

The state of Maltese economy at the end of the eighteenth century. Considerations based on the deeds of a local notary: Stefano Farrugia.

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Introduction*

After 268 years under the Order of St. John, in June 1798 Malta was taken by Napoleon's Republican soldiers in less than a week and General Bonaparte clearly showed his genius, reorganizing the administration of the country. These events have inevitably attracted the attention of several scholars, who have studied the entire Maltese administrative apparatus during the brief French rule on the island, without however going into financial details.

As a matter of fact, two years (the length of the 'French period' in Malta) are not enough to properly assess the economic balance of a state. A few historians have tried to analyse the Maltese economy both under the Knights and under the British government, but no one has consulted notaries' documents as a key primary source for reconstructing the economic and social history of Malta during the French regime¹. In actual fact, notarial contracts allow researchers easy access to large amounts of relevant data, which provide historical evidence of economic and social life. I have already adopted this research methodology to create an outline of the financial market of Udine (a city in the north-east of Italy) during the first Austrian rule (1798-1805); my findings have been revealing, since they anticipated the "land revolution", so called by Carlo Zaghi, who was the first to use this definition and after him many other historians, by stating that the massive transfer of the nobility's estates to the emerging middle class was determined by the radical changes introduced by Napoleon². In my study I demonstrated that, although undoubtedly promoted by the French, it was actually the result of a long process of transformation, which started before the Napoleonic rule³. As will be shown in this paper the Maltese vicissitudes fit in perfectly with this historical picture.

Under French rule

Two factors contributed to the capture of Malta by the French: the financial difficulties of the Government and the tyranny and corruption to which the Order of the Knights succumbed during the last period of its

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¹ See for example Thornton W.H., *Memoir on the finances of Malta under the government of the Order of St. John of Jerusalem, during the last years of its domination, and as compared with those of the present time*, Malta 1836; Hoppen A., "The finances of the Order of St. John of Jerusalem in the sixteenth and seventeenth centuries", *European Studies Review*, vol.3, no.2, 1973, 103-119.

² On this subject see: Zaghi C., "Napoleone e l'Italia", *Rivista italiana di studi napoleonici*, vol.7, 1967, 35; Zangheri R., *Catasti e storia della proprietà terriera*, Torino, 1980, 160; Derosa R., "Il mercato fondiario nel Veneto del primo Ottocento", *Quaderni storici*, vol.22, no.65, 1987, 554.

³ This subject is treated in detail by Di Marco E., "Il mercato finanziario e immobiliare udinese durante la prima dominazione austriaca, attraverso i Libri delle Notifiche e l'attività notarile fra ordinamento veneto e francese", *Memorie Storiche Forogiuliesi*, vol.87, 2007, 85-124. The above-mentioned essay is based on a large quantity of data, contained in the *Libri delle Notifiche*, where all deeds drawn up in the Republic of Venice were recorded. Unfortunately this certification system did not still exist in Malta under the French rule. In fact the Maltese Public Registry was introduced in 1859. About the Maltese certification system refer to Di Marco E., "The Maltese Land Registry Certification System: Latin and Anglo-Saxon influences. An innovative approach to the economic history of English-speaking nations", *Journal of Maltese History*, vol.2, no.2, 2011, 51-53.

rule⁴. Following Napoleon's victory, the Maltese people looked to him as their saviour. But the feeling of joy that they initially experienced soon gave way to a deep disappointment, since the liberty they acquired was in name only. Between 12th and 18th of June, the dates of Napoleon's landing in Valletta and his departure, various enactments were promulgated, leading to a complete reorganization of the state in line with the French model, and in many cases bringing about widespread public discontent. The actual presence of the General prevented any open demonstration, and yet the confidence of the people in their new masters was lost.

First of all Vaubois was appointed General Commander-in-Chief of the military forces. He nominated the 9 members of the Government Commission, presided by D'Angeli, the Commissioner of Government, who was responsible for the entire administration of the island. Malta was divided into Cantons, each one governed by a municipal body. A battalion of National Guards, consisting of 900 men, forcibly conscripted from among the richest families, was formed in each one of these twelve Municipalities.

Most of the knights were forced to leave Malta and their properties became French. A Commission of National Property, charged with drawing up an inventory of all national estates, had to report to D'Angeli monthly⁵.

In order to cover the increasing expenses incurred during the restructuring of the state and during military activities, the new Government levied heavy taxes on many commodities, exacerbating the already poor conditions of the Maltese people and adding to the island's economic problems.

The general discontent of the people, many of whom were dying in penury, was further increased by the rough treatment they received. Napoleon did not keep his promise to give allowances to the wives and dependants of those who had been pressed into service with the French expeditionary force. 2,000 Maltese men embarked with the Republican forces. The majority of them either died or disappeared in Egypt.

