

JOINING THE FRAY OF COMMERCE: GOZITAN ENTREPRENEURS IN MALTA (c. 1870-1914)

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It was commerce not industry that signposted the entry of the Maltese Islands into the 'modern' era.¹ The two over-populated islands devoid of natural resources had, by the end of the nineteenth century, been under British rule for almost a century. This colonial predicament, together with the structural limitations to which the islands were subject, contained the kernels that would enable a select minority of the population to become affluent and, eventually, to acquire for themselves, and for their immediate descendants, an enhanced social standing. Although there was constant awareness that this course could lead to ruin as much as success, most of the children and grandchildren of those who succeeded would continue their education, thus consolidating their permanence among the middle classes. Later on, these would also adopt the genteel manners of conduct that were deemed essential for membership to 'genteel society'.² Thus, they would compete with professionals and men of the church (to be joined later on by senior civil servants), and to form with them a heterogeneous, if small, middle class through whose influence the Maltese Islands (but more specifically the area round the port) would consolidate its position as a thriving modern centre at the service of the colonial masters and that thriving middle class itself.

The majority of those who embarked on the way to commerce originated from that restricted (and still more over-populated) area round Grand

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1. For a more comprehensive analysis of Malta's commercial class during this period cf. M. Refalo, *The Maltese Commercial Class 1870-1914: Business, Families, Networks*, Pisa 2010.
2. For an analysis of what is meant by gentility, cf. L. Young, *Middle-Class Culture in the Nineteenth Century. America, Australia and Britain*, Basingstoke, Hampshire 2003.

Harbour. This comprised the capital, Valletta, and the three towns on the opposite side of the port – collectively known as Cottonera and made up of Senglea, Cospicua and Vittoriosa.³ Into these centres flowed also those who smelled an opportunity of bettering their plight. These came from the outlying villages, where the options for advancement were limited – the priesthood, government employment and, for those who could afford the additional expense, a profession. Others peddled goods or provided some sort of service; but, in the small communities, demand could only have been low and profit margins lower still. Still some others – those more enterprising, perhaps – sought in emigration a means of survival. A few recognized the opportunities which the port area afforded. Colonial rule and presence, the needs, comforts, whims and fancies, and vices of the residents and visitors, soldiers and sailors opened new horizons for those with commercial acumen and initiative. And into this fray plunged also a number of Gozitans.

The smaller island of Gozo was, until well into the twentieth century, almost totally dependent on agriculture. During the years, both before and after the period considered here, a small number did leave the island to settle on the larger one. The likes of Adrian Dingli (Crown Advocate who, at one time, was described as ‘the real governor of Malta’),⁴ Fortunato Mizzi (the leader of the *Anti-Riformista* political party)⁵ and Bishop Pietro Pace⁶ are familiar to many. They or their families moved at some time from the smaller to the larger island in order to better fulfil the potential afforded by their professions. In consequence, it may safely be asserted that their settlement in Malta determined their successful careers. Apart from these, there were others, less well-known, who too moved to the larger island. In the case of these, the main thrust behind their move was commerce or trade on a scale unattainable on the smaller island.

It is these few with whom this paper is concerned. It is proposed to examine here the environment which these persons left behind, and that which faced them following their move. Through a number of examples, this paper will also analyse the requirements, the aims and the strategies

3. D. Fenech, ‘Birgu during the British Period’, in L. Bugeja, M. Buhagiar, Stanley Fiorini (editors), *Birgu. A Maltese Maritime City*. Volume 1, Malta 1993, 123-88, 128.

4. For Dingli (1817-1900), cf. A.E. Abela, ‘The Dingli Dynasty: Sir Paolo Dingli – Sir Adrian Dingli – Major Adrian Dingli’ in *Grace and Glory. Malta: People, Places & Events. Historical Sketches*, Malta 1997, and Sir A. Mercieca, *Sir Adriano Dingli. Sommo Statista, Legislatore, Magistrato*, Malta 1955.

5. For Mizzi (1844-1905), cf. entry in M. J. Schiavone, *Dictionary of Maltese Biographies*, Malta 2009.

6. For Pace(1831-1914), *ibid*.

of these persons. In particular, it will consider in some detail one such 'migrant' who appears to have surmounted the difficulties accompanying the transfer of residence admirably well, and to have embarked upon an enterprise – the real estate business – which, as yet, was far from being one of the pillars of the local economy, and one of the preferred routes towards affluence, which it was to become a half century or so later.

It should, however, be stated at the outset that Gozitan entrepreneurs who settled in the port area of Malta were, in effect, no different from their Maltese counterparts. Other than the relocation from one island to the other, they pursued the same strategies and engaged in the same type of businesses. It was their background that was different, and perhaps their ambition. This spurred their move and may have hardened their resolve to succeed.

In this connection, it is relevant to examine, albeit briefly, the environment which these persons left behind. This helps us to better understand the motivations and the promptings which led to the move. In their review of Maltese agriculture in particular, and general economic conditions in general, of the late 1950s, Professor Bowen Jones and his team commented as follows:

'From a consideration of the demographic history of the islands, in terms of political, economic and cultural changes, and against the background of the landscape palimpsest, one is forced to strange conclusions, viz. that the concept of 'over-population' or 'optimum population' has no historically valid meaning in a Maltese context.'

