socio-economic scenery of Vilnius.

This economic capacity was built not only on the growing number of the Jews in the city, but also through a continuing indebtedness throughout the 17th and the 18th c. It is already well-known that GDL's kahals since the second part of the 17th c. and the first part of the 18th c. had put themselves heavily into debt⁵⁷⁷. It was especially the case with the largest Jewish communal bodies in GDL⁵⁷⁸. Indebtedness of the kahals in GDL was one of the reasons that led to the abolition of Lithuanian Vaad in 1764⁵⁷⁹. While the exact reasons for this growing indebtedness are unclear, Judith Kalik⁵⁸⁰ argues that it could have been influenced by the strong inflationary processes in the

⁵⁷⁵ They include Treasury Commission documents on the communal taxes of the *kropek* (a communal tax collected on the bases of the economic activity), list of creditors, payments for them, etc: LVIA SA 3755, 3756, 3757, 3758, 3759, 3760, 3763

⁵⁷⁶ For example, a letter from the kahal's creditors (unclear which specifically) to the Four-Year Sejm in 1789 mentions that through deceiving the Treasury Commission, kahal managed to collect income of 2,5 mln. zł. That was most probably not a yearly figure, but a collection of the several years (could have been years 1767-1771 for which the initial debt repayment plan was planned by the debt liquidation commission). Still it was a massive figure if kept in the coffers of the kahal's administration. Noted in the representation of the position of Vilnius kahal creditors given as a response to a position provided by the elders of the kahal that were provided to the King and Sejm in 1789, in: *Materiały do dziejów Sejmu Czteroletniego*, 1969, s. 20.

⁵⁷⁷ J Kalik, 1998, p. 102-103; I. Cohen, 1992, p. 169

⁵⁷⁸ M. Nadav, 2008, p. 273-275

⁵⁷⁹ D. Sakalauskas, 2014 (I)

⁵⁸⁰ J Kalik, 1998, p. 102-22; J. Kalik, 2003, p. 229-237

second part of the 17th c. and the beginning of the 18th c., new partnerships with the available capital and expanded needs from the community.

The constitution of the poll-tax for the Jews in 1764⁵⁸¹ tried to exert governmental control on this indebtedness by managing collection of taxes through the administration of PLC, evaluating total arrears and providing a way for paying off the debts. Thus, the debt liquidation commissions were set up. One of such commissions was dedicated to manage the debts of Vilnius kahal. It was set up in the July 9th, 1766⁵⁸². It calculated that the Jewish kahal in Vilnius had the total arrears of 694.455 zł. While there are slight variations of the total arrears' figure in different sources⁵⁸³, in general we should trust the estimate of the debt liquidation commission, as it worked closely with the creditors, who themselves had the interest in accurately noting debts, establishing payment plans and eventually receiving their money and interest back. This above-mentioned amount was by far the biggest among all the Jewish kahals in GDL⁵⁸⁴.

In order to manage these arrears, a debt liquidation commission initially set up a plan for the period between 1767 and 1771. It obliged the kahal to allocate a yearly payment of 34.000 zł. from the communal tax to repay the principal debts and the interest while also establishing an order in which this amount would be paid to the specific creditors⁵⁸⁵. The debt liquidation commission in the agreement with the kahal's creditors and the kahal's administration established a yearly interest for the unpaid borrowed capital at

⁵⁸¹ *Konstytucja* "Pogłowne żydowskie W. X. Lit.", in: *Volumina legum*, vol. 7, 1860, s. 81-83

⁵⁸² A representation of the position of Vilnius kahal creditors given as a response to a position provided by the elders of the kahal that were provided to the King and Sejm in 1789, in: *Materiały do dziejów Sejmu Czteroletniego*, 1969, s. 18

⁵⁸³ It must be noted that the figure varies in the historiography and sources. For example, Mordechaj Nadav who focused on the Jewish community in Pinsk noted total arrears of Vilnius kahal as of 722.800 zł., in: M. Nadav, 2008, p. 273; A different figure (715.905 zł.) is provided in the representation of the position of Vilnius kahal creditors given as a response to a position provided by the elders of the kahal that were provided to the King and Sejm in 1789, in: *Materiały do dziejów Sejmu Czteroletniego*, 1969, s. 16, 20

⁵⁸⁴ Pinsk (Pol. Pińsk, Bel. Пінск), Brest (Pol. Brześć, Bel. Брэст) and Grodno, the other biggest communities in GDL, had the total arrears at the time (year 1766) respectively 309.140 zł., 222.720 zł., 386.571 zł., in: M. Nadav, 2008, p. 273-275

⁵⁸⁵ A representation of the position of the Vilnius kahal creditors given as a response to a position provided by the elders of the kahal that were provided to the King and Sejm in 1789, in: *Materiały do dziejów Sejmu Czteroletniego*, 1969, s. 16

3%⁵⁸⁶. While we do not have the specific contracts between Vilnius kahal and its creditors, the average interest rate in the 18th c. GDL was 7%. Therefore, it was a big concession by the administration of GDL and the kahal's creditors in order to manage the arrears in such way as they would be paid eventually and without harming the Jewish community in general. It was a similar situation with the other indebted kahal in GDL. For example, the Pinsk kahal was also required to pay an annual interest rate of 3% on their debts for 3,5 years starting from 1766. Then it would increase to 4% until the principal debt would be repaid⁵⁸⁷. Another important provision set up by the debt liquidation commission was an order to Vilnius kahal to manage its debts without any additional borrowing, just from the communal taxes⁵⁸⁸.

The report from the Treasury Commission in 1772⁵⁸⁹ shows how the GDL administration saw Vilnius kahal obliging with such measures imposed to them. While the yearly interest seems to have been paid every year from 1767 to 1771, there were only several principal loan repayments during the period. They happened only in the years 1767 and 1771 and were worth in total 24.350 zł.⁵⁹⁰ It was a relatively small amount compared to the total arrears. Only in the 1767 and 1771, when there were some principal loan repayments to its creditors, Vilnius kahal came close to the expected yearly figure of 34.000 zł. set up by the debt liquidation commission⁵⁹¹. However, that did not stop the kahal administration from paying for other expenses such as yearly payments to the *podwojewodzi* (deputy voivode) and *podstarości* (deputy elder), legal costs, payments to the officials in the kahal's administration, various daily costs such as expenses for trips to Warsaw, etc.⁵⁹². Coupled with the established payments for the interest and relatively small accounted revenue,

⁵⁸⁶ A confirmation of such decision by the debt liquidation commission is confirmed in the representation of the position of Vilnius kahal creditors given as a response to a position provided by the elders of the kahal that were provided to the King and Sejm in 1789, in: *Materiały do dziejów Sejmu Czteroletniego*, 1969, s. 18

⁵⁸⁷ M. Nadav, 2008, p. 275

⁵⁸⁸ A representation of the position of Vilnius kahal creditors given as a response to a position provided by the elders of the kahal that were provided to the King and Sejm in 1789, in: *Materiały do dziejów Sejmu Czteroletniego*, 1969, s. 16

⁵⁸⁹ A report from the Treasury Commission on the revenue of Vilnius kahal to be paid to its creditors from July 6th, 1766 to June 24th, 1772, in: LVIA SA 3753, l. 1

⁵⁹⁰ *Ibid.* l. 3-4

⁵⁹¹ *Ibid.*

⁵⁹² *Ibid.* l. 6-20; A representation of the position of Vilnius kahal creditors given as a response to a position provided by the elders of the kahal that were provided to the King and Sejm in 1789, in: *Materiały do dziejów Sejmu Czteroletniego*, 1969, s. 22-23

Treasury Commission books indicate that after 1766 Vilnius kahal was indebted even more than it previously was.

Thus, Vilnius kahal's creditors naturally claimed that the kahal's administration was deceiving the Treasury Commission by not only spending collected revenue from the communal taxes on other expenses besides repaying debts, but also on not presenting/reporting the full scale of revenue. The creditors even argued that Vilnius kahal could have been collecting as much as 2,5 mln. zł. annual revenue⁵⁹³. Here they sided with the broad Jewish community⁵⁹⁴ of Vilnius, which, as has been argued, experienced as much injustice as the creditors themselves. While the positions of both sides might be slightly inaccurate and exaggerated due to the nature of the sources and logic of the conflict, it seems that the kahal, even after 1764 and 1766, tried to limit the influence of the debt liquidation commission as much as possible, made double accounts, and continued its borrowing policy even after it was forbidden to do so. Kahal's creditors especially emphasized the corruption of kahal's officials who instead of using the opportunity to comply with the generous repayment plans, decided to act not only against the Treasury Commission, its creditors, but also the interests of the Jewish community at large by siphoning communal revenue into their pockets⁵⁹⁵. Thus, besides the possible reasons for the kahal's indebtedness identified by Judith Kalik, we could also add the willingness of the kahal hierarchy to profit from the situation and the mismanagement of the supposedly common capital.

Judith Kalik argued that the main creditors of the Jewish communal administration bodies were various Church institutions with even up to 90% of the overall credit coming from them⁵⁹⁶. However, as she rightly pointed out, it varied from kahal to kahal and it would be wrong to generalize this. Therefore, it is important to analyse the case of Vilnius separately. Fortunately, we have several listings of kahal's creditors from the 18th c. that will help to do this. One such register comes from the 1766 initial debt

⁵⁹³ Most probably through the aforementioned 6year period of 1766-1772, as a yearly revenue that would be astonishing, in: A representation of the position of Vilnius kahal creditors given as a response to a position provided by the elders of the kahal that were provided to the King and Sejm in 1789, in: *Materiały do dziejów Sejmu Czteroletniego*, 1969, s. 20

⁵⁹⁴ General Jewish community was also opposed to the economic management and financial activities of the Vilnius kahal, that effectively was a an administration and fiscal entity.

⁵⁹⁵ A representation of the position of Vilnius kahal creditors given as a response to a position provided by the elders of the kahal that were provided to the King and Sejm in 1789, in: *Materiały do dziejów Sejmu Czteroletniego*, 1969, s. 26

⁵⁹⁶ J Kalik, 1998, p. 116-117

liquidation report⁵⁹⁷ and another from the 1790s.⁵⁹⁸ The first report from debt liquidation commission strongly echoes Judith Kalik findings. The four major creditors of Vilnius kahal were the religious orders of the Jesuits (380.375 zł.), the Dominicans (131.850 zł.) the Franciscans (80.580 zł.) and the Bernardines (37.250 zł.)⁵⁹⁹. The other creditors were mainly different religious orders, fraternities and several individual ecclesiastics. The debt has been accumulated throughout a period of time and not in one instance. The starting point was the middle of the 17th c. when the initial loan contracts were reported⁶⁰⁰. A significant increase in a number of credit contracts can be traced from the 1690s⁶⁰¹. Vilnius kahal had financial issues of not paying in time already in the beginning of the 18th c., which has led to the numerous concessions from the Jesuits⁶⁰². Thus, the above-mentioned situation of the level of indebtedness in the middle of the 18th c. was not a new phenomenon, but in fact, a continuous story from at least the beginning of the century.

Obligations to the numerous Jesuits' houses made the closure of Jesuits in 1773 and a subsequent establishment of the Education Commission⁶⁰³ a very important event for Vilnius kahal. Its closure had affected half of the kahal's arrears. As noted in the 1789 kahal's creditors' letter, the functionaries of the kahal tried to stretch out the repayments as long as possible, even perhaps abandoning the principal loan payments altogether at some points. It seems that this was not the option desired by the successor of the Jesuits' assets – the Education Commission. One of the provisions in another constitution in 1775⁶⁰⁴ clearly directed all kahals in GDL to pay off the principal debt they owed to the predecessors of the Education Commission – the Jesuits. The Sejm even enabled the kahals in GDL to take more loans to fulfil this obligation, even though taking new loans was previously prohibited by the Treasury

⁵⁹⁷ A list of creditors from Vilnius kahal account of income used to pay arrears and interest from 1767 to 1771, in: LVIA SA 3753

⁵⁹⁸ Vilnius Jewish community's creditors' list and interest payments from the period of 1793 to 1799, in: LVIA SA 3763, l. 3-4

⁵⁹⁹ A list of creditors from Vilnius kahal account of income used to pay arrears and interest from 1767 to 1771, in: LVIA SA 3753, l. 3

⁶⁰⁰ A fragment of documents from the court case between the Jesuits and Vilnius kahal that indicates a credit given by the Jesuits in 1648 for 7.500 zł. and a yearly interest of 8%, in: LMAVB RS, F43-20947

⁶⁰¹ A commissioners' decree between Vilnius kahal and its creditors in 1766, in: LMAVB RS, F43 - 20757

⁶⁰² Ibid. l. 12-23

⁶⁰³ Volumina Legum, vol. 8, 1860, s. 266

⁶⁰⁴ "Pozwolenie żydom Litewskim zaciągania długów na zaspokojenie długu Kommissyi Edukacyiney winnego", in: Volumina Legum, vol. 8, 1860 s. 405

Commission. It must be noted that Vilnius kahal was responsible for the overwhelming majority of the total arrears from all the GLD kahals to the Jesuits – a reported 380.375 zł. out of the total amount of 500.000 zł.⁶⁰⁵

While we lack the communal documents from Vilnius kahal on how it took steps to pay back its loan at this time to the Education Commission, the available sources from the Treasury Commission indicate the kahal resorted to taking loans from the Jewish community members in order to pay off the Jesuits. It is not clear when exactly this happened, but in the 1790s we know that in general a due credit amount to the Jesuits was substituted by the credit amount to various individual Jews. Together with that we can see some structural change in the list of creditors. For example, the religious orders' share of total credit has lowered to only 30%. A structure of the kahal's creditors in the 1790s is provided in the table below.

Table 13. Vilnius kahal's creditors as of June 25th, 1797⁶⁰⁶

The creditors' groups	Total arrears in zł.	Percentage of the total arrears
Noblemen	73.493 zł. 10 gr.	11%
Clergy and Church institutions other than the religious orders	20.787 zł.	3%
Religious orders	205.788 zł.	30%
Jews and their communal institutions	318.392 zł. 20 gr.	46%
Others	73.785 zł.	11%
Total	692.246 zł.	100 %

This structural change meant that the individual Jews in Vilnius in covering the debts of the kahal became its creditors. Most probably this could have occurred already after 1775 when the kahal was enabled to take new loans to cover for the payment to the Education Commission. That it did is confirmed by the kahal's initial creditors in 1789⁶⁰⁷. However, besides this general information we lack information on how such a model evolved. It is only clear

⁶⁰⁵ Ibid. s. 405; A report from the Treasury Commission on the revenue of Vilnius kahal to be paid to its creditors from July 6th, 1766 to June 24th, 1772, in: LVIA SA 3753, l. 3

⁶⁰⁶ The register of Vilnius kahal's creditors and payment to them as of the June 25, 1797, in: LVIA SA 3763, l. 3-4

⁶⁰⁷ A representation of the position of Vilnius kahal creditors given as a response to a position provided by the elders of the kahal that were provided to the King and Sejm in 1789, in: *Materiały do dziejów Sejmu Czteroletniego*, 1969, s. 20-21

that the total debt of the kahal as calculated in 1766 remained largely the same at the end of the 18th c. Thus, we could argue that the work done by the Treasury Commission and its proxy, a debt liquidation commission, was very limited.

The limited change in debt reduction was also affected by the fact the kahal did not try to institute changes. As it has been already mentioned, the kahal's creditors accused it of collecting more revenue than it showed to the Treasury Commission and spending this revenue on other issues rather than repaying to the creditors. An important aspect of the creditor's argument was kahal's neglect of the overall Jewish community. Vilnius kahal itself appealed to various institutions and individuals in order to limit the influence of Treasury Commission representatives. It also appealed for a reduction of debt altogether on the basis that the servicing the debt harms the community and lowers the trade which is negative for the overall economy of GDL.

Vilnius kahal appealed to the Four-Year Sejm in 1789 and tried to show that the Treasury Commission exceeded its legal limits implementing collection of the communal tax for repaying kahal's creditors⁶⁰⁸. Another recipient of kahal's complaints were the Vilnius voivodes. For example, in 1787 kahal complained to then Vilnius voivode Karol Stanisław Radziwiłł (1734-1790) about the Treasury Commission, and the way the latter tried to insert its control over the communal matters. The elders of the kahal explained that even though the community was willing to pay up the debts, the commissioners had actually taken up all the communal income, shortened the period of giving back some of loans, and forbade the kahal to undertake new loans to re-finance the old ones. Kahal's elders (who signed the letter) argued that it could neither support its daily activities, nor save for the repayments even though they had never complained about it. However, they did complain about the situation after 1785, when a former rabbi, Samuel Widgдорowicz (Samuel ben Avigdor⁶⁰⁹), had allegedly stolen some of the communities' income, because he was fired which further aggravated the financial situation of the kahal. The elders sought *protekcja* (protection) from the voivode to ease up the conditions for the repayments. They asked for partial default of the debt altogether in other letters citing unbearable conditions, for which the Jews

⁶⁰⁸ A request by Vilnius kahal to the King and the 4 Years Sejm, in: *Materiały do dziejów Sejmu Czteroletniego*, 1969, s. 9-13

⁶⁰⁹ I. Cohen, 1992, p. 107

were fleeing the city, while the ones who do not – have no place to live and eat properly⁶¹⁰.

In a separate letter⁶¹¹ the kahal's elders again restated to Karol Stanisław Radziwiłł their difficult situation and asked him to employ his power over the religious orders that were under the voivode's jurisdiction and convince them to cancel the payments due from the community that year⁶¹². The kahal argued that they did not have any communal income and the only way to repay some of the debts and sustain day-to-day activities at the same time was to look for new loans with Gdansk and Königsberg merchants or even go as far as Berlin⁶¹³. It seems that this appeal had some success since in another letter, kahal's elders thanked, most probably to Karol Stanisław Radziwiłł, for his quick response persuading the noblemen, city's citizens and religious orders to agree to default the loan payments for the year⁶¹⁴. Another type of protection was used by Michał Kazimierz Radziwiłł (Rybeńko) (1702 – 1762) when he in 1745 as Vilnius voivode pledged to give protection in court cases involving debts⁶¹⁵. However, this was not for free: Vilnius Jews were asked to pay 3 thalers a week to the *podwojewodzi* and the scribe. A continuation of this practise is reflected in the income and expenses books of the kahal in 1766-1772⁶¹⁶. Here, in all the years the *podwojewodzi* is accounted with a yearly payment to him. Therefore, Vilnius kahal, in this way, envisioned an opportunity to work closely with the Radziwiłł family members in hope of managing their debts more easily.

Overall, it seems that the kahal for a long time after 1766 succeeded in avoiding principal loan payments to its creditors, mainly to the religious orders. Vilnius kahal was helped by the *protekcja* from the Radziwiłł family who saw in Jews an opportunity to enlarge their own economic capacity. The

⁶¹⁰ A letter to Vilnius voivode from Vilnius kahal in 1785, in: AGAD AR dz. V, sygn. 17445, s. 63

⁶¹¹ A letter to Vilnius voivode from Vilnius kahal, in: AGAD AR, dz. V, sygn. 17445, s. 57

⁶¹² The year of the letter is unknown, but it must have been at the late years of GDL.

⁶¹³ A court case between Vilnius kahal and its creditors Berlin citizens Friedlanders, in: LVIA SA 3762, l. 1-3. They seem to be children of the well-known silk industrialist Joachim Moses Friedlander who made his fortunes in Königsberg in the middle of the 18th c. and thus possibly established contacts with Vilnius Jews, in: J. Storm, 2010, p. 126-127

⁶¹⁴ AGAD AR dz. V, sygn. 17445, l. 63

⁶¹⁵ AGAD AR, dz. XVIII, sygn. 266, l. 8-10

⁶¹⁶ A report from the Treasury Commission on the revenue of Vilnius kahal to be paid to its creditors from July 6th, 1766 to June 24th, 1772, in: LVIA SA 3753, l. 3-20

situation aggravated in 1773 with the closure of the Jesuits and the subsequent establishment of the Education Commission in GDL. The latter demanded an immediate repayment of its debt which was the largest out of the total arrears of Vilnius kahal. The repayment of it was eased by the additional borrowing which was enabled by the Sejm in 1775. It is unclear whether the kahal resorted to exchanging this debt with the credit from the Jewish community in Vilnius at that time or slightly later. We can only see the results in the 1790s.

In terms of the capital management, it seems that the kahal could live with this continuous indebtedness and was fine with the facilitation of its arrears with the new debts. Even though it was argued by the creditors that they could have easily collected required amount through the communal taxes. While it could have been a consequence of the corruptive schemes at the top of the kahal administration, it also shows how the continuous indebtedness was understood as a normal situation. Vilnius kahal could easily accept a situation where the old debts would be substituted with the new ones, a yearly interest would be paid on the entire debt, while also contemplating defaulting the principal payments altogether. This financial management model nevertheless did not hinder the growth of the Jewish community in the 18th c. as has been detailed previously. In the following section we will analyse the economic strength of individual Jews, their capital management practises and whether communal indebtedness affected their economic undertakings.

3.3.3. Economic strength of the individual Jews

It is unclear what kind of effect the kahal's arrears had on the individual Jews in Vilnius and nearby areas, on their economic strength and on pro-active economic activities. On the one hand we have already mentioned the letters written by the kahal's elders emphasizing how difficult it was for the Jewish community members to handle the indebtedness of the kahal and the impositions by the Treasury Commission. The kahal argued that because of the debt load, Vilnius Jews found it difficult to afford even a simple living. Some of them were said to be even leaving the city. On the other hand, we have a substantially growing community that was expanding not only behind the city walls, but also beyond. This is usually an indication of available economic opportunities and in general of satisfactory socio-economic conditions⁶¹⁷. Furthermore, we have already seen that the community's members could generate a substantial amount of money to cover the loans

⁶¹⁷ See for example a case of Warsaw: Warsaw. The Jewish Metropolis, 2015. p 5, 28, 38, 128-153; Regestr osób żydowskich spisany, 2016, s. XVIII

from the religious orders and in this way substitute them⁶¹⁸. Here we can encounter several figures such as Iła Kleczkowa (51.283 zł. 1 gr.), Josiel Eliaszewicz (40.000 zł.), Léyba Hirsz Berkowicz (16.787 zł. 25 gr.), Judel Léytmanowicz (14.400 zł.), Oszer Zelmanowicz and Noech Abramowicz (10.800 zł.) with a quite large amount of credits to the kahal among more than 40 other creditor Jews in Vilnius kahal's creditors list of 1797⁶¹⁹.

Vilnius kahal was not the only one direction for Jewish capital. They also worked with the magnates. These cases come not only from the 17th c.⁶²⁰, but also from the 18th c. From the 1762 we have a promissory note from Karol Stanisław Radziwiłł (1734-1790) given to a Vilnius Jew, who happened to be a merchant named Eliasz for a substantial amount of 46.408 zł.⁶²¹. Eliasz had already conducted business with Karol Stanisław's father, Michał Kazimierz Radziwiłł (1702-1762)⁶²², known as Rybeńko, therefore the mutual trust, perhaps, played a part. Unsurprisingly, Michał Kazimierz Radziwiłł, in the assignation to his treasury in Slutsk, emphasized that the payment to Eliasz must be conducted before all other obligations. These examples show that there was a number of financially strong Jews during all periods of our analysis.

