The systematic search for Hebrew fragments preserved in book bindings in various European archives and libraries has recently led to the discovery of a new range of writings. In addition to fragments from literary codices or liturgical scrolls, also pragmatic documents such as contracts, inventories, accounts, letters and registers have been found. Many of these documents were recovered from the bindings in the rich collection in the Arxiu Històric of the town of Girona in Catalonia and various other collections in Spain, but new discoveries are being now made in other European countries. While pragmatic writings are but a small minority of known Hebrew fragments, they provide essential first-hand knowledge regarding the legal and economic dimensions of Jewish life in medieval Europe. Such is the case of the documentary fragments presented in this paper. They come from a ledger of a Jewish pawn broker active in the third decade of the 14th century in Comtat Venaissin, very probably in Avignon.

Once out of use, the paper folios of the accounts were glued together in order to produce cardboard binding covers for Latin manuscript Cod. 781 housed at the Jagellonian University Library in Krakow Poland. Kept today separately from its ’host volume’, under the shelfmark BJ Przyb/163/92, these 51 folios, come from three different Jewish account books from Provençal-speaking part of today’s France. In medieval society, with its need of ready cash, credit and usury were an important aspect of economic foundations. Practiced by Christians and Jews alike, credit was closely regulated
by the ruling authorities.¹ In the Dauphiné in the first half of the 14th century, for example, the right to trade in money was granted to the Jews (and to other bankers, such as the Lombards) by the Dauphins but also by local noblemen and bishops. In exchange for taxes, the authorities promised the creditors some help with recovering the debts, and granted pawn brokers the right to sell the pawns after one year’s delay in repayment of the debt.²

In various towns of Provence and Languedoc such activities were usually tolerated, except for short periods of time when some rulers forbade usury.³ The Jews were actively involved in various form of monetary loans on interest, although usury was not an exclusive source of income for Jewish individuals but was practiced as a ‘side-business’, in addition to trade, crafts or medicine.⁴ Joseph ibn Kaspi, for example, described a wealthy man of his community not only as a merchant and money lender but also as a farmer.⁵ That said, the Jews were present in money lending to varying extents in different towns and regions.⁶ It has been often claimed that the

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¹ A distinction should be made between lending on interest, which was permissible when keeping to a ‘legal’ interest rate, and usury which was damnable since it involved a profit above the ‘legal’ interest rate. For a recent study of credit and usury, see esp. Claude Denjean, *La loi du lucre. L’usure en procès dans la Couronne d’Aragon à la fin du Moyen Âge* (Madrid: Casa de Velazquez, 2011). Thus, the ‘moderate’ and therefore legally admissible interest rates were fixed by the authorities: for the town of Marseille for example, the Municipal Statutes imposed by the Angevin monarchs between 1252 and 1257 established a legal interest rate at 15% per annum, a lower rate than that of 25% per annum established for Provence in 1245, see Joseph Shatzmiller, *Shylock revue et corrigé. Les juifs, les chrétiens et le prêt d’argent dans la société médiévale* (Paris: Les belles lettres, 2000) (first published in English, in 1990), 78. The records of Puigcerdà show a ‘legal’ interest of 20%, see Claude Denjean, *Juifs et Chrétiens. De Perpignan à Puigcerdà, XIIIe–XIVe siècles* (Canet: Trabucara, 2004), esp. p. 30.


³ In the first half of the 14th century, after the Concile of Vienne, there were more restrictions on money lending. Juliette Sibon describes its effects on Marseille, pointing out that usury was nonetheless very common, though more strictly controlled by the authorities, see Juliette Sibon, *Les Juifs de Marseille au XIVe siècle* (Paris: Les Éditions du Cerf, 2011), 37.


⁵ Commentary on Proverbs 1:10.

⁶ In Perpignan, 80% of Jews mentioned in Latin sources were involved in money lending, see Richard W. Emery, *The Jews of Perpignan in the XIIIth Century. An Economic Study based on Notarial Records* (New York: Columbia University Press, 1959). In Aix and Arles where the Jews represented 10% of the population, they were in control of some 70% of small credit transactions, but in Montpellier they represented only 30% of the creditors,