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❧ CI SCRIVE IN TEDESCHO!  
THE FLORENTINE MERCHANT-BANKER  
TOMMASO SPINELLI AND HIS  
GERMAN-SPEAKING CLIENTS (1435-72)  
BY KURT WEISSEN\*

Economic historians have generally attributed little importance to the business activities of Italians in Germany in the period before 1500. Fernand Braudel coined the expression "the Western circuit" (*Occidente accerchiato*) to describe the area in Europe in which the Italians were active in the Late Middle Ages as businessmen. This circuit refers to the circle that may be inscribed on a map of Europe, demarcating the major trade routes of the Italians. The starting point is the Ligurian ports; setting out from them, the Italians circumnavigated the Iberian peninsula en route to the Low Countries. The circle continues overland through the Rhine valley and over the Alps to the German Trade Center (*Fondaco dei Tedeschi*) in Venice, and from there to Tuscany, Rome, and South Italy.<sup>1</sup> Germany lies outside this circle. Its businessmen had to establish their own business connections with the Italians. Tradesmen traveling from the Hansa and from the southern German cities brought their wares to the markets and fairs west of the Rhine and south of the Alps in order to trade with the Italians?<sup>2</sup>

\*I'm very much indebted to Dr Robert Babcock for his translation of this essay into English.

1. Fernand Braudel, "L'Italia fuori d'Italia. Due secoli e tre Italie," in *Storia d'Italia* (Turin, 1974), pp. 2109ff.

2. This is the opinion of Arnold Esch, "Bankiers der Kirche im Grossen Schisma," *Quellen und Forschungen aus italienischen Archiven und Bibliotheken* 46 (1966): 326-48: "[Germany was] ausgespart aus dem Netz der italienischen Kontore, von den klassischen Handbüchern des zeitgenössischen italienischen Handels gänzlich übergangen." Cf. also Federigo Melis, *L'economia fiorentina del rinascimento. Opere sparse di Federigo Melis*, vol. 4, ed. Bruno Dini, Istituto internazionale di storia economica "F. Datini" (Prato/Florence, 1984), p. 17: "Ad est del Regno [of France] e di là dalle Alpi centro-orientali . . . la penetrazione fiorentina è stata occasionale."

Hermann Kellenbenz concluded that the presence of Italians in Germany in the High and Late Middle Ages was of little importance. Cf. Hermann Kellenbenz, "Gli operatori economici italiani nell'Europa centrale ed orientale," in Bruno Dini, ed., *Aspetti della vita economica medievale* [Atti del convegno di studi nel X anniversario della morte di Federigo Melis, Florence-Pisa-Prato, 10-14 marzo 1984] (Florence, 1985), pp. 333-58. Also, Bruno Dini ["L'economia fiorentina e l'Europa centro-orientale nelle fonti toscane," *Archivio Storico Italiano* 153 (1995): 633-55] mentions only a few business operations of Florentines in Germany, though he argues that these increased around 1500

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The Italians dominated the business and set the terms and language. According to Pierre Jeannin, the various Italian dialects had the same importance as a lingua franca of trade in the Late Middle Ages that English has today as a language of international business. The Italians had, therefore, no need to learn foreign languages. Armando Sapori expressed this bluntly: "The problem of learning foreign languages was non-existent."<sup>3</sup> The Italians suffered from no language barrier, since they assumed it was their trading partners' problem. It was the Germans' obligation to learn Italian or to find some other means to exchange information.

One result of this situation was that a large number of loan words from Italian business terminology entered the German language; many of them are still used today (for example, Bank, Konto, Bankrott, Kontokorrent). No such linguistic borrowing occurred in the other direction.

Since the publications of Braudel and Sapori, a considerable amount of new information about Italians in Germany has come to light; among the new sources of information is the Spinelli archive at Yale. In view of this new material, the Rhine no longer seems such an absolute boundary between the two business circles. In particular the Florentines, beginning in the fourteenth century, played an important role in the larger German business towns, first as bankers, then later as silk traders.<sup>4</sup> The new information requires a reconsideration of Sapori's claim, for if the Florentines, singularly or in small groups, lived in Germany and carried on a steady business with Germans by correspondence, then it is worth investigating again what business language was used.

