

B. DEBIT

[6] For the house behind the synagogue ²⁰	1 din.
[7] For the poll tax ²¹	1 din.
[8] Price of half a mann of spikenard ²²	10 qīr.
[9] His promissory note to Abū 'Alī	20 din. less 2 qīr.
[10] [Note handed to Isma'īl for a purse of the Treasury Loose gold	30 1/3, 1/4 din. 20 din.]
	(one line left blank)
[12] Specification of the sale of the din. received from Ibn al-Sukkarī ²³	
[13] Through Abū 'Imrān 17 less 1/2 qīr.	18 din.
[14] Through myself 12 less 1 1/2 qīr.	12 2/3
[15] Through Abū 'Alī 96 1/2, 1/8	95 din., 2 qīr.
[16] Through (torn away)	5 din.
[17] (Torn away) half a din.	Total 131 1/4

(COL. IV)

[1] For the poor for the poll tax	1 din.
[2] [Price of two cloaks for Umm Abī . . .	1 1/2 din.]
[3] [For the rent of a store room	1 din.]
[4] For two sacks ²⁴ of wheat and their transport	2 din. less 1/3
[5] For 3 loads of hazelnuts in the house of al-Anṣārī ²⁵	34 din.
[6] and for the "boys" (officials)	6 dir.
[7] Commission and weigher [included in] in addition to the price	1/2, 1/8 din.

²⁰ Alms given to people living there and promised by Abū Sahl before his departure.

²¹ Poll tax of a poor person, given to him as an act of charity.

²² This drug, which comes from the mountains of Nepal, was used against fits of hysteria and epilepsy. Ducros, *Droguier*, p. 74.

²³ This refers to col. II, l. 10 (see n. 14, above). The first two items (ll. 13, 14) refer to dinars which had a slightly higher value than the standard dinar in which this account is made, the third one (l. 15) concerns an opposite case.

²⁴ *Tillīsayn*. This is a sack made of palm leaves and containing 150 pounds of wheat (see Hinz, *Masse*, p. 51) which were needed for the household.

²⁵ This Muslim, who appears repeatedly in Nahray's accounts kept a place for the sale of fruit imports.

[8] Rose-water and Chinese rhubarb ²⁶	1/4, 1/8
[9]	5 1/2 qīr.
[10] After his arrival through my master Abū 'Imrān:	
[11] Purse of the House of Blessing	50 din.
[12] Purse of Ibn Muhadhhib al-Dawla ²⁷	38 less 1 1/2 qīr.
[13] Purse of the Treasury	15 1/3, 1/4
[14]	Total 103 1/2 din., 1 1/2 qīr.
[15] Purse of Hiba al-Khashaba ("Mr. Gift Wood")	51 1/2
[16]	Total 155 din., 1 1/2 qīr.
[17] Handed over to him purse of . . . (torn away)	
[18] Balance from the price of the hazelnut . . . ²⁸	

67 A BANKER'S ACCOUNT

Ca. 1075

This account, like nos. 64 and 66, is in the hand of Nahray b. Nissīm, who acts here merely as a banker, as he did in the later years of his life. Abū Zikrī al-Ṭabīb ("The Physician," a family name), for whom the account was made, was one of the most prominent merchants in Fustat, always spoken of in the highest terms of reverence and closely connected with the Ṭustarīs (see nos. 2 and 11, above), as the passage about him in no. 20, sec. E, above, clearly indicates. One Geniza source shows him in contact with the government, probably as a representative of merchants.

The structure of the account is highly interesting. It starts out with the big items, the *suftajās*, or bills of exchange of the customer,¹ deposited by him with Nahray (sec. A). This is followed by two self-contained units, each showing approximately balanced credits

²⁶ Chinese rhubarb, a drug coming from Northwest China or Tibet, served as a popular tonic and purgative and frequently appears in the Geniza, as it does here, in small quantities, i.e., used for the household, not for commercial purposes (see Ducros, n. 22, above, p. 61). Rose-water was added to many medicines.

²⁷ An honorary title given by the government to Muslims and others.

²⁸ Published first in *JESHO* 9 (1966), 57-62, but thoroughly revised here.

