

- [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.

whom he conducted his day-to-day business, although he also had dealings with other bankers.

Columns I and II contain Khiyār's debits, i.e., Abū Zikrī's payments to him or made for him; cols. III and IV, his credits. Since the latter naturally consisted mostly of smaller sums, this list was longer and continued on consecutive pages which are lost. As far as it has been preserved, the account should be read in the following order: col. I, ll. 1-14, lists Abū Zikrī's first series of payments, which totaled 125 1/6 dinars. Unlike the usual routine, the amount is not indicated here, but appears on col. IV, l. 10, where Khiyār's credits are provisionally summarized as amounting to 96 1/2, 1/3, 1/8, less 1/144 dinars. The balance of 28 dinars, 5 qīrāts (specified here as 1/8 dinar, plus two qīrāts), and 1/144 dinars, is listed again in col. I, ll. 15-16, where it heads the second series of payments by Abū Zikrī. The second total of Khiyār's debits amounts to 102 3/4 dinars, less 1/72 (col. II, l. 4), to which a single item of 7 dinars is added. Here, a balance was carried over from the part of the credit account lost to us (col. II, ll. 7-8), followed by a third series of payments by Abū Zikrī, this time not in cash—as in the two first series—but all in promissory notes drawn on him by Khiyār. Whether Abū Zikrī made these payments for Khiyār in cash or by book transfer is not evident.

Promissory notes of 3, 5, or 7 dirhems should not surprise the reader. Silver money was scarce. Day-to-day transactions, as we have noted above, were largely made by paper. See *Med. Soc.*, I, 245.

Our account seems to show that Abū Zikrī, despite his highly honored position in the merchants' community, refrained from making overdrafts. He was also careful not to let his money idle, obviously depositing payments received immediately. It must have been customary to settle accounts at short intervals, perhaps once a month.

University Library, Cambridge, Taylor-Schechter
Collection, TS NS J 321, f. 7a, *India Book* 316

A I. PAYMENTS TO THE BANKER IN CASH

FIRST SERIES

(COL. I)

[1]	The Elder Khiyār b. Nissīm	
[2]	Balance to his debit after all	
[3-4]	accounts to the 10th of Sha'bān (5) (June 6, 1134)	
[5-6]		75 1/6 din.
[7]	Other debits	6 1/2 din.
[8]		20 less 5 qīr.
[9]	Through his son-in-law	9 din.
[10]	From me	5 1/8 din.
[11-12]	From the elder Abu 'l-Faḍā'il	5 din.
[13]	From Zikrī	3 din.
[14]	From the same	1 din., 10 qīr.
	(The total of 125 1/6 din. is not indicated here, but one line was left for the purpose)	
[15]	28.5 (in Coptic numerals)	
	Balance to his debit ⁴	28 din., 5 qīr., 1 dāniq ⁵

A II. PAYMENTS TO THE BANKER, MOSTLY IN CASH

SECOND SERIES

(COL. I)

[16]	From me in gold	17 1/4, 1/8
[17]	In silver	11 din.
[18]	Gold and silver	20 din., 13 1/2 qīr.
[19]	Also in dir.	1 din.

(COL. II:)

[1]	From me in gold	22 din., 2 qīr.
[2]	Promissory note	1 1/2 din.
[3]	From my cousin	1 din.

⁴ Transferred here from col. IV, l. 12 (see the introduction). The Coptic numerals for 20 and 8 are written in one line and that for 5 a little higher up, but between the two.

⁵ A *dāniq* was 1/6 of a qīr. and 1/144 of a din.

[4] (In another, thick, pen: Balance)	102 1/2, 1/4 din. less 1 ḥabba
[5] Debit beginning: his note on	7 din. ⁶
[6] (In small letters: Total)	109 2/3 din.
[7] (In small letters:) Balance of debit	14 din., 1 qīr.
[8] (In bold letters:) Balance, debit	14 din., 1/6 ⁷

A III. THE BANKER'S PROMISSORY NOTES

[9] His note	100 din.
[10] His note	66 din., 9 qīr.
[11] His note	36 din.
[12] His note	30 din. less 1/6
[13] His note	26 din.

(the rest of the page, about 8 lines, left blank)

B. THE BANKER'S CREDITS

(COL. III)

[1] The Elder Khiyār b. Nissīm ⁸	
[2] Credit beginning: a note	9 1/2, 1/8 din.
[3] Paid to Abu 'l-Munā	1 din.
[4] Note to Abu 'l-Munā	4 din.
[5] To our lord ⁹	15 din. exactly
[6] Note to Joseph	10 din. exactly
[7] Price of . . .	9 2/3, 1/4 din.
[8] To the ḥazzān ¹⁰	17 (or 16) qīr.

⁶ See the introduction.⁷ The slight difference between ll. 7 and 8 is to be explained best by the fact that Abū Zikrī first wrote the number out of his memory, but looked through the account before beginning his new series of entries.⁸ The Arabic letter *d*, followed by a curved stroke, appears here, it seems an abbreviation for *dāmat 'izzuhū*, "may his honored position be permanent."⁹ The Gaon Maṣliḥ, who was the head of the Jews in the Fatimid empire 1127-1139, and had his seat in Cairo. This was not a personal gift, but a contribution for his school.¹⁰ "Cantor," referring to Ḥalfōn b. Manasse, who was also the court clerk and received payment for the writing of legal documents.