#### KNOWLEDGE OF GERMAN AMONG THE FLORENTINES

From February 1434 onward, the Florentine banker Tommaso di Lionardo Spinelli lived in Basel in order to manage a bank for Galeazzo Borromei at the Council of Basel. For the duration of this Council, a large colony of Italians resided in the city. These included delegates to the Council and their servants, doctors, bankers, and merchants. Spinelli rented bank space from the wealthy Basel merchant Wernli von Kilchen. In an area of hardly more than fifty meters there were banks run by the Medici and the Alberti from Florence, and the Guar-

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when at the German courts the influence of the Renaissance accelerated the demand for luxury goods from Italy.

3. Armando Sapori, *La mercatura medievale* (Florence, 1972), p. 52.

4. Cf. my study, *Deutschland als Markt der Florentiner Bankiers (bis 1474)*, in press, 2000.

ienti from Verona. None of these branches was intended to last beyond the length of the Council. The bankers did not cross the Alps because of the economic importance of Basel, but solely because they had to follow their most important clients. Whenever an important group of church officials needed to reside outside of Rome for an extended period, the bankers had to follow. The clerics were accustomed to direct access to the international financial system of the Italians, and for their part the bankers had in the Roman curia their best customers for financial dealings, luxury trade, and precious stones.<sup>5</sup> It is no surprise that there are few German names on the debtor and creditor lists of Tommaso Spinelli in Basel. His most important customers were the delegates to the Council; his business contacts were other Florentines and Milanese in Bruges, Venice, London, and Florence.<sup>6</sup> He had no need during his fourteen-month stay in Basel to learn German. Neither he nor any other of the bankers living in Basel during this period learned to speak German.<sup>7</sup>

A similar situation can be seen in Bruges, which from 1320 until well into the fifteenth century was the most important center for business between the *popoli nordici* and the *popoli germanici*. In the year 1440, at least 40 Venetians, 40 Milanese, 36 Genovese, 22 Florentines, and 12 Lucchese lived in Bruges.<sup>8</sup> The Italians dealt with one another in their native tongue and learned neither German, nor English, nor Dutch, nor French. It is reported of Giancarlo Affaitadi that he lived for forty years in the Low Countries without ever learning a single word in a foreign language.<sup>9</sup>

There were situations in which the Italians were confronted by a large German majority. From the twelfth century onwards, families from the northern towns of Asti, Milan, and Como emigrated north across the Alps, and in many cases largely lost their Italian language and identity. So, for example, the Tscheckenbürlin family, of considerable note in Basel in the Late Middle Ages, were descendants of the

5. Ibid.

6. There are two balance sheets of this bank surviving: Beinecke Rare Book and Manuscript Library, Yale University, Spinelli Archive, Gen. Mss 109 (hereafter YUSA), box 90, folders 1700, 1703.

7. Dego di Bernardo degli Alberti and Antonio d'Adovardo Gianfigliuzzi resided for about 10 years in Basel without leaving a trace of their activities in German. Lamberto di Bernardo Lamberteschi lived from 1438 to 1457 in Basel. He, however, had been exiled from Florence by the Medici and was compelled to accommodate himself more closely to the local customs.

8. Jean A. van Houtte, "Mercanti, imprenditori e banchieri italiani nelle Fiandre," in Dini, *Aspetti*, pp. 151-70, at p. 158.

9. Saponi, *Mercatura*, p. 52.

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Ceccopieri. Italian descent was also claimed by the Mötteli, Muntprat, and many others among the leaders of the business class.<sup>10</sup>

There were also Florentines, who are at the center of this brief investigation, in Germany. Three brothers of the Agli family are recorded at the beginning of the fourteenth century in Esslingen and in Schwäbisch Hall, where they were active as minters. The evidence of their business activities north of the Alps is limited to two documents,<sup>11</sup> but we learn interesting details about one of them from the too-little-read *Trecentonovelle* written in 1380 by Franco Sacchetti. He writes about Ugolotto degli Agli: "twenty years ago there was a certain Ugolotto degli Agli in the city of Florence . . . at least eighty years old, who because he had picked up the habit in Germany, liked to speak German."<sup>12</sup> This brief passage is not only of interest for economic historians, but also for cultural historians. The preference of this old man to use, even in Florence, the German he had learned as a young man contrasts sharply with the wide-spread Renaissance distaste for the barbaric language of Germany. Even Enea Silvio Piccolomini, who in other respects expresses favorable opinions about Germany and the Germans, could not resist making negative comments about their language.<sup>13</sup>

But it was not only the language of the Germans that the Italians found horrible, they also attributed to them four particular characteristics: drunkenness, gluttony, melancholy, and hot tempers (furor). Sometimes they added uncleanness, debauchery, rapaciousness, avarice, and the like. Renaissance Italians considered it self-evident that Germans had little intelligence. Positive comments are hard to find in Italian literature, although Germans were generally considered to be good craftsmen and to be unpretentious.<sup>14</sup> There were, in short, many reasons, both cultural and fashionable, why the Renaissance Italians did not learn the difficult language of Germany.