This, they observe, has been due to the ability of the local population to take advantage of every single development in such a way that these have led 'to the creation of wider opportunities for the gaining of wealth.'⁷ In other words, what Bowen-Jones and his colleagues found strange was that, despite the much loudly proclaimed over-population of the Maltese Islands, the inhabitants have always managed not only to survive but also to thrive. Their ability to survive was, at least for some, dependent upon some form of trading, however petty this might have been. However, few were those who uprooted themselves and their families in order to place themselves where profitable opportunities were easier to come by, and fewer still were those who managed to be successful.

7. H. Bowen-Jones, J. C. Dewdney, W. B. Fisher, *Malta. Background for Development*, Durham 1960, 161.

During the nineteenth century, but also later and for decades yet to come, the structural limitations particular to the Maltese Islands constrained Gozo much more than the larger island. Although less densely inhabited, the great majority of the population was illiterate and the whole island was practically dedicated to farming – apart from the cotton manufacture proto-industry, in decline by the late nineteenth century.⁸ These structural limitations acted as a brake that held back possible alternatives. A comparison with the rural areas of Malta cannot be taken too far. The narrow channel separating the two islands was not only a physical but also a cultural and psychological barrier as well. Bowen-Jones and his colleagues, quoted earlier, observe that the peasant population of the Maltese Islands ‘consisted of subsistence farmers, depending on their holdings for all but very few of their requirements.’ However, his anecdote comes from the village of Gharb in the smaller island, not from Malta. He says that,

‘... even in 1958, the story was heard at Gharb of the almost legendary Gozitan farmer of a century ago who spent six pence per annum – three pence on paraffin and three pence on having his donkey shod.’⁹

The present writing is concerned with an earlier period, that constituting the last leg of what Eric Hobsbawm calls ‘the long nineteenth century,’ namely 1870 – 1914. And, needless to say, the persons referred to here were not pioneers. They were preceded by others who had left Gozo and settled on Malta, becoming affluent (or bankrupt) in the process.¹⁰ Those who succeeded shed their peasant background and, within two or three generations, their families became fully-fledged members of the Maltese middle classes. Nor were these to be the last persons to do so.

Three premises are essential for a proper appreciation of the moves, the actions and, above all, the opportunities which these men made, took and saw and which acted as stimuli – or as deterrents – to their marked sense of initiative.

First of all there were failures as well as successes. Unfortunately, however, history has always narrated victory rather than defeat, success

8. cf. J. Chircop, ‘Maltese Cotton Manufacture under British Rule’ in *Bank of Valletta Review*, No. 15, Spring 1997, 47-59.

9. Bowen Jones, 111.

10. These earlier ‘migrants’ may indeed have encouraged or aided those arriving in Malta during the period under review here. In this sense, therefore, later arrivals would have had their resettlement facilitated in some measure.

rather than failure. It is relatively easy to find sources dealing with successful entrepreneurs, but equally difficult – often impossible – to trace the merchant who uprooted himself to settle elsewhere, only to discover that he could not make it, and who made his way shamefully back home, sank down the social scale, or optimistically decided to leave the islands.

Secondly, the period which is the focus of attention here, but more particularly its first two decades, was marked by increased commercial activity in Malta. The opening of the Suez Canal in 1869, and the consequent increased shipping business and port activity, were an economic boon for the island. To this must be compounded the presence of the British garrison and the Navy, together with British bureaucrats, and residents or visitors from every corner of the globe. An indication of the commercial activity which these generated may perhaps be gleaned from the evidence of one of the witnesses before the Royal Commission of 1912.¹¹ The witness observed that, during the Navy's stay in Grand Harbour, sailors spent around one thousand pounds daily in the shops – mostly the wine shops – around the harbour; and there were rumours that the more correct figure was nearer two thousand pounds.

Thirdly, the magnet which attracted Gozitans to Malta was Grand Harbour and its immediate environs. These areas drew also many from the rural population of the larger island itself. There, the main areas of activity were business and trade, and the supply of services. Some figures help to appreciate this: in 1871, over 40 per cent of the total population of the Maltese islands lived in Valletta, Floriana and the Three Cities. By 1911, when the intra-mural demographic expansion had reached saturation point and there was a steady outflow to suburban centres, the figure was still as high as 25 per cent. On the other hand, the population of Gozo increased at a much slower pace: during the period 1870 to 1914, when the total population of the Maltese Islands increased by sixty per cent, that of Gozo went up by thirty per cent.