However, of the many grievances, those which provoked the local population most were those concerned with religion. The Maltese were fierce Catholics and a substantial number of them were under the influence of the Church. Alas, not only were Napoleon's laws aimed directly against the power of the clergy, but they also failed to take into consideration the country's deep-rooted religious customs, thereby losing much support.

The numerous monasteries were reduced to one for each secular Order and it was prohibited to ordain new priests until all those living were employed. The jurisdictions of the Bishop and the Inquisitor were abolished and their properties confiscated. The proceeds of their sale were used to cover administrative and military expenses.

It was ordered that all cemeteries be utilized indiscriminately, regardless of the religion of the deceased. Thus, birth, marriage and death seemed to lose their religious connotations. They were to be recorded in a duplicate register, kept for each village in the office of each Municipality. These books had to be numbered and signed by the Justice of the Peace. At the end of the year a set was to be sent to the Chancery of the Civil Courts for safe keeping. Everyone had the right to obtain copies of civil status records. Those acts not duly enrolled in the registers were to be considered invalid for all effects and purposes of civil life.

While the French authorities were failing to observe any sign of real danger to their rule on the island, it required but the slightest spark to light the flame of rebellion, and that was to happen on 2nd of September, when functionaries were sent from Valletta to Città Vecchia for the purpose of disposing, by public auction, of certain articles belonging to the local churches which had been suppressed.

Nevertheless, a great many citizens, particularly businessmen, listened hopefully to the catchy slogans of equality and liberty put about by the French; and indeed, if those had been put into effect, they would have been of great benefit to Malta. Despite the many ill effects of the French invasion, it cannot be forgotten that Napoleon abolished all traces of slavery and feudalism, as well as granting the freedom of the press and assisting with the foundation of the *Journal de Malte*, the first newspaper published in Malta. Moreover, he set up primary and secondary education on a national basis for the first time in Maltese history. The syllabus was based on the French system and culture, since French was to be the official language of the island, except in the Courts, where they used Italian as legal jargon. The ancient Universities of Studies were replaced by a Central School, adjacent to which a Library and a Museum of Natural History were added. Teachers were to teach pupils the principles of the French Constitution. They were to be chosen by the

⁴ See: Hardman W., *A history of Malta during the period of the French and British occupations, 1798-1815*, Malta, 1994, 1-6

⁵ Hardman W., 74-106; Scicluna H., *Documents relating to the French Occupation of Malta in 1798-1800*, Malta 1923, 1-5; Testa C., *The French in Malta 1798-1800*, Valletta, 1997, 140-172.

Commission of Government and paid using the funds of abolished convents. Hospitals were to be reorganized the same way.

The aim of these reforms was to impress on the people the idea that from then on Malta would be an integral part of France, and indeed, this plan might even have succeeded, had other harsh laws not created confusion and hatred of the new regime. As it was, on 12th of September 1798 four of the insurgent leaders wrote to Admiral Nelson asking him to set up a blockade of the French Garrison.

The reality for the Maltese people became extremely unpleasant. General Vaubois insisted that all wealthy families pay large contributions to the Napoleonic regime. Their houses were requisitioned and they were forced to leave Valletta. Meanwhile, the general Maltese populace was starving. On 5th September 1800, when resources were on the point of exhaustion, the French surrendered⁶.

Notarial practice throughout Maltese history up to the Napoleonic period.

The development of notarial practice in Malta was intimately tied to the vicissitudes of the Italian tradition⁷. The basis on which the whole legal system stood was Frederick II's Constitution, written in 1239, which imposed fixed rules on the notaries' profession. They were to be appointed from inside the kingdom. Members of the clergy were to be excluded, to ensure that notaries would be accountable only to the monarch⁸. Citizens of each town were to submit recommendations in support of candidates who, following an examination of their abilities, ultimately received the approval of the sovereign⁹.

The format of legal documents was rendered uniform throughout the realm and the language used was Latin. A limit was imposed of one week from the drafting of the deed to the drawing up of the final version. A distinction was made between those contracts that involved less than one gold *libra* and those that concerned larger sums. For the former, two witnesses were sufficient to make them legally binding and the fee charged by the notary was half a *tari*, whereas for the latter three witnesses had to be present and the charge amounted to one *tari*¹⁰. If anyone tampered with the integrity of the document, he was to be punished by mutilation of the hands or by decapitation.

During the short eighteen year spell of Angevin rule, some legislation concerning notaries was enacted, but the overall situation did not change a great deal. The introduction of the practice of keeping registers by the notary is, however, worth stressing. These contained only a draft of the deed and lacked the signatures of the witnesses and the notary himself. The signatures became compulsory throughout the realm only during the XV century, when the full copy also began to be recorded.

