

XVII. Pawnbrokers' Accounts from Roman Egypt

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I

The many lists and inventories of personal property that are found among the papyri recovered in Egypt, although not in themselves of great importance, are often of philological interest because they yield a considerable number of words that are rare or unknown from literary sources. Like the private letters they provide clues to the spoken language and its pronunciation, not the less because they are frequently produced by persons of little education. At the same time they pose many problems that are, more often than not, insoluble in our present state of knowledge. The purposes for which the lists are intended are many and varied. They may be inventories of the property of temples, monasteries, churches, or public buildings, lists of articles disposed of by bequest or gift, bills of lading, pawnbrokers' accounts, and even shopping lists, items some countryman has asked a friend to buy on a trip to the metropolis or to Alexandria.¹

From their very nature one can understand the complications inherent in the decipherment and elucidation of these lists. In general they comprise articles of food, clothing, household goods and utensils, and they employ terms that occur seldom or never in formal literature. We might conceive of the similar problems that would confront the philologist of a thousand years from now if he should attempt to decipher a shopping list of our day, in which

¹ Often we can only judge the significance of a list, if at all, from its content, but sometimes its purpose is indicated by a heading with some such word as *γραφή*, *γνώσις*, *λόγος*, *ὑπομνηστικόν*, etc. For example:

POxy. 10.1269. 5-9 (early second century): . . . *γραφῆς σκευῶν τῶν καταλειμμένων τοῖς ἀφῆλξί μου ἀδελφίδοις* . . . *ὑπὸ τῶν (sic) μετηλλαχότος αὐτῶν πατρός.*

BGU 2.377.1 (seventh to eighth century): *γνώσις τῶν δοθ(έντων) εἰς τὸ μαγειρ(εῖον) τοῦ δεσπό(του) ἡμῶν.*

POxy. 16.1924. 1 (fifth or sixth century): *λόγ(ος) εἰδὼν βληθέντον (sic) εἰς τὴν (sic) πλ[οῖ]ον.*

PFuad 1.74.1-4 (fourth century): *ὑπομνηστικὸν τῷ τιμωτάτῳ ἀ[δε]λφῷ . . . ὅπως . . . ἐπὶ τῆς μεγαλοπόλεως Ἀλεξανδρείας συνωνήσῃ μοι τὰ ἐξῆς δηλούμενα.*

such items might appear as "slip, slacks, lux, kleenex," or any of dozens of articles that are known to us by colloquial or trade names, that may sometimes come to be incorporated in the language, but that are more likely soon to become obsolete. Add to this difficulty the fact that the near illiteracy of the writers often makes their writing scarcely legible and their spelling almost incomprehensible and it is obvious that we cannot hope to recover the meaning of all the specialized terms in these lists. Yet they are often worthy of publication, and of more careful analysis than they have sometimes received.

Not least interesting among such documents are those that deal with the pawning of personal property and the business of the pawnshop. These texts sometimes provide information regarding the cost of clothing and personal goods, although such information is scanty and must be used with caution, since the articles in question are rarely described in sufficient detail to enable us to determine the basis for variation in price.² They also furnish some insight into the economic life of the individual in antiquity, what his private assets were and what among his possessions was negotiable.³

II

Two accounts of pawnshops have turned up in the University of Michigan collections, both purchased and with no indication of their provenance. The first, *PMich. Inv.* 1950, of the third century A.D., is a single column from a roll, complete in height but broken off on both sides. At least one column must have preceded it and one must have followed it, but beyond that there is no clue to the extent of the original account. At the top of the papyrus is the conclusion of an entry in which are listed objects placed in pawn, with a notation of the payment of interest up to Pauni of the fourth year. The next entry, dated in Tubi of the seventh year, concerns the same transaction and records the redemption of certain of the items with payment of the accumu-

² A. C. Johnson (*Roman Egypt* [Baltimore 1936] 318-20) has collected references to the price of clothing from the first to the third century, from which it may be seen both how scanty is the information and how wide is the range of prices for apparently similar items at a given time.

³ For a list of documents dealing with pledges (*ἐνέχυρα*), see R. Taubenschlag, *The Law of Graeco-Roman Egypt* (Warsaw 1955) 285, where he also includes those in which *ἐνέχυρον* is equivalent to *ὑποθήκη*.

lated interest from Epeiph of the fourth year to Tubi of the seventh, a period of thirty-one months. The remaining articles are left in pawn for the sum that remains unpaid, and one additional pledge is given. Following this entry is one dated Pachon 22 of the eighth year, recording another transaction involving a different person; it is incomplete and must therefore have been continued in a succeeding column.