That the aged Ugolotto degli Agli returned to Florence is typical of the Florentines who worked as bankers in the fourteenth and fif-

10. Traugott Geering, *Handel und Industrie der Stadt Basel. Zunftwesen und Wirtschaftsgeschichte bis zum Ende des XVII. Jahrhunderts* (Basel, 1886), p. 74.

11. Cf. Robert Davodsohn, *Geschichte von Florenz*, 7 vols. (Berlin, 1896-1925), iv. 311.

12. "E' non è vent' anni che fu un Ugolotto degli Agli nella città di Firenze . . . e avea bene ottant' anni, perché era uso nella Magna, volea favellar tedesco"; cf. Franco Sacchetti, *Il trecentonovelle*, ed. Emilio Faccioli (Turin, 1970), pp. 199f.

13. Peter Amelung, *Das Bild des Deutschen in der Literatur der italienischen Renaissance (1400-1559)* (Munich, 1964), p. 174. A typical example from a Renaissance poem by Burchiello: "Fà che non sii Pollacco, ne Tedesco / Ma parla Fiorentin, con larga fronte." Cited by Amelung, *ibid.*, who also cites a number of other derogatory remarks about the German language.

14. *Ibid.*, pp. 150f.

teenth centuries in the major German trade cities. Even far from home, they maintained their Florentine identity; and, so far as one can tell, none of them intended to remain permanently north of the Alps in order to integrate themselves fully into German society. They maintained their mother tongue and used it as their language of business. Gherardo Bueri kept his books for forty years in Italian while living in Lübeck. After his death no German was in a position to liquidate his business, and two Florentines were called in to assist the city authorities.<sup>15</sup> Three years before his death, at a time when he had already lived several decades in Northern Germany and was married to a daughter of the mayor of Lübeck, Bueri had written to Cosimo de' Medici that he would, without hesitation, return immediately to Florence in the event he was selected by lot for one of the city's offices.<sup>16</sup>

Aside from Ugolotto degli Agli, there is no record that any of the Florentine bankers or silk merchants living in Germany ever learned the language. This is true for Bueri and his successor in Lübeck, Francesco di Filippo Rucellai; as well as for Bartolomeo di Domenico Biliotti in Cologne, Lamberto di Bernardo Lamberteschi in Basel, and Aldobrandi, Villani, Vecchietti, and Bettoni in Nuremberg, although each of them lived and worked for many years in German-speaking regions. Although it is probable they acquired some basic knowledge of German for daily use, they never made it their business language.

The Hansa cities learned early that fluency in foreign languages gave them an important business advantage over their competitors. They passed a number of measures to restrict non-citizens in their areas of jurisdiction from learning their language. The Hansa officials in Bruges frequently sought to limit competition by creating obstacles that prevented their competitors from learning German. These measures were not, however, enacted against the Italians, but rather against the Dutch.<sup>17</sup> The Italians were never numerous enough in the

15. Raymond de Roover, *The Rise of the Medici Bank (1397-1494)* (Cambridge, Mass., 1963), p. 64.

16. Archivio di Stato di Firenze, Mediceo avanti il Principato (hereafter MAP), filza 13, nr. 66. A further example of Florentine patriotism: Antonio Gianfigliuzzi left Florence in 1433 to work in the bank of the Alberti in Basel. After about ten years he moved on to Geneva and Lyon, where he died. He had his corpse transported to Florence so that he could be laid to rest in his family's traditional burial place in S. Trinita. His son, who had lived his entire life outside of Florence, died shortly before the end of the century in Geneva, and he too desired that his corpse be laid to rest in Florence; cf. Buonomini di S. Martino di Firenze, *Archivio Gianfigliuzzi, Testamenti 1340-1759*.

17. Hans-Peter Bruchhäuser, *Kaufmannsbildung im Mittelalter. Determinanten des Curriculums deutscher Kaufleute im Spiegel der Formalisierung von Qualifizierungsprozessen*, *Dissertationen zur Paedagogik*, 3 (Cologne, 1989), p. 152.

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trade zones controlled by the Hansa to present a threat. And, as men-  
tioned above, they never made the slightest effort to learn the  
Lübecker or the Dutch language.