It does not, however, appear that the wealth of the financially capable Vilnius Jews was on the same level as the wealth of Jews in Warsaw, especially at the end of the 18th c. when the latter took part in establishing banking houses and manufactories in the second part of the 18th c.⁶²³. For Vilnius Jews credit was rather a supplementary occupation in addition to their main economic activities. Only one self-identified Jewish *wexlarx* (creditor issuing credit on the *wexels*) has been found in the 18th c. sources. He was Jankiel Szenderowicz, who in one case, appears, to have loaned another Jew

⁶¹⁸ Vilnius Jewish community's creditors' list and interest payments from the period of 1793 to 1799, in: LVIA SA 3763, l. 3-4

⁶¹⁹ Ibid.

⁶²⁰ For example, a promissory note from Janusz Radziwiłł (1612-1655) to Vilnius Jew Lewko Fayszewicz for 4.730 zł, in: AGAD, AR dz. XXI, sygn. F 59; Letters and other documents about the debt issues of Vilnius Jew named Jakub Mojżeszowicz with the Radziwiłł family members in 1659-1666, in: AGAD, AR dz. XXI, sygn. M 252; An agreement between Radziwiłł steward Stanisław Niezabytowski and Vilnius Jew Dawid Lewkowicz about the debt settlement in 1671 in: AGAD, AR dz. XXI, sygn. L 120, s. 20

⁶²¹ An assignation of the Radziwiłł treasury in Slutsk for the payment for the Eliasz promissory note on the January 6th, 1763, in: AGAD, AR dz. XXI, sygn. E 26, s. 8

⁶²² Contract and order of payment for the goods from Vilnius Jew Eliasz, in: AGAD, AR dz. XXI, sygn. E 26, s. 1-3

⁶²³ C. Aust, 2010, p. 206, 231-234; A. Michałowska, 1992, s.79-90

1.400 zł for buying up property in Šnipišķės⁶²⁴. There were individual cases in which Vilnius Jews appeared as creditors, such as the above-mentioned Eliasz to the Radziwiłł family, Aszor and Nachim who were both creditors to the city's elite's member Paweł Procewicz in the second part of the 17th c.⁶²⁵, Jakub Moyżeszowicz and Dawid Lewkowicz who both had credit contracts with the Radziwiłł family in the middle of the 17th c.⁶²⁶ and some others⁶²⁷. However, these cases still appear very limited compared to the overall size of the Jewish population in the city. Furthermore, there are very few credit contracts in the 18th c.⁶²⁸ altogether despite a growing population. Jews except one case⁶²⁹ were completely out of the range of more than 1.000 zł. credit. This was a market dominated by the magnates, noblemen and religious orders. Jews usually appeared on the other side of the balance sheets as debtors with pawned items or documents as guarantees for the loan⁶³⁰. In the second part of the 17th c. their principal partners were the Christian merchants⁶³¹. While

⁶²⁴ A property buying contract with credit as noted in the protocols of the Radziwiłł family's jurisdiction's court at the end of the 18th c., in: AGAD, dz. XVIII, sygn. 260, s.169-170

⁶²⁵ A debt register of the merchant Paweł Procewicz as noted in the city council books in 1679, in: LVIA SA 5111, l. 1145

⁶²⁶ Contracts and other documents between the Radziwiłł documents with Vilnius Jews, in: AGAD, AR dz. XXI, sygn. M 252; AGAD, AR dz. XXI, sygn. L 118; AGAD, AR dz. XXI, sygn. L 120; AGAD, AR dz. XXI, sygn. L 121

⁶²⁷ There were several Jewish creditors to Vilnius city's merchant Krzysztof Procewicz as noted in his inventory in the city council books in March 18th, 1676, in: LVIA SA 5108, l. 452-467

⁶²⁸ A credit contract between Vilnius Jew Leyzer Leybowicz and a nobleman Kołyszki in 1780 for 1675 zł. as noted in the capital tax registers from Vilnius district, in: LVIA SA 3698, l. 549; A loan from Natie Moyżeszowicz for the completion of the inn in 1789 as noted in the protocols of the Radziwiłł family's jurisdiction's court at the end of the 18th c., in: AGAD AR dz. XVIII, sygn. 260, l. 191; A testament by Aszer Kalmanowicz suggest that it had debit notes signed by foreign people. As noted in his testament noted in the city council books in July 7th, 1791, in: LVIA SA 5147, l. 586

⁶²⁹ A credit contract between Vilnius Jew Leyzer Leybowicz with a nobleman Kołyszki in 1780 for 1675 zł. as noted in the capital tax registers from Vilnius district, in: LVIA SA 3698, l. 549

⁶³⁰ Some of the examples: Wilnanie, 2008, s. 133-140, 202, 205-206, 291, 292-297; An inventory of the burgomaster Henric Mones as noted in the city council books in March 20th, 1666, in: l. 71-78; An inventory of Vilnius city's merchant Krzysztof Procewicz as noted in the city council books in March 18th, 1676, in: LVIA SA 5108, l. 463-464; An inventory of the city's merchant Jan Jachimowicz as noted in the city council books in April 11th, 1704, in: LVIA SA 5121, l. 543

⁶³¹ Besides the above-mentioned cases there were other merchants as well that were strongly invested in the credit relationships with Vilnius Jews. These contracts can be traced in the following inventories: An inventory of Vilnius merchant Jan Pott

this tendency of borrowing from the Christian city's citizens remained, we can notice that in the 18th c., especially in the middle of it, the Jews mostly benefited from the noblemen's credit⁶³². The true reasons for this change are unclear, but the analysis of the contracts suggest that noblemen usually required only written pledges, i.e. security documents for loans, while the merchants in the 17th c. usually required pledged goods as pawns. Furthermore, as noticed in the previous section about Vilnius citizens, their economic power and willingness to invest in loans seem to have declined in the 18th c. This vacuum could have been filled with the capital from the magnates and the noblemen.

The Jews in the credit contracts, where they appear as debtors, are often identified as merchants. While the specific usage of the capital they borrowed is unclear, we can assume that at least part of it could have been designated for the mercantile activities such as financing purchasing goods with the idea of reselling them later, increasing the scope of merchandising, etc. However, we lack additional sources to analyse this further. It also limits our information on the other economic activities such as crafts, leasing and others. Several cases at the end of the 18th c. show that some Vilnius Jews were able to undertake leasing contracts outside of the city. A Vilnius Jew, Wolff Aronowicz, paid a substantial yearly fee of 13.000 zł. to lease a mill in a suburb of Vilnius called Paplauja (Pol. Popławy) and a inn in a slightly more distant place of Nemėžis (Pol. Niemieź) from the Radziwiłł family⁶³³. While both places were not directly in the city, they definitely belonged to the city's economic hinterland. For example, the above-mentioned contract stated that

noted in the city council books in July 6th, 1672, in: LVIA SA 5107, l. 186-203; An inventory of Vilnius merchant Joachim Reyter noted in the city council books in November 26th, 1672, in: LVIA SA 5106, l. 660-679; An inventory of Vilnius burgomaster Eustachy Szperkowicz noted in the city council books January 16th, 1686, in: LVIA SA 5111, l. 644-657

⁶³² For example, only in the years 1742-1744 there were at least 20 such credit contracts between Vilnius Jews and various noblemen as noted in the city's benchers' court books: LVIA SA 5348, l. 171-172, 173-174, 175-176, 255-256, 344-345, 346-347, 382-384, 528-529, 530-531, 532-533, 534-535, 536-537, 557-558, 668-669, 752-753, 989-990, 1057-1058, 1065-1067, 1315-1316, 1337-1338. While the number is a bit lower in the other years (for example in the period of 1745-1747, there were 15 such contracts noted down in the lay judges' book, in: LVIA SA 5349, l. 117-118, 119-120, 121-122, 123-124, 125-126, 365-366, 430-431, 432-433, 821-822, 825-826, 827-828, 873-874, 1166-1167, 1203-1204, 1296-1297. This clearly indicates a tendency, at least in the middle of the 18th c.

⁶³³ An *arenda* contract with Wolff Aronowicz in 1782 as noted in the Karol Stanisław Radziwiłł economic books of 1780-1783, in: AGAD, AR dz. XXIX, sygn. 15, s. 280-281

all inhabitants from the Radziwiłł *jurydyka* in Vilnius, must come to this mill, otherwise their wares would be confiscated. A 1784 letter of other two Jews from Vilnius, Symon Szemetulski and Jankiel Szlomowicz⁶³⁴, shows that this mill was a popular investment. They emphasized their desire⁶³⁵ to lease it for the next year. However, Wolff Aronowicz extended his contract again in 1784 matching the amount offered of by the other two Vilnius Jews⁶³⁶. Still, it seems that it was relatively rare for the larger number of the Vilnius Jews to engage in leasing as we do not possess any other *arenda* contracts by the Jewish inhabitants of the city.

The most numerous economic group among the Jewish community was the group of artisans. However, very little is known about the nature of their economic activities and especially their wealth and possible capital. There are sporadic cases where we can notice investment for craftsmanship activities such as baking⁶³⁷ or making bricks⁶³⁸. But other than that, we know very little about the economic capacity of the Jewish artisans in Vilnius. We do not know how they could compare with the Christians and what was their economic situation especially in the second part of the 18th c. when the kahal portrayed the overall situation of the Jewish community as very difficult. That their economic situation was not as difficult as portrayed in those letters is indicated by numerous contracts for the purchase of property in the Radziwiłł *jurydyka*. A significant part of the inhabitants in the Radziwiłł *jurydyka* were the Jews⁶³⁹. There were numerous cases at the end of the 18th c. when the individual Jews kept buying property that was worth even up to 2.800 zł.⁶⁴⁰ Still, the majority

⁶³⁴ A confirmation document of the intent of leasing the Radziwiłł mill in Paplauja, written in February 16th, 1784, in: AGAD, AR dz. XXI, sygn. S 350, s. 1

⁶³⁵ *My zwaściwey ochoty naszey*, in a confirmation document of the intent of leasing the Radziwiłł mill in Paplauja, written in February 16th, 1784, in: AGAD, AR dz. XXI, sygn. S 350, s. 1

⁶³⁶ Leasing contract for the inn and the mill in Paplauja in June, 1784 as noted in the book of economic activities of Karol Stanisław Radziwiłł in 1783-1786, in AGAD, AR dz. XXIX, sygn. 16, s. 70-74

⁶³⁷ A 1791 sales contract for the bakery that was located in the surroundings of the Szeskine hill nearby Meyszagolski guest house for 215 zł. as noted in the protocols of the Radziwiłł family's jurisdiction's court at the end of the 18th c: AGAD, AR dz. XVIII, sygn. 260, s. 382

⁶³⁸ A contract between Israel Muwszowicz and Gregorz Misiewicz for buying a brick yard for 100 zł. in 1787 as noted in the protocols of the Radziwiłł family's jurisdiction's court at the end of the 18th c: AGAD, AR dz. XVIII, sygn. 260, s. 52

⁶³⁹ More about the inhabitants in the *jurydyka* in the next chapter.

⁶⁴⁰ AGAD, AR dz. XVIII, sygn. 260 (Protokoły sądu jurydyk wileńskich), s. 104-107 (1787.03.20 for 540 zł); s. 113-114 (1787.04.25, 200 zł); s. 117-122 (1787.05.03, 500 zł); s. 134-136 (1787.07.23, 1550 zł); s. 169-170 (1788.05.30, 1400 zł); s. 178

of houses in this jurisdiction were quite modest. The usual type of housing was a wooden *dworek*. Property buying contracts outnumbered the selling ones⁶⁴¹ throughout the analysed period (1787-1794). Of course, this difference is rather normal for a healthy city's economic life.

To sum up this part we should say that we lack economic management sources⁶⁴² that could shed more light on the Jewish capital management practises in Vilnius. As noted above, the growth of the local Jewish community throughout the period of our analysis, especially in the 18th c., suggests that the economic prospects in the city were positive. Other than the kahal's elders' portrayal of the Jewish economic situation as dire in the second part of the 18th c., we do not have any indications, that this was truth and if it was, this was rather due to the indebtedness of the kahal. The economic difficulties could have occurred because of other factors, such as fast-growing community, thus lack of accommodation in the city⁶⁴³, lack of capital to undertake desired economic activities and others. The communal body's indebtedness at the end of the 18th c. did not affect a number of financially capable Jews who could support the community and cover for its debts or at least, some of them. Before the end of the 18th c. we found only a limited number of Vilnius Jews who could undertake large ventures on their own and who could provide credit. The Jews from Vilnius more often-took loans for themselves. At first this was from the Christian merchants in the second part

(1788.08.05, unclear amount); s. 202-204 (1789.06.24, 110 zł); s. 270 (1791.03.04, 340 zł); s. 276 (1791.04.01, 350 zł); s. 278-279 (1791.04.17, 650 zł); s. 284 (1791.05.02, 104 zł); s. 373 (1785.02.04, 2800 zł); s. 349 (1789.12.14, 280 zł); s. 377 (200 zł); s. 382, 398-401 (1791.09.28, 215 zł for *karczam* with *piekarnia* which is then resold a year later for 270 zł); s. 401 (1792.10.05, 470 zł); s. 410 (1794.03.24, 200 zł).

⁶⁴¹ AGAD, AR dz. XVIII, sygn. 260, s. 144-145 (1787.10.12, 3500 zł); s. 180 (1788.09.02, 80 zł); s. 182 (1788.10.30, 1100 zł); s. 186 (1789.01.05, 1200 zł); s. 187 (1789.03.31, 1400 zł); s. 354 (1785.09.11, 76 zł)

⁶⁴² From the whole period we have only one testament written by a Jew which can tell us a bit more about his economic capacity. It indicates that he owned a bricked house near the synagogue, at least several due loans, various jewelry, other household items which indicates that he could have been on par in term of economic capacity with the city's merchants and its elite members. He left everything to his wife. A testament by Aszor Kalmanowicz as noted in the city council books July 7th, 1791, in: LVIA SA 5147, l. 586-589

⁶⁴³ A 1764-1765 census from Vilnius kahal and its *przykahal* showcases houses that were crowded with large Jewish families. Since this census Jewish population continued to grow indicating that the conditions could have been in worse at the later parts of the 18th c., in: LVIA SA 3726

of the 17th c. and then from the noblemen and magnate houses at least since the middle of the 18th c.

3.4. Economic capacity and the Radziwiłł family's policy towards their Vilnius *jurydyka*

While there were numerous magnates who had palaces and residences in Vilnius, the Radziwiłł family's property stood out among others in the city. It was not only because the property included three different palaces, but also because it encompassed a sizeable piece of land in both sides of the river Neris. It included a territory from the *Wilia* gate towards a Green Bridge and suburbs on the other side of the river: Šnipiškės, Soltaniškės (Pol. Soltaniszky) and Šeškinė (Pol. Śzeskine) as well as several bricked houses inside the city walls. It is clear that this *jurydyka* had to be an important factor to the city's socio-economic life in the early-modern period. Furthermore, several Radziwiłł family members were holding voivode positions in the 18th c.⁶⁴⁴ Thus, at these times it enabled the family to hold the most important position in the city and directly influence not only the fortunes of the city, but also their own. These factors suggest that the analysis of *jurydyka*'s and Radziwiłł family economic undertakings in the city are important for understanding its economic life, and socio-economic agents. It also offers an opportunity to see how part of an essentially agricultural *latyfundia* operated in an urban environment, how involved the Radziwiłłs were in the city's economic life and what was the role of Vilnius in their general economic undertakings and capital management.

The Radziwiłł *jurydyka* in Vilnius has not been analysed yet. Romantic historians of the 19th c., such as Michał Baliński⁶⁴⁵ and Józef Ignacy Kraszewski⁶⁴⁶ did not write about this specific topic and did not underline any information on this specific *jurydyka*. A recent and ongoing investigation on Vilnius urban development in the early modern period only indicated that such *jurydyka* functioned as the only magnate jurisdiction in the city, pointed out some of its possessions under the city walls, but did not provide a thorough analysis⁶⁴⁷. Birutė Rūta Vitkauskienė analysed part of the *jurydyka*, called Puškarnia (Pol. Puzkarnia)⁶⁴⁸. Her focus was the location of Vilnius cannon foundry. Besides it, she tried to locate other possessions in the area that belonged both to the Radziwiłł family, Carmelites and Vilnius Castle lands

⁶⁴⁴ As can be shown by occupying a position of Vilnius voivode from 1744 until the last partition of the Commonwealth (except for 4 years, in 1764-1768, when it was held by Michał Kazimierz Ogiński), in: *Urzednicy Wielkiego Ksiestwa Litewskiego*, 2004, p. 197-198

⁶⁴⁵ M. Balinskis, 2007

⁶⁴⁶ J. I. Kraševskis, 2014

⁶⁴⁷ *Vilniaus senamiesčio posesiją*, 2014, p. 43

⁶⁴⁸ B. R. Vitkauskienė, 2010

(Pol. horodnictwo). Furthermore, Birutė Rūta Vitkauskienė provided a brief overview of the historical development of the Radziwiłł possessions in Vilnius, including some information on two of the family's palaces. One of them was called *Januszowski* (after Janusz Radziwiłł (1612-1655), who built them on present day Vilnius street. Part of the palace remains up until today and it now houses the museum of the Radziwiłł family. The other was the *Bogusławski* (after Bogusław Radziwiłł (1620-1669), that has not survived until this day. Its location was near the Neris river and Radziwiłł street in Puškarnia area. We will try to continue her work and provide a more detailed picture of the formation of the whole *jurydyka*, including the territories on the other side of the river and investigate its economic scope.

3.4.1. Development of the Radziwiłł *jurydyka* in Vilnius

In general, the Radziwiłł family fortunes in the period of this research were somewhat volatile. From being the dominant force in the political life of GDL in the 16th c., when Barbara Radziwiłł (1520/1523-1551) married Sigismund II Augustus (1520-1572), a heir to the throne, the family had a strong setback in the mid-17th c., when cousins Janusz (1612-1655) and Bogusław Radziwiłł (1620-1669) concluded a deal with Sweden and subsequently were deprived of part of their estates⁶⁴⁹. The Radziwiłł family declined not only in wealth, but also in the political power. As an example, none of the Radziwiłł family members held nominally the highest political position in GDL of Vilnius voivode for 76 years after 1668⁶⁵⁰. A revitalization process began with Karol Stanisław Radziwiłł (1669-1719), his wife Anna Katarzyna Sanguszka (1676-1746) and their sons⁶⁵¹. Since 1740 and perhaps a little bit earlier the family regained its status as the as the most powerful magnate group in the Grand Duchy⁶⁵². Estimates are that entire family's fortunes in the mid-18th c. amounted to around 150-180 mln. zł, while their yearly revenue could have reached 7,5-9 mln. zł.⁶⁵³ Of course, we must note that it was divided into the different family's fee tails (Pol. *ordynacje*)⁶⁵⁴. After 1764, when Karol Stanisław Radziwiłł II (1734–1790) appeared in the opposition to Stanislaus

⁶⁴⁹ A. Teller, 2016, p. 11-12

⁶⁵⁰ Anusik, Strojnowski, 1989, s. 33

⁶⁵¹ Ibid, s. 33, 40-43

⁶⁵² Ibid, s. 43

⁶⁵³ Ibid, s. 46-47. Through all family estates at the time, although actual number is hard to define due to the nature of scattered estates and uneven sources.

⁶⁵⁴ More on the legal concept of *ordynacje*, in: T. Zielińska, 1977, s. 17-30

Augustus Poniatowski (1732-1798) and his faction⁶⁵⁵, family's political role and economic might gradually started to decline, although they still remained highly influential up until the last years of PLC and beyond.

The Radziwiłł *jurydyka* in Vilnius was also at different times in different family's lines altogether. Birutė Rūta Vitkauskienė indicates that a Radziwiłł family line of Goniondzas-Meteliai (Pol. Goniądz-Metele) already in the 16th c. possessed probably an inhabited⁶⁵⁶ area in Puškarnia district, when in 1514 Mikołaj Radziwiłł II (1470-1521), then Vilnius voivode and the Grand Chancellor of GDL from 1510, gave a parcel of land to the Carmelites⁶⁵⁷. After the extinction of this line in 1542, the family's property in Vilnius passed to the Biržai-Dubingiai (Pol. Birże-Dubinki) family line. It seems, that during the period of this family line's ownership (1542-1695) the *jurydyka* was enlarged. Several palaces were built then. One of them was *Kardynalia*, called after the cardinal Jerzy Radziwiłł (1556-1600) who resided and rebuilt the palace at the end of the 16th c. The others were the previously mentioned palaces that were called *Januszowski* (built in the mid-16th c. instead of the previous wooden one) and *Bogusławski* (already mentioned in the mid-16th c.). The last member of the Biržai-Dubingiai line, Ludwika Karolina Radziwiłł (1667-1695), died in 1695. For several decades following her death, the property of the Biržai-Dubingiai family line, then called *dóbr neuburskich* (Neuburg domain), was in long lasting ownership battle⁶⁵⁸. The ownership of the *jurydyka* in Vilnius through this period is not entirely clear. *Jurydyka*'s income/expenses books from the beginning of the period for the year 1697⁶⁵⁹ indicate its administration under the Neuburg jurisdiction. It is followed by the 1700-1709 income and expenses books. However, they detail only a fragment of the expected income from four rented rooms and it is not clear to which treasury it went⁶⁶⁰. It seems that during this period, after the death of Ludwika Karolina Radziwiłł, the *jurydyka* changed hands between the Sapieha family and the crown administration⁶⁶¹. The next information follows only from the income/expenses books of 1736⁶⁶² and first comprehensive

⁶⁵⁵ E. Kotlubajus, 1995, p. 351-377

⁶⁵⁶ K. Katalynas, 2005, p. 32

⁶⁵⁷ B. R. Vitkauskienė, 2010

⁶⁵⁸ J. Lesinski, 1996, s. 95-132

⁶⁵⁹ Income and expenses books of the *jurydyka* for the years 1696-1697, in: AGAD, AR dz. XVIII, sygn. 287, s. 33

⁶⁶⁰ Income and expenses books of the *jurydyka* for the years 1700-1709, in: AGAD, AR dz. XVIII, sygn. 287, s. 37

⁶⁶¹ J. Lesinski, 1996, s. 119-130

⁶⁶² Income and expenses books of the *jurydyka* for the year 1736, in: AGAD, AR dz. XVIII, sygn. 287, s. 45-46

inventory from the 1737⁶⁶³, after whose it is clear that the *jurydyka* was again in the hands of the family: in the remaining Nesvizh-Kletsk (Pol. Kleck, Lith. Kleckas, Bel. Клецк)-Olyka (Ukr. Оліка) family line⁶⁶⁴. It was first in the hands of Hieronim Florian Radziwiłł (1715-1760)⁶⁶⁵ and after his death it went to his brother Michał Kazimierz Radziwiłł Rybeńko (1702-1762), heir of the Olyka and Nesvizh fee tail, to which Vilnius *jurydyka* remained almost all the remaining time until the last partition of PLC⁶⁶⁶.