⁶ On this subject refer also to Azopardi V. Baron, *Giornale della presa di Malta e Gozo dalla Repubblica francese e della susseguente rivoluzione della campagna: scritto nell'anno 1833*, Malta, 1836; Denaro V.F., *The French in Malta*, Malta, 1963; Sammut F., *Bonaparti f' Malta*, Malta, 1997; Montes E.G., *L'occupazione francese di Malta nel 1798*, tesi, Prof. G. Rota, Università degli Studi di Catania, 2000-2001; Caruana Dingli N., *The French language in Malta and the Napoleonic period*, Malta, 2002; Zammit W., *Aspects of Maltese history during French rule 1798-1800*, Malta, 2002; Mifsud R., *Napoleon's Maltese legion*, Malta, 2009.

⁷ On this subject see Pace J. R., *The position and general organization of the legal profession in the Maltese islands throughout the domination of the knights of St. John and up to the third decade of British Rule*, Malta, 1961; Nicolini U., *Per una storia del notariato meridionale*, Roma, 1982; Stanley Fiorini, *Documentary sources of Maltese history, part I: notarial documents no.3: Notary Paulo Bonello, MS. 588: 1467-1517; Notary Giacomo Zabbara, MS. 1132: 1471-1500*, edited by, Malta, 2005, XI-XLIX.

⁸ It must be stressed that the prohibition for priests to become notaries applied only to notaries public. The Bishop of Malta, for instance, was authorized to select his own notaries. Members of the clergy were to be appointed notaries public only at the very end of the XV century (Stanley Fiorini, XVIII).

⁹ Care was taken about the candidate's command of Latin and Literature in general, as well as Legal subjects and local custom, although in cases of a dearth of notaries, unqualified ones were authorized to work. From the XV century onwards the training to become a notary is proved to have started at home, where writing and reading skills could be acquired from parents. The following stage was to attend the only known Grammar-school at Mdina. Finally, to learn the legal profession there was an apprenticeship with a notary. Whoever had the means completed his studies in Italy (Stanley Fiorini, XLIV-XLV).

¹⁰ The principal circulating medium in Malta was the coinage of the Order, consisting of gold, silver and copper pieces, called *Scudi*, *Tari* and *Grani*, respectively. The *Maltese Scudo*, was divided into 12 *Tari*, each of which was worth 20 *Grani* (Sammut J., *From scudo to sterling: money in Malta, 1798-1887*, Valletta, 1992, 8). On this subject see also: Calleja Schembri H., *Coins and medals of the knights of Malta*, London, 1908; Sammut J., *Currency in Malta*, Malta, 2001.

Under the Aragonese regime Frederick II's Constitutions continued to form the basis of notarial activities, but of great importance was the codification of local customs and laws. Sicilian vernacular became popular and mixed with Latin. It was also enshrined in law that a notary belonged to the same social class as a knight or judge. Previously the profession had passed from father to son, remaining within the family, but the 1430s saw a variation of this norm, when four notaries banded together to create the beginnings of a sort of Notarial College.

In November 1440 the *Capitula Tabellionum* were published. Even though they reinforced many concepts of the ancient Constitutions, they were nevertheless very innovative and remained a reference point for a long time.

Each aspirant to the profession was asked to certify in front of a panel of legally qualified people that his birth was legitimate and his moral principles were good. During the performance of his task, the notary had to record the details of the acts he had drawn up in a note-book within an interval of one month from the date of the legal document. To avoid the danger of having false contracts inserted illegally into a notary's official register, he was urged not to leave any blank space between one transaction and the following. Moreover, every year he was obliged to compile an alphabetical index of all parties in his documents. *Revisores* were appointed annually to ensure that all registers were kept in order. When a notary died, a colleague was selected as a keeper.

After the seizure of Malta by the French, the entire judicial system was reorganized and all members of the legal profession were investigated by the Commission of Government in the exercise of their job. They were required to obtain the necessary qualifications and any fraud on their part led to their immediately being struck off¹¹. Even so, specific rules pertaining to the notarial profession during the Napoleonic period in Malta were scarce. From the evidence of acts, it looks as though not a great deal changed. Napoleon does not seem to have had enough time to put the matter in order, as he did in Italy¹².

Even under the British, government contracts continued to be written in Italian, which had become the legal jargon. Notaries were obliged to register title deeds in note form at the Public Registry only until 1859, whereas in Italy the same system dated back to the early beginnings of the Republic of Venice and ceased when Napoleon introduced a more efficient one, characterized by the recording of contracts in full¹³.

Finances at the end of the eighteenth century. Considerations based on the deeds drawn up by the notary Stefano Farrugia between 1796 and 1801.

Although the notarial contracts have been in the hands of many individuals and availed of by several writers, they do not appear to have been analysed as a source of economic data, with regard to the amount of money which may have been put into circulation in Malta during the close of the eighteenth century. This being an interesting period to study, it is hoped that the following pages might be serviceable in leading to a new approach to the subject, even though I have examined the legal documents of only one notary: Stefano Farrugia, who also worked as an actuary of the Civil Court.¹⁴ His deeds, drawn up between 3rd July 1793 and 6th June 1802, are collected in two volumes, housed at the Notarial Archives in Valletta. They are quite patchy, but the second register, starting on 1st September 1795, is in a fairly good state of conservation¹⁵. In spite of the few records taken into consideration, just 328 from 1796 to 1801, we can still draw some important conclusions.