I have found only a single entry in the German language in a Flor-  
entine businessman's book. It occurs as the last entry on the last page  
of the "manuale di mercatura di Saminiato de' Ricci." Saminiato  
began this book in 1396; it was completed twenty years later by Anto-  
nio di Messer Francesco Salutati, an employee of the Medici.<sup>18</sup> It is the  
only *practica di mercatura* in which the city of Constance, where Salu-  
tati resided during the Council and where he probably completed the  
book, is mentioned—in fact, repeatedly. The German entry is thor-  
oughly puzzling, but it is clearly written by a German hand: "Ach  
liber her got hilf und berat. Meyn wylligen trewn dinst zuvor. Liber  
her, ewre gnaden las ich zu wyssen, als mire meyn bruder Iohannes  
myr alle meyne gutte und geld genommen hat, und das hat er geton  
[ . . . ? ] eyn rechtte skolkheit als eyn peine und frouter harn[ . . . ? ]."<sup>19</sup>

There is one period in which it appears that the Venetians may have  
had a somewhat greater interest in the German language, in spite of  
the fact that they were prevented by an imperial prohibition from  
conducting business in German cities. The earliest surviving Ger-  
man-Italian language textbook was composed in 1424 by Georg (or  
Jörg) von Nuremberg.<sup>20</sup> The work is divided into three parts: a word  
list, conjugations, and short dialogues about everyday business, for  
example, bargaining over prices and transacting credit purchases.  
The German words in Georg's text are in a Bavarian dialect, the Ital-  
ian words are in Venetian. This text has been extensively studied by  
dialectologists and folklorists, but there are no studies of its impor-  
tance for economic history nor for the evidence it provides of the  
mentality of the businessmen who used it.

On the basis of the teaching methodology employed in it, scholars  
have concluded that the book was not written for the sons of the lead-  
ing German businessmen, but for Italian businessmen and bankers in  
small- and medium-sized firms. Passages that confirm this assump-  
tion are, for example, "Warumb mien vater hant mich her zu euch

18. Antonia Borlandi, ed., *Il manuale di mercatura di Saminiato De' Ricci*, Università  
di Genova. Istituto di storia medievale e moderna. Fonti e studi, 4 (Genoa, 1963).

19. Biblioteca Nazionale Centrale di Firenze, Fondo Panciatichi, 71, c. 33v.

20. Cf. Oskar Pausch, *Das älteste italienisch-deutsch Sprachbuch* (Vienna, 1972). Two  
copies of the book survive, one in Vienna in the Österreichischen Nationalbibliothek,  
the other in Munich in the Bayerischen Staatsbibliothek. They have 100 and 109 leaves  
respectively and are written by a single scribe. See also Cecilie Hollberg, "Handelsall-  
tag und Spracherwerb im Venedig des 15. Jahrhunderts. Das älteste deutsch-italienische  
Sprachlehrbuch," in *Zeitschrift für Geschichte* 9 (1999): 773-91.

gesant / Vnd er pitt euch daz ir ein weing zw im chumpt / . . . Er wil daz ich deuzc mit euch red / ym ist gar wol damit, benn er mich hort deucz reden mit etwen,"<sup>21</sup> and "Ich gee deucz lernen."<sup>22</sup>

Wolfgang von Stromer suggested that this effort of the Venetians to learn German was related to the suspension in 1423 of the imperial trade embargo against Venice.<sup>23</sup> It remains unclear, however, precisely why the Venetians suddenly began to study German, since they still could not travel to Germany to conduct business. It is unlikely that they undertook the effort to learn German simply to do business with the Germans who lived and worked at the Fondaco dei Tedeschi in Venice.

#### GERMAN BUSINESSMEN WITH KNOWLEDGE OF ITALIAN

Early in 1435 Tommaso Spinelli returned to Italy, leaving behind in Basel Giovanni da Castro as his business manager.<sup>24</sup> Spinelli wrote to him on 29 July 1437 about a transfer exceeding 3,000 florins from Nuremberg to Ferrara, where the Pope was at that moment residing.<sup>25</sup> He complained to his manager not only that the sum was too high for a transfer, but also that the German business partners Wernli von Kilchen of Basel and Peter von Watt from Nuremberg sent to him the documents written in German: "Troppa soma fu avere tratto, e poi e' ci scrive in tedesco . . . Credo che a Varnieri no' farò altra risposta a una sua, avuta pure in tedesco, dove mi parlla di detti ducati 3 mila e si del tempo."<sup>26</sup>

Tommaso was amazed and obviously annoyed that the Germans wrote to him in their native tongue, since there were in the High and Late Middle Ages many Germans who spoke and also wrote Italian. Spinelli clearly expected that two businessmen of such stature, who had close contacts with Venice and had probably lived there themselves for an extended period, would write to him in Italian.