The above-mentioned 1737 inventory already included the inhabited territories from the other side of the river, namely Šnipiškės, Soltaniškės and Šeškinė. Soltaniškės was part of the Radziwiłł landed area between Šnipiškės and Žvėrynas (Pol. Zwierzyniec, a forest located along the river Neris, that also belonged to the family from the 16th c., but not mentioned separately in any of the inventories). It was located on the bend of the river Neris and on the road north to Ukmergė. A territory named after the Soltan family, was bought by Krzysztof Mikołaj Radziwiłł (1547-1603) in 1600 for 1.000 kop *groszy* from Dawid Soltan⁶⁶⁷. In the later years it was mainly inhabited by the Tatars⁶⁶⁸ who paid rent for their plots of land and had the obligation to carry

⁶⁶³ An inventory of the Radziwiłł *jurydyka*, in 1737, in: AGAD, AR dz. XVIII, sygn. 270, s. 1-13

⁶⁶⁴ It's a result of recovering Radziwiłł family estates from the beginning of the 1730s by the Nesvizh family line, in: Karvelis, Ragauskienė, 2009, p. 178-179; J. Lesinski, 1996, s. 105, 126-130

⁶⁶⁵ We know that at least in 1757 Vilnius *jurydyka*'s income was calculated into the general treasury account of Hieronim Florian Radziwiłł, in: AGAD, AR dz. XXIX, sygn. 31, s. 1

⁶⁶⁶ First of all, there is a case in 1767 between Michał Kazimierz Ogiński (1728-1800), then Vilnius voivode, and Karol Stanisław Radziwiłł together with Hieronim Radziwiłł (Hieronim Wincenty Radziwiłł, 1759-1786, then little son of Michał Kazimierz Radziwiłł Rybeńko, who inherited Vilnius *jurydyka* (in: B. R. Vitkauskienė, 2010), in: AGAD, AR dz. XVIII, sygn. 234, s. 3-10. A lawsuit against Michał Kazimierz Ogiński suggested that he for 2 and a half years (1765-1767) occupied the *jurydyka*, used for its own benefit and therefore should repay the Radziwiłł family what he earned during this period, which was valued in total 8.625 zł. 12 gr. Although, the response by Michał Kazimierz Ogiński was that he owned only 4.348 zł. 17 gr., because he also paid necessary taxes and had other expenses, in: AGAD, AR dz. XVIII, sygn. 234, s. 13-14. Secondly, Birutė Rūta Vitkauskienė mentions that in 1791 the whole Vilnius *jurydyka* was rented (through the legal concept of *arenda*) for a 12-year period to Michał Radziszewski, a flagbearer of Starodub (Rus. Стародуб), in: B. R. Vitkauskienė, 2010

⁶⁶⁷ Register of income and expenses from Vilnius *jurydyka* belonging to the Neuburg estate, in: AGAD, AR dz. XVIII, sygn. 287, s. 33

⁶⁶⁸ As shown by different used inventories of the *jurydyka* from the years of 1737, 1739, 1764 and 1791, in: AGAD, AR dz. XVIII, sygn. 270, s. 3-147

out post service for the Radziwiłł family members⁶⁶⁹. As per the 1737 inventory we also know that there was a folwark in Soltaniškės with several plots of lands used by the peasants. It seems that the folwark ceased to exist by the year 1764, when instead of the combined obligation of labour service and yearly tax, peasants started to pay only a yearly tax for the land (Pol. *czynsz*)⁶⁷⁰. It was a similar case in another nearby city area, Šeškinė, which adjacent to Soltaniškės was on the hill on the road north to Ukmergė. There once was a folwark⁶⁷¹, which also ceased to exist by year 1764. It was parcelled out to pieces of land managed by the peasants who paid a yearly tax. The estate of Šeškinė was also acquired by Krzysztof Mikołaj Radziwiłł from the same family as Soltaniškės, in the same year, 1600, just for 800 kop *groszy*⁶⁷².

Arguably, the biggest and fastest growing part of the Radziwiłł domain in Vilnius was Šnipiškės, which was closest to the city and the Green Bridge. It was acquired by Krzysztof II Radziwiłł (1585-1640) in 1623 through exchange of lands with the Vilnius city council⁶⁷³. The goal here, indicated by the Krzysztof II Radziwiłł, was to combine all the lands to the direction of Šeškinė hill and folwark. In exchange he gave the city his lands on the right side from the present day Kalvarijos str. In this instance the Biržai-Dubingiai family line in the beginning of the 17th c. effectively concentrated their domain on the other side of the river Neris into one continuous part. Šnipiškės, being the closest to the city, effectively became the most important for the family out of the three mentioned parts⁶⁷⁴. It covered a plot of land from the already mentioned Kalvarijos street to the right up until Soltaniškės on the left and the Šeškinė hill. Šnipiškės also encompassed the hills where there were calx, stone and clay. Therefore, this district was an important manufacturing centre for building materials, such as bricks. By 1737 there were at least 2 rather larger

⁶⁶⁹ Service was paid according to the miles carried. According to the instructions to the Tatars in the 1739 inventory, they had each to carry 40 miles every year for which they were paid 8 zł., or that amount could have been deducted from their rental tax (Pol. *czynsz*), in: AGAD, AR dz. XVIII, sygn. 270, s. 32-24

⁶⁷⁰ Labour for the folwark was 2 days week. In 1764 and 1791 peasants were paying quite a significant amount of almost 25 zł of *czynsz* for their land, in: AGAD, AR dz. XVIII, sygn. 270, s. 13, 71-81, 133-147

⁶⁷¹ Inventory of the *jurydyka* from the years 1737-1739 and its income/expenses books, in: AGAD, AR dz. XVIII, sygn. 270, s. 35-37

⁶⁷² A register of Šzeskine and Sołtaniszki estate documents, in: AGAD, AR dz. XVIII, sygn. 38

⁶⁷³ Letters from Krzysztof II Radziwiłł and Vilnius city council to each other in 1623, in: AGAD, AR dz. XVIII, sygn. 38, s. 63-67

⁶⁷⁴ A bridge played a key role. See for example: E. Meilus, 2010

brickyards as was mapped by Georg Max von Fürstenhoff⁶⁷⁵: one used by the Jesuits, while the other – by the *jurydyka*. The latter was used by the Šnipiškės inhabitants who paid yearly tax/rental fee, while a smaller group of people were calx miners⁶⁷⁶.

The Radziwiłł family members managed a rather flexible inhabitancy policy that enabled fast growth of this suburb. While in 1737 there were 48 plots of land with only 27 buildings on them (occupancy rate 56%), in 1764 there were already 71 plots with all of them occupied by the inhabitants and their houses or communal, economic and religious buildings. That was expanding still until 1791 when total lots of land amounted to 122 with 116 of them being occupied and used (occupancy rate 95%). The method, especially used in the middle of the 18th c., was a well-known economic incentive, a rent-free settlement called *Słoboda*. Often inhabitants of the Radziwiłł *jurydyka* (not only in Šnipiškės, but also in other parts of the city – though it was mainly used in Šnipiškės) were exempted for paying a yearly rent to the family's treasury. This was for a limited amount of time, most often for up to 5 years. Sometimes, the inventories note that certain individuals were allowed to repair their houses or build the new ones and exempt the costs for that from the yearly fee. When the territory was seeming to be nearing its full capacity, as in 1791, tax exemptions cases almost disappeared. Growing population figures indicate that it was a successful policy which in the longer term enabled an increase in revenue.

3.4.2. Economic scope of the *jurydyka*

The revenue growth and the subsequent yearly balance of the *jurydyka* is given in the figure below (Figure No. 8). The revenue from the year 1685 to 1791 increased 11 times. We could presume that the increase of the revenue, especially in the second part of the 18th c., largely depended on the increased economic activity and the intensified usage of the available resources as the money debasement mainly occurred in the second part of the 17th c. and the beginning of the 18th c. How did this revenue from the city compare with family's agricultural estates? Hieronim Florian Radziwiłł (1715-1760)

⁶⁷⁵ J. Ligusz, 1996, s. 86

⁶⁷⁶ There were 25 of brick-makers in 1791, while other 14 mined and provided them calx. *Jurydyka's* budget profited from the yearly fees, but it is unclear whether brick-makers needed to make certain amount of material to the *jurydyka's* needs. An inventory of the Radziwiłł *jurydyka* in 1791, in: AGAD, AR dz. XVIII, sygn. 270, s. 147-149

latyfundiá's income accounts in the 1757 show that Vilnius *jurydyka* generated 3.178 zł. 20 gr. income out of total 817.844 zł. 23 gr. – a share of 0.39%⁶⁷⁷. As a comparison, his *jurydyka* in Brest generated a much larger share of 16.000 zł. with even bigger income coming from private towns such as Slutsk. Therefore, by no means, Vilnius was an economic centre for the Radziwiłł family. However, we can clearly see the growing importance in terms of the revenue generated. Also, we cannot forget that the additional added value of Vilnius to the family was given through other factors such available workforce, production of artisans, distribution centre, available contacts and capital.

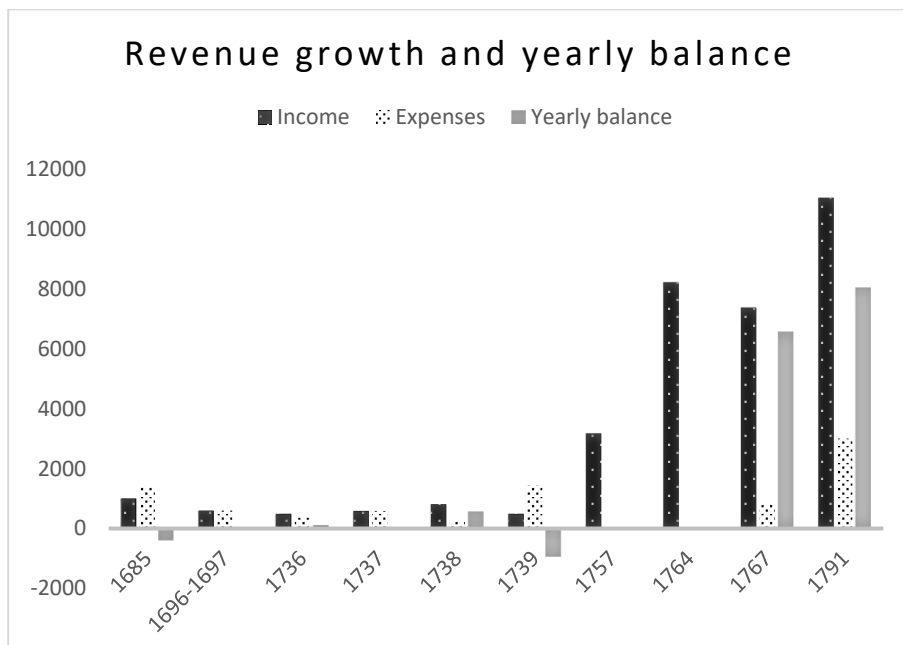


Figure 8. *Jurydyka's* revenue growth and the yearly balance during the years 1685, 1696-1697, 1736-1739, 1757, 1764, 1767, 1791⁶⁷⁸ (in zlotys)

The main and constant type of income for the *jurydyka's* treasury was rent for land with or without the houses. An increasingly important contribution

⁶⁷⁷ General treasury account of Hieronim Florian Radziwiłł in 1757, in: AGAD, AR dz. XXIX, sygn. 31, s. 1

⁶⁷⁸ The calculations have been conducted the income and expenses books of the Radziwiłł *jurydyka* in Vilnius in the 17-18th c., in: AGAD, dz. XVIII, sygn. 287. Some of the points for the conducted analysis: a 1739 balance is negative because there is a big payment for two years for the administration of the *jurydyka*. There is no expenditure list from the years 1757 and 1764.

for the revenue throughout the 18th c. became renting living and working places in family's owned bricked houses and palaces inside the city walls. It seems that it was not an accidental situation, but rather a well-developed policy. It started already at the end of the 17th c. when Nesvizh family line member started buying several houses inside the city walls, close to the Trakai gate. Here we see one part of house called *Naruszewiczowska* bought in 1696 for 15.000 zł.⁶⁷⁹ and the other part in 1699 for 2.000 zł.⁶⁸⁰ by Karol Stanisław Radziwiłł and Anna Katarzyna Sanguszko. It continued in the mid-18th c. when numerous houses were bought in Trakai street or nearby. One from Skorulsky family was purchased for 5.000 *tymfs* in 1737⁶⁸¹; another, called *Paszkiewiczowska*, from Jadwyga Platerowa for 12.000 zł in 1748⁶⁸²; a house, called *Dominikanska* in 1759 for 16.000 zł.⁶⁸³; and lastly a house called *Loykowska*⁶⁸⁴. Another house called *Jabłkowa*, this time in the Castle street, was bought in 1762 for 16.000 zł. from August Szretter⁶⁸⁵. Except the last house, all the other ones were bought in a single quarter on the corner of Trakai and Vilnius streets. Therefore, we can clearly see a tendency of acquiring property in the same area, which meant to form a cluster of houses, that eventually transformed into a single building complex as we can see in the Figure No. 9 below. These houses were used either for a short term or a long-term rent. The biggest contributor to the revenue out of these houses was the one in the Castle Street⁶⁸⁶, while the ones nearby Trakai gate area were often free.

⁶⁷⁹ Legal documents of the house *Naruszewiczowska*, in: AGAD, AR dz. XVIII, sygn. 31

⁶⁸⁰ Ibid.

⁶⁸¹ Legal documents of the *dworek* previously owned by the Skorulsky family, in AGAD, AR dz. XVIII, sygn. 30, s. 29-31

⁶⁸² Legal documents of the house called *Paszkiewiczowska*, in: AGAD, AR dz. XVIII, sygn. 27, s. 145

⁶⁸³ Legal documents of the house called *Dominikanska*, in: AGAD, AR dz. XVIII, sygn. 29, s. 3-5

⁶⁸⁴ Legal documents of the house called *Loykowska*, in: AGAD, AR dz. XVIII, sygn. 26. Here the exact date of buying the house is inconclusive. The inventory of the 1764 states that the house belonged to the *jurydyka* from the first fire (1737?), in: AGAD, AR dz. XVIII, sygn. 270, s. 53

⁶⁸⁵ Legal documents of the house called *Jabłkowa*, in: AGAD, AR dz. XVIII, sygn. 21, s. 61-62

⁶⁸⁶ For example, 1600 zł in 1764 from various rentiers, in the inventory of the family's *jurydyka* in 1764, in: AGAD, AR Dz. XVIII, sygn. 270, s. 69

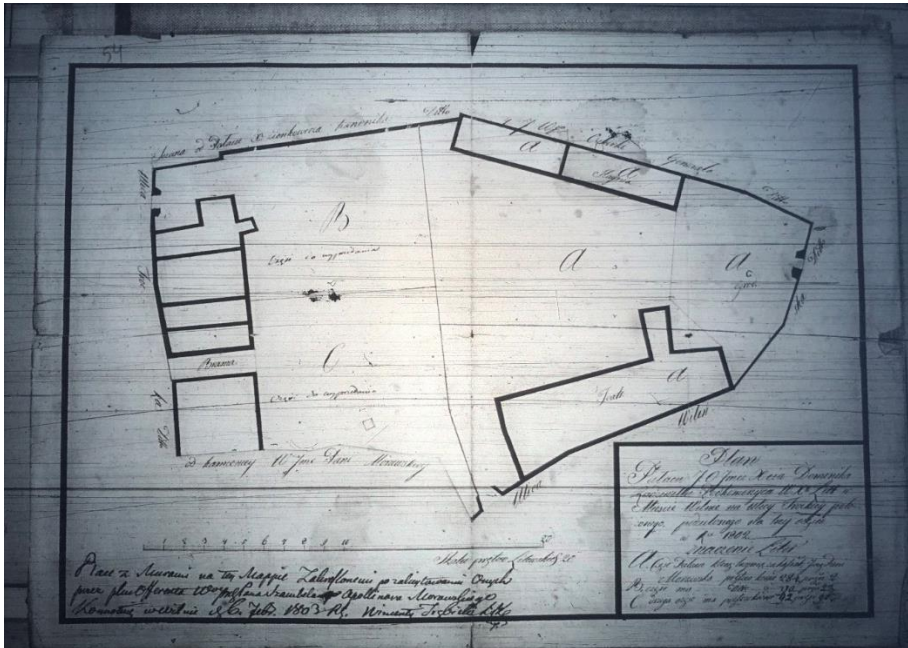


Figure 9. Map of the possessions of the Radziwill family in 1804 in the area of Trakai and Vilnius streets⁶⁸⁷

Still, the main *jurydyka*'s building and a source of revenue was the palace called *Kardynalia*. It gradually in the 17th c. became the main family's palace in the city⁶⁸⁸. The importance of it is showcased by the attention to the repairs and growing income share in the overall *jurydyka*'s revenue. While there is no recorded income from the palace in 1737, in 1764 it already generated 1.686 zł. It came from numerous artisans and traders, who rented both living apartments, working quarters and shops with cellars⁶⁸⁹. Both, the number of renters and income enlarged significantly by the year 1791, when the *Kardynalia* alone provided the treasury 4.798 zł. While some of it could be attributed to the growing city, the family's city administration was involved and active in this process. For example, an instruction that comes from the year 1777 to the residents of *Kardynalia* given by the family's deputy (Pol. komendant) in the city, Mikołaj Desteverl, not only emphasized the importance of protecting the building, especially from fire, but also

⁶⁸⁷ Documents related to the house called *Naruszewiczowska*, in: AGAD, AR dz. XVIII, sygn. 32, s. 54

⁶⁸⁸ It was corned both by the Castle and St. Johns street.

⁶⁸⁹ An inventory of the *jurydyka* in 1764, in: AGAD, AR dz. XVIII, sygn. 270, s.

proclaimed that *jurydyka* and its administration is ready to help in-house enterprises to be stronger in any way it can⁶⁹⁰. It is not clear whether there was any substantial action following this decree, but at least there was a clear intention not only to extract income from the resident, but also help them grow economically and, thus, strengthen the *jurydyka* itself. *Kardynalia* was often portrayed as the main *jurydyka*'s entity, emphasizing its very good location (in Polish: “z miejsca naylepszego położenia <...> bliskosci Rynku, ile w samey szrednie Miasta Wilna sytuowany, wszelką dogodność Mieskancom przynaszący”)⁶⁹¹. It also was the only one building in the *jurydyka*, which received its own calculations of worth which was a very rare thing in the economy of GDL altogether. It was done in 1793⁶⁹² with the view of possibly selling the palace. Calculation was based on the combination of estimated yearly revenue (32.100 rubles) and added capital calculations that were based according to the size of the building⁶⁹³. In total *Kardynalia* was valued at 62.400 rubles. If we use an exchange rate at the time⁶⁹⁴, that 1 ruble was worth 6 zł. and 20 gr., we could see that the family valued the palace at the staggering 416.000 zł. We can see some exaggeration in these calculations, because just 2 years ago, in 1791, *Kardynalia* provided the treasury revenue of only 4.794 zł.⁶⁹⁵. Therefore, this calculation of worth should be valued cautiously. Still, it offers an interesting example of how net worth calculations were done in the late GDL.

⁶⁹⁰ Inventories and other documents from of the palace *Kardynalia*, in: AGAD, AR dz. XVIII, sygn. 271, s. 44-46

⁶⁹¹ Ibid. s. 9

⁶⁹² Ibid.

⁶⁹³ A deputy responsible for this calculation estimated there should be no less of 5000 sq. *łokieć* when each *łokieć* was worth 6 rubles. One *łokieć* was 576 millimetrow, therefore *Kardynalia*'s should consist of the space of 2880 sq. meters.

⁶⁹⁴ For example, it was noted noted in the 1789 inventory of Vilnius merchant Roza Stratokowska Eysmontowa as noted in the city council books in December 1st, 1789, in: LVIA SA 5146, l. 1268-1269

⁶⁹⁵ An inventory of the Radziwiłł Vilnius *jurydyka* in 1791, in: AGAD, AR Dz. XVIII, sygn. 270, s. 133

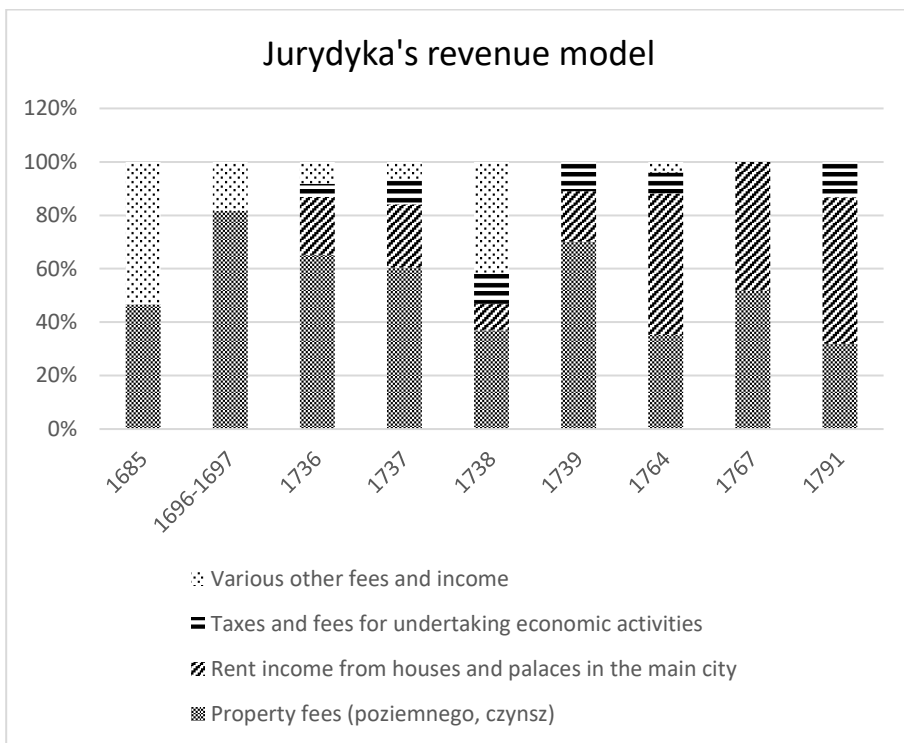


Figure 10. *Jurydyka's* revenue model in the years 1685, 1696-1697, 1736-1739, 1757, 1764, 1767, 1791

The *Jurydyka's* treasury was used mainly for several things: paying taxes (the treasury collected necessary amounts from its residents and then made the payments to the treasury of GDL); repairs of the palaces, its houses; salaries for the local deputies responsible for administrating *jurydyka*; and other costs such as for food, other goods and transferring letters. The breakdown of expenditure in the years when we have the available data is given in the Figure No. 11 below⁶⁹⁶. However, we must take these numbers carefully, because there is no consistency in the data (which might reflect inconsistent recording or inconsistent policy towards the *jurydyka* altogether) and clearly some parts are missing that should be in place, for example, payments of taxes. In

⁶⁹⁶ Analysis is conducted on the years when we have available registers on the types of expenses conducted. They were divided into 4 categories. Some of the years are grouped together, as was done in the source to avoid misrepresentation of some costs. For example, a salary for Radziwiłł family deputy in Vilnius in 1739 was paid for the last three years. Sources used: *jurydyka's* inventories and *jurydyka's* income/expenses books, in: AGAD, AR dz. XVIII, sygn. 287 s. 12, 33, 37, 45-46, AGAD, AR dz. XVIII, sygn. 270, s. 3, 133; AGAD, AR dz. XVIII, sygn. 21, s. 117-118

addition, the necessary payments in the city could had been done from the different treasuries and vice versa. Therefore, this presented expenditure view is very sketchy and could only serve as basic outliner.

