Italian sides? This explanation can hardly be accepted *a priori*, since the dedication to Venetians is accompanied by the words of praise addressed to the Genoese, with whom both Naples and Venice competed for the Levantine markets in the Mediterranean. Until a more thorough investigation in the Italian archives fills the gaps in KotruljeviÊ’s life, the answers to these questions will remain mere speculations.

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From the perspective of economic scholarship, the publishing of KotruljeviÊ’s treatise “On Navigation” has made an invaluable contribution to bringing to light the work and mind of this pioneering figure of economic thought and humanism. Future efforts will hopefully result in the preparation of an edition of this treatise in Croatian, which will enable wider perception of this outstanding work.

Vladimir StipetiÊ


The rich Dubrovnik archives continues to attract successions of historians seeking to unravel the secrets of Dubrovnik’s commerce-based prosperity. Indeed, should this labourious research take up as many as 50 years of one’s life, its fruit by far outgrows the frame of any scientific project and becomes a specific guide to the Dubrovnik archival fund, its characteristics and creators. That is exactly what Ignacij Voje, retired professor of the Faculty of Philosophy, University of Ljubljana, who formerly chaired the History of the South-Slavs up to the end of the eighteenth century, offers in his book. Placing the focus on Ragusan credit trading, Voje traces the development of this phenomenon in *Debita notariae* (Book of Debits) by sifting the evidence from the first recorded documents in 1282 to the end of the Middle Ages around the year 1500. On the basis of these data Voje argues that it was in the fifteenth century that Dubrovnik peaked politically and economically, a thesis much disputed in historiographic circles. The dual character of this volume—equal space being devoted to the evolution of credit commerce on the one and the building up of archival funds on the other hand—provides an insightful and critical survey of the development and interaction of the two phenomena.

Voje weaves a comparative approach through a gallery of notaries and merchants from the period under study. He draws attention to Tomasin de Savere as initiator of the archival series *Debita notariae* but also his successors as late as the end of the fourteenth century, who remained consistent to early-thirteenth century formulas laid down by the notary Pasqualis. Brevity may be said to be the main feature of all Ragusan notarial documents as contrasted to those from Italy, Dalmatian towns or Kotor. The influence of the Byzantine legal formula reflects in the predominantly subjective first person style. By contrast, Italian documents were drafted in the third person style, a practice tending to be spread to the towns of the eastern Adriatic coast, Dubrovnik being an exception. The author then shifts his focus away from diplomatic analysis of the Ragusan debits to the enquiry of their contents, accompanied by a short palaeographic survey. By placing emphasis on bookkeeping, Voje points to Benedikt KotruljeviÊ and his major contribution to double-entry bookkeeping, but also to great many lesser-known merchants whose enterprising spirit contributed to Dubrovnik’s commercial growth and prosperity. The effect of cash shortage on trade balance led the author to the topic of loans and credit practice in medieval Dubrovnik. Concentrating on the lender’s security interests (capacity to repay and collateral), Voje devotes special space to the terms of credit transactions and the
arrangements made between the creditors and debtors. The supplemented table (p. 65) provides clear insight into the available credit terms and repayment. With this respect, from the mid-fifteenth century onward credits were commonly repayable on demand and not over a fixed period of time. Bills of exchange were in circulation within Dubrovnik, particularly in the fifteenth century, but only in foreign trade.

The author traces the evolution of financial affairs from two aspects: state intervention on the one and foreign contacts on the other hand. The Ragusan government played a most essential role in creating favourable climate for economic development starting from the fact that all notaries were public officials and that it was upon their responsibility that legal foundations of commerce were laid. A decision by which each credit transaction exceeding 10 perpers was to be officially recorded contributed additionally to the sound foundations of Dubrovnik’s commerce. The problems surrounding negligent debtors were settled in the court of law and the practice of taking interest for money loans still prevailed despite Church bans. Among the numerous strategies carefully designed to conceal the interest charge on the loan and avoid the ban on usury, Voje draws attention to a practice by which the creditor’s claim tended to show a higher amount of money than actually borrowed by the debtor, or a relatively common case traced in the wills of wealthy merchants who, in order to sooth their guilty conscience, decided to refund the charged rates to their former debtors or make considerable bequests to the Church. Apart from official supervision of all the transactions, the author points to the direct influence of the city authorities on commercial affairs. This is best illustrated by the case of brothers Đžore and Matko Bokšić who, on account of Đžore’s distinguished position at the Bosnian court (minister of finances), tried to monopolise the export of Bosnian lead ore to Italy in the late fourteenth century and thus harm considerably the ventures of the Ragusan merchants. Guided by its commercial interests, Dubrovnik government foresaw the danger and intervened promptly. Also, by initiating a series of measures aimed at the promotion of textile industry as well as the production of salt in the early fifteenth century, Ragusan commerce was expanding from a predominantly intermediary to productive.

The reasons underlying the decline of the Ragusan cloth manufacturing in the 1450s are not to be sought in the traditional interpretation based on the Ottoman threats to Dubrovnik’s security, as the destroyed workshops outside the city walls were soon reconstructed, but in the Catalonian political crisis which threatened the supply of imported wool. A provisional solution was found by turning to south-Italian markets, but the final blow was yet to be delivered. Overshadowed by the booming cloth industry of England and Flanders and the withdrawal of domestic capital from production and its re-investment into trade, at the beginning of the sixteenth century Ragusan cloth industry came to a halt.