The document is well written and entirely literate, although the loss from the right side of the text renders the exact interpretation of some passages doubtful. Since the hand is the same throughout and since the two dated entries are separated by more than a year, it is clear that this is not a current account, but that it must have been compiled for some special purpose. Perhaps it was a record of arrears in business to be used as a basis for acquiring possession of the pawned items that had not been redeemed.⁴

PMich. Inv. 1950

19.6 × 10.5 cm.

]τα δύο δραχμας [
]
 ἐν] εἶδеси ἅπερ ἐστὶν λ[υ]τρ[
 μετ[.] χαλ[κ]ωματίων ὡς πρόκειτα[ι
 5 ζευγο[ς ψ]ελίων καὶ ζευγος φιαλῶν κ[αὶ] ζευγος
 ποδοπέλων καὶ κάθεμα καὶ λογ'χ[άριον καὶ]
 Ἀφροδείτην Θέωνος
 ἐπληρώθη ὁ τόκος ἕως Παῦνι δ (ἔτους) τοῦ προκειμ(ένου)
 κεφ[αλαίου]
 ("Ετους) ζ Τῦβ[ι.] ἐλυτρώθη τὰ χαλκωμάτια τοῦ Κλα[υδίου.?]

⁴ *PMert.* 2.71 (A.D. 160–63) is a brief document, listing, under dates extending over a period of four years, various articles of apparel and household goods with their valuation. The form of the entries with *παρά* and the personal name certainly suggests the accounts of a pawnshop, though the editors reject this suggestion on two counts: "A pawnbroker who did so little business in the course of four years is difficult to imagine, and . . . the prices of the articles accord more nearly with their market value at the time than with the amounts which a pawnbroker would be likely to offer." It is possible, however, that in this list also we have a record of articles that have remained unredeemed over a considerable period of time, made for some specific purpose, perhaps with a view to forcing payment of the loan or to acquiring possession of the articles in question. Any argument based on prices is difficult to support, since particularly in items of this sort we have no way of determining the many factors which might affect the prices (see above, note 2). It would also not be impossible, if it is actually a list of arrears, that the sums given include the interest as well as the principal as appears to be the case in lines 14–15 of this document.

- 10 Σεουήρου ὅτε ἡ ἀπογραφὴ ἐγείνετο τῶν αὐτοῦ [χρημάτων?] δοκωμένου τοῦ οὐσιακοῦ καὶ μετεβλήθη ὑπὲρ τοῦ] τόκου το[ῦ] συμβολείου ἀπὸ Ἐπειφ δ (ἔτους) ἕως Τῦ[βι ζ (ἔτους)] μηνῶν $\overline{\lambda\alpha}$ ὡς τοῦ μηνὸς ἐκ (δραχμῶν) ρι (δραχμὰς) Ἦγι [καὶ ὑπὲρ τοῦ] κεφαλαίου (τάλαντον) $\overline{\alpha}$ (δραχμὰς) Ἐχ καὶ παρὰ Θέωνος [ὑπὲρ τῆς λυ-]
- 15 τρώσεως Ἀφροδείτης αὐτοῦ (δραχμὰς) υ, γείν[ονται ὑπὲρ] τόκου καὶ κεφαλ(αίου) (τάλαντα) β (δραχμαὶ) Ἦγι. λοιπα[δραχμα[ι] τετρακισχίλια ἑξακόσiai .[ἐπὶ τοῖς λοιποῖς ἐνεχύροις ὦν [ζεῦγος ψελίων ζεῦγος φιαλ[ῶν ζεῦγος]
- 20 ποδοψέλων κάθεμα λογ' χά[ριον ἄλλος ποτηροπλύτης παρεδόθη] ("Ἐτους) η Παχὼν $\overline{\kappa\beta}$ ἔσχεν Κύριλ[λος καὶ ἀντέδωκεν ζεῦγος κυάθων [

COMMENTARY

1. It seems probable that this line belongs with the same entry as that in lines 3–8, since there is not room at the beginning of line 3 for the heading of a new entry. It is more likely that line 1 ran over into the beginning of the space below, and that with line 3 began the list of items still left in pawn after the payment recorded above.