¹ About this important instrument of commercial operations see *Med. Soc.*, I, 242-245, and no. 70, n. 18, below.

and debits (secs. B and C). The final and largest section shows the payments in cash, that is, purses with gold coins, made to the customer, and the cost of some minor, personal purchases made for him by Nahray (sec. D). The total here corresponds *exactly* to that in sec. A. A note in Arabic characters saying that the entire account was transferred to large sheets (for the convenience of the recipient) proves that these bookkeeping practices were not confined to Jewish merchants. Our account itself is written on a sheet folded so as to form four pages of small size (5 x 3 1/2"), the last of which remained blank. Everything was crossed out, as was done after the transfer to the account book and to the letter destined for the customer.

The account does not contain any charge for the banker's services, nor, of course, interest for money deposited. About the banker's earnings see *Med. Soc.*, I, 247-248. From sec. A it seems to appear that "bills of exchange" were traded.

University Library, Cambridge, Taylor-Schechter
Collection, TS Miscellaneous Box 24, f. 39.²

(Page *a*)

A. LARGE CREDITS: THE CUSTOMER'S BILLS OF EXCHANGE

- | | |
|--|---------|
| [1] For my lord, the elder Abū Zikrī, "The Physician,"
may God make his honored position permanent: | |
| [2] Suftaja of Salmān ³ | 40 din. |
| [3] Suftaja of "the Son of the Alexandrian" ⁴ | 25 din. |

² I copied this account from the original manuscript in the University Library, Cambridge, England, on August 21, 1968. In August 1971, while in Jerusalem, working feverishly on the photostats from a private collection, I was alerted by my former student, Dr. Mordechai A. Friedman, to look at the microfilm of that manuscript. Since I was not sure whether I had copied the text in its entirety, I transcribed it again. Comparing the two transcripts I realized again (as on several previous occasions), how vital it is, at least for the purposes of editing, to work with the original and not with a photostat or microfilm.

³ Several merchants with this name are known from that period. See, e.g., no. 42, sec. D, above.

⁴ Abraham or Ibrahīm b. Farāh, representative of merchants and postal agency in Alexandria (*Med. Soc.*, I, 304, and no. 54, n. 4, above).

- | | |
|---|-------------------------|
| [4] From R. Nathan ⁵ | 20 din. less 1 qīr. |
| [5] For suftaja of Abū Ghālib ("Victor") ⁶ | 26 2/3, 1/8 din. |
| [6] For suftaja of Joseph b. Khalfa ⁷ | 200 din. |
| [7] | Total 311 1/2, 1/4 din. |

B. CREDITS BALANCED BY PROMISSORY NOTES

- | | |
|--|--------------------|
| [8] To him from "The Son of the Scholar" ⁸ for eight
[9] camel loads ⁹ and 422 pounds of flax | 132 1/2 din. |
| [10] To him commission for 11 bales of Qāsim ¹⁰ | 2 din. less 1/6 |
| [11] To him one half of the 17 din. less 1/3 ¹¹ | 8 1/3 din. |
| [12] | Total 142 2/3 din. |
| [13] Debit: his promissory note no. 1
to "the Kohen" ¹² | 100 din. |
| [14] Another promissory note | 42 din. |
| [15] Balance in his favor | 2/3 din. |

C. SMALL CREDITS AND DEBITS

- | | |
|---|------------|
| [16] Credit: 1/2 of 1/6 of a camel load of flax | |
| [17] costing 15 din. per load, a remainder from | |
| [18] the flax of Ahnās ¹³ | 1 1/4 din. |

(Page *b*)

- | | |
|--|--------|
| [1] Credit from half a suftaja of 10 din. from Ahnās
(space of about four lines left blank) | 5 din. |
|--|--------|

⁵ Probably Nathan b. Nahray, a cousin of Nahray b. Nissīm living in Alexandria.

⁶ Common Jewish (and Muslim) name.

⁷ About the commercial activities of this man see *Med. Soc.*, I, 413, n. 46, also chapter IV, introduction, no. 1 above.

⁸ Abraham, "Son of the Scholar," banker and judge. See *Med. Soc.*, I, 238-239, and no. 5, n. 25, above.

⁹ 4,000 pounds. See no. 55, n. 18, above.

¹⁰ A Muslim merchant, repeatedly mentioned. The representatives of merchants received a commission for their sales. See *Med. Soc.*, I, 186.