During 1796 Stefano Farrugia registered 301 transactions, of which 74 credits amounting to about 34,390 *scudi*. Most of them were *respondentia bonds*, namely loans of money allowing the borrower to purchase

¹¹ See: Pace J. R., Malta, 1961; Testa C., 193-202.

¹² Refer to *Registré des Deliberations de la Commission de Gouvernement des Isles de Malte et du Goze, 25 Prairial, An VI* (13th June 1798) – *18 Fructidor, An VIII* (5th September 1800), 5 vols. (N.L.M., A.O.M. 6523e); *Bandi 1790-1805* (N.L.M., MS. 430 I/2); “Regolamento sul notariato no.109”, in *Bollettino delle leggi del Regno d'Italia*, vol.2, Milano, 1806.

¹³ Refer to “Regolamento pel Registro degli atti e contratti, no.9” and “Regolamento per gli uffici di conservazione delle ipoteche no.44”, in *Bollettino delle Leggi del Regno d'Italia*, vol.1, 25-62, 313-362. This subject is treated in detail by Di Marco E., 2007, 85-124. With regard to the Maltese system see: Di Marco E., 2011, 51-53.

¹⁴ Under the French rule every Court in Malta had its proper marshals, who put Court's orders into effect, its actuaries, who took notes of the sentences and finally its registrars, who were a sort of custodian, keeping all the official records (Testa C., 195).

¹⁵ Registers of the Acts by the notary Stefano Farrugia (N.A.V., R.255, vol.I-ss.514., vol.II-ss.970).

some goods, in particular spun cotton and oranges, to be sold abroad, exploiting exchange operations. The interest rate changed according to how the freight was carried: by sea or overland. In the first case, the voyage involving a greater risk, the percentage was higher (between 10% and 15%), whereas in the second it averaged around 6% of the value.

There was a variant form of this contract. In fact, three deeds amongst those in the hand of Farrugia were bottomries, which required that the ship was pledged as collateral. That way the lender was not obliged to depend only on the personal security of the borrower¹⁶. In any case, the debtor usually guaranteed the repayment of the loan to the creditor by means of an insurance policy. Under the terms of this contract, the guarantors, often more than one, undertook all the risks of the trip, but withdrew 3% or 4% of the total amount insured, which would be paid in full only in the unfortunate event that the ship or goods were lost. This type of transaction constituted the most frequent item among the deeds of our notary, who recorded 106 insurance policies, adding up to 94,145 *scudi* in 1796 alone¹⁷, and seemed to guarantee the balance of the entire financial system. In fact in that same year Farrugia registered in his documents 94 redemptions of bonds (of which three repurchases of hypothecated holdings), amounting to 37,514 *scudi*; proving that, at the end of the Knights' rule in Malta, debtors were still able to pay back moneys due and their interest. This fact is highlighted by the very small number of *dati in pagamento*, which, broadly translated, means foreclosure sales. In only ten cases did defaulting borrowers sign pledged possessions over to their creditors, amounting to a value of 2,502 *scudi*.

With regard to credits recorded in 1796, the presence of eight real estate sales containing the prerogative of pre-emption is also noteworthy. This clause explained that the seller could redeem the mortgaged properties as soon as he had defrayed the sum of money owed to the buyer-creditor. There were also four loans to finance the purchase of slaves, still largely used in Malta until the arrival of Napoleon, who was to abolish slavery outright.

On the basis of the data above, it may be inferred that the average balance for 1796 was positive, but from 1797 onwards the overall state of finances in Malta began to worsen (See figures 1 and 2). Between 16th January 1797 and 2nd January 1798 Farrugia included in his registers only six transactions, of which two credits and four acts of freeing: two due to repayment of the debts, the remainder depending on the confiscation of pawned estates. Afterwards, up to 26th September 1800, not even one deed was drawn up. This demonstrates the total derangement of the financial state of the country under French rule. From October to December 1800, soon after the surrender to British forces on 5th September, our notary had already recorded 21 contracts, revealing a revival of activities, even though they were all acts of transfer. In fact, debtors had defaulted on loans and hence they were obliged to cede their rights and properties to creditors. This clearly evidences to what extent the Maltese resources were impaired by the consequences of the Napoleonic arrival.