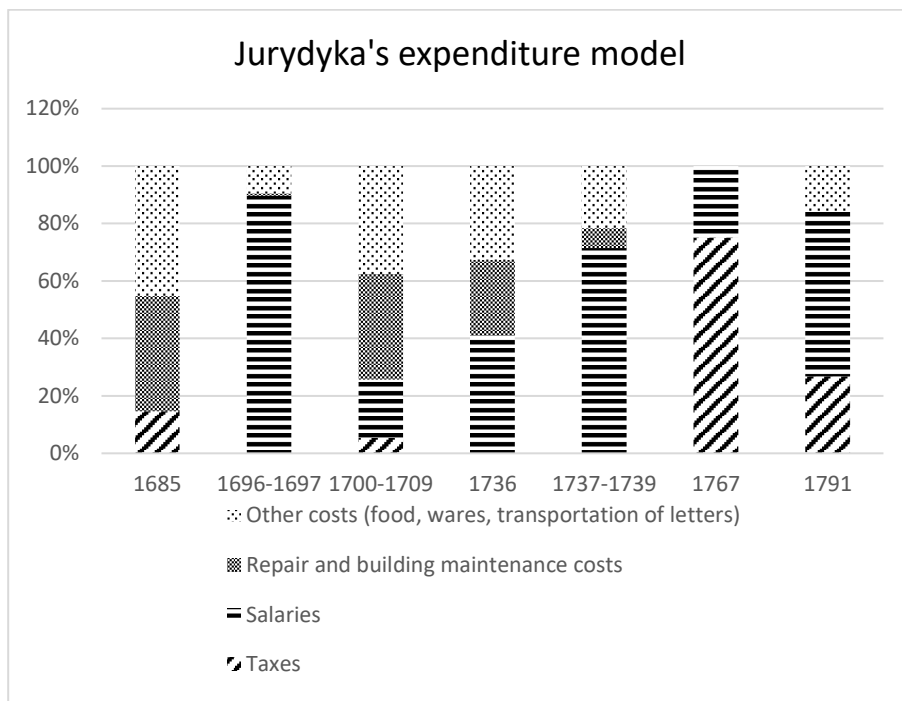


Figure 11. Jurydyka's expenditure model in the years 1685, 1696-1697, 1700-1709, 1736-1739, 1767, 1791

3.4.3. Radziwiłł policy of capital management in Vilnius

As mentioned above, Radziwiłł *jurydyka's* treasury was not always used to accommodate only the needs of the *jurydyka*. For example, Karol Stanisław Radziwiłł II sometimes ordered payments from the local treasury to cover various debts. Such case was in 1780, when he ordered his representative in Vilnius, Strzelbicky, to pay 589 ducats and 7 zł. to some Lewendowski for the wine he bought earlier⁶⁹⁷. It seems that in this way it was easier to make payment to the second party in a different location. The magnate could also use the situation when knowing that the *jurydyka* had a potential surplus in income. Nevertheless, it looks like the magnate was not always aware of the

⁶⁹⁷ The book of economic activities by Karol Stanisław Radziwiłł in 1780-1783, in: AGAD, AR dz. XXIX, sygn. 15, s. 84

situation in each of his treasuries. He noted in the order that if there is not enough money presently, the payment should be made with the next years revenue from the *jurydyka*⁶⁹⁸. There was also no mention that there should or will be a payment back from the main treasury at the magnate's court. Here, we encounter a model of the treasury management, where each different economic entity of the magnate's *latyfundia* (most often a *folwark*, but in this case also the *jurydyka* in the city) had their own separate treasuries managed by an economic steward with the main treasury based in the magnate's preferred estate/court. Smaller treasuries first used their income to cover their needs, pay taxes to local jurisdiction courts, salaries to the management and necessary workers and then provide surplus to the main treasury. At the same time the main treasury also used these small treasuries to make different payments in different places from the main court like the one mentioned in Vilnius. The most probable cause for this treasury management model was relative logistic easiness that avoided the necessity to transport the coins physically. This indirect payment system worked also in the other direction. For example, a due payment to Vilnius Dominicans was ordered to be paid from a nearby estate of Nemėžis in 1784⁶⁹⁹, while similarly, a nearby Jašiūnai (Pol. Jaszuny) estate was used to pay a debt to Vilnius Jews in 1783⁷⁰⁰. A much larger *ekonomia*⁷⁰¹ of Šiauliai (Pol. Szawel) when it was leased by the Radziwiłł family and specifically revenue from it was also used in settling payments in Vilnius⁷⁰². In this way Radziwiłł family members could manage their money movement more flexibly and make payments from the nearest sources. However, it also complicated the management and calculation process, as it sometimes resembled more *ad hoc* principles than a carefully implemented policy.

Family's members' participation in the city's financial market seems to be minimal, mainly because the city's financial market was not very large altogether. While it offered an opportunity to engage with the capital holders who resided in the city, most often the religious orders, other Church

⁶⁹⁸ Ibid.

⁶⁹⁹ The book of economic activities by Karol Stanisław Radziwiłł in 1783-1786, in: AGAD, AR dz. XXIX, sygn. 16, s. 105

⁷⁰⁰ The book of economic activities by Karol Stanisław Radziwiłł, 1780-1783, in: AGAD, AR dz. XXIX, sygn. 15, s. 406

⁷⁰¹ A large economic entity encompassing a number of *folwarks* belonging to the King's treasure usually used for acquiring rent through leasing it to the magnates.

⁷⁰² Szawle economy's revenue in 1753 accounted to 238.826 zł and 12 gr. There are several payments of 1.011 ducats and 2.812 *tymfs*, 35 gr. that were conducted in Vilnius. In the book of economic activities by Michał Kazimierz Radziwiłł, 1753-1755, in: AGAD, AR dz. XXIX, sygn. 7, s. 487-489

institutions and individuals, other capital holders were outside of it. The main market for capital for the family, especially in the second part of the 18th c., was in Warsaw. There the wexel market⁷⁰³ and banking institutions could provide much larger amounts of money. Although, it is not clear how much money was collected from the banking houses in Warsaw by the family members, it seems that there were at least some dealings, as Michał Hieronim Radziwiłł (1749-1800), custodian of young Dominik Hieronim Radziwiłł (1786-1813), was in communication with one of the banking houses “Tepper” in 1793⁷⁰⁴. Before Warsaw became an important financial centre for the magnates in GDL, another credit source was Königsberg⁷⁰⁵, which was convenient due to yearly river trips there for selling own production and possibility to subsequently pay back due amounts. These trips also enabled simple financial transactions, such as depositing money into the ships, which was used for settling the contracts in the port⁷⁰⁶.

While the Radziwiłł family members and their different deputies were concerned with the larger amounts of money, there were also residents of the family’s *jurydyka* that participated in their own credit market. From the *jurydyka*’s court books in 1787-1790, when they are available, we can see that its inhabitants were active in providing and acquiring petty credit, occasionally larger sums, most often for buying the property. In all the cases the place of the transactions was the *jurydyka*’s court. Here, not only contracts were settled but also the court managed various litigations. For, example on May 5th, 1788, a court received 450 zł. from Franciszek and Bogumila Czamrowiczy, who just sold their house to one Dawrowsky, which then subsequently was used to settle various debts of the Czamrowiczy family. Only 187 zł. and 16 gr. came back to the family for their house⁷⁰⁷. A motive for selling a house in order to settle various debts was very common⁷⁰⁸. In

⁷⁰³ For example, Karol Stanisław Radziwiłł in 1780 issued three wexels in Warsaw on October 1st, 1780 for a total borrowed amount of more than 60.000 zł. In the book of economic activities by Karol Stanisław Radziwiłł in 1780-1783, in: AGAD, AR dz. XXIX, sygn. 15, s. 84-85

⁷⁰⁴ The book of economic activities by Michał Hieronim Radziwiłł in 1791-1802, in: AGAD, AR dz. XXIX, sygn. 17, s. 88-89

⁷⁰⁵ As shows a large credit contract (*oblig*) from Michał Kazimierz Radziwiłł for 48.781 Prussian zł. acquired in 1739 In various document of the Radziwiłł estates in the 18th c., in: AGAD, AR dz. XXIX, sygn. 30, s. 6-7

⁷⁰⁶ A depositing contract and obligation in 1759 as noted in the various document of the Radziwiłł estates in the 18th c., in: AGAD, AR dz. XXIX, sygn. 30, s. 2

⁷⁰⁷ Protocols of the Radziwiłł *jurydyka*’s court in 1787-1791, in: AGAD, AR dz. XVIII, sygn. 260, s. 170

⁷⁰⁸ Ibid. s. 257-258, 373, 410

some instances, we find a more or less an investment motive. For example, a resident of Šnipiškės, a Jew Eliaz Hirszowicz, in order to finish building his inn, borrowed 400 zł. from Nathan Moyżeszowicz on July 1st, 1787 for an issued *cerograph*⁷⁰⁹. They agreed 10% yearly interest, which for that period was quite high⁷¹⁰. It indicates that the need for the money was relatively high in this case. It does not look like the *jurydyka*'s court engaged in the local credit market itself. It only performed a controlling and intermediating function.

The role of family's *jurydyka* in Vilnius in the general *latyfundia* is also reflected in their attention through various instructions. First, we have only a few of them⁷¹¹ in the period of our concern. Their main focus was on the preservation and repair of the owned property. Additionally, there was a great interest in the matter of the Jewish community in Vilnius as has been analysed in the previous chapter. In general, we do not have very specific instructions on how much money should be extracted from the *jurydyka*, nor what kind of transactions should be implemented. Secondly, for the Radziwiłł family members, Vilnius was often seen not only as the *jurydyka* in the city, but also as a larger economic entity comprising nearby estates and forests⁷¹². These nearby estates were Buivydiškės (Pol. Buywidiszki, 7 km from Vilnius), Jašiūnai (30 km), Nemėžis (10 km) and one could also include Dubingiai (50km) – all of which were largely connected with the city⁷¹³. For example, as has been already mentioned, the Nemėžis inn and Paplauja mill were leased several times to Vilnius Jew, Wolff Aronowicz⁷¹⁴. Peasants from the estates were used for the necessary works in the city and food together with other materials were provided to the *jurydyka*'s needs⁷¹⁵. And we already mentioned

⁷⁰⁹ Ibid. s. 191

⁷¹⁰ A usual interest rate for the majority of the 18th c. was 7%

⁷¹¹ Instructions to the deputies responsible for Vilnius *jurydyka*, in: AGAD, AR dz. XVIII, sygn. 256. Also several instructions come from several books of economic activity, in: AGAD, AR dz. XXIX, sygn. 13, s. 66-67; AGAD, AR dz. XXIX, sygn. 15, s. 64, 406-408

⁷¹² For example, there is an instruction in 1778 that mentions Vilnius economy and includes in it a family's owned forest nearby Neris river that should be inspected. As noted in the book of economic activities of Karol Stanisław Radziwiłł II in 1778-1779, in: AGAD, AR dz. XXIX, sygn. 13, s. 66-67

⁷¹³ Karvelis, Ragauskienė, 2009, p. 141-145

⁷¹⁴ The book of economic activities of Karol Stanisław Radziwiłł II in 1780-1783. Rent (*arenda*) contract for the inn and the mill in Paplauja in March 10th, 1782, in: AGAD, AR dz. XXIX, sygn. 15, s. 280. Also, the same Jew got the contract for the mill in 1784. The book of economic activities of Karol Stanisław Radziwiłł II in 1783-1786, in AGAD, AR dz. XXIX, sygn. 16, s. 70-71

⁷¹⁵ Karvelis, Ragauskienė, 2009, p. 116; L. Balaišytė, 2010, p. 346

that payment to and from the city were sometimes done from the revenue of these estates.

To sum up the chapter, Vilnius was not an economic and for that matter residential centre for the Radziwiłł family. Slutsk, Biržai (Pol. Birże), Kėdainiai (Pol Keydan), Nesvizh, Olyka and some others received much more attention from the family. However, the Radziwiłł *jurydyka* was an important part of the city, especially considering its substantial growth, key resources in the other side of the river, and property owned inside the city gates. Also, we could argue that the *jurydyka*'s importance for the family was smaller from the economic perspective, but bigger from the symbolic point of view having a significant presence in the capital of GDL⁷¹⁶. Thus, the Radziwiłł family encouraged a growing *jurydyka*, acquired new bricked houses in the city and encouraged active economic development in its key palace, the *Kardynalia*. The latter was the main reason for growing *jurydyka*'s revenue in the 18th c. The main expenditures in the jurisdiction were salaries for the local deputies, taxes, costs of repairing the property in town and transporting the post. In the second part of the 18th c. income started to outnumber the expenditure significantly, thus enabling the family not only to transfer this money to the main family's treasury, but also use it to make payments in Vilnius. Sometimes nearby estates were used to cover extraordinary expenses of the family members in the city. Radziwiłłs rarely used Vilnius financial market. For the bigger amounts of capital, they more often resorted to the other magnates and noblemen, contacts in Königsberg and in second part of the 18th c. more in Warsaw. *Jurydyka*'s residents were fully engaged in the monetary transactions, at least at the end of the 18th c., while a place for their transactions was *jurydyka*'s court.

⁷¹⁶ I thank prof. Urszula Anna Augustyniak for this remark in the doctoral seminar in the History Institute of the Warsaw University.

4. CAPITAL MOVEMENT AND DISTRIBUTION

This chapter will follow the main part that analysed the economic capacity of the selected socio-economic groups in Vilnius by investigating the capital movement and distribution practises in the 17-18th c. It will be done through the following topics: a) the forms of obtaining the capital and the cost of it; b) the locations of capital storage and distribution; c) the main international connection for acquiring capital abroad. This chapter answers one of the tasks set out in the introduction: to understand the capital movement, which itself should help understand how the capital market in Vilnius functioned, how simple or innovative was money distribution and how important for the market were outside connections.

As has been already mentioned the principle means for obtaining and distributing larger amounts of capital was using the immovable property located both inside the city gates and beyond. This could have been facilitated through the contracts of *prawo zastawu* (including hypotheca type of contracts), *wyderkaf*, *arenda* where the property would work both as a security and a form of revenue for the interest (more common) and a principal amount of loan (rather rare). We cannot identify any threshold from which obtaining a loan would require pledging immovable property. It varied in the individual cases and also depended on other factors: trust, relationship with the creditor, time, etc. Likewise, there were various documents acting as a security for the money being transferred from one party to another. This was usually done in the form of loan. As has been previously mentioned the documents could either be *oblig* or *wexel*, as they were noted in the legislative documentation at the time. However, apart from them, there were other document, such as *cerograph* and a simple *karta* or *blankiet*. While we can clearly say the difference between the *wexel* and the other promissory notes after an establishment of the *wexel konstytucja*⁷¹⁷, the difference between the *cerograph*, *karta* and *blankiet* type of contracts are unclear. We can find a variety of them in the inventories of Vilnius citizens⁷¹⁸. Furthermore, a rather simple pledging of goods system also operated hand in hand with the obligatory documents for acquiring necessary credit. These sorts of operations usually happened with smaller credit sums. We can identify this from the

⁷¹⁷ Volumina legum, vol. 8, 1860, s. 119-123

⁷¹⁸ For example, an inventory of Vilnius citizen Szymon Pekalski in 1667 had noted three forms of documents that represented his due credit from the others: *cerograph*, *karta* and *wexel*, in: LVIA SA 5104, l. 384-388. Similar story is recorded in almost all the inventories.

content of the inventories where often a separate part was dedicated to the pledged goods. Usually, a pledge was a security and a contract itself. Only in rare cases we have found separate pledging contracts that detailed a list of goods to be pledged for a specific amount of money. An example of this type of pledging contract was noted in the Vilnius city council's books on August 1st, 1670. It was for 800 zł. in which a Vilnius citizen Zofia Doroszewiczowa detailed a number of jewellery items given to her creditor, a counsellor Piotr Procewicz⁷¹⁹. This contract was written down for one year and stipulated that Piotr Procewicz could also sell any items if necessary.

For acquiring small amounts of credit, a *kram* or a merchandising stall was a place to pledge own goods in order to receive a loan. Some of the citizens certainly envisioned it as one of their economic activities. For example, a city's bencher and clearly a merchant according to his inventory written down in 1680, Stephan Szycik Załeski, had 65 items pledged to him for over 10.000 zł.⁷²⁰ Most of them were various silver and gold jewellery items from different people. These debtors included the noblemen, city's citizens, Jews. As mentioned in the section dedicated to Vilnius citizens, these merchandising stalls had a multifunctional purpose: not only serving as means for conducting local trade and bringing the wares from the Baltic Sea ports or other foreign cities, but also collecting the debts, accepting the pledges for the issued credit. In principle it acted as its own economic entity, for which a hired *kramarz* was often responsible with own accountancy books. The Jews often managed their own merchandising stalls as they were smaller than the ones operated by the city's elite and the merchants.

One of the other features of the capital movement was depositing assets. While there were no legislations concerning this activity, it is clear from the numerous sources that this form of capital movement existed. However, it did not resemble banking deposits in any way as its main purpose was temporary security of assets⁷²¹. Also, it does not look like depositing money or other assets in one place enabled receiving them in another, as was one the primary

⁷¹⁹ A pledging contract between Zofia Doroszewiczowa and a counsellor Piotr Procewicz noted in the city council books in August 1st, 1670, in: LVIA SA 5105, l. 267

⁷²⁰ As noted in the inventory of the merchant and bencher Stephan Szycik Załeski noted in the city council books in January 10th, 1680, in: LVIA SA 5109, l. 457-461

⁷²¹ An already mentioned case, when a Vilnius pastor Jan Tolscikiewicz deposited some silver jewellery items at Vilnius merchant Michał Kosobudzki due the difficult situation in the city as noted in the city council books in April 1st, 1710, in: LVIA SA 5122, l. 472-473

functions of the first banking institutions⁷²². Here, in the economic environment of GDL, depositing meant physically transferring coins or other assets into another location and then returning them upon request. For example, when the guardians of the deceased Vilnius citizen Jan Gawłowicki were asked in 1712 where his money was, they were answered that the money was deposited (Pol. miał w Depozycie⁷²³) in the hands of one Piątkowski, who was a deputy cup-bearer (Pol. Podczasy) of Grodno. This money⁷²⁴ was brought to Piątkowski just before the death of Jan Gawłowicki from Königsberg. Depositing assets meant that the legal ownership remained in the hand who deposited them. However, physically they were kept by the person or institution who received this deposit and held it until they were asked to return it. Therefore, instead of some form of the institutional depositing, there was an occasional personal depositing system that, most probably, depended on personal relationships.

In general, even though there were several money distribution forms that did not require transferring money physically, it was still the principal way of moving the money and conducting payments. The overwhelming majority of contracts (buying property, acquiring loan, repaying them, etc.) indicate that all the transactions were conducted with exchanging coins. Therefore, if someone wanted to acquire or buy something, he/she would always have to bring his/her available assets in the form of coins or other goods that could be sold and then instantly used to buy. The latter was the dominant paying model for the trade with the Baltic Sea ports. A telling example, of the importance of the physical assets for trade comes from a testimony in 1724. Then, a wife of a deceased Vilnius merchant Joseph Stephanowicz was asked whether her late husband had any money left after his death. She answered that he took all his available money to Königsberg to buy goods and he also borrowed more there⁷²⁵, as was the case with many merchants.

Thus, an important issue was the safety and storage of money. We have already mentioned that one way for this was depositing assets in someone

⁷²² P. Spufford, 1988, p. 2

⁷²³ An inventory of Jan Gawłowicki (with the title of the Royal Secretary) noted in the city council books in February 23rd, 1712, in: LVIA SA 5123, l. 5

⁷²⁴ It was 200 thalers. There was also some jewelry with that.

⁷²⁵ Full text in Polish: *”...ze żadnych pieniędzy w gotowicznie nie mam ani nieboszczyk mąż mój zostawił, bo jak się wybierał i jechał do Królewca to cokolwiek było z pieniędzy, y co za towary kromme mógł zabrać, to wszystko dla skupienia towarów w Królewcu z sobą wziął, i jeszcze się zapożyczył.”*, in the inventory of the Vilnius merchant Joseph Stephanowicz noted in the city council books in November 20, 1724, in: LVIA SA 5124, l. 882

else's hands. Inventories provide an insight into how the money was stored in one's possession. According to them the coins were usually kept in the leather bags/purses called *worek*⁷²⁶. The other valuable goods, first and foremost, silver and gold luxuries were often stored in the special chests (Pol. *szkrynia*⁷²⁷). A chest was also used for moving money around. Obviously, it was rather dangerous to move such a chest through the country. It was even dangerous in Vilnius as couple of Jews experienced in 1666. Szmojło Chananowicz and Mojżesz Urjaszowicz issued a complaint against the city's tanners that the latter early in the morning, when the Jews were on the way to Mir (Bel. Mip), stole four carriages of raw leather that also included a chest with money, pearls, silver and silk fabric⁷²⁸. The fact that the chest was used for storing and most probably carrying the money also indicates an inventory of Henric Mones, a burgomaster of Vilnius in the 17th c.⁷²⁹

The principal location in Vilnius where the transactions with the coins occurred was the castle court. This location was noted in majority of the credit payment⁷³⁰ and repayment⁷³¹, immovable property selling and leasing contracts. Only in rare instances there were agreements for repayments of some sort in other locations, such as in the creditors' houses⁷³², religious

⁷²⁶ For example, as noted in the inventory of Vilnius burgomaster Henric Mones noted in the city council books of 1666-1668, in: LVIA SA 5104, l. 71; and in the inventory of Vilnius merchant Krzysztof Procewicz, who had his money located in eight of them. As noted in his inventory in the city council books in March 18, 1676, in: LVIA SA 5108, l. 452-453

⁷²⁷ As noted in the inventory of Vilnius merchant Krzysztof Procewicz, who had his silver goods located in *szkrynia wozowa*. As noted in his inventory in the city council books in March 18, 1676, in: LVIA SA 5108, l. 457

⁷²⁸ A complaint by Vilnius Jews against Vilnius tanners in February 19th, 1667, in: Akty cechów wileńskich, 1495-1759, s. 344 (No. 323)

⁷²⁹ An inventory of Vilnius burgomaster Henric Mones noted in the city council books in March 20th, 1666, in: LVIA SA 5104, l. 71-78

⁷³⁰ For example, in the credit contracts with Vilnius kahal and its creditors, religious orders, as noted in the commissioners' decree on the repayment of the debt in 1766, in: LMAVB RS, F43-20757, l. 6

⁷³¹ A promissory note by Jakub Gros and his wife Katharzyna given to Mikołaj Zachowski, a *Koniusz* of Połock in April 24th, 1670 for 2.200 zł., in: LVIA SA 5105 l. 214; A promissory note by Katharzyna Dąmbrowina given to Michał Klimanski for 500 zł. as noted in the city council books in October 7th, 1672, in: LVIA SA 5105, l. 675-676; All the debt repayments from Vilnius kahal that were set up in 1766 had to be repaid in the office of the castle court as well under a supervision of the officer set up by a voivode, in: Materiały do dziejów Sejmu Czteroletniego, 1969, s. 16

⁷³² For example, a promissory note document given to to Krzytof Jesman and his wife Katharzyna by a meet butcher Symon Jakubowicz and his wife Cecilia for 400 zł. was to be repaid in a house located in Stikliai (Pol. Szklanej) street. A promissory note contract noted in the city council book in January 31st, 1671, in: LVIA SA 5105,

orders⁷³³ and other places of the beneficiaries. As most of the transactions involving due payments of the credit contracts were supposed to happen in the castle court office, we can only imagine how this process looked in this specific location. When the payments were on time, the office of the castle court probably looked something like a bank with a number of people counting coins on some desk. When the due payments did not arrive on time, perhaps, there were some angry men and women anxiously waiting. For example, one Tomasz Jaxa?, a *general* of the King and the chief tribunal, complained in 1710 that he waited the whole day (<...> *czekał przez cały dzień przy księgach grodzkich wileńskich, jednak szewcy sumy nie wypłacili i o sobie żadnej nie dali wiadomości. <...>*) for the debit note payment of 1.000 *tymfs*, but never received it⁷³⁴.