It was not only demographic growth that was nearly static on Gozo. The few educated persons were either professionals or ecclesiastics: Gramsci's 'organic intellectuals' with 'a higher or at least a different living standard ... and consequently represent[ing] a social model for the peasant to look to in his aspiration to escape from here and improve his condition.'¹²

11. *Report of the Royal Commission on the Finances, Economic Position and Judicial Procedure of Malta.*

12. Quentin Hoare and Geoffrey Nowell Smith, A. Gramsci, *Selections from the Prison Notebooks*, London 2005, 15.

Furthermore, commercial activity was limited, perhaps to the point of inexistence. The subsistence farmer, as Bowen-Jones observes, had limited needs: most of these could be satisfied by an occasional visit to the Sunday market in Victoria. Otherwise, there simply existed neither a market nor a consumer. The only exception was lace-making. This had been an important proto-industry on Gozo, particularly because it absorbed female labour. And even if, by the last quarter of the nineteenth century, the industry was already on the wane, most Gozitan women declared themselves to be lace-makers rather than housewives or farmers (or as unemployed) in the decennial census.

Gozitan merchants establishing themselves in Malta generally followed the same branches of business as those pursued by their Maltese counterparts. The main activity, accordingly, related to the wholesale and/or retailing of foodstuffs. One, Antonio Bajada, born in Città Vittoria, Gozo, but residing in Valletta, had managed to acquire on lease two stalls in the Valletta market. In addition, he also had storage space in the basement of the market. His business in foodstuffs and related goods was successful enough that, by September 1894, he established a partnership with his son Salvatore (who was born in Valletta) in order to operate the market stalls. The inventory drawn up by father and son reveals a well-stocked business. Not only were the stalls and the space in the market basement full, but Antonio also stored some goods at his own residence. Incidentally, he resided at 6, *Strada Felice*, described as being *vicino mercato* (near to the market).¹³

A much larger business had been set up in Valletta by another Victoria-born merchant, Matteo Tabone. In 1882, Matteo was secure enough in his financial position to call into the business his three sons. It was agreed that the business would be run by the three sons with the father retaining the role of investor (*socio capitalista*). Hence, the agreement between them stipulated that, while the capital for the business, including the leasehold over two stores at the Marina, was to be furnished by the father, the three sons would be *soci d'industria* (the working partners). The business had started off as one dealing in foodstuffs; however, by the time the partnership was drawn up, it had expanded as follows:

'Per trafficare in commestibili, cereali, coloniali, oli, frutta e tutt'altro che crederanno.'

13. Notarial Archives Valletta (NAV), Deed Not. Francesco Schembri Zarb, 10 September 1894.

The business was capitalised at sixteen thousand *scudi* – a considerable sum wholly contributed by the parent. Two conditions related to the business itself were imposed. The father retained the right to supervise the business and the direction it would take, and to receive interest at the rate of 4% on any monies which he advanced.¹⁴

More attentive to his own interests was Fedele Grima, a merchant born in Garbo (Gharb) and resident in Valletta. He, too, set up a partnership with his three sons: one which, in 1894, was valued at over fifty-six thousand and eight hundred *scudi*. And he too found no objection in dividing all eventual profits between his children and himself. What, however, he enjoined his children to do was to look after their parents so long as these were alive and, in particular, he specified not to let them need anything, particularly those items which could be found in the business's stores (foodstuffs). Hence, Fedele Grima, who at the time of the constitution of this partnership must have been of advanced age, tried to ensure that, at least in so far as the necessities of life were concerned, he and his wife would not miss for anything.¹⁵

The same Fedele Grima, sixteen years earlier, already living in Valletta, demonstrated his business acumen when he agreed with a clerk, Eugenio Mifsud, born in Cairo but resident in Sliema, to operate a business in Cyprus. That partnership was set up in August 1878, the same year when that island passed under British administration in the aftermath of the Russo-Turkish War of 1877-78. Although Fedele Grima, like most of his colleagues, was illiterate, he was far from being unaware of the potential commercial opportunities which had been provided by the extension of British rule to that island.¹⁶ Unfortunately, whether that business thrived or not could not be ascertained.

On a still larger scale were those enterprises engaging the ship chandelling, thereby catering for the substantial number of vessels berthing in Grand Harbour during that period. One example of this type of business has already been mentioned elsewhere and will not be repeated here.¹⁷ That firm, Samuel Grech & Co., led by a trader born in Nadur who first settled

14. NAV, Deed Not. Giorgio Fiorini, 6 August 1882.

15. NAV, Deed Not Odoardo Pellegrini Petit, 20 April 1894. For other merchants dealing in foodstuffs, see for example, the partnership established between Ludgarda Galea from Valletta and *negoziante* Antonio Borg born in Nadur and residing also in Valletta (NAV, Deed Not. Alfio Vella, 23 August 1883); see also NAV, Deed Not. Emmanuele Lauron, 12 August 1876, for another partnership between Xeuchia (Gozo)-born merchant Salvatore Bezzina and clerk Ruggiero Eynaud from Valletta.

16. NAV, Deed Not. Odoardo Pellegrini Petit, 2 August 1878.

17. Refalo, 150-52.

in Calcara (Kalkara) and subsequently in *Strada Levante* at Valletta, had extensive dealings with both navy and merchant ships. By 1889, the value of the firm was over £5,100 sterling.