3. Possibly we might read something like [τὰ λοιπὰ ἐν] εἴδεσι, etc.; cf. line 18 below. On ἐν εἴδεσι, "of various sorts," cf. *BGU* 3.729.12–13 χρυσᾶ κοσμάρια ἐν εἴδεσι.

3–4. λ[v]τρ[.]/μετ[. .]: the first letter can only be λ or χ; the ρ is certain. At the beginning of line 4 either υ or less probably ν might be read in place of τ, although the τ is preferable palaeographically. Since in the following entry τὰ χαλκωμάτια τοῦ Κλα[υδίου?] Σεουήρου are redeemed, we might expect something like λυτρ[ώσεως γινο]μένης χαλκωματίων ὡς πρόκειται[ι, λοιπὰ χαλκωμάτια καὶ]. Judging, however, by the most likely supplements to lines 5, 6, and 11, the suggested reading would be much too long.

5–8. Several of the items in this list occur also in *POsl* 2. 46, where their significance is fully discussed. See the editor's note

on line 8 for *ψέλιον*, on line 10 for *ποδοψέλων*, on line 11 for *κάθεμα*, on line 12 for *λογ'χάριον*, and on line 6 for *Ἀφροδείτην*.

8. At the beginning of the entries in lines 9 and 22 the normal year sign precedes the numeral, and the numeral is continued into a curved stroke resembling that which is here interpreted as a variant symbol for *ἔτους*. It would be possible to read *Παῦνι δζ* as *Pauni 4*. Below in lines 12–13, however, the interest is calculated from *Ἐπειφ δζ* to *Τῦ[βι.]*, which is said to be a period of thirty-one months. This entry is made in *Tubi* of the seventh year, and the period from *Epeiph* of the fourth year to *Tubi* of the seventh is thirty-one months. It is reasonable to suppose, therefore, that the *δζ* refers to the fourth year and not to the fourth day of the month.

10–11. *ἡ ἀπογραφή, κτλ.*: the part of the text missing at the end of the line would probably clarify the meaning, which is rendered the more obscure by the word *δοκωμένου* at the beginning of line 11. Since the obvious restoration, *[δε]δοκωμένου*, “provided with rafters,” is out of place here, some form of *δοκέω* is probable, such as *προσδοκάω*, regularly used in the papyri instead of *προσδοκέω*. If *τοῦ οὔσιακοῦ* refers to the *οὔσιακὸς λόγος*, the reference may be to a report made to that branch of the fiscus, but the construction is not clear, and neither is the relationship of the phrase to the rest of the sentence. Apparently, however, a report of the property was made to the government, and at that time some of the articles in pawn were redeemed; further than that it is impossible to go on the basis of the text as it stands.

ἐγείνετο for *ἐγίνετο*; so also in line 15.

12. *συμβολαίου* for *συμβολαίου*.

12 ff. At the rate of 110 drachmas per month the total interest for the thirty-one months is 3,410 drachmas as stated. The amount of the loan that is repaid amounts to 1 talent, 5,600 drachmas, and if the interest is paid on that sum alone, it is figured at between 9 and 10%. This is relatively low, since the most common rate of interest was 12%. The rates fluctuated, however; see Johnson, *Roman Egypt*, 450–51. Nevertheless, it seems unlikely that the interest was paid on any part of the loan except that secured by the articles that were being redeemed. It may also be assumed that the 400 drachmas paid for the redemption

of the Aphrodite of Theon includes the interest as well as the principal, although this is not stated.

16-17. Because of the length of the lacuna at the end of the line, the remaining amount of the loan, still secured by the items listed in lines 18-21, probably consisted of at least one talent in addition to the 4,600 drachmas of line 17.

TRANSLATION

...-two drachmas ... of various kinds, which are, [after the redemption?] of the bronze vessels as aforesaid, [the remaining bronze vessels?], a pair of armlets and a pair of cups and a pair of anklets and a necklace and a spear-shaped ornament and an Aphrodite of Theon.

The interest has been paid up to Pauni of the 4th year on the aforesaid capital sum.