[9] To the Nezer ¹¹	1 din.
[10] Credit	19 qīr.
[11] Credit	23 dir.
[12] To the ḥazzān	1 din., 7 qīr.
[13] Balance of (the price of) the slave girl	1 din.
[14] To Musallam	7 dir.
[15] Note	1 din.
[16] Note	10 din. exactly
[17] Price of wheat ¹²	140 dir.
[18] Note to Ibn al-'Abd	3 din.
[19] To al-Qaṣṭallānī	3 1/4 din.
[20] Price of grapes ¹³	5 din., 1 qīr.
[21] To Musallam	120 dir.
[22] A note	4 din., 2 qīr.

(COL. IV)

[1] Note	2 1/3 din.
[2] Note	1 din., 13 1/2 qīr.
[3] Note	5 dir.
[4] Note	3 dir.
[5] To me	1 din.
[6] Note	109 1/2 dir.
[7] Through Musallam	2 din.

[8-9] Total	96 1/2, 1/3, 1/8 less 1/144
[10-11] To his debit	125 1/6 din.
[12] Balance to his debit ¹⁴	28 din. 1/8, 2 qīr. 1/144

[13] [My note on 70 din. He has cashed it.]

¹¹ Honorary title, borne at that time by the judge Eli b. Nethanel. A judge, when writing out documents, also received a remuneration.¹² The banker did not procure the wheat or the grapes, but in the order of payment it was stated for what purpose it was made, as is proved by the orders preserved.¹³ Certainly not for trade, but for home consumption. Many used to make their wine at home (employing servants). The quantity listed here is very large. Wine was consumed daily.¹⁴ See col. 1, l. 15, above, and the introduction.

[14] Credit against this	15 qīr.
[16] Credit two notes for four payments	
[17] of poll tax	6 din., 10 qīr., 2 ḥabba, and 4 dir. ¹⁵
[18] Note on	35 1/2 dir.
[19] Paid to me	30 din., yellowish ones ¹⁶
[20] For customs duties	10 qīr.
[21] [Note to the Rayyis ¹⁷	5 din., cancelled]
[22] Note given to Musallam	10 din. exactly
[23] Note	7 qīr., less 1 dāniq 1/144 din.
[24] Credit	30 dir.

(All four columns are crossed out by one vertical stroke drawn over each of them. This may denote that all accounts were settled, or that they were transferred to "the large book," the ledger referred to in other accounts similarly crossed out.

Abū Zikrī usually writes numbers in words, wherefore one number of his sometimes occupies two lines. For the sake of quick information all numbers are rendered here in numerals.¹⁸)

¹⁵ The dirhems were paid to the officials who collected the poll tax.

¹⁶ About the discoloring of the dinars see *Med. Soc.*, 1, 378, sec. 35.

¹⁷ The Gaon. See n. 9, above.

¹⁸ Published first in *JESHO* 9 (1966), 62-66, but thoroughly revised here.

CHAPTER VIII

Travel and Transport

TRADERS mostly were travelers, at least during a major part of their lives; and a traveler invariably was a carrier of goods, who had to keep an eye on his own merchandise and often also on that of someone else. Since travel and transport constituted the daily routine of a trader, mention was made of them in letters only if there was a special reason to do so. Otherwise, accounts and bills of lading took care of most of the factual information needed by a business friend.

The whims of nature often caused utmost discomfort to the traveler, upset his dispositions, or even endangered his life, as may be learned from nos. 3, 5, 8, 27, 36, 39, 42, 45, 51, 53, 60, above, and nos. 70, 72, 74-76, below. Enemy action and pirates constituted another menace (see nos. 4, 9, 27, 28, above, and 69, 71, 73, 74, below).¹ Against the former, the seafarers sought protection by taking refuge in ports or roadsteads on their way, as is illustrated so vividly in no. 72, below, or, if they had not yet traveled far, returned to the port of embarkation, an exceedingly frequent occurrence (see, for instance, no. 72, n. 18). Both expedients caused much delay and often great losses. Enemies and privateers were kept off by naval escorts, as in nos. 69 and 70 (see also no. 9, above). Such escorts, naturally, accompanied only large convoys carrying the shipments of the great merchants and persons of high standing. The convoy attacked in no. 73 clearly lacked such protection.

Only a few bills of lading have found their way into the Geniza.

¹ See also *Med. Soc.*, 1, ch. iv, "Travel and Seafaring," in particular, secs. 8, "On the High Seas," and 9, "Piracy, War, and Other Man-made Dangers"; S. D. Goitein, "Glimpses from the Cairo Geniza on Naval Warfare in the Mediterranean, etc.," in *G. Levi Della Vida Jubilee Volume*, pp. 393-405; id., "Two Eyewitness Reports on an Expedition of the King of Kish (Qais) against Aden," *Bulletin of the School of Oriental and African Studies* 16 (1954), 247-257.