The transferring of capital could also happen by transmitting and assigning the debit notes to other people. In some cases, where this information is not provided, the purposes for this are unclear. But we can assume that it could have been conducted as a form of payment to a third party. In some instances, conducting payments on the behalf of the third party did not even require actual documentation. For example, an inventory of the city's merchant Daniel Swiszczewski in 1735⁷³⁵ indicates a situation where a loan was returned by buying goods in Königsberg. The loan, which amounted to 5.826 *tymfs* and 10 gr., was given by a Vilnius burgomaster Andrzej Minkiewicz to buy wood in the Russian lands and then float it to the Baltic Sea. An agreement was that the money would be returned by splitting in half the profits of selling this wood. Daniel Swiszczewski managed to sell this wood⁷³⁶ for a substantial amount of 9.653 Prussian zł.⁷³⁷ out of which 4.826 Prussian zł. then belonged

1. 342; A pharmacist Albrecht Szreyder borrowed 2.000 zł. from a medicine doctor and a burgomaster Stanisław Romanowicz in the latter's house in February 11th, 1703, in: LVIA SA 5122, l. 409-412; Vilnius kahal would have to pay a yearly interest for a 1.200 zł. loan borrowed from Vilnius priest Adam Ancypa in 1763, as noted in the city council books in July 27th, 1763, in: LVIA SA 5141, l. 530-533

⁷³³ A *wyderkař* contract between Hauryłowicz family and the Jesuits of Šnipiškės noted in the city council books in February 25th, 1769, in: LVIA SA 5143 l. 330-331

⁷³⁴ A complaint from Tomasz Jaxa? about the due payment he had to collect authorized by the creditor Gregorz Kazimierz Sadkowski, in: Akty cechów wileńskich, 1495-1759, s. 7 (No. 506)

⁷³⁵ The inventory of Daniel Swiszczewski noted in the city council books in June 4th, 1735, in: LVIA SA 5126, l. 1013-1014

⁷³⁶ There were 1831 stones of pure wood and 445 stones of not pure wood. In the inventory of Daniel Swiszczewski noted in the city council books in June 4th, 1735, in: LVIA SA 5126, l. 1013.

⁷³⁷ The factual exchange rate at the time with the Polish zł. is unclear. However, various other sources at the time indicate an estimated exchange rate of 1 Prussian zł.

to his creditor and partner Andrzej Minkiewicz. The latter used this money and the service of his partner to acquire various goods in the port and pay off to various people: Michał Werner, Paulison, Popp⁷³⁸. These were most probably his own creditors. While this case shows the mechanism of payments through a third party, it also indicates a simple form of *commenda* contract, known from the Middle Ages in Europe⁷³⁹. Here, a partnership was formed out of capital and labour through an active business undertaking. If successful, profits were shared according to the agreement in the contract and depended on the assets put in. Whereas in Western Europe this partnership eventually transformed into limited partnership companies and continuous undertakings⁷⁴⁰, it seems that it only took a sporadic form in the case of Vilnius merchants as this type of case is very rarely documented.

The principal source of outside capital for the merchandising activities, wares and covering debts was Königsberg and its socio-economic entities. It was an end point of trading activities for Vilnius socio-economic entities through the rivers Neris and Nemunas. The sporadic nature of sources does not make it possible to uncover the whole picture of capital transactions. However, some insights can be gained through the inventories, income-expenses books, litigations and other documents. For example, a wealthy Vilnius merchant at the end of the 17th c., Michał Iwanowicz, had 14 outstanding credit contracts with the different Königsberg merchants as of January 7th, 1689⁷⁴¹. They amounted to 18.807 zł. 4 gr. loans that Michał Iwanowicz, or rather his successors were obliged to return. It was almost 30% of his total outstanding debt of 63.630 zł. and 4 gr. His other main creditors were the wealthy elite of Vilnius and the noblemen, but Königsberg and its merchants nevertheless played a vital role. Similar cases are repeated with other Vilnius merchants as well. For example, a Vilnius merchant Michał Sienczył at the time of his inventory in 1691 noted that he had at least four outstanding debt issues with the Königsberg merchants worth in total 5.313 zł. 28 gr.⁷⁴² There were only several other loan issues for Michał Sienczył, and

to 2 Polish zł. (An inventory of Gregorz Straszkievicz in 1720, in: LVIA SA 5124, l. 236-247

⁷³⁸ The inventory of Daniel Swiszczewski noted in the city council books in June 4th, 1735, in: LVIA SA 5126, l. 1014

⁷³⁹ J. H. Pryor, 1977, p. 5

⁷⁴⁰ J. L. Mell, 2018, p. 115-116

⁷⁴¹ An inventory of the merchant Michał Iwanowicz noted in the city council books in January 7th, 1689, in: LVIA SA 5106, l. 969

⁷⁴² An inventory of Michał Sienczył noted in the city council books in January 29th, 1691, in: LVIA SA 5106, l. 1189-1190

they were significantly smaller. Another example, Vilnius merchant Jan Pott, as noted in his inventory in 1672⁷⁴³, had several outstanding loans on his account from the individuals in Königsberg such as from his brother Egidiusz Pott (credit worth 3.626 zł. 1 gr. 12 sz.), Laurens Heusdens (370 zł. 28 gr.). It is interesting to note that his other creditors were based in the locations on or nearby the rivers from Vilnius to Königsberg. These places included Kaunas (creditor Ernest Hirszfelt), Jurbarkas (Pol. Jurbork) (creditor Paweł Szmaus), Klaipėda (Ger. Memel, Pol. Kłajpeda), where a Jew Moyzesz Jakubowicz loaned a notable sum of 2.961 zł. 1 gr. It can be presumed that this had to do with the mercantile activities as the places were related to the river's Nemunas transit. These and some other examples⁷⁴⁴ show the constant appearances of Königsberg merchants as the capital sources for Vilnius merchants. However, if we look at the timing of the sources, we can see that majority of the cases come from the second part of the 17th c. and there are very few cases beyond the 17th c. It is unclear whether this is due to the diminishing activity of Vilnius merchant as such or just the nature of source. Other socio-economic groups such as the magnates⁷⁴⁵ and the Jews⁷⁴⁶ still resorted to acquiring loans from Königsberg, hence, it does not seem that its importance as a capital centre was diminishing. Furthermore, at least since the second part of the 18th c. we can notice that Königsberg was frequently used to settle various accounts and use its banking house to enact payments to the third parties⁷⁴⁷. Of course, these

⁷⁴³ An inventory of the merchant Jan Pott noted in the city council books in July 6th, 1672, in: LVIA SA 5107, l. 186-203

⁷⁴⁴ An inventory of the merchant and the member of the city council Alexander Ihnatowicz noted in the city council books in July 12th, 1679, in: LVIA SA 5109, l. 367; An inventory of the merchant and bencher Stephan Szykic Załeski noted in the city council books in January 10th, 1680, in: LVIA SA 5109, l. 466-467; An inventory of the merchant Krzysztof Sokołowski noted in the city council books in January 20th, 1680, in: LVIA SA 5109, l. 482-483; An inventory of the voigt's wife Jadwiga Morozowa noted in the city council books in November 18th, 1728, in: LVIA SA 5126, l. 1-9

⁷⁴⁵ A large credit contract secured with an *oblig* from Michał Kazimierz Radziwiłł for 48.781 Prussian zł. acquired in 1739. As noted in the various document of the Radziwiłł estates in the 18th c., in: AGAD, AR dz. XXIX, sygn. 30, s. 6-7

⁷⁴⁶ A letter to Vilnius voivode from Vilnius kahal which mentions that Vilnius kahal resorts to acquiring loans from Königsberg, in: AGAD AR, dz. V, sygn. 17445, s. 57

⁷⁴⁷ For example, Sapieha family representative from their domains of the Dereczyn (Bel. Дзярэчын) and Ruzhany (Pol. Różany, Bel. Ружаны), who accounted the travelling by river Niemen to Königsberg, its income and expenses, noted various debt settlements that were conducted not directly to the Sapieha family creditors, but through the intermediary: Königsberg banker Kabry. In the income and expenses

examples arrive from the magnate families with their superiority through their yearly income sizes and capital in general. Lack of examples from Vilnius city's citizens, especially from the 18th c., suggest that for them the importance of the Königsberg capital market might have been diminishing compared to its growing importance for the other socio-economic groups in GDL.

The other key capital centres for Vilnius socio-economic groups were Gdansk, Wrocław (Ger. Breslau, Pol. Wrocław), Polotsk (Pol. Połock, Bel. Пóлацк), Mogilev and later in the 18th c. – Warsaw. The merchants of Polotsk were frequent partners both in terms of trading activities and credit relationships for Vilnius merchants⁷⁴⁸. Polotsk indicates its importance to the trading activities of Vilnius linking both with the Muscovites and the river Daugava. Another north-east trading, and for that matter capital movement, outpost was Mogilev⁷⁴⁹. While Gdansk merchants also appear in the economic documents⁷⁵⁰, their frequency and share volume of activities is far smaller than the ones with the Königsberg merchants. However, occasionally and with certain Vilnius citizens⁷⁵¹, Gdansk merchants were important partners both for obtaining goods and credit.

The connections established in these big economic centres in the region not only enabled facilitation of trading activities, acquiring necessary capital,

books of *splaw* to Königsberg from the domains Dereczyn and Ruzhany in 1773-1775, in: VUB RS, F4-A1505 (12071), l. 36

⁷⁴⁸ An inventory of the merchant Michał Iwanowicz noted in the city council books in January 7th, 1689, in: LVIA SA 5106, l. 980

⁷⁴⁹ It appears in several inventories, as for example in the inventory of the merchant Krzysztof Sokołowski noted in the city council books in January 20th, 1680, in: LVIA SA 5109, l. 473-492

⁷⁵⁰ An inventory of the merchant and the member of the city council Alexander Ihnatowicz noted in the city council books July 12th, 1679, in: LVIA SA 5109, l. 329-368. An inventory of the merchant Michał Iwanowicz noted in the city council books in January 7th, 1689, in: LVIA SA 5106, l. 980; An inventory of Stanisław Sudziewicz noted in May 16th, 1691, in: LVIA SA 5106, l. 1248; A confirmation of the arrears of 1936 zł. to the merchant of Gdansk Jan Gernow by Stefan Jarowicz written down in Gdansk in October 1st, 1703, in: LVIA SA 5121, l. 505

⁷⁵¹ As with the already mentioned Alexander Ihnatowicz who both personally and through other citizens merchandised a variety of goods from Gdansk in his 5 merchandising stalls and 1 shop. He also had at least several credits obtained from such Gdansk merchants as Andrzej Kwinkler (14108 zł. 8 gr.), Jan Brauzer (2255 zł. 8 gr.), Karol Nejmejster (1868 zł. 14 gr.). As noted in the inventory of the merchant and the member of the city council Alexander Ihnatowicz noted in July 12th, 1679, in: LVIA SA 5109, l. 366-367. Another example of capital transaction with the Gdansk merchants comes from Vilnius merchant Paweł Bocewicz. He in 1679 bought goods well over 10.000 zł. with credit obtained from Gdansk merchants. As in the inventory of the merchant Paweł Bocewicz noted in the city council books in October 25th, 1679, in: LVIA SA 5109, l. 389

but also mutual help in court cases and litigation processes, especially in the area of late or missed payments. For example, Vilnius merchant Jan Dziahiłewicz was a representative for Gdansk merchant Jan Gemer. The latter had an unpaid promissory note for 700 silver Prussian coins from another Vilnius merchant, a deceased Stanisław Sudziwicz. Jan Dziahiłewicz noted this debt in the inventory of the deceased, and most probably was tasked with helping Gdansk merchant to bring back his loan. Vilnius burgomaster Stefan Moroz acted similarly on the behalf of Konigsberg merchant Joachim Engelbrecht who had an outstanding debt issue with the deceased Vilnius merchant Jan Opankowicz for 2.103 zł. 20 gr. in good silver coin⁷⁵² as noted in the latter's inventory in 1694⁷⁵³. Similarly, there were local representatives even for the merchants from the relatively far-away places such Nuremberg⁷⁵⁴. These and other examples⁷⁵⁵ show the interconnections between the higher echelon of merchants in the different cities that helped to cope with arising capital management issues. Similarly, established trade connections with merchants abroad enabled the facilitation of other transactions. For example, Vilnius merchant Mathias Opankiewicz in his testament in 1710 left 20.000 *tymfs* to his son until he would receive his education in Tilžė. What is interesting that his money was left in Konigsberg with its merchant Abraham

⁷⁵² At the exchange rate at that time that would constitute around 3491 zł. in current coins.

⁷⁵³ An inventory of the merchant Jan Opankowicz noted in January 27th, 1694, in: LVIA SA 5106, l. 1579

⁷⁵⁴ When a citizen of Vilnius Jan Buchner represented Nuremberg citizen Daniel Szabel in the latter outstanding debt issue for the bought goods with a deceased Vilnius merchant Mathias Loman. As noted in the inventory of Mathias Loman in January 13th, 1677, in: LVIA SA 5110, l. 323

⁷⁵⁵ For example: Vilnius merchants Joseph Zagiewicz and Jan Dziahiłewicz represented Gdansk merchants Karol Nejmestr and Andrzej Kliemkier for their outstanding debt issues with the deceased Vilnius merchant Paweł Bocewicz. In the inventory of Vilnius merchant Paweł Bocewicz 1679, in: LVIA SA 5109, l. 391; Vilnius merchant Jakub Stefanowicz represented a Konigsberg merchant Michał Mikiela for his credit of 5650 zł. 4 gr. in good silver coins to Vilnius merchant and a bencher Stephan Szycik Załeski. In the inventory of Vilnius merchant and bencher Stephan Szycik Załeski, in: LVIA SA 5109, l. 467; A merchant from Konigsberg Andrzej Zaydel represented another merchant just from Gdansk Jan Giernau in a suit about the unpaid debt of 1091 zł. in good silver coin from Vilnius counsellor Stefan Carowicz as noted in the city council books in January 25th, 1710, in: LVIA SA 5122, l. 428; a Jesuit priest Michał Kosinski represented a Konigsberg merchant Fryderik Saturgus against Andrzej Paszkiewicz and his wife Appolonia for 3647 zł. In the inventory of Andrzej and Appolonia Paszkiewicz noted in the city council books in February 24th, 1744, in: LVIA SA 5128, l. 898

Lihonermak with whom most probably Mathias had a long-lasting trading relationship⁷⁵⁶.

The cost of capital is one of the indications of how the capital market functioned in a specific place at the specific time⁷⁵⁷. Usually the higher the cost, the more volatile was the market and the scarcer was the capital to obtain. Therefore, analysis of the predominant interest rates in the market can lead to various interesting conclusions about the market itself. As mentioned in the chapter that analysed a legal framework for the capital market, an expected yearly interest rate throughout the period of our analysis was around 7%. In practice, we can conclude that the creditors in the majority of cases adhered to this number. It indicates that the legislative action of the Sejms were in line with the capital market and that they did not want to disrupt it by enforcing unrealistic numbers. Also, the creditors did not look for the higher margins or it appears so in the documents we possess. The exact reasons for this are unclear. The sufficient credit supply seems like the obvious reason. In addition to that, the Catholic impositions on usury could also have played a part, as the official doctrine permitted only a reasonable interest.

The interest rate during the period of our concern usually varied between 3% to 10%. The lowest margin came from the cases with Vilnius kahal which was permitted to pay lower interest rates to its debtors because of the consensus from the creditors for the purpose to get something back than nothing⁷⁵⁸. Initially these credit contracts between the Vilnius kahal and various religious orders, especially in the second part of the 17th c. had the interest rates of around 8-10%.⁷⁵⁹ It seems that a margin of around 10% was the expected figure in the middle of the 17th c.⁷⁶⁰. Then, this figure gradually

⁷⁵⁶ A testament by Vilnius merchant Mathias Opankiewicz as noted in the city council books in November 13th, 1710, in: LVIA SA 5122, l. 504-509

⁷⁵⁷ See, for example: L. Fontaine, 2014, p. 59-60

⁷⁵⁸ A commissioners' decree between Vilnius kahal and its creditors in 1766, in: LMAVB RS, F43 – 20757; A confirmation of such decision by the debt liquidation commission is confirmed in the representation of the position of Vilnius kahal creditors given as a response to a position provided by the elders of the kahal that were provided to the King and Sejm in 1789, in: *Materialy do dziejów Sejmu Czteroletniego*, 1969, s. 18

⁷⁵⁹ A commissioners' decree between Vilnius kahal and its creditors in 1766, in: LMAVB RS, F43 – 20757, l. 12-13; A fragment of documents from the court case between the Jesuits and Vilnius kahal that indicates a credit given by the Jesuits in 1648 for 7500 zł. and a yearly interest of 8%, in: LMAVB RS, F43-20947

⁷⁶⁰ An amount identified in the case between Adam Konstanty Parzynski against the successors of the benchers' court scribe Krzysztof Wobolewicz as noted in the city council books in November 15th, 1673, in: LVIA SA 5106, l. 923 (a case talks about

declined with most of the contracts in the 18th c. being at 7%. If we would compare these figures with the interest rates in the other early-modern economies in Europe⁷⁶¹, we could see that they were by at least by 2% higher in Vilnius and GDL in general.

the events that happened in the middle of the 17th c., as Parzysnki expected a third of the house that supposedly belonged to him)

⁷⁶¹ A detailed comparison of the interest rates in the region and beyond is provided in the following chapter.

5. REGIONAL PERSPECTIVE ON THE CAPITAL MANAGEMENT PRACTISES IN VILNIUS

This chapter will conclude the main part of the research by providing a comparative perspective to the results obtained in the previous chapters. It will be done through comparing Vilnius economic environment and capital management practises with the economic environments of the selected cities in the region: Warsaw, Lvov and Konigsberg. A selection of these cities is based on the following criteria: 1) city is based in East-Central Europe and is integral to the economy of PLC, 2) comparable population size, 3) a sample of cities with the different main function. While the first two criteria are rather simple, we would like to expand on the third as it is both important to this comparison and rather ambiguous. We wanted to have a sample of comparable, but different cities in terms of their political, economic role in the region and socio-economic structure. Thus, Warsaw represents a political centre, Konigsberg – a major port in the Baltic Sea region and important economic centre that also had direct trading and capital distributions contacts with Vilnius, while Lvov – a regional centre both, in terms of political and economic role, but nevertheless rather big city in the region. This selection protects us from the repetitions in comparisons if we would compare similar type of cities⁷⁶² and also provides us not only with regional, but also typological perspective. We will present in each case the city's overall development, population trend and economic development, its economic and financial innovations such as banks, capital market and especially interest rates, the level of manufacturing, economic capacity of the cities' inhabitants and political role to the economic environment. However, we must note that each comparison would still be rather individual due to the available historiography. None of the above-mentioned cities have one or several researches that directly addresses our subject. Therefore, we will rely on a number of different economic history positions that, of course, limits the overall quality of the comparison. At the end of this chapter we will also provide a summary of this comparative study and a wider perspective for Vilnius capital market through brief illustrations on European trends in the 17-18th c. We will start with Warsaw.

⁷⁶² For example, we assume there might be similarities between commercial centres and ports such as Riga, Gdansk and Konigsberg; between political centres such as Warsaw and Grodno; regional centres such as Lvov, Cracow and many others. Thus, only one city of such category is sufficient to showcase similarities and distinction of the similar type of cities to Vilnius.

5.1. Warsaw – a growing metropolis

For a long time Warsaw was not a most important town in the Polish Crown neither politically, nor economically. Political importance was not achieved before it was integrated into the Polish Crown in 1526 and became a political centre of the country in the beginning of the 17th c.⁷⁶³ Economically, for a long time, probably up until the second half of the 18th c., it was surpassed by a seaport of Gdansk, through which majority of the Polish production was being exported. Warsaw also for a long time could not rival Wroclaw, because of the latter's closeness with the Central and Western European markets⁷⁶⁴ or for that matter Lvov⁷⁶⁵. The city in the second part of the 16th c. had around 6.000 inhabitants, with a number up by around 2.000 in the beginning of the 17th c. While this number was higher if we would add the nearby suburbs that by then were the independent towns, the estimated overall population (25-30 thousands) in the first part of the 17th c.⁷⁶⁶ was not that different than in Vilnius at the time (~20.000). Warsaw's growth (in terms of the population and the geographical expansion) first occurred in the first part of the 17th c. when being a political capital of the country attracted new incomers to the city, building of new houses and palaces, especially in the suburbs. Even more than in Vilnius, this has led to the development of a number of jurisdictions that even though economically were part of the city, did not adhere to its laws⁷⁶⁷.

Warsaw similarly to Vilnius experienced significant losses during the period of Deluge in the middle of the 17th c. even though its occupation by the Swedish forces was shorter⁷⁶⁸. While there were a number of Sejms since and they were one of the reasons for quick rebuilding and the city's growth, the city's development was still hindered by a number of epidemic situations, fires, floods, another occupation by the Swedish forces during the Northern War and a plague in the first decade of the 18th c.⁷⁶⁹. A number of inhabitants, thus, stagnated until the middle of the 18th c. reaching 24.000 in 1754. Since then it experienced a significant increase reaching 63.000 in 1784, 110.000 in 1792 and around 150.000 during the Kościuszko Uprising⁷⁷⁰. The main

⁷⁶³ Dzieje Warszawy, 1984, s. 13

⁷⁶⁴ G. Myśliwski, 2009, s. 496-518

⁷⁶⁵ E. Nadel-Golobič, 1979

⁷⁶⁶ Dzieje Warszawy, 1984, s. 15-16

⁷⁶⁷ Ibid. s. 25-28

⁷⁶⁸ Ibid. s. 181-185

⁷⁶⁹ Ibid. s. 186-189

⁷⁷⁰ Ibid. s. 272

reasons for this increase was an intensified immigration which was itself a consequence of increasing economic prosperity, new opportunities. This led to the entirely different capital market in the second part of the 18th c., even though there were more similarities than differences with Vilnius before that.

An economic advantage of Warsaw was its location on the Vistula river, which enabled not only collection of taxes from the passing ships, but also participation of city's merchants in trade with Gdansk. While, the Vistula trade already in the 16th c. was around 70% operated by the noblemen and the magnates, Warsaw's merchants were very active in the remaining percentage⁷⁷¹. They actively sought and bought grain from the local noblemen, also invested in acquiring land to pursue agricultural activities of their own⁷⁷². Warsaw merchants were agents of their counterparts from Gdansk, there was a constant influx of the latter's capital to the city⁷⁷³. While Warsaw was an important trading centre and connection point for various cities and towns around, same could be argued for Vilnius as well. Another similarity was the number of the wealthiest group of merchants. Similarly to Vilnius, there were around 20-30 merchants that could be attributed to the economic elite of the city in the second part of the 17th c. While Maria Bogucka assigns this number for the end of the 16th c.⁷⁷⁴, due to the fact the number of citizens in Warsaw remained rather steady up until the second part of the 18th c., we can assume that it did not change significantly, especially in the second part of the 17th c. The average wealth of the mercantile class in Warsaw was about 20.000 zł. according to Maria Bogucka who estimated this figure for the turn of the 17-18th c.⁷⁷⁵ It is unclear whether she included all of the merchants or just their elite members, but this figure, while bigger, is not that far off on average from the figures of the city's elite and the merchants in Vilnius. There could have been up to 30 top tier merchants in Warsaw in the second half of the 17th c. A number of big trading houses that dealt with the international trade has risen to 181 in 1789⁷⁷⁶. It shows a level of economic growth of Warsaw in the 18th c. and especially its second part.