Year 7, Tubi? The bronze vessels of Claudius (?) Severus were redeemed when the report of his [property?] was made ... and payment was made for the interest on the bond from Epeiph of the 4th year to Tubi [of the 7th year], a period of 31 months, at the rate of 110 drachmas per month, a total of 3,410 drachmas, and for the principal 1 talent 5,600 drachmas, and from Theon for the redemption of his Aphrodite 400 drachmas, amounting to 2 talents 3,410 drachmas for principal and interest. The remaining ... four thousand six hundred drachmas [are secured] by the remaining pledges, which are ... a pair of armlets, a pair of cups, a pair of anklets, a necklace, a spear-shaped ornament. Another cupboard was given in addition ...

Year 8, Pachon 22. Kyrillos has received ... and has given in return a pair of ladles ...

III

Another list that appears to be a pawnbroker's account is *PMich. Inv.* 3163, probably of the early fourth century although the crude hand does not permit close dating. It came to the University along with a large number of Zenon papyri, but there is nothing to link it, or the other papyri of the Roman period that were part of the same purchase, with the site of Philadelphia.

The papyrus is for the most part well preserved, although there is some abrasion of the surface of the verso. The text consists of a

list of clothing and household goods, occupying all of the recto and almost two-thirds of the verso. That it formed part of the records of a pawnshop may be deduced from the occurrence of the words *ἐνεχύρειμαι* in line 48, and *ἐπιενεχύρειμαι* in line 56. There is no valuation of the individual items and no mention of interest. The only sum of money mentioned is at the bottom of the recto, and the amount, 20 or 30 drachmas (see note on line 33), is much too small to represent the loan on the security of the items that precede it, or even the interest on such a loan.

The recto has the heading *σκεύη* (read *σκεύη*) *Μαξίμου*, and following this heading are listed some fifteen articles of wearing apparel, a mattress, blanket and counterpane, spices, a cupboard, a service of tin and one of glass, as well as such smaller items as cups, bowls, and knives.

The first line on the verso is indented and has the end of a word, . . . *νιοτες*, which has not been identified. Elsewhere in the document the only indention is that of line run-overs. Since it cannot be a continuation from the last line of the recto, it seems probable that the account was made up of more than one column and that the text on the verso continues that of a preceding column rather than that of the recto. The list continues as on the recto to line 47 with various articles of clothing, utensils, and household furniture. From line 48 to the end articles placed in pawn by at least four persons are listed. Damage to the surface of the papyrus has made many of the readings uncertain, however, so that it is not possible to be sure of the exact interpretation of this part of the document.

Not only is the handwriting crude, but the orthography and grammar show that the writer was a person of little education. In the notes on the text his errors have only been corrected where they obscure the meaning.

PMich. Inv. 3163

22.6 × 10.5 cm.

Recto

σκεύη Μαξίμου
σύνθεσις καροείνην ἃ ἀπὸ
γνάψης ὁμ(οίως) λευκὴν ἃ
ὁμ(οίως) ἄλλην λευκὴν ἃ

- 5 ἀβόλλης ἄγναφ(ον) λευκόν
 ζ ζευγος κερβικαρίον ρεβτὼν
 θέεινα
 χειθόνιν καὶ παλλιόλιον κ-
 ρόκινον εἰμιτριβῇ
- 10 ζ ἀλίκλαν λευκὴν
 κειθόνιον καὶ παλλιόλιον θό-
 εῖνα ἄγναφα
 σύνθεσιν λευκὴν εἰμιτριβὴν ᾱ
 λῶδιξ καροείνην ᾱ ἄγναφ(ον)
- 15 παλειόλιον λευκὸν ἄγναφον
 προσκεπαλάδια β μέλανα
 καὶ κερβικάρια β
 τύλην περίστρομα κερβικά-
 ρια δύ(ο) καλλάεινα
- 20 ζ πορφύρα Ἀλεξανδρίνα ἐξί-
 τρα τέσσαρες
 μαλάβatra καὶ κόστος (δραχμαὶ) ρκ
 η καμπτία β πανάρειν
 καὶ κελλάρειον ἐξερτισμέν(ον)
- 25 σύνθεσιν κασιδέρεινον ᾱ
 ὀμ(οίως) εἰαλᾶν
 ζευγος ξεστίον καὶ βομὸν χαλκοῦ(ν)
 κερτοκορος
 σκάφη δύ(ο) μεγάλα
- 30 λυκύτια β κασιδέρεινα ἀνὰ
 εἰμικοτύλειιν
 μαχέρια τέσσαρες μαγειρικά
 (δραχμαὶ) κ