Already in the thirteenth century a Norwegian advised his son, who wanted to become a trader, "If you want to attain perfect understanding, then learn every language—but especially Latin and Italian,

21. Pausch, *Sprachbuch*, p. 51.

22. *Ibid.*, p. 52.

23. Wolfgang von Stromer, Rezension von Pausch, *Sprachbuch in Mitteilungen des Vereins für die Geschichte der Stadt Nürnberg* 62 (1975): 307–09, at 308.

24. Spinelli established the bank at the papal court for Galeazzo di Borromeo Borromei, but directed it himself. Galeazzo was related to the important Milanese family, but conducted his businesses from Venice and Florence. He died in 1434, though Spinelli continued to conduct the activities in Basel and at the papal court in the interest of the Borromei heirs.

25. YUSA, box 89, folder 1694. See illustration, p. 119.

26. *Ibid.*

Handwritten notes in a cursive script, likely a marginalia or a separate document, running vertically down the right side of the page. The text is difficult to decipher due to the cursive and some fading, but appears to contain names and possibly dates or references.

a chumpt / . . . Er wil nit, benn er mich hort rnen."22

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Letter of Tommaso Spinelli, 29 July 1437 (box 89, folder 1694). The image shows a handwritten document in a Gothic script, likely Italian, with a header that reads "Tommaso Spinelli 29 July 1437". The text is dense and covers most of the page.

since these languages will get you the farthest."<sup>27</sup> It was already widely known that Italian was a necessary language for a European businessman. But there were considerable differences between the traders who were in contact with the Low Countries, and those who were oriented toward the Italian trading centers.

In Bruges, the Hansa salesmen normally resided for only a few weeks or months in order to sell their wares and buy new ones to take back home. There is not a single known instance of a Hansa trader who dealt in Bruges and knew Italian. The situation was entirely different in Venice, where already before 1400 there is evidence of German businessmen speaking Italian. In 1392, the Venetians Amadi and Bicherano wrote letters in the Venetian dialect to the Kress-Gesellschaft in Nuremberg. The business dealings described in the letters are very complex, so there must have been agents in the Nuremberg bank who had very good Italian.<sup>28</sup> This is also true of Hermann Reck, who was active in Venice on behalf of the Rummel of Nuremberg and on 19 February 1419 wrote a letter of exchange in Venetian. This letter was commissioned by an employee of the Medici bank, Bartolomeo de' Bardi, and sent to the Rummel in Nuremberg, ordering them to pay 35,000 ducats to the Pfalzgraf bei Rhein. This payment was the ransom for Baldassare Cossa, who was imprisoned in Heidelberg. In 1415 he had been deposed as Pope John XXIII and remained under arrest.<sup>29</sup>

There are many other examples of residents of Northern Germany and the Hansa using Italian in their contacts with Venice. Most of them learned the language during a study period in the city. The key to success for a German of the fourteenth or fifteenth century who wanted to conduct international trade was a period of residence in Italy. And Venice was the city of choice for German traders. The earliest document that records the presence of young Germans studying in Venice is from the year 1308. In addition to learning to calculate on the abacus, they also went to school "to learn grammar."<sup>30</sup> It is recorded of Georg von Regensburg that in 1342: "He was in Venice to

27. Hans-Peter Bruchhäuser, *Quellen und Dokumente zur Berufsbildung deutscher Kaufleute im Mittelalter und in der frühen Neuzeit*, Quellen und Dokumente zur Geschichte der Berufsbildung in Deutschland; Reihe C, 4 (Cologne, 1992), p. 97.

28. Philippe Braunstein, "Relations d'affaires entre Nurembergeois et Vénétiens à la fin du XIVe siècle," *Mélanges d'Archéologie et d'Histoire* 76 (1964): 227-69.

29. Christa Schaper, "Die Ratsfamilie Rummel," *Mitteilungen des Vereins für Geschichte der Stadt Nürnberg* 68 (1981): 1-107, at 39.