By the mid-16th century the Order's finances had already begun to suffer losses as a result of variations in the exchange rates of various currencies. The revenues, received from possessions in Europe and used to fund the central government of the Knights, had been quoted in local units of account. The Order had laid down the rates of exchange, but had not subsequently taken measures to update them. Thus, decades later Commanderies ended up paying Malta less than their original assessment had stipulated. At the very same moment, expenses for fortifications started rising, aggravating Malta's financial situation. Nevertheless, the system managed to stay afloat until the devastating blow of the confiscation of the Knights' estates in French territory by Napoleon in 1792¹⁸. It has to be observed that, due to this Decree, the Revenue fell from £136,417 in 1788 to £34,663 in 1798, or to about one quarter its previous value¹⁹. And things went from bad to worse when Malta was conquered by the French.

As previously mentioned, in order to cover the increasing expenses stemming from the complete reorganization of the state and military activities, the new government levied taxes on many commodities,

¹⁶ *Respondentia bond* was so called since money was lent on the personal responsibility of the borrower. Stefano Farrugia recorded 59 *respondentia bonds* and 3 bottomries in 1796. See Appendix 2.

¹⁷ See Appendix 1.

¹⁸ Commanderies had been acquired by the Knights as the result of pious bequests in Europe. They were grouped into priores, themselves gathered into the Langues (Hoppen A, vol.3, no.2, 1973, 104-106).

¹⁹ 1,000 *scudi of Malta* were valued at £83.33 in 1798 (Montalto J., *The Nobles of Malta 1530-1800*, Malta, 1980, 286); 10 *scudi* made £1 according to the rate of exchange in 1800 (Hardman W., 548, 552); on this subject see also: *Documenti e notizie sulla Zecca ai tempi del Governo francese*, scritto da J. Lebrun (N.L.M., MS.437).

which aggravated the wretched conditions of the Maltese islanders and the economic difficulties of the island.

Dues were charged on wine, tobacco, salt, timber, on the ships which took water, importation of cereals, postal services, the hiring of servants, registrations and contracts of house leases, in addition to a heavy burden of excises. The inhabitants were called upon to contribute 5/6 of their total revenue. One noteworthy omission was a tax on property, which must have pleased the nobility, whose income was largely derived from their estates²⁰.

National assets to the value of £12,000 (about 144,000 *Maltese scudi*) were ordered to be sold “for the needs of the Garrison and the Navy”. All articles valued at more than £4 (approximately 48 *scudi*) were forcibly ceded. Leaseholds granted for three lifetimes were suddenly altered to a fixed term of 100 years; thus many of those contracts were cancelled at once and the tenants were reduced to poverty. The possessors of claims against the Order and all classes of creditors were unable to obtain payment. Loans advanced by the *Monte di Pietà* were charged at the rate of 6% interest, instead of 4 1/6%²¹.

The unfortunate conditions of the Maltese were further exacerbated by the difficulty of provisioning the island, which was not able to satisfy its population’s food requirements due to the barrenness of the soil. Cotton, cereals and oranges were the most important products of the country, but benefitted the economy to a very limited extent. The production of wheat and barley was only sufficient for nine months’ consumption. The export of raw cotton was prohibited. Spinning was the chief business of the poor, but the quality of the material was too coarse to give it any real market value. The thread was taken mostly to Barcelona and sold for £500,000 (about 6,000,240 *scudi*) per annum; oranges brought in approximately £2,000 (about 24,000 *scudi*).

Manufactured articles or goods for export appear to have been almost non-existent; they comprised Maltese stone (cut for building purposes), cheap cigars, filigree work and coral.²²

During the Order’s rule, essential commodities were imported from various countries of the Mediterranean, chiefly from Sicily, without any export tax and by granting freedom of action to intermediaries such as the Greeks, who settled a prosperous community in Malta, carrying on a thriving trade between the Ottoman Empire and Catholic Europe. The French policy devastated this colony, sentencing to death all Greeks who continued to have any contact with Muslims and putting a stop to any commercial activity.

The situation was further aggravated by the King of the two Sicilies, who had established a period of quarantine for arrivals from Malta, and by the presence of British cruisers, which kept trading vessels in the port of Valletta²³. Poverty increased so desperately that cats were sold for 5 *scudi* each. On 2nd October 1798 the French authorities ordered all wealthy families to loan large sums of money and presently they confiscated noble property. Many notables were even made to face eviction from their mansions in the city. On 26th January 1799 the leaders of insurgents wrote to Nelson asking him to persuade the King of Naples to supply grain on credit against the hypothecation of their estates.²⁴

At the end of 1800, the leases which had run their course during the siege, were renewed for four years and rents raised to one-third more than before. Thus, income from lands rose. Conversely, many houses, having been damaged during the revolution, required expensive repairs; but were occupied by British and Neapolitan officers, who did not pay rental. 3.5% interest was asked on the sale of real-estate.²⁵

²⁰ See Montalto J., 349-362.

²¹ The so-called *Monte di Pietà* and the *Università dei Grani* were maintained and reorganized by Napoleon. The first was a state-owned pawning institution, set up at the end of the XVI century to help the needy and prevent usury. Applicants were allowed to pawn not only precious metals, but also cotton.