Verso

- ..νιονες
- 35 σεληνάρειν χρουσοῦ(ν)
 τετάρτον s
 δράπανα εἰς καταβολὴν ᾱ
 καὶ πελύκειον ξολοκ[
 κουρικά δείπρα β
- 40 ὀμ(οίως) καὶ τριπόδειον
 ἐπικάρσια τέσσαρα μέλαγα
 ποῦνδαν ἄγναπον
 μαγεῖδια τρία
 γρέγρας γ

- 45 κρέβατι β
 γολοσόκμον
 κειθόνιον καὶ παλλιόλιον κα...
 ἐνεχύρειμαι Ὡρίων[
 κειθόνιν καὶ παλλιό[λ]ιον λευ-
- 50 κόν ἄγναφο[ν
 οἶνυ κεράμια γ
 ὄμ(οίως) ἡ γυνή Οὐαλερίου Ρ...ου
 ζεῦγος κλαλέων [καὶ π]ερ[ί]-
 χειρα β ἀργυρ<ᾱ>
- 55 ἡ θυγάτηρ Νίκωνος [
 ἐπιενεχύρειμαι [
 Σεουηρᾶτι περίστρομα καὶ ὀξό-
 βαφον

COMMENTARY

1. σκεύγη for σκεύη. For the comparable intersonantic γ in verbs in -εω and -ουω, cf. Jannaris, *Historical Greek Grammar* (London 1897) 220.

2. καροείνην for καρνύνην. The only form that has occurred in the papyri is καρόινος. It is possible that instead of indicating a color it may be a geographical term; see *LSJ* s.v. We should perhaps read σύνθεσιν in place of σύνθεσις, since most of the items in the list are in the accusative, but it is impossible to be certain of what the writer intended.

2-3. ἀπὸ γνάμψις (for γνάμψεως): γνάμψις has not occurred in the papyri, but cf. ἀπὸ γναφείου in *PMert.* 2.71.8, interpreted by the editors as "from the fuller's shop."

3. ὄμ(οίως): the papyrus here and elsewhere has ῥ.

5. ἀβόλλης: the Latin *abolla*. Only the form ἀβόλλης, as here, has occurred in the papyri; cf. *PHamb.* 1.10.31, note.

6. The ζ in the margin here is quite clear, as it is also in line 10. Another in line 20 is so faint that it may have been intentionally expunged. In line 23 a possible η may be read, although it too may have been erased. The significance of the letters is not apparent; it is unlikely that they indicate the day of the month.

κερβικαρίον for κερβικαρίων; the Latin *cervical*.

ρεβτῶν (for ραπτῶν) probably has the meaning “embroidered” here rather than “patched,” although both meanings are possible; cf. *LSJ* s.v.

7. θόεινα for θέεινα (θεείνων), “sulphur-colored”; cf. *PTebt.* 2.405.13 κίθων θέεινος. The word θοῖνα, a late form of θοῖνη, “meal” or “feast,” would be out of place in this list and impossible in lines 11–12 where the spelling is the same.

8. χειθόνιν: the diverse spellings of χίτων and χιτώνιον reflect the confusion in the aspirated and unaspirated consonants, χίτων, χίθων, κίτων, and κίθων occurring with almost equal frequency. The interchange of ει and ι here and elsewhere is too common in the papyri to require noting. The ending -ιν for -ιον is also well attested and both are used throughout this papyrus without distinction.

9. εἰμυτριβῆ for ἡμυτριβῆ; so also in line 13.

10. ἀλίγκαν: this word is not found elsewhere in the papyri, nor is it listed in *LSJ* or the lexicographers. Apparently it is the Latin *alícula*, a light upper garment.

13. A slanting stroke in the margin is some sort of check mark, but its special significance cannot be determined.

14. λῶδιξ for λῶδιξ.

16. προσκεπαλάδια for προσκεφαλάδια.

19. δύ<ο>: there is no indication of an abbreviation here or elsewhere in the papyrus where letters have been supplied, but it is not unlikely that abbreviation was intended.

20–21. πορφύρα Ἀλεξανδρῖνα ἐξί|τρα: πορφύρα is equivalent to πορφυρίς, and it is tempting to interpret ἐξί|τρα as ἐξίτηλα, although the reading of the first two letters is quite uncertain; cf. Xen. *Oec.* 10.3 πορφυρίδες ἐξίτηλοι.