30. "Ad audiendum gramaticam"; cf. Henry Simonsfeld, *Der Fondaco dei Tedeschi in Venedig und die deutsch-venetianischen Handelsbeziehungen*, 2 vols. (Stuttgart, 1887), i. 8; cf. also Stromer Rezension.

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54): 227-69.  
lungen des Vereins für Ge-

Der Fondaco dei Tedeschi in  
vols. (Stuttgart, 1887), i. 8;

learn the language."<sup>31</sup> Jakob Fugger spent several years in Venice and afterwards liked to sign his letters "Iacopo."<sup>32</sup> At times there were large groups of "German adolescents" who had been "sent by their parents to our city so that they might learn our language and the use of the abacus."<sup>33</sup>

A few German businessmen sent their sons to be educated in other trading centers of Italy. Lienhard II. Hirschvogel reports in his chronicle about the education of his younger brother Franz, "In the year 1460, on the 16th of December, his father sent him to Florence to learn to speak Italian. On the 18th of April 1465 he left there and returned home." He was eleven years old when he left home. It is not known in which Florentine bank the young Hirschvogel was trained.<sup>34</sup>

There is also a textbook for learning Italian preserved in the Biblioteca Estense in Modena and dating to the year 1430. An early student has immortalized himself with this inscription on the last page of the volume: "Gregorius von Lassnick: he learned his Italian right here in this book, studying under a strict man named Master Wylhelm Vençon."<sup>35</sup> The expressions that he learned are mostly derived from the everyday language of businessmen:

"Q. What is your profession?

A. I am a broker in the Fondaco dei Tedeschi."<sup>36</sup>

During the Middle Ages, Germans considered fluency in foreign languages to be a typical characteristic of businessmen. German literature of the period is full of passages in which someone seeks out a businessman because his foreign language skills are needed. Arnold von Harff, who went on an educational travel adventure between 1494 and 1496, was always eager to have businessmen as his traveling partners since "they know the languages and the roads."<sup>37</sup>

31. "Qui est Veneciis causa adiscendi linguam," Simonsfeld, *Der Fondaco*, i. 484.

32. Götz von Pölnitz, *Fugger und Medici. Deutsche Kaufleute und Handwerker in Italien* (Leipzig, 1942).

33. "Adolescentes Theotonicos . . . missos per parentes eorum ad hanc urbem nostram, ut discant linguam nostram et abachum," Simonsfeld, *Der Fondaco*, i. 289.

34. "Ano domini 1460 a di 16. Dezember hat ihn sein Vater von hinauss gesendet gen Florenz, da welsch lernen reden, darnach in den 1465 Jarn dj 18 abril zog er dan auss und kom her haym"; cf. Bruchhäuser, *Kaufmannsbildung*.

35. "Gregorius von Lassnick der hat walsch hyr ynne yne dysseme buch gelernt bey einem bydderen mann, der heysst meyster Wylhelm Vençon"; cf. Poul Höybye, "Glossari Italiano-tedeschi del Quattrocento," *Studi di filologia italiana* 32 (1974): 143-203, at 144.

36. "Chi è vostro mestiere?—Waz ist euer hantberch? E'son sensalle in fontego—Ich pin unterchauffel in dem teuzcen hauss," Höybye, "Glossari," p. 159.

37. "Sij wissent sprache ind wege"; cf. Robert Peters, "Das Mittelniederdeutsche als Sprache der Hanse," in P. Sture Ureland, ed., *Sprachkontakte in der Hanse. Aspekte des Sprachausgleichs im Ostsee- und Nordseeraum* (Lübeck, 1986), pp. 65-88, at p. 78.

When his advancing age compelled Tommaso to retire somewhat from an active role in his business affairs, his nephew Lionardo took his place. In the period after 1460, he maintained very close banking relations with an array of German businessmen (Anton Paumgartner, Konrad Pirckheimer, Heinrich Meichsner, and many others), all of whom, excepting the Vöhlh von Memmingen, wrote to him in Italian.<sup>38</sup>

Now a word about the encounters between Germans and Italians in Spain. There are as yet no detailed studies of these contacts, so no general conclusions can be drawn. An individual case that is particularly noteworthy is the exchange of letters from the year 1448 between a citizen of Cologne and a Florentine. When Abel Kalthoff returned to his home town on the Rhine after a residence of many years in Spain, the Medici retained him as their correspondent. Probably the two entrepreneurial families had become acquainted in Spain. The letters written by the Florentine partners are in Italian. Apparently Kalthoff had learned this language as a common business tongue in the large Italian colonies in Barcelona and Seville. There is, in contrast, no evidence that he learned Spanish during his stay on the Iberian peninsula.<sup>39</sup>