The latter was a Corporation in charge of the supply of grain. It was established by the Order for the express purpose of buying wheat and other cereals from abroad, mostly from Sicily, to be sold to people at a controlled price. The institution took money on loan from the general public at a reasonable rate of interest (3% annually). It then repaid the lenders with the profits accruing from the sale of wheat and cereals. This utility was thus seen as a national bank, albeit that banking transactions were outside its aim and activity. It appears to have been the only Fund in which the nobles invested their money. Its monopoly on the importation of oats was abolished on the 24th of June 1798 and from then on everyone was permitted to import that cereal on payment of a small tax, but the *Università* continued to function with regards to corn throughout the whole time the French were in Malta and beyond, being abolished in 1822 (Montalto J., 274; Sammut J., 1992, 77; Testa C., 193-202).

²² Hardman W., 535-536.

²³ *Ibid.*, 74-106; Scicluna H., 1-5; Testa C., 140-172.

²⁴ Montalto J., 356-357.

²⁵ Hardman W., 552-553.

With the arrival of a British garrison and a large fleet, commercial activities soon developed and, owing to Bonaparte's Berlin Decree of November 1806, which closed most European ports to England, Malta became an important emporium, whence Italy and Central Europe were supplied with goods of British origin via the Adriatic. From 30 to 40 eminent English firms established commercial branches on the island, which laid the foundation for trade that, for a century, continued to expand in various directions.²⁶

Conclusion

Although the number of contracts under consideration is restricted, the data retrieved from them are extremely instructive on the state of Maltese finances at the very end of the eighteenth century. They show how important the study of notarial documents could be in gaining insights into an epoch full of transformations, as is the Napoleonic one. Not only do they give us the possibility to collect economic statistics, but they also furnish information about local society. For instance, the names of Francesco Gauci, Giovanni Francesco Sant e Camillo Sceberras often recur as creditors in Stefano Farrugia's records before the arrival of Napoleon. They all were members of that nobility which endeavoured to adapt to the changed conditions in Malta by getting involved in trading and banking –fields that were not properly aristocratic. Some of them became ardent Francophiles. Gio Franco Sant was appointed the Treasurer of the French Commission in 1798 and Camillo Sceberras was one of the most important officials in the French administration. Others instead supported the British, like Baron Francesco Gauci, who was chosen by Captain Alexander John Ball as a member of the reborn *Università of Notabile* on 25th April 1799.

As a matter of fact those families, which were amongst the wealthiest in the early eighteenth century, never overcame their financial troubles and were totally ruined by Napoleon, in Malta as well as all over Europe²⁷. It is to be highlighted that the economic difficulties of the Maltese government had already started before the French arrival in June 1798. In fact in 1797 Farrugia drew up just 6 contracts, whereas in 1796 he had registered 301. This suggests that the big changes which occurred on the island during this period were provoked not only by the Napoleonic regime, but by a vast and complex process involving all European countries at the end of the eighteenth century.

Figure 1: table: Contracts drawn up by the Maltese notary Stefano Farrugia in 1796

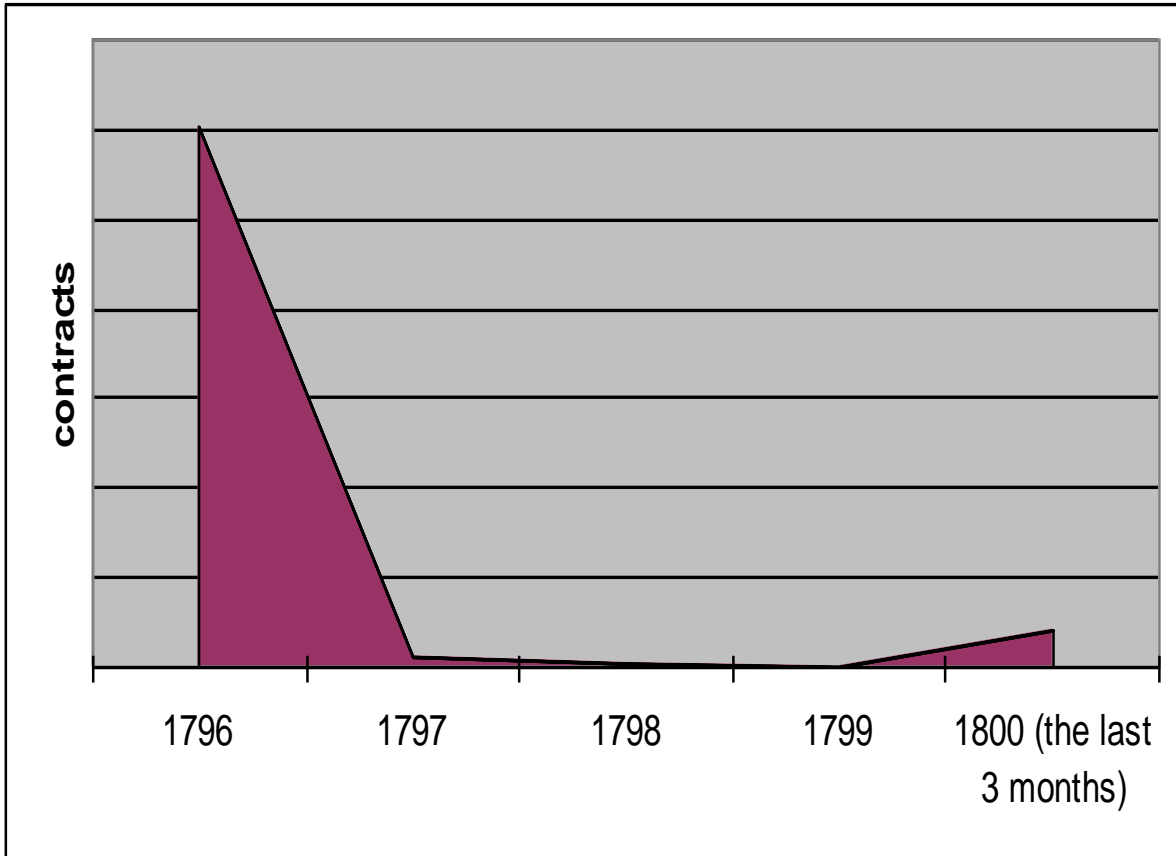
	Insurance policies	Bonds	Redemptions of bonds	Foreclosure sales	Miscellaneous minor acts	TOTAL
Number of CONTRACTS	106	74	94	10	17	301
MONEIS IN <i>scudi</i> of Malta	94,145	34,390	37,514	2,502	/	168,551