22. μαλάβατρα for μαλάβαθρα: the word has occurred twice in the papyri in the form βλάβαθρον. According to Pliny, *HN* 12.129, Syria supplies malabathrum, probably cinnamon, from which oil is pressed for unguents, and Egypt produces it also. It and other plants used to produce perfume may be rendered

more pungent by the addition of costus (*ibid.* 12.16). Both costus and malabathrum are also used in the flavoring of wines (*ibid.* 14.108).

23. *καμπτία*: either for *κάμπτρα* or for *καμφία* (*κάμψα*) equivalent to the Latin *capsa*.

πανάρειν for *πανάριον*: the Latin *panarium*, for which the usual Greek term is *άρτοφόριον*.

24. *ἐξερτισμένον* for *ἐξηρτισμένον*: cf. *PAmh.* 2.93.8 *ἐξηρτισμένον ἅπασι* used with reference to an oil-press, and *POxy.* 9.1208.14 *μηχ[αν]ῇ ἐξηρτισμένη πάσῃ ξυλικῇ καταρτεία καὶ σιδη[ρ]ώσει*, "a machine fitted with all wood-work and iron-work." In both documents the equipment referred to has moving parts. Here it is not clear what the fittings are, but cf. *POxy.* 4.741.12 *κελλάριον τριλάγνον*, apparently some sort of container holding three bottles. On the disappearance of the temporal augment in *ἐξερτισμένον* see Mayser, *Grammatik der griechischen Papyri aus der Ptolemäerzeit*² (Berlin and Leipzig, 1923–38) 1.2.98; Jannaris, *Historical Greek Grammar* (London 1897) 190–92.

25. *σύνθεσιν κασιδέεινον* (for *κασσιτέρινον*): the word *σύνθεσις* is used of a suit of clothes, or of a set or service of plate. What a set of tinware might comprise is uncertain, but cf. the *γυνεκῆα σκεοῦει κασιδέριον* (*sic*) that form part of the dowry listed in *PMich.* 5.343.5, and the "women's utensils of tin" that are listed among the *parapherna* in the abstracts of alimentary contracts in *PMich.* 2.121R. II.ii.8 and III.vii.3.

26. *εἰάλαν* for *ὑάλην*? The *ὁμ(οίως)* makes it clear that *σύνθεσιν* is to be understood, and since tinware is referred to in the preceding line, it is unlikely that clothing would be meant here. The use of *ει* for *υ* is not found elsewhere in the document, but it is not surprising in view of the other vowel changes. In *POxy.* 4.741.14–16 among other items are listed *προχείρια β, ἐν οἷς ὑελα<ι> ἡμισυνθέσεις γ*.

27. *ξυστίον* for *ξυστίων*: probably used here in the sense of "cup" or "pitcher" rather than as a specific measure.

βωμόν (for *βωμόν*) *χαλκοῦ<ν>*: cf. *BGU* 1.162.12 *βωμίσκιον ἀργυροῦν μικρὸ<ν> τε<ν> τράγωνον* in a declaration of property that lists many of the same articles as those contained in this list.

28. *κερτοκορος*: not identified. It is barely possible to read *κερτοκορος* as perhaps for *κερβικάριον*, but this is unlikely since the word is written normally elsewhere.

30. *λυκύτια β̄ κασιδέρινα* for *ληκύθια β̄ κασιτέρινα*.

31. *είμκοτύλειεν* for *ήμκοτύλιον*, but there may be confusion with the adjective *ήμκοτυλῆιος*.

32. *μαχέρια* for *μαχαίρια*.

33. (*δραχμαί*) *κ*: *λ* may also be read, but there seems to be a slight indication of the beginning of the upper right stroke of a *κ*. The surface of the papyrus is abraded at this point, and the tail of the *ρ* directly above is also lost.

34. . . *ιονες*: the first two letters (possibly three, or even only one) cannot be distinguished. The indentation suggests that this line is a run-over of a preceding line, perhaps from a preceding column now lost.

35. *σεληνάρειν χρουσοῦ<ν>* for *σεληνάριον χρυσοῦν*.

36. *τετάρτον* for *τετάρτων*. To the right of lines 35–36 are traces of writing that might be read *επ.[.]*. . The ink appears to be different from that of the rest of the document, and the letters may have no connection with the text.

37. *δράπανα* for *δρέπανα*. If the number is correctly read at the end of the line, the form should be either *δρεπάνη* or *δρέπανον*.