The prevalence of the monetary and credit transactions was already visible in the second part of the 16th c. in the trade activities both with regional centres and international trading partners⁷⁷⁷. There were already some clearing

⁷⁷¹ Ibid. s. 47-48

⁷⁷² Ibid.

⁷⁷³ Ibid. s. 49

⁷⁷⁴ Ibid. s. 52

⁷⁷⁵ Ibid. s. 196

⁷⁷⁶ Ibid. s. 189

⁷⁷⁷ Ibid. s. 54

systems for loans through the form of bill of exchanges with international merchants⁷⁷⁸. Also, already by then, Warsaw's merchants were part of the mercantile companies⁷⁷⁹ which is not visible in Vilnius neither in the 16th c., nor later in the 18th c. Still a difference was not that big up until the second part of the 18th c., when Warsaw's growth enabled not only the establishment of big trading (already from the first part of the 18th c.), but also first banking houses⁷⁸⁰. None of which existed in Vilnius in the 18th c. The cost of capital in the form of loans while similar both in Warsaw and in Vilnius, was usually smaller in the former. The cost of capital in Warsaw accounted from 6% to 9% in the 16-17th c.⁷⁸¹, while in the second part of the 18th c. it was mostly around 5%⁷⁸². The typical interest rate in Vilnius was 7% in the 18th c. While part of the difference in interest rates was legal, as the maximum interest rate of 5% since 1775 in the Polish Crown has been set up by a constitution⁷⁸³, it also suggests that supply of capital was much bigger in Warsaw at the end of the 18th c.

The other major difference was the available international connections to the residents of Warsaw. The most important were the connections with Amsterdam and its financial market which enabled large influxes of capital into the city⁷⁸⁴. Thus, Warsaw in the last decades of the 18th c. became an integral part of the East-Central Europe financial system⁷⁸⁵. A banking landscape was dominated by the Christian Protestant bankers of German descent⁷⁸⁶. However, there were also a strong presence of Jews in the city's economic elite⁷⁸⁷, who gradually became part of the Warsaw's banking world through their entrepreneurship and more importantly – European network. The breakthrough for the wealthy Jews in the city's financial market arrived in 1793 with the downfall of the biggest banking houses at that moment in Warsaw⁷⁸⁸. Jewish economic capacity in Vilnius was much smaller – they did not have that level of connections and capital, as well as, primarily they focused on the local market.

⁷⁷⁸ *Ibid.* s. 74

⁷⁷⁹ *Ibid.* s. 55

⁷⁸⁰ *Ibid.* s. 322-333

⁷⁸¹ *Ibid.* s. 78

⁷⁸² Z. Niedziałkowska, 1975, s. 159; *Dzieje Warszawy*, 1984, s. 333

⁷⁸³ *Volumina legum*, vol. 8, 1860, s. 112-113

⁷⁸⁴ *Dzieje Warszawy*, 1984. s.333

⁷⁸⁵ C. Aust, 2010, p. 206

⁷⁸⁶ *Dzieje Warszawy*, 1984, s. 333-336; C. Aust, 2010, p. 206

⁷⁸⁷ A. Michałowska, 1992; C. Aust, 2010, p. 231-232; P. Fijałkowski, 2016, s. 157

⁷⁸⁸ W. Kornatowski, 1937; C. Aust, 2010, p. 235

Another big difference in economic activities and capacity between Warsaw and Vilnius was the prevalence and impact of manufactories. While the exact number of manufactories in Warsaw at the end of the 18th c. is still debatable⁷⁸⁹, it is clear that they were a significant part of the city's economic landscape. The size of these manufactories differed, but there were economic undertakings that employed 200-300 people⁷⁹⁰. Also, whereas manufactories in GDL both in rural and urban environments solely belonged to the magnates and the King, these type of economic undertakings were also set up by its citizens in Warsaw⁷⁹¹. It shows that not only capital was accumulated by the different socio-economic groups in the city, but also capital's investment strategies, organization of labour were not that far away from the capitalistic practises in the 19th c. Meanwhile, the prevalence of manufactories in Vilnius at the end of the 18th c. much more resembled Warsaw in the 16th c. than the one in the 18th c with the predominance of individual work by the artisans, only several relatively larger workshops, brickyard and a number of mills in and around the city.

To conclude, Vilnius and Warsaw for a long time up until the middle of the 18th c. were very similar in both their demographic trends and economic development. They both experienced a significant population growth during the reign of Stanislaus Augustus Poniatowski. However, the growth rate in Warsaw was much bigger. Also, their economic paths greatly diverged at that time. While, Warsaw saw an establishment of a number of manufactories that already resembled simple factories, employed hundreds of people, in Vilnius, production mainly occurred in individual workshops. Warsaw in the 18th c. experienced a rise of mercantile elite who had strong international contacts, could set up larger trading houses in the city. Accumulated capital has been used to set up first banking houses that had strong connections with Amsterdam and other financial centres in Europe. While there was a banking crisis in 1793 and many of the first banking houses went bankrupt, their place was taken by other entrepreneurs, including the Jews, indicating the continuity of development of the capital market. In contrast, Vilnius in the 18th c. was a peripheral city in terms of financial connections. There were no banking houses, while their functions were, in a way, performed by a large number of religious houses.

⁷⁸⁹ Most probably there were well over 100 manufactories at the end of the 18th c. in Warsaw. *Dzieje Warszawy*, 1984, s. 341; Drozdowski, Zahorski, 2004, s. 92-96

⁷⁹⁰ I. Turnau, 1957, s. 749; *Dzieje Warszawy*, 1984, s. 345

⁷⁹¹ W. Kula, 1956, s. 15, 36-66, 376-408; *Dzieje Warszawy*, 1984, s. 341-342

5.2. Königsberg – a getaway to the Baltic Sea

There is little argument against the fact that Königsberg and its port connected to the Baltic Sea was an essential entrepôt for the economy of GDL⁷⁹². The discussion is now focusing on how important the river trade and Königsberg was for the economy of GDL compared to the other places⁷⁹³. We have shown in this research that the city of Königsberg was the main location for the outside capital for the citizens and other socio-economic entities from Vilnius. One of the reasons for it was that Königsberg was a main trading outpost for Vilnius that generated frequent, yearly visits. Secondly, it had bigger economic capacity, capital market that had direct connections with the main commercial centres in Europe. Comparing Vilnius directly with the biggest commercial centres in the 17-18th c., such as Amsterdam or London, would be almost inappropriate due to the substantial differences⁷⁹⁴, however, Königsberg represents the second-tier commercial centres whose economic practises might have been closer to the ones in Vilnius.

Königsberg was established by the Teutonic order in 1255⁷⁹⁵. The Prussian towns joined the Hanseatic League in the middle of the 14th c.⁷⁹⁶ which strengthened Königsberg's trade potential by enhanced connections with various ports in the Baltic Sea region. The city became the capital of the Teutonic order in the 15th c. due to the Second Peace of Thorn in 1466 under which Western Prussia was incorporated into the Polish Kingdom⁷⁹⁷. Teutonic Order was secularized in 1525⁷⁹⁸ with the established Duchy of Prussia significantly increasing economic prospects of its capital. There were already around 14.000 inhabitants in the city in the middle of the 16th c.⁷⁹⁹ A 1618 union between the two branches of the Hohenzollern dynasty united Prussia and Brandenburg which subsequently reduced Königsberg's political importance since the main capital has been transferred to Berlin⁸⁰⁰. Also, the city suffered from the Thirty-Years war (1618-1648) and absolutism policies that followed it. They manifested through the increased taxes for the burghers

⁷⁹² K. Forstreuter, 1931; *Historia Pomorza*, 1976, s. 341-348 S. Gierszewski, 1993; *Guldon, Wijacka*, 1995; etc.

⁷⁹³ D. Žiemelis, 2011 (II)

⁷⁹⁴ Carlos, Neal, 2011. We will present those differences in the last sub-chapter.

⁷⁹⁵ F. Gause, 1965, s. 13-14

⁷⁹⁶ *Historia Pomorza*, 1969, s. 658

⁷⁹⁷ W. Urban, 2003, p. 246-247

⁷⁹⁸ W. Urban, 2003, p. 254-257; D. Kirby, 2013, p. 86

⁷⁹⁹ F. Gause, 1965, s. 320

⁸⁰⁰ M. Shennan, 2004, p. xi, 3

that affected city's commercial potential⁸⁰¹. Still, Königsberg oversaw growth as a city and at the time of a lavish coronation of Frederick I of Prussia (1657-1713) in 1701⁸⁰² had around 40.000 inhabitants⁸⁰³. It was then a significantly bigger city than Warsaw or Vilnius. Königsberg, as many places in the region, suffered from the plague and related illnesses in 1709-1710 that took away a quarter of its people⁸⁰⁴. It regained its population throughout the 18th c.: there were 56.000 inhabitants in 1740, 45.000 in 1765, 52.000 in 1770⁸⁰⁵ and with the most accurate figure in 1784-1785 – 48.692 inhabitants⁸⁰⁶. As we can see, its growth occurred earlier in the 18th c. than in Vilnius or Warsaw, however at the end of the century the population in Königsberg did not expand as much as in the other two cities.

Königsberg economically was primarily orientated as a commercial centre. It was closely connected to GDL via the river trade of Nemunas⁸⁰⁷ this way providing an outlet for GDL's production's export to the West⁸⁰⁸. Königsberg in terms of economic importance in the overall Baltic Sea trade was for a long time in a shadow of Gdansk which was the main port in the region. It was especially visible in the 16th – beginning of the 17th c., when the predominant export goods were grain. For example, in the peak years of 1580s from over 2.000 ships travelling annually from the Baltic Sea to the North Sea through the strait of Danish Sound over two thirds were from Gdansk. Königsberg and Riga were the only two cities with more than 100 ships each year⁸⁰⁹. Maria Bogucka, who analysed the freight contracts between the merchants from Amsterdam and their counterparts from the Baltic Sea ports during the years 1597-1651, put Königsberg in clear third positions with around 5% of trade during this period⁸¹⁰. Gdansk had more than 50%, while Riga accounted for 20% of the contracts and shipping capacity. Königsberg competitiveness with these cities was not aided by the increased pressure of the state to provide higher taxes⁸¹¹. As notes Margaret Shenna, who analysed the rise of the Brandenburg-Prussia state in the 17-18th c., Königsberg was still suffering

⁸⁰¹ M. Shennan, 2004, p. 33-36; D. Kirby, 2013, p. 215

⁸⁰² M. Shennan, 2004, p. 43

⁸⁰³ D. Kirby, 2013, p. 351

⁸⁰⁴ Ibid.

⁸⁰⁵ Historia Pomorza, 1984, s. 399

⁸⁰⁶ F. Gause, 1968, s. 293

⁸⁰⁷ K. Forstreuter, 1931; Guldon, Wijacka, 1993; Guldon, Wijacka, 1995; J. P. Śliwinski, 2014

⁸⁰⁸ D. Kirby, 2013, p. 8

⁸⁰⁹ Ibid. p. 13

⁸¹⁰ M. Bogucka, 1973, p. 434

⁸¹¹ M. Shennan, 2004, p. 33-36; D. Kirby, 2013, p. 215

economically at the end of the 17th c. compared to its main competitors⁸¹². 17th c. oversaw a structural change over the export commodities from the Baltic Sea region. Its main affect was a decrease of grain exports, already visible from the second quarter of the 17th c.⁸¹³ and more evident since the middle of the 17th c.⁸¹⁴ It has shifted the focus on other export goods such as flax, hemp, potash, pitch, tar, boars. Riga has emerged as a premier port for this in the second half of the 17th c. in the Baltic Sea region⁸¹⁵, but, it seems, it also elevated Königsberg's position in the market. Maria Bogucka, while analysing freight contracts with Amsterdam, showed that the principal import commodities to Königsberg were salt, tobacco, wines, herring, sometimes weapons, also coins. Export goods were rye and oats, flaxseed, buckwheat and other cereals, hemp, wax and timber⁸¹⁶. These import and export goods closely correlated with the inland trade with GDL⁸¹⁷ which provided the biggest part of export goods and demand for the necessary consumption wares.

Closer contacts with the international merchants, mainly the Dutch and the English, enabled Königsberg merchants to be higher in the value-added chain. However, they also hinged on these merchants from Western Europe and relied on their decisions, contracts, capital⁸¹⁸. For example, when in 1698 there was a famine in Western Europe, and Königsberg merchant sailed with their own ships to Amsterdam to sell grain and seek bigger profits, the merchants of the latter city opened their granaries this way undercutting the travellers and making a loss for them⁸¹⁹. Königsberg merchant occasionally tried to repeat similar ventures. In 1710 they established a small company for bringing salt to Königsberg as there were problems hindering Dutch arrival into the port. However, they soon realized that they neither had the capital, nor the ships to travel on their own to Lisbon⁸²⁰. As notes Fritz Gause, who wrote a three-tome book about the history of Königsberg, four fifths of the incoming goods' customs were paid by the foreign merchants⁸²¹. It shows relative weakness of local merchants and their position as mere agents or intermediaries.

⁸¹² M. Shennan, 2004, p. 36

⁸¹³ *Ibid.* p. 447

⁸¹⁴ D. Kirby, 2013, p. 230

⁸¹⁵ *Ibid.* p. 231

⁸¹⁶ *Ibid.* p. 444

⁸¹⁷ K. Forstreuter, 1931; Guldon, Wijacka, 1995;

⁸¹⁸ F. Gause, 1965, s. 522-524; S. Gierszewski, 1993, s. 59

⁸¹⁹ *Ibid.* s. 524

⁸²⁰ F. Gause, 1968, s. 21

⁸²¹ *Ibid.* s. 90

We must note that it was only a relative weakness compared to their partners from Western Europe. They still managed to accumulate significant amounts of capital from their economic undertakings. One of the wealthiest local merchants in the 18th c. was Frederick Reinhold Farenheid⁸²² who was dealing mainly with the salt trade for the inland market⁸²³. In 1773 he was able to spend 75.000 Prussian thalers on buying a landed estate in East Prussia. A merchant Negelein was an owner of a large trading company as well in the middle of the 18th c. Since 1768 his company also had a private bank – first of this sort in Königsberg⁸²⁴. A Saturnus family also had a large trading company in the middle of the 18th c. that eventually went bankrupt with 600.000 Prussian thalers of debt⁸²⁵. While this was a fate for some of the companies⁸²⁶, there still were a large number of wealthy entities, especially in the second part of the 18th c. There were the companies by Scherres, Wulff, Bruinvisch, Schwinck, Wiehler, Peter and Neuen Graben, Johan Carl Bittrich, Phillip Jakob Hatt and many others who had engaged in multiple activities including financing⁸²⁷. The city's economic opportunities also attracted many foreign merchants who established their permanent residences in Königsberg and also brought with them large amounts of capital to undertake various ventures⁸²⁸. Not all of the available assets were used to generate profit by Königsberg merchants. Similarly to Vilnius, they actively engaged in various donations, just preferring various charitable institutions under the city's watch, like the house for the poor⁸²⁹.

While the majority of merchants were Christians, there was also a small, but a notable presence of economically strong Jews who lived in Königsberg. Their continuous presence in the city has started from 1701 when the community was established, even though there were temporary residencies throughout the 17th c. as well⁸³⁰. Joachim Moses Friedlander was perhaps the best-known Jewish resident in the city in the 18th c, who made his fortunes in silk and linen trade in the middle of the century⁸³¹. Family members continued

⁸²² G. Glinski, 1964, s. 99-101; J. Storm, 2010, p. 143

⁸²³ F. Gause, 1968, s. 182

⁸²⁴ *Ibid.* s. 187

⁸²⁵ *Ibid.* s. 186, 196

⁸²⁶ There were bankruptcies of 44 trading houses during the period of 1755-1780 that left in total 2.121.691 thalers of arrears, in: F. Gause, 1968, s. 196; G. Glinski, 1964, s.105

⁸²⁷ G. Glinski, 1964, s. 98-105; F. Gause, 1968, s. 187-188, 194

⁸²⁸ G. Glinski, 1964, s. 91-92; F. Gause, 1968, s. 190-194

⁸²⁹ G. Glinski, 1964, s. 86-87, 100-101, 103, 133-134

⁸³⁰ J. Storm, 2010, p. 20

⁸³¹ *Ibid.* p. 126-127

his success at the end of the 18th and the beginning of the 19th c. both in Königsberg and Berlin⁸³². Jacob Hirsch, another local Jew, supplied Russian army with various goods when the latter was stationed in the city in 1758-1762 with very high turnovers⁸³³. In addition to them there were other Jewish companies such as the ones by Johann Friedmann, Wolff Oppenheim, Susskind Oppenheim, Issak Caspar. The last two with the other three Berlin Jews could provide a Prussian state a loan of 400.000 Prussian thalers 1812⁸³⁴. While the number of Jews in Königsberg was relatively small in the 18th c.⁸³⁵, their affluence enabled them to conduct large ventures and be on par with the wealthiest Christian burghers.

Königsberg, while being a predominantly commercial town, since the middle of the 17th c. has seen a steady increase in manufactories. Before that, its production, same as in Vilnius, was concentrated in the hands of the individual craftsmen that were operating in the organized guilds. Then, in the middle of the 17th c. there were several initiatives and investment into soap and glass manufactories⁸³⁶. There were further establishments of rope, tobacco, leather, wool manufactories in the beginning of the 18th c.⁸³⁷, whose establishers were often foreigners such as the Dutch or the English. These manufactories were the result of the Kingdom's policy which in the era of mercantilism tried to produce more in their own country. While some of these manufactories still resembled workshops with few workers and where a lot of production had still to be made by the individual artisans⁸³⁸, the trend, at least since the beginning of the 18th c. to move into a more organized and industrialized production, was clearly visible. Some of the manufactories were already quite large employing 250 people and using credit for their sustainability⁸³⁹. A government was also actively investing in state enterprises itself. For example, in 1733 it has created a repository for materials (in this case wool) that can be taken in advance and a storage facility where the fabric could have been sold, in this way helping the individual tailors. For the purpose of this specific economic undertaking the state has invested 10.000

⁸³² R. Straubel, 2003, s. 374-381; F. Gause, 1968, s. 202

⁸³³ J. Storm, 2010, p. 142-143

⁸³⁴ F. Gause, 1968, s. 202

⁸³⁵ The settlement was not free, and the Jews had to obtain a permission from the city council, in: G. Glinski, 1964, s. 180-189

⁸³⁶ F. Gause, 1965, s. 13-14, s. 420-421

⁸³⁷ F. Gause, 1968, s. 92-94

⁸³⁸ J. Storm, 2010, p. 132

⁸³⁹ It was the linen manufactory established in 1723. It has sold its production to Spain, Portugal, Hamburg, Amsterdam. In: F. Gause, 1968, s. 94

thalers of capital. It also supported private companies through providing them necessary capital⁸⁴⁰, making government's involvement in this process very important. By the end of the 18th c. there were already 43 manufactories in the city⁸⁴¹.

Capital market both in Königsberg and in Prussia-Brandenburg was already quite prevalent in the 18th c. It had a network of bankers who were willing to invest in various undertakings. For example, a banker named Lafargue was a silent investor in the company named Sarry & Kessler that established a cloth manufactory in 1725⁸⁴². The first local private bank emerged in the middle of the 18th c. This bank was established by the already named merchant Negelein in 1768⁸⁴³. Another private banking house was created 1788 by Johann Conrad Jacobi and the Schwincks family which used for this venture capital accumulated through their trading house and profits from the salt trade⁸⁴⁴. As we can see, these first private banking houses were closely connected with the trading activities and usually derived their capital from them. The first solely private bank in Königsberg was established by Ludwig Ruffman at the end of the 18th c.⁸⁴⁵. The government and the King were also active credit providers encouraging economic activities in Königsberg⁸⁴⁶. This service by them has been institutionalized in 1765 when the King Frederick II (1712-1786) established the King's Bank with 8 million thalers of capital from the state treasury⁸⁴⁷. First, the bank had its offices in Berlin and Wrocław. A branch in Königsberg was established three years later. Besides the capital from the treasury, local institutions such as churches, religious houses and hospitals were obliged to put in money into the bank⁸⁴⁸. In addition to the local sources of capital in Königsberg through both national and private banks, individual merchant trading houses, foreign merchants, there were also active connections with the banks and the capital market in Berlin⁸⁴⁹. Unfortunately, we do not possess interest rates in the city during the

⁸⁴⁰ F. Gause, 1968, s. 206

⁸⁴¹ *Historia Pomorza*, 1984, s. 663

⁸⁴² F. Gause, 1968, s. 95. It also important to note that local merchants, store-keepers and tailors actually opposed to this manufactory and even boycotted its production which shows the opposition to new forms of production

⁸⁴³ F. Gause, 1968, s. 187

⁸⁴⁴ *Ibid.* s. 189

⁸⁴⁵ *Ibid.* s. 194

⁸⁴⁶ For example, when it has loaned 60.000 thalers to the Saturgus family business from the King's bank in 1781, in: F. Gause, 1968, s. 186

⁸⁴⁷ *Ibid.* s. 194

⁸⁴⁸ *Ibid.*

⁸⁴⁹ *Ibid.* s. 189

17th and 18th centuries that would supplement information on the capital market there.

To conclude Königsberg was an important trading centre in the Baltic Sea region. However, for a long time it was in a shadow of Gdansk and Riga. Only from the beginning of the 18th c. due to the shift of demand in Western European markets a century earlier, kingdom's policies in the light of mercantilisms strengthened city's economic potential. Primarily, this was through the increased scale of manufactories and production in the city. A required capital for the manufactories was often brought by the merchants from abroad, while the government also played an active role in providing necessary funds. Banking institutions were created in the second part of the 18th c. Herewith the private banking houses, there was also the King's bank that, together with the available foreign capital from Berlin and beyond, made Königsberg closer to the sources of capital. Merchants of Königsberg had more direct connections with their Western European counterparts than inland cities or towns. That enabled quicker integration of economic innovations such as establishment of companies, capital distribution. However, that also made Königsberg merchants more dependent on their partners in Western Europe. Nevertheless, their economic undertakings enabled them to generate much higher revenues and surplus wealth than it was possible in Vilnius.

5.3. Lvov – a regional economic and political centre

Lvov has grown on the important trade route from Silesia to the Black Sea⁸⁵⁰. It was also close to then, the capital city of Cracow and other important economic centres, such as Hungary and its mountainous regions⁸⁵¹. Thus, it was already an important commercial town even before it was given a Magdeburgian privilege in 1356⁸⁵² which further enhanced its position. Lvov's economic importance and its location attracted various ethno-confessional groups into the city. Eventually the town was inhabited by a relatively large population of Armenians, Jews, Saracens, Tatars, Ruthenians. However, the city's leadership was concentrated among the patriciate of the Catholic burghers who held all the major offices in the city⁸⁵³. Other socio-economic groups did not possess political power in the city. However, they possessed various degree of autonomy which enabled them to be not only the

⁸⁵⁰ Ł. Walczy, 2002, s. 33

⁸⁵¹ F. Kiryk, s. 10-11

⁸⁵² Ibid. s. 11

⁸⁵³ E. Nadel-Golobič, 1979, p. 352-353; O. Hul, 2013

city dwellers, but also exploit various economic opportunities. Armenians and Jews were especially active in the trade connecting Lvov with the Orient⁸⁵⁴. They had strong connections with foreign merchants who used native merchants as factors for local company branches⁸⁵⁵. In general, Lvov had a very competitive market, with both, the locals competing with the foreign merchants and the locals competing with each other. For example, Armenians and Jews on the Orient trade, Jews and Catholic citizens on the local trade and crafts.