However, it was not only foodstuffs that interested Gozitan merchants. They were acutely aware of the potentialities offered by the port area and those inhabiting them irrespective of whether these were their fellow countrymen or British soldiers, sailors and bureaucrats. Accordingly, Gozitans, like their Maltese counterparts, engaged in a number of business activities such as, for example, the opening and running of wine, spirits or coffee shops. At Valletta, there was a great demand for establishments of this nature. Thirsty sailors and soldiers wandered around the streets of the capital in search of wine shops and, in smaller measure, there was also a demand for coffee shops. Indeed, the limitation on the issue of licenses for these shops and the impact of the consumption of alcohol on soldiers and sailors was a constant preoccupation with the government. Periodical reports were commissioned to establish whether their number should be curtailed. Furthermore, there was the constant fear – probably founded – that the wine served by the lower-level establishments was tampered with, and thus could cause health problems to those who consumed it. This notwithstanding, there existed a number of such establishments where Gozitan-born merchants and traders were involved. Taddeo Trevisan, son of a lawyer from Gozo (and born in Victoria), had established one such shop with two brothers who hailed from the village of Xaghra in Gozo.¹⁸ Something must have soon gone awry between the partners because, in less than two months, the partners agreed to dissolve their business. Trevisan, who had originally forked out some money for the purchase of fittings and furnishings for the premises at 35-36, *Strada Teatro*, Valletta, received the sum of £20 sterling in settlement of his claims and the business was henceforth to be operated by the two brothers alone.¹⁹

More ambitious, possibly because they managed to find the right type of partners, were those Gozitan-born merchants who embarked upon businesses connected with financial services. One such merchant was an Anselmo Mercieca from Rabato (Victoria), Gozo, who not only had set up a bank and a currency exchange business but also branched out in another enterprise – with the same partners – dealing with jewellery. This business was operated from two establishments, both at *Strada Mercanti*, Valletta.

18. NAV, Deed Not. Giovanni Calleja Schembri, 7 March 1881.

19. NAV, Deed Not. Odoardo Pellegrini Petit, 22 April 1881.

In 1884, after one of the original partners had died, it was decided to split up the businesses. The jewellery business was assigned to Mercieca and Michele Borg from Valletta with the banking business going to the heirs of the original third partner. The two enterprises – jointly and individually – must have been particularly successful: among the assets of these partnerships there were two schooners, named *Giovanna Rosa* and *Victoria* which were eventually assigned to Mercieca and the other partner.²⁰

One other example is being mentioned to illustrate the abilities of Gozitan-born merchants (abilities not solely restricted to them but also common to Maltese-born ones) to discover those areas where business could be profitable. A Gozitan-born merchant, Antonio Grech, had set up business with an Irishman – Robert Johnston – and another Maltese from Cospicua (Natale Zammit) to carry on the business of ‘boiler makers and brass founders.’ In a port like Grand Harbour, four years after the opening of the Suez Canal and the consequent increased business, the servicing of visiting ships was certainly a good commercial opportunity.²¹ Indeed, it is evident from an examination of the relative deed drawn up between the parties, that the business was doing well. When agreement was reached that Johnston would opt out of the business – a mere seven months after the business had been set up – it was calculated that there were £375.6s in profits. The split between the partners could not have been acrimonious, considering that the Maltese partners agreed to pay a commission of 5 per cent to Johnston on any business passed on to them by him. Johnston was apparently returning home because he agreed not to compete with the enterprise, in Malta, under a penalty of £100 for each breach of this condition.

The final example comes from an area of business which was still in its early stages: the real estate market. This example is remarkable because this line of business was not the tried and tested one revolving round wholesaling or retailing of foodstuffs and other consumables. It related to property speculation – a venture requiring a considerable initial capital outlay accompanied by the ability, and financial strength, to wait before profits, and a regular income, could accrue. The last three decades of the nineteenth century witnessed a gradual increase in the number of property dealings, even if these were punctuated by years of decline.²² As yet the

20. NAV, Deed Not Amabile Bezzina, 5 April 1884. Another example of a currency-exchange partnership by a Gozitan-born merchant is that established by Angelo Pace from Nadur and his son Giuseppe, both residing in Valletta (NAV, Deed Not. Giovanni Calleja Schembri, 16 December 1871)

21. NAV, Deed Not. Achille Micallef, 27 May 1873

22. For a more comprehensive analysis of the real estate market during the period cf. Refalo, 105-113

number of real estate dealers was relatively low. The bulk of land and built-up properties remained in the hands of the larger landowners (the nobility), the Church and the Government. If the first were hampered by entail from freely disposing of their property, both Church and Government generally preferred to rent (for short or long periods) their property rather than sell it. Those entrepreneurs who embarked upon this line of business would generally follow the same investment strategy. However, these did not generally have the substantial amount of capital required to accumulate property. It is for this reason that the risk accompanying property acquisition during this period was greater than other types of business. That a 'newcomer,' then, should embark upon it merits perhaps a more comprehensive analysis than those already referred to. Furthermore, property dealings have the advantage of leaving more visible traces for the historian to pick up. Unlike consumables, transfers of immovable property required recourse to notaries and the drawing up of deeds. This is certainly a boon for the historical researcher.