(N.A.V., R.255, vol.II, ss.273-902)

²⁶ Hardman W., 537.

²⁷ Montalto J., 279-292 e 349-362.

Figure 2: graphic: Contracts drawn up by the Maltese notary Stefano Farrugia between 1796 and 1800.



(N.A.V., R.255, vol.II, ss.273-942.)

APPENDIX 1

Transliteration of an insurance policy, amongst the most frequent contracts by the Maltese notary Stefano Farrugia (N.A.V., R.255, vol.II, ss.315-318).

Al dì 11 gennaio XIV Indizione 1796

Giorgio Ciantar del fu Salvatore, Gio Maria Fileni del fu Angelo e Giuseppe Masù del fu Gerolamo della Città Senglea per scudi 200

Li medesimi Ciantar e Fileni tanto a nome loro proprio, che a nome e come Procuratori di diverse altre persone sottoscritte nell'a(..) per atti del Signor notaro Michel Angelo Portelli sotto il primo ottobre 1795 tran(..) per scudi 2800

Angelo Bagzja figlio di Benigno della Terra z(..) per scudi 100

Agostino Spiteri del fu Giuseppe della Città Bu(..) per scudi 100.

Totale: scudi 3200

Da me notaro infrascritto conosciuti, presenti avanti a noi, a nome proprio e suddetto.

E per le rate suddette, spontaneamente hanno rispettivamente assicurato ed assicurano a favor di Salvatore Bugeja assente, io notaro per il medesimo dall'ufficio legittimamente stipulante detti scudi 3200 di tari 12 per scudo, su quei effetti balle cotone filato, che per conto del medesimo sono e saranno imbarcati e caricati su brigantino raguseo nominato San Gaetano, capitaneggiato dal Capitano Tomaso Saltarich o altro per lui sarà nel viaggio che deve intraprendere da quest'Isola di Malta per Barcellona nell'andare solamente, con facoltà di poter passare da qualsiasi luogo cammin facendo al medesimo capitano ben visti, dal giorno in cui cominciò a caricare detti effetti sino all'effettivo e totale scarico dei medesimi nel molo di Barcellona, dal rischio di mare, fuoco, vento, tempeste, turchi, infedeli, amici e nemici e ogni e qualunque altra specie di disgrazia sia divina, come umana, eccetto però il rischio delle varie frodi e confiscazioni e non altrimenti.

Per il premio di scudi 106 e tari 8 di tari 12 per scudo alla ragione di scudi 3 o 4 per cento, quali scudi 106 e tari 8 detti assicuratori a nome proprio e suddetto spontaneamente dissero e confessarono d'averli avuti e ricevuti da detto assicurato assente, io notaro per esso legittimamente stipulante in danaro contante rinunciando.

Onde in caso di perdita, che Dio non voglia, di detti effetti nel viaggio suddetto nell'andare solamente in mare, li suddetti assicuratori proprio e a nome suddetto spontaneamente hanno promesso e promettono e solennemente si sono obbligati e s'obbligano dare e pagare al riferito assicurato assente, io notaro di nuovo per esso stipulante, detti scudi 3200 sopra assicurati, come banco in denaro contante in questa Città Valletta fra il termine di mesi quattro continui e compiti da contarsi dal giorno in cui saranno notificati di detta perdita in avanti senza alcuna contraddizione.