Lvov had already 8.000 inhabitants at the end of the 15th c. This number increased further and at the end of the 16th c. there were more than 12.000 inhabitants in the city. There are different estimations, but in the first part of the 17th c. there could have been well over 20.000 people living in Lvov⁸⁵⁶. Therefore, the number of inhabitants was very similar to the one in Vilnius before the Deluge. Lvov, as other cities in PLC, experienced strong downturn from the middle of the 17th c. It was significantly hit by the Khmelnytsky uprising (1648-1654), then by the war with the Ottoman empire and the invasion of the Swedish forces⁸⁵⁷ causing a significant recession for the city⁸⁵⁸. It materialized through a decrease in population, lost importance as a trading centre, increased competition among towns and cities in the region, financial hit through various contributions. The number of christenings since decreasing significantly in the middle of the 17th c. did not reach the level before the Deluge until the middle of the 18th c.⁸⁵⁹ when a natural growth recovered. Together with the immigration it enabled the city to reach the population of around 23.000 in 1772⁸⁶⁰. However, that figure only matched the population of Lvov in the beginning of the 17th c. During this period of hardships many of the houses were empty and in ruins, city's finances struggling. While there was some improvement already from the middle of the 18th c. when Lvov was still in PLC, the growth period coincided with Austrian rule from 1772⁸⁶¹. The main reasons for that were that Lvov was made a provincial centre with increasing number of clerks and there has been a set up of a significant army garrison that increased demand for various products and

⁸⁵⁴ E. Nadel-Golobič, 1979

⁸⁵⁵ Ł. Charewiczowa, 1931, s. 360

⁸⁵⁶ Ibid. p. 352

⁸⁵⁷ J. Motylewicz, 1998, s.69

⁸⁵⁸ Ł. Charewiczowa, 1931, s. 347-348; S. Hoszowski, 1934, s. 133-134; S. Hoszowski, 1935, s. 12; B. Popiołek, 2002, s. 93

⁸⁵⁹ S. Hoszowski, 1935, s. 13

⁸⁶⁰ Ibid. s. 15

⁸⁶¹ Ibid. s. 14-15

services⁸⁶². However, whether that resulted in growing industrial production at least in the 18th c. is unclear as we do not possess accurate information on the manufactories in Lvov, especially in the 18th c. According to Stanisław Hoszowski, who analysed Lvov's economic life in the 18th c. and beyond, even in the beginning of the 19th c. there was a very limited number of manufactories⁸⁶³. This suggests their limited prevalence in the 18th c. as well. Lvov up until the end of the 18th c. was largely a trading centre with a growing importance of administrative and cultural functions⁸⁶⁴.

There were no banks in Lvov up until the 1840s⁸⁶⁵. However, the city had a functioning *Mons Pietatis*⁸⁶⁶ (Pious Mountain) throughout the period of our analysis. While, it is said that a first of such institutions in PLC has been actually set up in Vilnius in 1579 by Piotr Skarga⁸⁶⁷, we do not possess any sources to see whether and how it has functioned there. It was different in Lvov, where *Mons Pietatis* was operating from the beginning of the 17th c. up until the middle of the 19th c.⁸⁶⁸ It operated as a separate institution under the supervision and investment from the Lvov's Cathedral Chapter. Over time it received several donations, mostly from the local Archbishops, that formed initial capital for its activities. Its tasks were to provide free of interest or small interest loans and help the poor in situations of need. *Mons Pietatis* in Lvov did not accumulate large amount of money compared to the capital market in Vilnius. For example, the total amount in operation in 1812 was only 22.800 zł.⁸⁶⁹ All this amount in that year, except for 2 zł. that were in the cash desk, was employed in loans. *Mons Pietatis* could issue loans to those in need, but they had to be of Catholic faith, the loans themselves could not exceed 50 zł., they had to be secured with a pledge and returned in one year. These small loans were free of interest. The bigger loans and those intended for rebuilding buildings and economic activities had 4-5% of interest rates⁸⁷⁰. They were only slightly smaller than the average interest rates in Lvov in the 18th c.: 7-8% in the first part of the century, 6-7% in the second and reaching 5% at the

⁸⁶² Ibid. s. 17-18

⁸⁶³ Ibid. s. 40-41

⁸⁶⁴ Ibid. s. 108

⁸⁶⁵ Ibid. s. 51

⁸⁶⁶ Literally the translation from Latin would be a pious mountain. In reality, it was sort of a pious bank. They were first established in the 15th c. in Italy to provide necessary credit for the poor, in: Jan Warężak, 1931, s. 288

⁸⁶⁷ Jan Warężak, 1931, s. 288

⁸⁶⁸ Ibid. s. 288-290

⁸⁶⁹ Ibid. s. 293

⁸⁷⁰ Ibid. s. 299

end of the century⁸⁷¹. As we can see, these market rates were very similar to Vilnius in the first part of the 18th c., but smaller in the second part of the 18th c. and more comparable to Warsaw at the time. *Mons Pietatis* also used part of its capital to help several local hospitals (alms-houses)⁸⁷² and to provide allowances for the poor⁸⁷³. Thus, *Mons Pietatis* was not a profit seeking banking institution, but rather a capital distribution particle in Christian economy whose task was to safeguard those in need of inexpensive support. Even though, there was no *Mons Pietatis* Vilnius, it seems that some of the latter's functions have been taken by the numerous religious orders in Vilnius. While they often invested their capital in loans with clear intention of seeking market rate interest, at the same time they helped their jurisdictions' inhabitants, provided allowances to the poor.

There is little information on the economic capacity of the Lvov's inhabitants. Eleonora Nadel-Golobić, who wrote about the Oriental trade of Lvov Armenians and Jews, noted that Armenians, up until the 17th c., were very rich. The whole community's (147 Armenian families) wealth was valued at 3.200.000 zł. in the middle of the 17th c., while one individual, Jan Warteresowicz, had a fortune of 600.000 zł.⁸⁷⁴ That kind of wealth at that time was unreachable to any citizen of Vilnius and comparable only to the fortunes of the magnates or ecclesiastics. Łucja Charewiczowa, who analysed many economic aspects of Lvov history in both medieval and early modern periods, also emphasized the wealth of Armenians, this time, in the beginning of the 18th c., thus, in the period of hardships. She noted their big contribution to the buy outs that the city had to pay to the Swedes. Also, she noted wealthy individuals, like Dominik Bogdanowicz, who in the beginning of the 18th c. owned several houses not only in Lvov, but also in Cracow, rural estates, managed several merchandising stalls, was involved in financial activities and used to lease royal customs⁸⁷⁵. We do not know his wealth estimations, but, it seems, he was typical merchant that engaged in multiple economic activities. In that regard he was very similar to the wealthy citizens of Vilnius except that he was also able to accumulate enough capital to undertake additional ventures such as administrating customs. The Jews, as in many other locations, were important creditors both to the Kings and the magnates, leaseholders⁸⁷⁶. While there are more details of these economic activities until the 17th c., we

⁸⁷¹ S. Hozowski, 1934, s. 143

⁸⁷² Jan Wareżak, 1931, s. 304

⁸⁷³ Ibid. s. 306

⁸⁷⁴ E. Nadel-Golobić, 1979, p. 364

⁸⁷⁵ Ł. Charewiczowa, 1931, s. 347-348

⁸⁷⁶ E. Nadel-Golobić, 1979, p. 373; J. Heyde, 2010

can extract some information on the 17-18th c. from the research done by Myron Kapral on the competition and co-existence of various ethno-confessional groups in Lvov⁸⁷⁷. He notes the extensive arguments between the Christian city council and the Jewish elders over unpaid payments, limits on trade and crafts. Christian citizens also complained about the Jewish moneylenders, indicating their existence in early-modern Lvov⁸⁷⁸. The fact that there could have been wealthy Jews, who possibly had substantive means for this activity, is also indicated by another passage from the same book. Myron Kapral cited a document from the turn of the 17-18th c.⁸⁷⁹, in which city burghers claimed that there were several dozen Jews who each had no less than 100.000 zł. of capital. While the evaluation of their wealth might have been exaggerated, it still indicates an affluence of not several, but a significant number of Jews in the beginning of the 18th c. This did not change a common situation among the Jewish communal bodies in PLC in the 18th c.: their indebtedness. Same as in Vilnius, Lvov's Jewish kahal a sizable debt worth 438.000 zł. already in 1727⁸⁸⁰. It is unclear, what were the reasons for that, but they could be similar to Vilnius: growing community and its needs, favourable borrowing conditions, especially from the numerous religious orders in Lvov, taking advantage of the money depreciation process.

To sum up, Lvov regarding the overall and economic development, its capital market was very similar to Vilnius. Both of the cities had a variety of different socio-economic groups that were competing with each other. Even, the subjects of complaints and disagreements in Lvov in the 17-18th c., as noted by Myron Kapral, were very similar to Vilnius indicating not only comparable socio-topography of the cities, but also resembling economies. Perhaps, the biggest difference was Lvov's favourable location for trade. However different wars from the middle of the 17th c. until the beginning of 18th c. greatly affected the trading routes that hindered Lvov's economic development. Economic growth as in all the regional cities occurred in the second part of the 18th c. and coincided with the 1772 annexation of Galicia. It is hard to make definite conclusions from the fragmentary references in the historiography, but at least the wealthiest Jewish and Armenian merchants seem to have boasted much larger individual wealth than any of the citizens in Vilnius. This wealth, as in Vilnius, was usually distributed to the mercantile

⁸⁷⁷ M. Капраль, 2003

⁸⁷⁸ Ibid, c. 221

⁸⁷⁹ He did not provide a date for the source, but from the context we can understand that it was around the turn of the 17-18th c., in: M. Капраль, 2003, s. 223

⁸⁸⁰ M. Капраль, 2003, s. 226

activities, occasionally as credit. There were no banks in Lvov, however, the city since the beginning of the 17th c. had the functioning *Mons Pietatis* institution. Even though, it resembled a banking institution, *Mons Pietatis* was not orientated to generate profit and had rather small capital to distribute.

5.4. Comparative conclusions: Vilnius in the context of the analysed cities and beyond

As we can see from the analysis above, Vilnius economic environment in the whole period of the 17-18th c. was most similar to Lvov's. However, the significant differences with Warsaw and Konigsberg would only emerge in the second part of the 18th c. Whereas in both of those cities there were set ups of a large number of manufactories with capital influx, emerging private banking houses that were closely connected with the international commercial centres such as Amsterdam, Vilnius while still growing in terms of population, economically and from the perspective of capital market remained largely unchanged. Thus, there were no banks in Vilnius, transferring assets usually were conducted with coins, merchants could not compete with the largest wealth owners such as religious orders, ecclesiastics and noblemen in distributing capital through the form of credit. While there were introductions in the market of more advanced and secured debit notes of *wexels*, their prevalence was still limited. Connections with the outside capital market usually went only as far as Konigsberg.

While we lack historiographical research on the interest rates in Konigsberg, cost of capital both in Lvov and Warsaw diverged from Vilnius only in last quarter of the 18th c. The differences were much more significant throughout our period of analysis in the wider European context. For example, the interest rates in England dropped from 10% to 5-6% during the course of 17th c.⁸⁸¹ diminishing to 4% in the 18th c.⁸⁸² The drop to about 6% in the Dutch provinces occurred earlier – in the 16th c.⁸⁸³. There was also the cheapest capital among the European countries in the 18th c.: while there were variations, the interest rate in the Dutch Republic was estimated to average 2,5-3% throughout the century⁸⁸⁴. 5% was the most common figure in Paris

⁸⁸¹ J. Zuijderduijn, 2009, p. 242

⁸⁸² The Cambridge Economic History of Modern Europe, 2010, p. 35

⁸⁸³ J. Zuijderduijn, 2009, p. 244

⁸⁸⁴ Homer, Sylla, 2005, p. 173

and slightly bigger beyond it in France since the late 17th c.⁸⁸⁵ While it is difficult to generalise, interest rates around 5% were the most common throughout the majority of the European countries in the second part of the 17th and 18th centuries⁸⁸⁶. Furthermore, the capital transactions in Vilnius were almost exclusively personal up until the end 18th c. and conducted with coins, while payments with the bills of exchanges have been prevalent in the North-West European markets from the end of the 16th c.⁸⁸⁷ Exchange bank of Amsterdam was opened in 1609 which took deposits, made transfers between accounts and paid out bills of exchanges⁸⁸⁸. Bank of England with increased functions and a more flexible management model was established in 1694⁸⁸⁹. Large companies with tradable shares, such as English East India Company in 1601⁸⁹⁰ and United East India Company in 1602 were set up⁸⁹¹. Many followed later. Commodities and stocks were exchanged not in the markets or fairs, but in stock exchanges⁸⁹². Amsterdam and London were of course the financial centres in Europe in the 17-18th c. and the more-closer we would go to GDL, the more conventual capital management practises would be⁸⁹³, in particular, through much bigger personalization in transactions and usage of capital for consumption.

While we can see the signs of forming labour market in the 18th c. Vilnius⁸⁹⁴, it was very sporadic and small scale up until the end of the 18th c. There were no manufactories in the city, only smaller scale workshops. Also, their production was intended for local consumption, not for distributing the products in wider areas. Manufactories in GDL were set up by the magnates in their estates and towns or established by the King in his economies⁸⁹⁵ as they both could use local resources and have initial capital to set up the

⁸⁸⁵ Hoffman, Postel-Vinay, Rosenthal, 1992, p. 296, 302; Homer, Sylla, 2005, p. 167-168

⁸⁸⁶ Homer, Sylla, 2005, p. 174-177

⁸⁸⁷ Carlos, Neal, 2011, p. 25

⁸⁸⁸ B. Bavel, 2016, p. 191

⁸⁸⁹ Carlos, Neal, 2011, p. 31-33

⁸⁹⁰ Ibid. p. 26

⁸⁹¹ B. Bavel, 2016, p. 191

⁸⁹² Ibid.

⁸⁹³ See the Paris credit market: Hoffman, Postel-Vinay, Rosenthal, 1992; Hoffman, Postel-Vinay, Rosenthal, 2000. Also, the works mentioned in the introduction about the household debts and credits relations in different parts of present-day Germany during the early modern and early industrial periods: Ogilvie, K pker, Maeraith, 2002; C. Fertig, 2009

⁸⁹⁴ Here we refer to the analysed income/expenses books of Vilnius Franciscans, who employed day-labourers for various unskilled work.

⁸⁹⁵ W. Kula, 1956, s. 35-66; 374-408

production. Thus, Grodno, where most of the King's investment in manufactories occurred during the period of 1765-1780⁸⁹⁶, was much closer in terms of urban landscape and manufactory production to Warsaw and Königsberg than Vilnius was.

We have already mentioned that Vilnius economic environment in the 17-18th c. was mostly similar to Lvov from the analysed cities. But it was also not to distinct from the economic environment of Nowy Sącz at the turn of the 16-17th c. as it seems from the research done by Anna Dunin-Łasowicz⁸⁹⁷. If we take away the differences in size (there were around 4-5 thousand inhabitants in Nowy Sącz at the turn of 16-17th c.⁸⁹⁸), importance of Vilnius being an administrative centre and a political capital, there were quite a few similarities in the structure of assets, the nature of economic contracts, credit market and type of credit instruments used in both of the places. For example, majority of the assets in Nowy Sącz were constituted by the immovable property – 75% in case of artisans⁸⁹⁹ and 60% in case of merchants⁹⁰⁰. While share of the immovable property in the wealth structure of the city's elite and its merchants was smaller in Vilnius, the share of immovable property among artisans is remarkably similar. The nature of credit contracts and their utilization was also very similar. As in Vilnius, credit was usually secured on promissory notes, pledged goods or hypotheca institute – with or without transferrable immovable property⁹⁰¹. The differences between the cities lie in the cost of capital which was at the time between 10 to 15% in Nowy Sącz⁹⁰², more prevalent investments in nearby agricultural possessions⁹⁰³, which seems to suggest not only partial agriculturization, but also ability of local citizens to buy, lease or provide credit in exchange for landed possession. Overall, there were not too many distinctions between these cities and the economic practises despite the different periodization. Similarities also occur with Kaunas if we would compare the capital accumulation and management practises between the two cities' citizens at the end of the 18th c.⁹⁰⁴ It is difficult to compare individual economic capacities having relatively little

⁸⁹⁶ Ibid. s. 413-424

⁸⁹⁷ A. Dunin-Łasowicz (Żaboklicka), 1967

⁸⁹⁸ Ibid. s. 22

⁸⁹⁹ Ibid. s. 32

⁹⁰⁰ Ibid. s. 40

⁹⁰¹ Ibid. s. 70

⁹⁰² Ibid. s. 72

⁹⁰³ Ibid. s. 117-137

⁹⁰⁴ Identical capital distribution practises, lack of manufacturing, connections with Königsberg as the main trading outlet, similar interest rates, etc. in: Civinskas, Glemža, 2019, p. 107-120

information on the property evaluations in Kaunas⁹⁰⁵. While several wealthiest citizens in Kaunas, in terms of owned property, might be even better off than their counterparts in Vilnius⁹⁰⁶, in general, the available evaluations suggest that both, the prices of the immovable property and the overall economic capacity were higher in Vilnius. To conclude this chapter, we would argue that Vilnius capital market and its practises did not develop much throughout the period of our analysis compared to such places as Königsberg and Warsaw. It much more resembled the economy of Lvov, or even smaller medium sized places in the region such as Nowy Sącz and Kaunas.

⁹⁰⁵ A most comprehensive analysis come from the year 1800, however, only with a few evaluations, in: Civinskas, Glemža, 2019, p. 224-229

⁹⁰⁶ Some of the elite members of Kaunas had 4-5 bricked houses, actively invested in leasing city's folwarks, in: Civinskas, Glemža, 2019, p. 112-119, 224-229

CONCLUSIONS

1. The concept of capital, at first, might seem odd when analysing the early-modern economy of GDL and Vilnius specifically which were essentially non-capitalistic environments. Furthermore, up until now, the concept has not been neither thoroughly used, nor explicitly explained in the historiography of GDL. In addition, it is often volatile in the Polish and Western European historiography concerning the early-modern period. Our justification for using the concept of capital for the analysis of the urban economy of Vilnius came from three factors: 1) relevance of some of the capital concepts in various schools of economic thought with the base being the concept advocated by Anne Robert Jacques Turgot, 2) hermeneutic, as it appears in the sources both, as the totality of assets and a principal amount of loan, and 3) our theoretical construct of the research which emphasizes the distinction between wealth and capital through the latter's intention to generate future revenue. Thus, a capital in the context of this research is understood as accumulated wealth that was intended to generate income.

2. The main analysis of the economic capacity and capital management practices was centred around four different socio-economic groups in the city: Christian city's citizens, Conventual Franciscans as an example of the Church institution, Vilnius Jews and their communal body *kahal* and Radziwiłł family and their *jurydyka* in the city, as an example of the magnates' presence in the city. The selection of these groups was based on the assumption that they were able to accumulate capital and covered different city's jurisdictions. Also, we have considered their size and influence on the city's economic landscape. In addition, the selection was based on the analysis of the capital tax registers from the years 1777-1781 in Vilnius *powiat* that identified the main creditors and debtors in the district who issued and acquired credit worth more than 1.000 zł. It highlighted the importance of religious orders and Ecclesiastics as the creditors and noblemen as the debtors in the district.

3. The citizens were the most numerous out of all the analysed groups in the urban environment of Vilnius. Their economic capacity was analysed using 173 inventories from the period of 1666-1795. The citizens have been divided into the city's elite (mostly the ones who held the city's political and administrative positions), merchants and artisans. The average wealth of the city's elite member was almost 4 times bigger than that of the merchant and more than 20 times bigger than that of the artisan. The largest share of assets among the city's elite and merchants belonged to products and materials (42% and 43% respectively). In general, the productive assets, that we deemed as

capital, constituted 4/5 of total assets in these citizens' groups. The largest share of artisans' assets belonged to the household items (36%). That is subsequently a share of unproductive assets in their wealth structure. Coins constituted a larger share in artisans' assets' structure (22%) than in the city's elites' (11%) and merchants' (9%). Immovable property, when accounted in the inventories, constituted 1/3 of the assets among the city's elite and merchants and 2/3 in the assets' structure of the artisans. Also, compared to the other citizens' groups, the artisans had much less issued credit in their capital structure. However, the crediting activities were very common among all the citizens' groups: ranging from large scale credit to acquiring goods on credit. The important economic entities on their own were the merchandising stalls that effectively acted as places for holding and acquiring securities, issuing credit, besides their main purpose of trade. There were no bankers in the city neither from the group of the city's citizens, nor from any other socio-economic group. A common feature among all citizens' groups was their indebtedness which was the largest among the merchants: on average after adjustments it was 75% of their total assets. The capital accumulation among the city's citizens through generations was hindered by the complex inheritance model where often the immovable property and other assets would be distributed to several inheritors. Furthermore, a comparatively large share of the accumulated wealth (on average 14%) went to the various religious institutions and the poor.

4. While the Conventual Franciscans were not the biggest creditors among other religious orders in the city, they had a large urban dominion with an active involvement in the city's economic life. Even though the Conventual Franciscans possessed the estates outside Vilnius, their principal monetary revenue arrived from the urban activities such as religious services, rent, sale of commodities, financial undertakings and, also, collections at the Church. Their income/expenses books suggest that quite often the Franciscans had negative yearly balances. Despite that, Vilnius Conventual Franciscans clearly participated in the city's credit market. Most often this was in the form of providing loans to the noblemen and the Jewish communal body, kahal. One of the principal sources for credit were donations given to the friary, sometimes with the direct instructions to distribute it as credit. This effectively made the friary a financial intermediary in the market. Another source of revenue for the religious order, the rental income, was possible due to the large possessions in the city. However, we did not establish an effective property utilization model and interest in profit seeking. The main goal of the Franciscans while renting out their property was that the property would not

go into ruins, would be used and at the same time taken care and repaired by the tenants.

5. The Jewish population in the city experienced a significant growth, especially in the 18th c., therefore making it one of the most important socio-economic groups in the city. However, except several small cases, they did not appear in the capital tax registers in 1777-1781. It suggests, that the Jews were not participating in the large-scale credit market. However, at the end of the 18th c. they were able to support the communal body, Vilnius kahal, in substituting its debts to the religious orders, mainly the Jesuits, with their own credit. It shows that at the end of the 18th c. there were at least a few financially strong Jews in the city and that the communal body's indebtedness did not affect them. Before this period, we can identify only a handful of individual Jews from Vilnius who conducted their business on a large scale. The main partners and source of capital in the second part of the 17th c. for the Jews were the Christian merchants. While this partnership remained in the 18th c., more financial contracts were identified between the Jews and the noblemen.

6. Vilnius was not an economic and for that matter residential centre for the Radziwiłł family. Slutsk, Biržai, Kėdainiai, Nesvizh, Olyka and some other locations received much more attention from the family. However, Radziwiłł *jurydyka* was an important part of the city, especially considering its substantial growth during the period of our analysis, key resources in the other side of the river Neris and the property owned inside the city gates and beyond. To add to that, having an important jurisdiction in the capital city of GDL probably had the symbolic value for the family. The *jurydyka* had its own treasury, however, its revenue compared to the overall income from the Radziwiłł latyfundia was very minor. The treasury was part of the family's treasuries' system, where the necessary transactions could have been conducted from the different treasuries depending on the availability of money and distance to the payee. The Radziwiłłs rarely used Vilnius financial market. They more often resorted for the bigger amounts of capital to the other magnates and noblemen, contacts in Königsberg and more in second part of the 18th c. – in Warsaw.