καταβολήν for *καταβολήν*: either sickles for reaping or pruning hooks. Apparently *καταβάλλω* has not been used in the sense of cutting down grain, but it is used of cutting down trees; cf. *POxy.* 14.1674.3–6 *ποίησον τὴν ἄκανθον καταβληθῆναι . . . ἀλλὰ σὺ κατάβαλε καὶ καῦσον τὴν ῥίζαν αὐτῆς*.

38. *πελύκειον ξολὸκ*[: the letters at the end of the line are most uncertain; if correctly read the word must be *ξολοκόπος* for *ξυλοκόπος*.

39. *δείπρα* for *δίφρα*. In *POxy.* 3.646, a will, among the items of personal property bequeathed is a *δίφρου* [*τετρ*] *απόδου καὶ κουρικοῦ ξυλίνου*. Daremberg–Saglio, s.v. “Tonsor,” shows the representation in a terracotta figurine of a man dressing the hair of another person, who is seated on a low four-legged stool with a tilted seat.

42. *ποῦνδαν ἄγναπον* for *φοῦνδαν ἄγναφον*. *φοῦνδα* is the Latin *funda*.

43. *μαγείδια* for *μαγιδια*, diminutive of *μαγίς*. Either a kneading-trough or tray must be meant, since cakes would scarcely be pawned.

44. *γρέγρας* for *κρεάγρας*: the word occurs also in *PLond.* 191.10 (vol. 2.264–65) in the form *γρεάγρα*.

45. *κρέβατι* for *κράβατοι*. On the various forms of this word current in the papyri see Preisigke, *Wörterbuch*, s.v. *κραβάκιον*.

46. *γολοσόκμον* for *γλωσσόκομον*. In the papyri the word is generally used of a small casket for valuables, money and jewelry, although in *PTebt.* 2.414.21 τὸ γλωσ<σ>όκομον τὸ μέγα is listed.

47 ff. The right side of the papyrus is so badly abraded from this point on that the ends of the lines are illegible, and in many places it is not possible to tell whether there was originally any writing.

48. *ἐνεχύρειμαι* is apparently intended as a perfect middle form, derived from a present *ἐνεχυρέω*: the customary verb is *ἐνεχυράζω*, but a present middle participle *[ἐν]εχυρούμ[ε]να* is found in *POxy.* 4.729.44. The form *ἐνεχυρούμενα* can only be derived from a verb in *-εω* or *-οω* and the perfect middle here only from a verb in *-εω* or *-αω*, so that we should have to conclude that the present must have been *ἐνεχυρέω*. In view of the illiteracy of the scribe, however, we should perhaps not stress the point. The temporal augment has disappeared as in line 24 above.

᾽Ωρίων[: perhaps a nominative as in lines 52 and 55, or a dative as in line 57, but in either case probably the person from whom the pledges in lines 49–51 were received.

51. *οἶνν* for *οἶνου*.

52. *P. . . ου*: *Πασίου* is possible, but doubtful; the name is found in late Greek and Coptic papyri.

53. *κλαλέων* for *κλαλίων*. On this word, which is found in the papyri in various forms, see *POsl.* 2.46.9 and note.

53–54. *[π]ξρ[ι]χειρα*: a doubtful reading palaeographically. The word has not occurred in the papyri, but is attested in a diminutive form by Hesychius and Pollux. What the distinction between *κλάλιον* and *περίχειρα* may be is not known.

55. *θυγάτερ* for *θυγάτηρ*.

56. *ἐπιενεχύρειμαι* for *ἐπιτηνεχύρημαι* (cf. note on line 48 above). The compound verb has not occurred elsewhere.

56–58. *ὀξόβαφον*: the first two letters are mere traces of ink, but the second *ο* is clear; *ὀξόβαφον* for *ὀξύβαφον* has occurred in the papyri.

TRANSLATION

Recto

Chattels of Maximus

Nut-brown suit of clothes 1 from
the fulling, also white 1

Also another, white 1

Woolen cloak, unfulled, white

A pair of sulphur-colored embroidered pillows

Tunic and cloak, yellow, half worn-out

Light upper garment, white

Tunic and cloak, sulphur-colored, unfulled

Suit of clothes, white, half worn-out 1

Blanket, nut-brown 1 unfulled

Cloak, white, unfulled

Cushions 2 black

and pillows 2

Mattress, counterpane, pillows, two, turquoise-green

Purple Alexandrian garments, faded, four

Malabathrum and costus 120 drachmas weight

Boxes 2 Breadbasket and cupboard, fitted

Service of tin 1

also of glass

Pair of cups and bronze altar

...