#### SOLUTIONS TO THE PROBLEM OF COMMUNICATION

Tommaso Spinelli had to take the two German letters mentioned above to someone who knew the language. At the papal court there were always plenty of clerics from Germany who could help him. In other places, he could use professional translators. Presumably it was just such language difficulties that provided the original impetus for the creation of the brokering profession. The Germans sought out middlemen in Bruges who understood the Italians and their business dealings when they wanted to transfer money to western or southern Europe. Often they turned to the hosts, or keepers of the inns, in which they lodged. For the Italians this was a familiar practice, for they dealt with innkeepers in many parts of Europe and regularly sought them out in their travels. For this reason, the word "host" became for the Italians in the fourteenth century synonymous with business partner / correspondent.<sup>40</sup> The van der Beurse family of innkeepers played an especially important role; they assumed such a central position in dealings between the traders from the Hansa

38. Cf. Weissen, *Deutschland*.

39. Archivio di Stato di Firenze, MAP 82, nr. 179. Cf. de Roover *Medici Bank*, p. 128.

40. Cf. Richard A. Goldthwaite, Enzo Settesoldi, and Marco Spallanzani, *Due libri mastri degli Alberti. Una grande compagnia di Calimala, 1348-1358*, 2 vols. (Florence, 1995).

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towns and the Italians that their inn became one of the most important meeting places for trade.<sup>41</sup> Brokers were also used in Venice, but in contrast to the practice in Bruges, it was the Germans who performed this task in Venice.<sup>42</sup>

In a later period of their career, it is documented that Tommaso and his nephew Lionardo resolved the language problem by employing in their firm agents who were born in Germany. Their names appear in the company's books: Averardo della Magna, nostro famiglio (1460), Burcardo (1463), Sifredi (1465), Jachopo di Nicholayo della Magna, mio famiglio (1466), Arigho della Magna, nostro famiglio (1466), and Gherardo della Magna, nostro famiglio (1466). Also the "Tilimano," whom Spinelli refers to as *mio servidor*, would seem from his name to have been a German. There are also Germans among the assistants whom the Florentine Gherardo Bueri employed in his bank in Lübeck; but, in contrast, in the records of the temporary banks at the Council of Basel, German names appear only among the cooks and servants.<sup>43</sup>

It was distasteful to Tommaso that he had to have his business correspondence translated by a third party. This was not only unsuited to the discretion expected of a banker, but also caused him great concern; he feared that mistakes that occurred in translating might cost him money.<sup>44</sup> He demanded therefore that the Germans who did not know Italian use Latin.<sup>45</sup> The requirement to use Latin was no problem for the Germans. Through the middle of the fourteenth century most of the businessmen from the Hansa who conducted international trade used Latin not only for notarial documents,<sup>46</sup> but also for their correspondence and bookkeeping. Also among the Southern Germans there were many traders who knew Latin; Franz Pirckheimer the Elder (1388-1449) was a silk and brocade dealer, yet he owned an imposing library of books on medicine, natural sciences, alchemy, and theology. This direct ancestor of the famed humanists

41. Jean A. van Houtte, "Von der Brügger Herberge 'Zur Börse' zur Brügger Börse," in Jürgen Schneider, ed., *Wirtschaftskräfte und Wirtschaftswege. Festschrift für Hermann Kellenbenz* (Stuttgart, 1978-81), v. 237-50.

42. Simonsfeld, *Der Fondaco*.

43. Cf. Weissen, *Deutschland*.

44. "Che ci è di nicistà di ghovernarci per mano d' altri . . . ché a nullo modo intendo d'avermi a inbochare per le mani d'altri d'averni a fare leggiere le lettere, ché ssai quanti a quei erori a mio danno si potrebe pigliare," YUSA, box 89, folder 1694.

45. "E si vogliamo che da hora innanzi, de' danari che la lettera del chanbio sieno in latino," *ibid*.

46. Jürgen Schneider, "Innovationen und Wandel der Beschäftigungsstruktur im Kreditgewerbe vom Spätmittelalter bis zur Mitte des 19. Jahrhunderts," in Hans Pohl, ed., *Innovationen und Wandel der Beschäftigungsstruktur im Kreditgewerbe*, Bankhistorisches Archiv, Beiheft 12 (Frankfurt am Main, 1988), pp. 21-39, at p. 25.