7. Most of the transactions throughout the period of our analysis were conducted in coins. Due to this reason and a challenge to transfer them, capital movement was limited. Most of the times the problem of transferring physical money was solved by exchanging goods for goods, using various previous debts or in the case of magnates – using their treasuries in different locations. Some improvement on the capital movement was implemented in the second part of the 18th c., especially with the introduction of the legislative bill for

wexel in 1775. It was not only easier and safer to conduct credit transactions, but also transfer capital from one party to another. However, no such thing as depositing money through the accounts was in place neither in Vilnius, nor in GDL throughout the period of our analysis. There were no banks. Königsberg was the main location for outside capital for Vilnius socio-economic groups throughout the period of our analysis. Importance of Warsaw grew in the second part of the 18th c.

8. It does not seem that there was a systematically functioning capital market in Vilnius in the 17-18th c. Activities related to the capital accumulation, management and distribution were rather loose, sporadic and noncontinuous. We did not identify any evidence of the double-entry book-keeping methods among the analysed socio-economic groups. Relationships in the capital market were personal and credit market was dominated by the consumer lending, where the majority of loans were used far more for the consumer needs than investment. Also, even the wealthiest creditors did not mind engaging in the small-scale credit market. There needs to be further research, especially quantitative, but city's economic environment and its socio-economic agents in the 17-18th c. were nowhere near the economic potential of the agricultural estates, folwarks, that were the principal means for capital accumulation in the early-modern GDL economy.

9. Despite this, all of the analysed socio-economic groups had the economic capacity to accumulate and manage different sizes of capital. Even though it is hard to generalise the selected socio-economic groups and their economic actions due to the nature of sources, our conclusion on all of them is that their wealth and capital management was mostly rational. At the same time, we did not encounter in the sources signs of the concept of savings. Various income/expenses books show that a normal practice was an about zero income balance that shows us a specific economic behaviour model in Vilnius common to all analysed groups. Furthermore, a common feature among all the groups was continuous indebtedness or, at best – neutral balance. This was true even for the socio-economic groups that had the best means both, to accumulate and manage the capital. The significance of wealth distribution through the donations to the Church institutions indicate the willingness to share what has been obtained during the lifetime. Lastly, a stronger desire than conducting savings, at least among the Christian citizens as noted in their testaments, was leaving the world without any hanging debts. However, that was often not the case.

10. Vilnius capital market much more resembled the capital market of Lvov than the one in Warsaw or Königsberg. The biggest differences with

Warsaw and Königsberg emerged only in the second part of the 18th c. These differences manifested through the set-up of banking houses, increased capital investment in manufactories, lower interest rates, stronger and closer connections with the international financial centres in Warsaw and Königsberg. Meanwhile, both Vilnius and Lvov remained more as regional economic and political centres. The capital management practises in Vilnius were not too distant from the ones in the Polish Crown city of Nowy Sącz at the turn of the 16-17th c. or Kaunas at the end of the 18th c.

LIST OF FIGURES AND TABLES

List of figures

Figure 1. Estimated dynamics of the population in Vilnius in the 17-18 th c.	41
Figure 2. Comparison between the market and the official exchanges rates through a golden ducat and shillings from the middle of the 17 th c. to the end of the 18 th c. GDL.....	55
Figure 3. Share of the creditors in the district of Vilnius in the years 1777- 1781.....	65
Figure 4. Share of the debtors in the district of Vilnius in the years of 1777- 1781.....	66
Figure 5. Revenue model of Vilnius Franciscans in the years 1671-1675, 1759-1762 and 1790-1795.....	107
Figure 6. Income and expenses balance of Vilnius Franciscans in the years 1671-1675, 1759-1762 and 1790-1795 (in złotys).....	108
Figure 7. Type of expenses of Vilnius Franciscans in the years 1759-1762	109
Figure 8. Jurydyka's revenue growth and the yearly balance during the years 1685, 1696-1697, 1736-1739, 1757, 1764, 1767, 1791 (in złotys)...	143
Figure 9. Map of the possessions of the Radziwiłł family in 1804 in the area of Trakai and Vilnius streets.....	145
Figure 10. Jurydyka's revenue model in the years 1685, 1696-1697, 1736- 1739, 1757, 1764, 1767, 1791.....	147
Figure 11. Jurydyka's expenditure model in the years 1685, 1696-1697, 1700-1709, 1736-1739, 1767, 1791.....	148

List of tables

Table 1. Maximum interest rates per year in the 17-18 th c. GDL.....	49
Table 2. Official exchange rates of coins in GDL from the middle of the 17 th c. to the end of the 18 th c.	53
Table 3. Total amount of accounted credit in Vilnius district from the capital tax registers in the year 1777-1781.....	64
Table 4. Distribution of the available inventories from 1666-1795 into the defined categories of city's citizens	74

Table 5. Different categories of assets' size and the number of city's elite members in each of them.....	75
Table 6. Average wealth of the city's elite through the different periods	76
Table 7. Distribution between the different types of assets among the city's elites	79
Table 8. Different categories of assets' size and the number of city's merchants in each of them.....	80
Table 9. Distribution between the different types of assets among the city's merchants	81
Table 10. Average wealth of the city's merchants through the different periods	82
Table 11. Different categories of assets' size and the number of artisans in each of them	83
Table 12. Distribution between the different types of assets among the city's artisans	84
Table 13. Vilnius kahal's creditors as of June 25 th , 1797.....	127

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dz. XVIII, sygn. 260 – Protocols of the Radziwiłł family’s jurisdiction’s court at the end of the 18th c.

dz. XVIII, sygn. 270 – Inventories of the Radziwiłł *jurydyka* in Vilnius

dz. XVIII, sygn. 271 – Inventories and other documents related to the Radziwiłł palace *Kardynalia*

dz. XVIII, sygn. 287 – Income and expenses books of the Radziwiłł *jurydyka* in Vilnius

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ANNEX

Annex No. 1 – List of the used Vilnius citizens' inventories

Name	Occupation	Date the inventory has been inscribed in the city books	Signature of the source
Adam Domicki	Jurist	1666 03 13	LVIA SA 5104 l. 64-65
Adam Szostak	Merchant	1666 03 15	LVIA SA 5104 l. 66-68
Henric Mones	Burgomaster	1666 03 20	LVIA SA 5104, l. 71-78
Stephan Karol Bylinski	Voigt	1666 04 12	LVIA SA 5104, l. 102-108
Kazimierz Wiebrzowski	Merchant	1666 07 21	LVIA SA 5104, l. 187-189
Jan Zawlicki	Artisan	1666 08 07	LVIA SA 5104, l. 214-215
Piotr Tulkiewicz	Merchant	1666 12 24	LVIA SA 5104, l. 311-319
Szymon Pekalski	Unknown	1667 03 16	LVIA SA 5104, l. 384-388
Jan Zusinielewicz	Merchant	1667 05 04	LVIA SA 5104, l. 418-419
Neba Kaczanowski	Merchant	1667 05 07	LVIA SA 5104, l. 421-423
Ignaty Browka	Merchant	1667 07 07	LVIA SA 5104, l. 481-482
Stephan Pokulewicz	Merchant	1668 02 06	LVIA SA 5104, l. 573-575
Albert Jabłonowski	Merchant	1668 04 28	LVIA SA 5104, l. 621-627
Krzysztof Ihnatowicz	Unknown	1668 06 30	LVIA SA 5107, l. 20-25
Fiodor Kochański	Merchant	1668 07 23	LVIA SA 5107, l. 30-33
Alexander Sankiewicz	Merchant	1668 11 03	LVIA SA 5107, l. 51-52
Andrzej Wierzbicki	Merchant	1669 01 23	LVIA SA 5107, l. 57-60
Jan Anton	Merchant	1669 02 23	LVIA SA 5106, l. 53-57
Marina Burnakowna	Unknown	1669 04 06	LVIA SA 5106, l. 184-185
Dawid Hampe	Unknown	1669 10 26	LVIA SA 5106, l. 185-187
Stanisław Rużynski	Merchant	1670 03 05	LVIA SA 5106, l. 227-229
Hendrys Fombegen	Artisan	1670 05 05	LVIA SA 5107, l. 117-120
Stephan Borkowski	Merchant	1670 05 28	LVIA SA 5107, l. 126-133
Stephan Dubowicz	Burgomaster	1671 03 14	LVIA SA 5106, l. 359-363
Petr Tulkiewicz	Counsellor	1672 04 01	LVIA SA 5105 l. 539-542
Andrzej Hregoworicz	Artisan	1672 06 01	LVIA SA 5107, l. 206-212
Jan Meller	Merchant	1672 06 10	LVIA SA 5106, l. 561-563
Jan Pott	Merchant	1672 07 06	LVIA SA 5107, l. 186-203
Joachim Reyter	Merchant	1672 11 26	LVIA SA 5106, l. 660-679

Stephan Konstantynowicz	Counsellor	1672 12 17	LVIA SA 5107, l. 225-227
Iwan Dmitrowicz	Merchant	1673 03 08	LVIA SA 5108, l. 66-67
Jerzy Ros	Artisan	1673 11 29	LVIA SA 5106, l. 970-971
Jan Jozefowicz	Merchant	1674 07 27	LVIA SA 5108, l. 183-184
Symon Konstantinowicz	Unknown	1674 08 13	LVIA SA 5108, l. 188-192
Gregorz Tombowit	Merchant	1674 04 27	LVIA SA 5106, l. 997-1000
Kazimierz Dygon	Unknown	1674 10 06	LVIA SA 5106, l. 1057-1061
Barthołomej Jocz	Artisan	1674 11 11	LVIA SA 5106, l. 1069-1070
Symon Narbutowicz	Merchant	1675 05 25	LVIA SA 5109, l. 30-36
Nicolai Klicewski	Burgomaster	1676 01 22	LVIA SA 5108, l. 402-404
Anna Hendrychowa	Unknown	1676 08 17	LVIA SA 5108, l. 422-425
Anna Wombegienowa	Artisan	1676 08 17	LVIA SA 5109, l. 145-154
Krzysztof Procewicz	Merchant	1676 03 18	LVIA SA 5108, l. 452-467, 471
Katherina Walentinowiczowa	Merchant	1676 04 13	LVIA SA 5108, l. 490-498
Jan Sadowski	Doctor	1676 11 06	LVIA SA 5110, l. 300-305
Mathias Loman	Merchant	1677 01 13	LVIA SA 5110, l. 306-324
Cyprian Gawłowski	Notary	1677 05 05	LVIA SA 5110, l. 491-494
Jan Loman	Merchant	1678 02 05	LVIA SA 5110, l. 628-631
Symon Kozaczenki	Merchant	1678 04 16	LVIA SA 5109, l. 145-154
Stefan Zimnicki	Merchant	1678 05 21	LVIA SA 5109, l. 238-246
Christophor Leszczewicz	Artisan	1678 09 19	LVIA SA 5110, l. 832-833
Alexander Ihnatowicz	Counsellor	1679 07 12	LVIA SA 5109, l. 329-368
Paweł Bocewicz	Merchant	1679 10 25	LVIA SA 5109, l. 377-392
Jozef Kosobucki	Merchant	1679 12 11	LVIA SA 5109, l. 419-426
Stephan Szycik Zaęski	Bencher	1680 01 10	LVIA SA 5109, l. 433-469
Krzysztof Sokołowski	Merchant	1680 01 20	LVIA SA 5109, l. 473-492
Jozef Lunkiewicz	Merchant	1680 03 27	LVIA SA 5109, l. 494-502
Piotr Procewicz	Counsellor	1681 01 13	LVIA SA 5111, l. 1-20
Nicolai Danilowicz	Unknown	1681 05 07	LVIA SA 5111, l. 157-159
Andrea Osnicki	Artisan	1681 08 27	LVIA SA 5111, l. 210-212
Jan Plejniewicz	Merchant	1681 08 27	LVIA SA 5111, l. 212-213
Laurenty Minkiewicz	Notary	1681 08 30	LVIA SA 5111, l. 213-219
Gregorz Heliasiewicz	Merchant	1683 06 02	LVIA SA 5111, l. 363-381

Stephan Karasz	Burgomaster	1685 03 24	LVIA SA 5111, l. 503-521
Mathias Gryter	Unknown	1685 03 28	LVIA SA 5111, l. 528-538
Eustachy Szperkowicz	Burgomaster	1686 01 16	LVIA SA 5111, l. 644-657
Piotr Bylinski	Burgomaster	1686 07 05	LVIA SA 5111, l. 809-847
Michał Iwanowicz	Merchant	1689 01 07	LVIA SA 5111, l. 917-980
Zacharius Habryk	Merchant	1689 12 31	LVIA SA 5111, l. 1119-1133
Jerzy Goltz	Merchant	1690 10 25	LVIA SA 5111, l. 1159-1165
Michał Sienczył	Merchant	1691 01 29	LVIA SA 5111, l. 1183-1190
Andrea Gierkiewicz	Voigt	1691 03 14	LVIA SA 5111, l. 1203-1215
Stanisław Sudziewicz	Merchant	1691 05 16	LVIA SA 5111, l. 1235-1250
Jan Feltner	Merchant	1692 07 30	LVIA SA 5111, l. 1423-1434
Mathias Klarowski	Burgomaster	1692 08 09	LVIA SA 5111, l. 1434-1439
Gabriel Malinowski	Merchant	1693 07 06	LVIA SA 5111, l. 1501-1507
Jan Opankowicz	Merchant	1694 01 27	LVIA SA 5111, l. 1573-1583
Jan Sebastianowicz	Notary	1694 06 25	LVIA SA 5111, l. 1658-1670
Joseph Stephanowicz Wargalowski	Patrician	1702 03 21	LVIA SA 5121, l. 305-321
Petr Popłomien	Merchant	1702 07 23	LVIA SA 5121, l. 350-351
Andrzej Piastecki	Weight scribe	1703 02 17	LVIA SA 5121, l. 446-451
Elizabetha Sławbalinska?	Unknown	1703 07 14	LVIA SA 5121, l. 489-493
Elzbieta Cholewina	Unknown	1703 10 07	LVIA SA 5121, l. 508-509
Jan Jachimowicz	Counsellor	1704 04 11	LVIA SA 5121, l. 541-580
Eudachia Harasimowiczowa	Merchant	1705 06 26	LVIA SA 5122, l. 26-27
Heliasz Swicz	Merchant	1706 03 06	LVIA SA 5122, l. 54-57
Andrzej Ohurcewicz	Burgomaster	1706 07 14	LVIA SA 5122, l. 85-98, 99-100
Teresa Stroczyńska Pichterwomanowa	Unknown	1707 07 13	LVIA SA 5122, l. 166-167
Michał Osipowicz	Bencher	1707 07 06	LVIA SA 5122, l. 183-195
Jakub Kachynski	Merchant	1708 10 29	LVIA SA 5122, l. 285-287
Gabryel Chilimowicz	Merchant	1709 08 27	LVIA SA 5122, l. 397-401
Paszkiewicz	Doctor	1710 02 18	LVIA SA 5122, l. 450-458

Frydrych Lidert	Merchant	1710 06 05	LVIA SA 5122, l. 486-488
Katharzyna Frydrychowa Lidertowa	Unknown	1711 03 25	LVIA SA 5122, l. 543-549
Jan Giesler	Merchant	1711 06 02	LVIA SA 5122, l. 575-576
Paul Packiewicz	Merchant	1711 06 16	LVIA SA 5122, l. 581-586
Jan Ignacy Gawłowicki	Royal Secreteray	1712 02 23	LVIA SA 5123, l. 5-9
Anna Zyczewska Dziańiewiczowa	Burgomaster	1716 01 24	LVIA SA 5344, l. 165-176
Krzystof Rewel	Unknown	1719 02 27	LVIA SA 5124, l. 5-18
Stanislaw Dębkowski	Merchant	1719 03 11	LVIA SA 5124, l. 19-30
Anton Szenk	Merchant	1719 09 12	LVIA SA 5124, l. 104-116
Theodor Kloz	Unknown	1719 09 14	LVIA SA 5124, l. 121-123
Gregorz Straszkiwicz	Merchant	1720 11 22	LVIA SA 5124, l. 236-247
Joseph Osipowicz	Burgomaster	1721 04 03	LVIA SA 5124, l. 258-268
Franciszek and Jadwiga Beldowski	Counsellor	1721 04 07	LVIA SA 5124, l. 270-298
Theodor Nawryłkowicz	Merchant	1721 06 23	LVIA SA 5124, l. 310-315
Theodor Kuczarski	Burgomaster	1722 03 20	LVIA SA 5344, l. 322-321
Jan Bielski	Artisan	1724 06 12	LVIA SA 5124, l. 713-728
Michał Reyner	Merchant	1724 10 04	LVIA SA 5124, l. 853-861
Joseph Stephanowicz	Merchant	1724 11 20	LVIA SA 5124, l. 882-889
Gregorz Stroszkiewicz	Unknown	1725 03 20	LVIA SA 5125, l. 6-8
Katharzyna Packiewiczowa	Merchant	1725 04 14	LVIA SA 5125, l. 27-30
Jan Pawłowicz	Merchant	1726 04 09	LVIA SA 5344, l. 533-537
Emerencyanna Jachimowiczowna	Unknown	1727 02 28	LVIA SA 5125, l. 281-288
Jan Ler	Merchant	1728 10 19	LVIA SA 5126, l. 35-42
Daniel Morawski	Merchant	1729 12 02	LVIA SA 5345, l. 160-163
Jerzy Neyman	Merchant	1731 08 20	LVIA SA 5126, l. 607-610
Andrzej Sienczył	Burgomaster	1731 04 06	LVIA SA 5126, l. 633-675
Daniel Swiszczewski	Merchant	1735 06 04	LVIA SA 5126, l. 1011-1021
Michał Kosobudzki	Burgomaster	1735 12 13	LVIA SA 5126, l. 1037-1048
Albrecht Pronenberg	Merchant	1735 05 25	LVIA SA 5126, l. 1051-1056
Krzystof Dargiewicz	Unknown	1736 01 25	LVIA SA 5346, l. 14-16
Jan Stephanowicz	Merchant	1736 08 08	LVIA SA 5126, l. 1142-1145

Jan Szatrawy	Counsellor	1738 08 06	LVIA SA 5127, l. 365-379, 381-388, 391-397, 401-407
Kataryna Labowiczowa	Artisan	1739 09 09	LVIA SA 5127, l. 649-651
Wawrzyniec Pakulewicz	Merchant	1743 12 05	LVIA SA 5128, l. 813-814
Andrzej i Apollonia Paszkiewicz	Unknown	1744 02 24	LVIA SA 5128, l. 883-899
Andrzej Minkiewicz	Burgomaster	1745 02 26	LVIA SA 5128, l. 1356-1359
Gregorz Naploszczysz	Counsellor	1746 01 15	LVIA SA 5129, l. 28-35
Piotr Zurobinski	Notary	1746 03 31	LVIA SA 5129, l. 316-321
Barbara Dregorowa	Unknown	1748 03 09	LVIA SA 5129, l. 1291-1292
Marcyanna Jachimowicza	Counsellor	1754 11 09	LVIA SA 5132, l. 1301-1340
Gabriel Katelnicki	Merchant	1755 04 07	LVIA SA 5132, l. 423-452
Krystyna Minkiewiczowa	Burgomaster	1757 03 15	LVIA SA 5135, l. 168-175
Jan Weyner	Artisan	1757 03 16	LVIA SA 5135, l. 176-183
Katharzina Melcherowiczowa	Merchant	1758 06 22	LVIA SA 5136, l. 457-481
Adam Michał Szalkiewicz	Unknown	1758 12 30	LVIA SA 5136, l. 875-878
Lukasz Hałuz	Burgomaster	1759 03 26	LVIA SA 5137, l. 123-144
Joseph Paszkiewicz	Counsellor	1759 11 24	LVIA SA 5137, l. 1203-1204
Anna Leonowiczowa	Merchant	1759 12 11	LVIA SA 5137, l. 1231-1242
Zuzanna Krakorowa	Unknown	1760 06 24	LVIA SA 5138, l. 574-576
Benedykta Paszkiewiczowa	Merchant	1762 06 26	LVIA SA 5140, l. 691-696
Regina Reychowa	Unknown	1763 12 07	LVIA SA 5141, l. 789-791
Andrzej Jaraszewicz	Merchant	1765 11 13	LVIA SA 5142, l. 757-760
Jan i Krystyna Kostrowicz	Burgomaster	1767 05 27	LVIA SA 5143, l. 57-62
Anna Staszewska	Artisan	1773 04 02	LVIA SA 5143, l. 978-986
Helena Stacewiczowa	Unknown	1773 05 19	LVIA SA 5143, l. 994-999
Katarzyna Hryhorowiczowa	Merchant	1773 07 12	LVIA SA 5143, l. 1019-1030
Jerzy i Zofia Rynkiewicz	Artisan	1774 03 08	LVIA SA 5144, l. 16-18

Dominik Grekowski	Merchant	1775 07 03	LVIA SA 5144, l. 238-245
Piotr Kossobudzki	Burgomaster	1778 02 11	LVIA SA 5144, l. 761-773
Anna Hryniewiczowa	Unknown	1778 08 22	LVIA SA 5144, l. 895-911
Piotr Klementowicz	Merchant	1779 01 02	LVIA SA 5144, l. 978-984
Theodor Dawidowicz	Merchant	1779 05 26	LVIA SA 5353, l. 632-633
Alexander Wolanski	Merchant	1781 04 05	LVIA SA 5145, l. 314-329
Bazyli Szalkiewicz	Unknown	1783 05 17	LVIA SA 5353, l. 1095-1097
Krzystof Awłosewicz	Artisan	1786 07 18	LVIA SA 5146, l. 329-355
Bogumiła Paszkiewiczowa	Doctor	1786 11 17	LVIA SA 5146, l. 493-499
Onufry Minkiewicz	Voigt	1788 12 13	LVIA SA 5146, l. 493-499
Jozef Minkiewicz	Burgomaster	1789 11 09	LVIA SA 5146, l. 1223-1235
Petronella Minkiewiczowa	Burgomaster	1789 11 11	LVIA SA 5146, l. 1236-1257
Roza Stratokowska Eysmontowa	Merchant	1789 12 01	LVIA SA 5146, l. 1268-1286
Michał i Teresa Siedorowicz	Artisan	1790 04 23	LVIA SA 5354, l. 46-47
Jan Wenina	Unknown	1791 01 31	LVIA SA 5147, l. 347-356
Jan Pawelkin	Unknown	1792 11 27	LVIA SA 5150, l. 150-164
Mikołaj Jancom	Artisan	1793 05 22	LVIA SA 5150, l. 313-315
Krystyan Gleja	Artisan	1793 07 31	LVIA SA 5150, l. 391-395
Jakub Dombki	Artisan	1793 09 26	LVIA SA 5150, l. 491-495
Marcin Sienkiewicz	Bencher	1793 11 23	LVIA SA 5150, l. 674-707
Biekierz	Doctor	1794 02 27	LVIA SA 5152, l. 78-83
Sylwester i Annia Zdankiewicz	Unknown	1795 03 03	LVIA SA 5152, l. 556-567
Jan Eysmont	Unknown	1795 03 13	LVIA SA 5152, l. 630-646
Anton i Julianna Żyliński	Unknown	1795 09 07	LVIA SA 5152, l. 1051-1061

NOTES

Vilniaus universiteto leidykla
Saulėtekio al. 9, LT-10222 Vilnius
El. p. info@leidykla.vu.lt,
www.leidykla.vu.lt
Tiražas 12 egz.