It is not known when Lorenzo Camenzuli, born in the small Gozitan village of Garbo (Gharb), went to live in Valletta. However, by 1865 he was definitely established there and was dealing in property. It is probable that, during the first fifteen years of his residence in the capital, Camenzuli was engaged in some other line of business, or possibly employment. His property transactions between 1865 and 1881 are limited to two transfers of property situated at Gozo,²³ the purchase of two grave sites at the Addolorata Cemetery,²⁴ the purchase of undivided shares of two properties (one in Valletta and the other in Cospicua)²⁵ and, finally, a substantial residence with land and outbuildings in *Strada Ridolfo*, Sliema.²⁶ For a potential property dealer, seven deeds in a period of sixteen years were few. However, these early purchases constitute early markers of the business strategies which would be adopted by Camenzuli in subsequent years.

The first strategic step was his permanent establishment on the larger island. Indeed, Camenzuli would always reside in Valletta even if his commercial interests lay elsewhere. The sale of the property on Gozo, and the purchase of the gravesites in Malta, point unequivocally to a permanent

23. NAV, Deeds Not. Salvatore Galea Balzan, 22 January 1871; Not. Giuseppe Antonio Parodi, 16 December 1881

24. NAV, Deed Not. Francesco Saverio Camilleri, 2 August 1875

25. NAV, Deeds Not. Vincenzo Napoletano Souchet, 16 June 1866, and Not. Annunziato Frendo Azzopardi, 13 August 1865

26. NAV, Deed Not. Annunziato Frendo Micallef, 23 October 1869

shift in residence.²⁷ This notwithstanding, Camenzuli does not appear on the voting lists of the period although he was both literate and in possession of sufficient capital.

The second step relates to Camenzuli's business strategies. In so far as properties in Valletta were concerned, Camenzuli seems to have been on the lookout for undivided shares – potential owners of shares in property who, for a variety of reasons, were willing to sell to third parties rather than to the other co-owners. Camenzuli would follow this strategy with intensity in subsequent years. Between 1887 and April 1895, he purchased eight such properties, mainly in Valletta. As has been stated elsewhere, the purchase of undivided shares of property was relatively common among property dealers during that period.²⁸ Acquiring a property in stages may have provided an opportunity to lower the price. Additionally, in case of failure to purchase the entire property, there would generally be a ready buyer in the form of the other co-owners of that same property. What is different in the present case (interrupted only by one exception) is that Camenzuli does not appear to have disposed of any of these undivided shares. Furthermore, and apart from undivided shares, Camenzuli was not loath to purchase rooms forming part of larger properties. This he did, for example, in January 1891 when he bought from the wife of a petty trader, *'La sala segnata n. 5 esistente nella casa d'affittavoli in Valletta, Str. San Giuseppe, 92, avente il diritto di proprieta' dell' entrata, del cortile, del pozzo, del canale immondo, delle scale e della terrazza.'*²⁹ These types of purchases strengthen the presumption that the reason underlying them was to secure a regular income. This strategy rather than one of selling at a profit (as later property developers would do) enabled dealers like Camenzuli

27. Despite the severance of ties with his island home, Camenzuli must still have retained a sentimental link with the village of his birth. Apparently, he was born in a district of the village of Għarb which was subsequently to become the parish of San Lawrenz (elevated to parish status in 1893). According to Emm. Fiorentino & A. Grasso, *Giuseppe Cali 1846-1930*, Malta 1991, 58, who quote from the San Lawrenz parish archives '... the San Lorenzo titular painting was paid for by a merchant, Lorenzo Camenzuli ... It cost £25 to which Parish priest Debrincat added £1.' Giuseppe Cali painted, at least four other depictions of St. Lawrence, apart from those found in the Parish Church of Vittoriosa. Of these, the one at the *Sacro Cuor* Church in Sliema (the locality where most of Camenzuli's business was conducted) appears not to have been commissioned by him but rather by a certain Lorenzo Vassallo (cf. W. L. Zammit, *Tas-Sliema fis-Seklu XIX*, Malta 2000, 242). According to an anecdote related to the author by Mr. George Borg, Librarian at the Reference Library, Victoria, Gozo, Camenzuli asked a friend from the village of San Lawrenz what he could do for the church. The friend asked for the altar piece, which Camenzuli duly commissioned from Cali.

28. Refalo, 109

29. NAV, Deed Not. Francesco Schembri Zarb, 30 January 1891

to ensure a regular income, at the same time safeguarding the capital. Nonetheless, over the longer period, inflation and the rise in the cost of living would erode much of the value of that income. When, furthermore, the property was granted on perpetual lease (emphyteusis), this resulted in the gradual, but inexorable, erosion of the investment. However, these effects would have been felt by the children and grandchildren of Camenzuli and his colleagues rather than themselves.

The third step, too, concerns business strategy and refers to the location of the properties purchased. Valletta and Sliema occupied his focus of attention. In later years, he would concentrate almost exclusively on the latter town. Sliema, during the last decades of the nineteenth century, evolved from a small fishing village into a populous centre, attractive to the middle classes, British officials and those moving from the congested port area, but not exclusively.³⁰ As a closer analysis of the latter deeds entered into by Camenzuli shows, there were also tradesmen, artisans and lower class employees who sought to build their residences in that locality.³¹ However, even if the Gozitan entrepreneur concentrated his attention on the seaside town, Valletta also continued to occupy his attention. A comparison between the types of properties purchased in the two localities not only throws light on the commercial acumen of the individual. It, also, allows us a glimpse into the social conditions – and the resultant commercial opportunities – obtaining during the period reviewed here.