Bowls, two, large

Flasks 2 tin, each holding half a cotyle

Knives, four, for butchering

Drachmas 20

Verso

...

Crescent-shaped ornament, gold, of six quarters weight

Pruning knife 1

and axe for cutting wood

Barber's stools 2

Also a three-legged stool
 Striped garments, four, black
 Money-bag, unfulled
 Small trays, three
 Meat-hooks 3
 Pallets 2
 Casket
 Tunic and cloak . . .
 I have received as a pledge for Horion . . .
 Tunic and cloak, white, unfulled
 Keramia of wine 3
 Likewise from the wife of Valerius . . .
 Pair of armlets and bracelets 2 silver
 From the daughter of Nikon . . .
 I have received as an additional pledge . . .
 For Severa's counterpane and basin . . .

IV

The closest parallel to these accounts among the published papyri is *PLond.* 193 verso (vol. 2.245-47), a document of the second century written on the verso of a land register. It contains three columns, numbered 10-12, and lists the names of the borrowers (all women), the items pawned, and the sums loaned. The redemption of an item is indicated by the verb *ἐλαβεν*, and perhaps in some instances by the cancellation of an entry. An ostrakon in the Bodleian Library, *OBodl.* 2.1948, which lists, with dates, various utensils and articles of apparel and their valuation, may also be from a pawn-shop.

A business letter of the late third century, *PRyl.* 4.606, certainly deals with the operation of a pawnbroking business, although it is too defective to be entirely clear. The letter itself is preceded by accounts, following which the recovery of various sums of money and objects is detailed, and finally specific mention is made of the receipt of a linen counterpane and towel as a pledge for the sum of 400 drachmas.

Other references to pawnbroking are for the most part indirect. *PHamb.* 1.10, a second century papyrus from Theadelphia, is a petition presented to the decadarch on account of a robbery, with an account of the articles stolen, which consist of clothing, a variety of utensils, and jewelry. In line 42 the word *ἐνεχυρι(άσ)-ματα* introduces a list of gold and silver jewelry, and the editor

suggests that the complainant, a woman, may have been operating a pawnshop. In another petition, also from Theadelphia, *PFay.* 12 (103 B.C.), the petitioner claims that he was assaulted and robbed of his himation, which he was later able to recover from the dealer with whom it had been pawned.

In private letters mention is also made of personal property that has been or may be pawned. From Euhemeria in the Fayum comes a letter of the first century, *PFay.* 109, in which a man asks a friend to pay a sum of money on his behalf, ἐάν σε δέῃ τὸ εἰμάρτιόν σου θεῖναι ἐνέχυρον. In *POxy.* 1.114, of the second or third century, a woman gives instructions to a friend to redeem for her certain property that has been pawned for two minas, on which some at least of the interest has been paid. The property is listed and the friend is instructed to sell two of the bracelets that form part of it, if the money sent is not sufficient to cover the entire debt and interest. In another letter from Oxyrhynchus, *POxy.* 3.530, of the second century, a man sends his mother 112 drachmas, 100 drachmas to redeem his clothing that has been pawned, 8 drachmas for interest, and 4 drachmas to keep for herself. The amount of clothing is not given, so we are not able to draw any inferences with respect to the cost of clothes at the time; and since the period of the loan is also not mentioned, we cannot determine the rate of interest charged.

What sort of receipt was given for articles placed in pawn we do not know. *CPR* 1.12, A.D. 93, is a chirograph in which the loan of 2,160 silver drachmas is acknowledged. The period of the loan is twenty-eight days, and a pair of gold brooches is deposited as a pledge for the repayment. It is stipulated that if the money is not paid at the specified time, the ownership of the brooches must be relinquished. It is unlikely, however, that such documents were drawn up in the case of dealings with a pawnbroker, where most of the transactions were on a small scale.

Other papyri with incidental references to the pawning of property throw no further light on the operation of the money-lending business. Nor so far as I know have any papyri come to light that deal with administrative control of such business or with laws concerning it. But the evidence is clear that the pawnbroker flourished in Graeco-Roman Egypt, and that people of small means were often forced to make use of his services to secure funds when they ran into financial difficulties.