Patto che detti assicuratori, mediante il loro rispettivo giuramento fatto toccate le scritture, hanno prestato e prestano il loro consenso e assenso che detto assicurato non sia tenuto e obbligato correre il rischio dell'ottava parte della somma sopra assicurata, nonostante qualunque statuto del nuovo Codice e altre stra(..) grammaticali e non altrimenti.

Quali cose..

Fatto e stipulato in Malta in questa Città Valletta in presenza dell'infrascritti testimoni:

Signor Giuseppe Raimondo Marchesa testimonio,

Gio. Batta Virtù del fu Michelangelo della Valletta altro...

APPENDIX 2

Transliteration of a typical respondentia bond (N.A.V., R.255, vol.II, ss.460-463).

Al dì 19 febbrajo 1796, XIV Indizione

Il Signor Raffaele Schembri del fu Giuseppe della Città Senglea e Antonio Baldacchino del fu Giuseppe di Casal Haxach, da me notaro conosciuti presenti avanti a noi spontaneamente dissero e confessarono d'aver avuto e ricevuto dalla Signora Maria Schembri scudi 1000

Dal Signor Felice Darmanin scudi 200

Dal Signor Raffaele Brissa scudi 50

Da Maria Viola di Giovanni scudi 100

Da maestro Giovanni Adamo scudi 50
Da maestro Filippo Duranti scudi 50
Da Vincenzo Brissa scudi 50
Da Giovanni Maria Borg scudi 50
Da Margherita Cassar scudi 100
Da Mario Spiteri scudi 50
Da Maestro Arcangelo Zammit scudi 50

Totale: scudi 1750

Assenti, io suddetto e infrascritto notaro per li medesimi legittimamente stipulante le suddette somme di tari 12 per scudo in denaro contante, rinunciando a effetto di negoziali nel viaggio che devono quanto prima fare da quest'Isola di Malta per tutta la costa di Spagna sino a Cadice e ivi in Malta su uno o due bastimenti franchi non soggetti a guerra tra Principi cristiani e inimici di nostra Santa Fede, dove si troverà la loro persona o uno di loro su del quale o quali saranno li suddetti debitori o uno di loro durante il termine di mesi venti continui e compiti da decorrere dal giorno della loro partenza da questo general porto di Malta in avanti, a rischio e pericolo e buona fortuna delli suddetti creditori cambisti assenti, io suddetto e infrascritto notaro per li medesimi di nuovo stipulante e accettante su quei danari, effetti e merci che per conto dei detti debitori saranno imbarcati e caricati sia in stipa come sulla coperta di tale o tali bastimenti nel viaggio predetto, eccettuato però il rischio delle varie frodi e confiscazioni e non altrimenti.

Quali scudi 1750, capitale assieme con loro Cambj marittimi alla ragione di scudi 17 per cento e poi per altri mesi quattro alla ragione di tari 6 per cento al mese di suddetti debitori in solidum come sopra spontaneamente hanno promesso e promettono e solennemente si sono obbligati e s'obbligano dare e pagare alli detti creditori cambisti assenti, di nuovo io notaro per li medesimi stipulante come banco in denaro contante in questa Città Valletta fra il termine di giorni otto continui e compiti da contarsi dall'indomani del loro felice ritorno in questo suddetto porto generale dal viaggio predetto senza alcuna contraddizione.

Sotto l'infrascritti patti

E primo che sarà lecito e permesso alli suddetti debitori di poter passare dalla parte di dentro e fuori del Regno di Sicilia cammin facendo con scaricare e caricare e non altri...

Di più che sarà lecito e permesso alli suddetti debitori di poter imbarcarsi su d'una barca speronara maltese da quest'isola di Malta per Napoli, Livorno e Genova per patto...

Di più che sarà lecito e permesso alli suddetti debitori di poter nel ritorno imbarcarsi su d'una nave di guerra della Sacra religione gerosolimitana per patto...

Finalmente che sarà lecito e permesso alli detti debitori di poter mandare il loro fondo sin tutto o in parte con una o più persone negozianti di questa Piazza di Malta e spedirlo a proprie loro spese con rilasciarli scudo uno per cento delli Cambj per patto...

Tutte le quali cose hanno giurato... Onde...

Fatto e stipolato in Malta in questa città Valletta in presenza dell'infrascritti Testimonj:

Signor Annetto Chicaci della Valletta testimonio

Signor Giuseppe per Raimondo Marchesan altro...

Abbreviations:

A.O.M.: Archives of the Order of Malta

N.L.M.: National Library of Malta

N.A.V.: Notarial Archives of Valletta

MS.: Manuscript

R.: Repertorio

Ss: Sheets