In Valletta, Camenzuli generally sought properties lying in the lower, less fashionable sectors of the city. Whether it was undivided shares of such properties or mere rooms (rookeries) in *case d'affittavoli*, Camenzuli seems to have granted these on short term leases. The single exception which he made related to an August 1887 purchase when he acquired an undivided share of a number of properties, including half of tenement 50, *Strada Zecca*.³² Within eight months he had sold this central property to lawyer Paolo Luigi Vella.³³ In a certain sense, this disposal was not exceptional, but rather in line with Camenzuli's strategy of retaining Valletta properties which lay in the peripheral areas. Together with that property Camenzuli also acquired the leasehold of diverse properties in *Strada San Marco* and *Strada San Patrizio* – streets forming part of the notorious

30. For more about Sliema cf. Zammit (2000).

31. See *infra*.

32. NAV, Deed Not. Francesco Schembri Zarb, 17 August 1887.

33. NAV, Deed Not. Francesco Schembri Zarb, 28 April 1888.

*Manderaggio*³⁴ – as well as some rooms (which included *stanza per uso di animali ... passaggio scavato nella roccia ... camera con mangiatoie per animali*) in *Strada Vallone*, Birchircara (Birkirkara). Later on, Camenzuli also purchased properties (including rooms and stores or undivided shares of them) in *Strada Fontana*, *Strada San Giuseppe*, *Strada San Domenico*, *Strada Forni*, *Strada Stretta* (where he acquired an undivided half of a rookery) together with two shops in *Strada Teatro* and an undivided share of a house in *Strada San Paolo*.³⁵ None of these appear to have been sold during Camenzuli's lifetime.

In so far as Sliema properties were concerned, Camenzuli's strategy was dictated by his purchase of a large tract of land. After the initial purchase of the house in *Strada Ridolfo* (which he subsequently sold) he did acquire other properties there.³⁶ His major coup, however, was the acquisition by title of perpetual emphyteusis of over twelve *tumoli* (approx. 13,400 square metres) *della Clausura "Ta Giaffar" con un ricetto nei limiti di S. Giuliano in contrada tal Calcara nella strada detta "ta Mrabat"* from Baroness Anna Maria, wife of Baron Doctor Lorenzo Cafici, and her children in 1890.³⁷ Nine years later, having partitioned this land into building sites (and having opened a street through it as is evident from his transfer of a divided portion to the Director of Contracts in 1893),³⁸ Camenzuli started granting by title of long lease (emphyteusis) a number of such building sites. Between July 1899 and April 1906, he made fifty-five grants – enough to guarantee him the naming of a street after him in the locality.

Who sought such building sites? At the turn of the nineteenth century and the first decades of the twentieth, the population of Sliema had swelled to around 13,000. Among these were civil servants, officials, both British and Maltese, and professionals. However, the increased presence of the middle classes brought about a corresponding demand for artisans, dealers and petty tradesmen. Hence, not only were acquisitions of these building sites made by such persons as *commerciante* Francesco Calleja (who, alone,

34. cf. Anon., *The Manderaggio. Notes Historical and Others*, Malta 1938.

35. Vide, for example, NAV, deeds Not. Salvatore Galea Balzan, 2 September 1889; 7 November 1890; Not Francesco Schembri Zarb, 30 January 1891; 30 September 1891; 21 November 1891; 16 March 1892; 28 March 1893; 24 April 1894; 25 October 1894; 16 April 1895; 20 April 1895; 13 June 1896.

36. See, for example, the purchase of property at *Strada Prince of Wales*; NAV, Deed of Not. Francesco Saverio Camilleri, 20 May 1882.

37. NAV, Deed Not. Salvatore Galea Balzan, 29 April 1890.

38. NAV, Deed Not. Antonio C. Briffa, 19 October 1893.

acquired fifteen building sites),³⁹ but also muratore Salvatore Xuereb,⁴⁰ *fruttivendolo* Michele Cutajar,⁴¹ and *falegname* Spiridione Camilleri.⁴²

It has already been observed that Camenzuli was literate, in that he could sign his name on the deeds. However, that self same signature reveals that, rather than actually being really literate, he could sign his name. This notwithstanding, and in confirmation of his increased affluence, both his daughters were married to middle class, literate exponents. In 1887, within six months of each other, Lorenzo Camenzuli married off his two daughters Carmela and Alfonsa. It was probably the first wedding – Carmela's – that enhanced the status of the family. The bridegroom was lawyer Enrico Zammit from Senglea. Zammit (1857-1906) was not only a lawyer. He entered into the political fray on the side of Fortunato Mizzi, and was the editor of the short-lived *Afrique Maltese: Organe des interets generaux del Maltais establis en Algerie, Tunisie, Tripolitaine*.⁴³ The gift made by the father to his daughter reflected not only the affluence of the family but also its commercial activities. This included a building site and a house in Sliema, cash, jewellery and household goods (including clothing) valued nearly £300; £200 in cash and *titoli Egiziani privilegiati del valore di £400*.⁴⁴ In June of the same year, the second daughter too got married. The husband, this time, was *scritturale* Alfredo Calleja from Valletta. Once again, the dowry, and a donation made by the father, are evidence of the wealth accumulated even if, contrary to the Zammit wedding, no immovable property changed hands. This time the dowry consisted of the considerable cash payment of £1,250 and the dowry was valued at £345, consisting in jewellery, clothing and household goods.⁴⁵