¹¹ The recipient of the account knew which item was meant.

¹² One of Nahray's brothers-in-law (see no. 56, above). One of the two probably had died meanwhile.

¹³ A place in the flax-growing district Bahnasā south of Cairo (see *Med. Soc.*, I, 459, where, however, Ahnās is not listed). See Yāqūt, I, 409, Ibn Duqmāq 5, p. 5.

- [2] Debit for the honey (not filled in)
 [3] Debit for a Bible codex 5 1/2 din.¹⁴

D. PAYMENTS MADE BY THE BANKER

- [4] Due me for half of my payment to
 [5] the finance director (*āmil*) of Ahnās¹⁵ 5 din.
 [6] Price of a codex of the Mishna¹⁶ 1 1/2 din.
 (space left blank for another 8-10 ll., but the
 items are carried over to page c)

(Page c)

- [1] For a turban¹⁷ 3 1/6 din.
 [2] An unbleached bolt¹⁸ 1/2, 1/4 din.
 [3] Ibn al-Majjānī¹⁹ 1/2, 1/4 din.
 [4] A purse 40 din.
 [5] For 20 (din.) less 5 qīr. new coins 21²⁰ less 5 qīr.
 [6] Price of a hide brought by Salāma 2/3 din.
 [7] Purse of Ḥasan b. 'Alī, guaranteed by
 "the Kohen"²¹ 103 din.
 [8] Purse of the "boy" of Dubādib²² 50 din. less 2 qīr.
 [9] Purse of the Treasury 50 din.

¹⁴ The total of the credit in this section would be (together with the balance from sec. B) 6 11/12 din. Thus the price of the honey would be 1 5/12 din. The item was not filled out probably because the bill referring to it was not at hand.

¹⁵ Payment of a sale's tax to the government in the flax district. See n. 13, above.

¹⁶ Much cheaper than the Bible because the text contained mere letters without signs for vowels and cantillation. No doubt both the Bible and the Mishna codices were only parts of the entire books.

¹⁷ This and the next item were sent by Abū Zikrī.

¹⁸ Ar. *farḳha*, see no. 22, n. 9, above.

¹⁹ Not necessarily the one mentioned in nos. 7-8, above.

²⁰ This number is correct, as is proved by the addition. The number 20 at the beginning of the line is probably a lapse.

²¹ The man was a money changer (see no. 56, above), and officially entitled to certify the true value of a sealed purse.

²² An onomatopoeic nickname for "a fat man talking with a loud voice." Repeatedly mentioned in Nahray's banking accounts. See *JESHO* 9 (1966), p. 45.

- [10] Purse of Ibn 'Awkal²³ 20 din.
 [11] Total 289 din., 1 qīr.²⁴
 [12] From "the Kohen" 22 2/3 din., 1 qīr.
 [13] Grand Total 311 1/2, 1/4²⁵
 [14] Settlement complete²⁶
 [15] (In Arabic characters:)
 Transferred to long sheets

68 A GREAT MERCHANT SETTLES ACCOUNTS
WITH HIS BANKER

1134

A new aspect of medieval business practices is reflected in this account, which was written about sixty years after no. 67. Here the customer submits the account to his banker. This strange procedure might have had its origin in the specific relation between the two persons concerned, as revealed by many items from the Geniza. The account is in the unmistakable handwriting of Abū Zikrī Kohen, a representative of merchants of Old Cairo and prominent India trader.¹ It refers to his dealings with the banker Khiyār b. Nissīm in the year 1134. In November 1131 the two concluded a partnership for the duration of one year in a banking business with Abū Zikrī as senior partner, who alone was entitled to grant loans.² There exist also twenty orders of payments, ranging from 1 1/4 through 100 dinars given by Abū Zikrī to Khiyār in the month of Av (July-August) 1140, one from 1138, and one from 1141.³ At that time, Khiyār had become Abū Zikrī's main banker through

²³ Probably a grandson of Joseph Ibn 'Awkal (nos. 3-4, above).

²⁴ I find 289 less 1 qīrāt. But I assume Nahray is right.

²⁵ See page a, l. 7.

²⁶ Ar. *wa-huwa 'l-wafy*.

¹ See no. 9, above.

² *India Book* 325.

³ *Ibid.* 137, 229d, Mosseri VII-189, 1.