Willibald and Caritas Pirckheimer copied out Latin books in his own hand. His library was so important to him that he placed it in the first position in his will.<sup>47</sup> Even if this liberally educated tradesman was an exception, it was, nonetheless, usually quite easy for a less-well-schooled businessman to find a notary who could assist him with Latin. There are numerous examples of commercial documents written by German notaries in the Medici archive in Florence.<sup>48</sup> Notaries also played a role as translators when there were lawsuits between Germans and Florentine émigrés in Germany. This is demonstrated, for example, in a suit between the Florentine Raffaello di Iacopo Vecchietti and a woman from Nuremberg. After the death of the woman's husband, Vecchietti demanded that she pay her late husband's outstanding debts. The account books of the deceased were translated by a notary into Latin, so that both parties would have access to the data.<sup>49</sup>

German businessmen also had recourse to clerics when they needed something translated.<sup>50</sup> The employment of ecclesiastics in the service of salesmen, because it was prohibited by the church, was not without its problems for many banks. Nonetheless, there is ample evidence for such activity.<sup>51</sup>

Also from the Italian side some knowledge of Latin could be assumed, even though Italian had already replaced Latin as the business language in the thirteenth century. The education of an apprentice in a bank always included, in addition to the study of the abacus (abacco) and of trade (mercatura), the study of Latin grammar (grammatica). Although for obvious reasons the Italians preferred, when possible, to communicate in their own tongue, they were, nevertheless, almost without exception capable of reading letters written in Latin. And for the most part they were also able to write them.<sup>52</sup>

47. Arnold Reimann, "Die älteren Pirckheimer," in *Festgabe der Gesellschaft für Deutsche Literatur zum siebzigsten Geburtstag ihres Vorsitzenden Max Herrmann* (Leipzig, 1935), pp. 1-7.

48. Cf. Giulia Camerani Marri, *I documenti commerciali del fondo diplomatico mediceo nell'Archivio di Stato di Firenze, 1230-1492, Regesti*, Biblioteca dell'Archivio Storico Italiano 3 (Florence, 1951).

49. Stadtarchiv Nürnberg, B 14/II, N, folios 37v, 70r, 88v.

50. Peters, "Mittelniederdeutsche." Rudolf von Ems reports in his epic *Der guote Gerhart* (ca 1230) about an international trader who took along a cleric on his travels through Russia, Livonia, Prussia, and the Levant.

51. Bruchhäuser, *Kaufmannsbildung*, p. 132.

52. So, for example, an employee of the bank of Filippo Borromei in Geneva sent letters in October 1438 to the manager in Antwerp by way of Basel, and included with them letters of the Medici, "Ultimam meam tibi scripsi per Basileam sub litteris illorum de Medicis"; Archivio Borromei, Isola Bella, Famiglia, Filippo di Vitagliano.

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Among the Florentines, there were even businessmen like Francesco d'Altobianco degli Alberti who wrote poetry in Latin.

#### CONCLUSION

This reconsideration of Saporì's thesis suggests that the circumstances were more complex than the Italian historian imagined thirty years ago. In those areas where the Italians lived in large colonies and could dominate trade and banking, they determined the language of trade. The Germans then were obligated to deal with the language problem. But where the interests and the balance of power were otherwise, the Italians had to be more accommodating to the Germans and to take steps to bridge the language barriers.

For reasons of privacy, it was never desirable for either group to employ third-party translators. The Germans sought to address the language problem by learning foreign languages. It is recorded of a few of them that they became fluent in more than one foreign language: these were international traders who had served apprenticeships in Venice or Lyons. The Italians preferred to employ Germans in their companies and to avail themselves of the services of these German employees when they needed translators.

In the fourth quarter of the fifteenth century, the number of young Germans who traveled to Italy to become businessmen and to learn the Italian language increased markedly. To this same period can be traced a development that Jean-François Bergier referred to as "a new banking concept." Within a few years the Germans managed to become, after the Florentines, the second international banking power.<sup>53</sup> In 1474 the last Florentine banker left Nuremberg. In 1496 the Fugger opened in Rome a branch office of their bank, and thus began the "Age of the Fugger." Their readiness to learn foreign languages was not the only reason the Germans were able to tilt the balance of power in their favor, but it was certainly an important factor.

53. Jean-François Bergier, "From the Fifteenth Century in Italy to the Sixteenth Century in Germany: A New Banking Concept?," in *The Dawn of Modern Banking* (New Haven, 1979), pp. 105-29.