In the process of ascending to the affluent middle classes, Camenzuli, like other Malta-born entrepreneurs, sought also to ensure a spiritual investment of some of his earnings. Whereas earlier he had purchased grave sites, in 1901 he constituted at the Church *del Sacro Cuore di Gesù della Sliema* a foundation for the celebration of a mass each and every

39. NAV, Deed Not. Francesco Schembri Zarb, 21 November 1891.

40. NAV, Deed Not. Francesco Schembri Zarb, 5 October 1903.

41. NAV, Deed Not. Francesco Schembri Zarb, 6 June 1904.

42. NAV, Deed Not. Francesco Schembri Zarb, 25 April 1905.

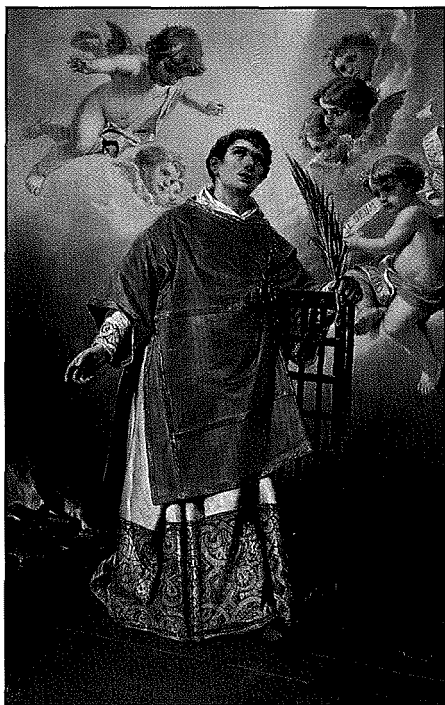
43. M. J. Schiavone, *Dictionary of Maltese Biographies*. Vol. 2, Malta 2009, s.v. 'Zammit, Enrico'.

44. NAV, Deed Not. Salvatore Galea Balzan, 21 January 1887. The house donated by the father (51 *Strada* Prince of Wales) would probably be the same one where Enrico Zammit and his wife subsequently resided. In the 'List of Persons Entitled to Vote for Election of Members of Council to Government' on 1901 (*MGG*, 26 Feb. 1901), Enrico Zammit LL.D. is indicated as resident at number 57 of the same street.

45. NAV, Deed Not. Salvatore Galea Balzan, 26 June 1887.

Friday of the year (except Good Friday), in perpetuity.⁴⁶ By doing so, the Gozitan trader was performing gestures common among the affluent middle classes of the late nineteenth century (as well as earlier, and later ones).⁴⁷ It is interesting to note, here, that this foundation was established in the locality where Camenzuli's business interest lay, rather than in his town of residence.

Neither Lorenzo Camenzuli nor the other Gozitan-born entrepreneurs and traders may have attained the highest level of affluence which a minority of their Malta-born counterparts did. Nonetheless, they constitute examples of ambition and initiative, willing to leave behind their island of birth and to capitalise on those structural deficiencies and political conjectures which the Maltese Islands were passing through. Through the move away from Gozo where opportunities were limited indeed, but without emigrating away from Malta as so many others did, they managed to succeed and to thrive. Of course, it should never be forgotten that the examples mentioned here narrate success. However, this should not blind us to the fact that there must have been many who were unsuccessful. Among these latter, there must have been those that could not integrate, failed, sought employment, as well as others who faced ultimate defeat and returned home, or else emigrated elsewhere. However, those who did succeed integrated well with the commercial community of the larger island and, within two or three generations, would take their place among the upper middle classes of the island.



Parish Church of San Lawrenz, Gozo: Giuseppe Cali's depiction of the titular altarpiece that was paid for by Lorenzo Camenzuli, a successful Gozitan entrepreneur at Malta. (cf. supra, footnote 27, page 265)

46. NAV, Deed Not. Francesco Schembri Zarb, 22 September 1901.

47. In this connection see M. Merluzzi, S. Deschler-Erb and M. Refalo, 'The Illusion of Sacrifice', in *Routines of Existence*, editor J. Carvalho, 121-62 (forthcoming)

What about women? Unfortunately, the sources for commercial activities have not been kind to women. The then current legal structure vested rights of administration and representation in the husband. This often resulted in relegating the wife to a passive role in commercial transactions. Nonetheless, the evidence gleaned from the sources indicates that women – whether Maltese or Gozitan – were not averse to undertake business activities when circumstances so demanded. In particular, when a husband-father died leaving minor children, the wife had to somehow carry on the business or, alternatively, find the proper means to wind it up. In similar cases, whether it was Maltese or Gozitan mothers, the decision was usually that of carrying on the business in the interests of the children and of the wife herself. One anecdote, rare in the case of Gozitan-born women, but much more common for their Maltese counterparts should illustrate this.

When Gaetano Demarco died in August 1879, he was survived by his Gozitan-born wife, a son, and a brother Amabile (the latter having also been his business partner). Amabile took over the administration of the business until, some years later, he informed the widow that, due to health reasons, he would not be able to carry on. He stressed, however, that *egli avrebbe fatto lo sforzo di continuare la Ditta, se dai profitti ne percepisse due terzi*.⁴⁸ Maria was not amenable and agreed to dissolve the partnership. She immediately set up a new one, with her son and two other partners, one of whom may have been a relative, since he also bore the surname Demarco. Maria took the role of sleeping partner, contributing 3000 *scudi*. The son and the new partners had unlimited liability. This new partnership was established for a tentative period of two years, renewable for further periods. The administration of the business was entrusted to the male partners. Tancredi Isouard Demarco and Giovanni Wismayer – the two new partners – were clerks; and they were entrusted with the keeping of proper books and in general to furnish *tutta la loro industria ed esperienza che hanno in commercio per lo sviluppo e buon andamento della società*.⁴⁹ Maria's and her own son's share of the business remained what they had been under the old partnership: Maria being entitled to five twelfths of the profit, the son a twelfth with the rest going to the new partners.

* * * * *

48. NAV, Deed Not. Emmanuele Lauron, 12 March 1883: 'but nonetheless he would have made the effort to continue in the business if, from the profits of the business, he received two thirds'.

49. *Ibid.*

A pattern seems to emerge from the analysis of these enterprises. In the first place, most Gozitan-born merchants were illiterate. Accordingly, they sought partners who would be able to keep proper books and deal with the bureaucratic side of the business and, naturally, who could be trusted. Of course, there was a price to pay for this commodity. In his Cyprus enterprise, Fedele Grima parted with a third of the profits in order to acquire a literate partner. The agreement stipulated that the role clerk Eugenio Mifsud would perform in the business was of *tenendo in buon regola i libri commerciali*.⁵⁰ Similarly, Xeuchia-born merchant Salvatore Bezzina's partnership with Ruggiero Eynaud, another clerk, stipulated that Bezzina would finance all the business operations while Eynaud

*si obbliga a prestare tutta la sua industria ed attività nel maneggio di tutti gli affari ed interessi riguardanti la società, e così dovrà tenere regolarmente i libri commerciali, la corrispondenza e tutt'altro tendente al benessere della società medesima.*⁵¹

Although hampered by a lack of literacy, Gozitan-born merchants sought those activities which would yield the best opportunities. Wholesaling or retailing of essential commodities – foodstuffs, more particularly – took pride of place. This was the favoured commercial activity among Maltese entrepreneurs in general and was not limited to those noted here. At the same time, less popular activities like financial operations, luxuries and alcohol also fell within the purview of Gozitan-born merchants. There was, then, the less common enterprise embarked upon by Camenzuli.

In the search for profit, all men of commerce, wherever born, sought to capitalise on the prevailing circumstances. Strict colonial rule and the introduction of the English language at the expense of Italian may have irked some people like Fortunato Mizzi. Equally, Protestant proselytizing (always under the watchful eye of the Governor) and 'modern' or secular trends may have equally worried the Archbishop and his cohorts. However, men of commerce were unfettered by such constraints. Rather, colonial rule and 'modern' trends opened new avenues of commerce and provided commercial opportunities. In equal measure, such structural deficiencies as over-population, lack of resources, and illiteracy were the basis upon which a few could acquire substantial wealth.

50. NAV, Deed Not. Odoardo Pellegrini Petit 2 Aug.1878

51. NAV, Deed Not. Emmanuele Lauron 12 Aug.1876

In the case of those born on the smaller island of Gozo, however, there was the essential requirement of placing oneself within a market where supply and demand could be exploited. This required a relocation which, no doubt, many would not survive. For those that did survive it, the opportunities for growth and for enrichment were the same as for those of the larger island. A sense of initiative and, perhaps, an underlying awareness that the *scudo* or the pound beckoned from Malta's port area facilitated the 'migration'. What is completely missing from the sources is one example of a Gozitan who operated his business from his island home. But this is, after all, predictable. With limited communications and limited means, it was hardly possible for Gozitans to remain on home soil and effectively carry on a commercial activity in Malta. The scarcity of cash circulating on the smaller island, exemplified in the introductory part of this writing, was but one of the limitations obtaining there.

In reality, and apart from the initial difficulties connected with translocation, there is no appreciable difference among those who engaged in trade and commerce in the Maltese port area during the late nineteenth and early twentieth century. All were faced with the same difficulties; those that succeeded generally pursued tried and tested avenues of commerce and trade. For those who moved from one island to the other, it was the capitalisation of those limitations that prompted their move and their eventual success. In doing so, they prepared a launching pad so that their direct descendants could vaunt an enhanced status and a few steps up the social ladder.