It is clear that Dubrovnik’s commercial prosperity was based on external rather than local trade, but the provided examples demonstrate the city’s attempts to maintain supervision over some of its segments. In practice, procurator played an important role in the actions at the Dubrovnik court of law, but also represented the merchants abroad. Commercial companies no doubt facilitated entrance into foreign markets, bearing in mind that Ragusan commerce was primarily based on trade with the Balkan hinterland, Bosnia and Serbia in particular. The author reminds that it was upon the death of the Serbian Tsar Dušan in 1355 that Dubrovnik began to attach greater importance to maritime trade, due mainly to the dangerous caravan routes and an overly risky Serbian market. This shift may have been even more prominent had more space been given to the development of the Ragusan shipping and ship ownership, topics briefly mentioned in the discussion on the relations between Dubrovnik and Dalmatia in the second part of the book.
Voje’s study casts a welcome light on the contacts between Dubrovnik and Istria, Slovenian lands and Trieste. Each of these issues is specific and requires an individual approach despite geographical closeness. Thus, for instance, the principal reason for the Dalmatian merchants to come and develop their activities in Dubrovnik was to trade directly with Bosnia and avoid Venetian blockade. Voje points to the understudied trade relations of Dubrovnik with Dalmatia and Hrvatsko primorje, markedly Senj in the fifteenth century. Similarly, Ragusan links with the Italian province of Marche, especially the towns of Ancona and Pesaro, should deserve more systematic scholarly attention.

Conversely, it was not until the Ottoman invasions during the latter half of the fifteenth and the first half of the sixteenth century that Slovenian lands began to draw larger numbers of Ragusans merchants in search of safer routes towards Hungary. The skill with which the Ragusan merchants defended their rights is illustrated by an example from the early sixteenth century, when Emperor Maximilian decreed against the rights of the Slovene towns but exempted Ragusans from a provision by which they were to store goods in the warehouses of Ljubljana for the period of six weeks. It was not until the beginning of the eighteenth century, when, upon the prompting of Emperor Charles VI, the Adriatic was declared open for maritime commerce. This marked an end of the Venetian monopoly at sea and prompted the development of another attractive market - Trieste.

Apparently, the reason for including a short Trieste episode of the Ragusan economic history here was to maintain a geographical link with the Slovenian lands, since this eighteenth-century survey departs considerably from the overall time-frame of the book. Voje’s understanding of geographical links may be grasped from his observations on the unique and interactive economic space of the Balkans, Dubrovnik and Italian provinces of the Adriatic. He emphasizes that Ottoman invasions facilitated Ragusan overland trade in that a unique market and customs system had been established throughout the vast Ottoman-controlled territory as opposed to the former feudal particularism which often hampered Dubrovnik’s economic interests. The analysis of serious though short crisis in the development of the Ragusan credit trade in the second half of the fifteenth century is based on a number of external micro-processes, such as the war with Herceg Stjepan Vukčić Kosača (1451-1453), fall of Bosnia in 1463, outbreak of plague (1463-1468), introduction of new Ottoman customs measures in 1480, and a recurrent outbreak of plague between 1481 and 1483, each of them having a profound impact on the evolution of credit trade in a period marked by political turmoil.

By evaluating the volume of Ragusan trade on the basis of calculations of the production of precious and other metals, mainly lead, silver and their derivatives exported from the Bosnian and Serbian mines, Voje has also acknowledged the traditional approach to economic history. This topic thus re-opened an old dispute between historians and geologists, as the latter persisted in their calculations of the exploited metal ore. Submitting the historians’ results on the issue, Voje argues against geological findings by providing a modern argumentation in the treatment of this interesting problem which requires an interdisciplinary approach. The author chooses to round off the study by portraying foreign and local merchant venturers of the period. He counterbalances a true poet and humanist Helias Cerva (Ilija Krivičić) to a careless gambler but also able merchant and usurer Miho Martinussi from the second half of the fourteenth century, whose diary affords a host of valuable information on business affairs and personal disposition. Equal space has been given to the Slovenians in fifteenth-century Dubrovnik, most distinguished of them being Francisco de Pavonibus, bishop’s chancellor and organ player—the first in the line of the Slovenian musicians known by name.
As each chapter opens with a more elaborate consideration on the views of the author’s predecessors, it is, accordingly, no surprise that he decided to devote more space to the three Slovenian scholars whose research is concerned with Dubrovnik: philologist Fran Miklošič, archivist Karlo Kovač, and historian Gregor Š embrynik, upon whose advice Voje set out to study the history of Dubrovnik in the first place.

Confidently written and well-grounded, the culmination of most meticulous archive research and years of scientific work and teaching, the book under review deserves credit not only because economic history represents one of the strongholds of Dubrovnik’s past, but also because it is authored by a major expert, who offers a refreshing perspective from the outside.

Relja Seferović


We have before us the third volume of Hrvatska i Europa, Kultura, znanost, umjetnost, a paramount edition embarked upon in 1992, when Croatia was being ravaged by war. The project’s aim was to introduce Croatia to Europe, to which this centuries-old member was still terra incognita. Spurred by patriotism and the need to act in such critical moments, HAZU came forward with an idea to offer European readership a scientifically-grounded narrative of Croatia, its participation in the common heritage of Europe and exceptional contributions to the cultural wealth and diversity of Europe. Volume One embraced evidence on Croatia’s participation in European history and humanity, a cry for acceptance and recognition, but also a strongly worded criticism at European intellectuals for their ignorance, indifference and, above all, declarative help not only in our day but so many a time in the past. The then chairman of the Croatian Academy, Ivan Supek, summarised this in a sentence: “Rare a nation so open to the world as Croatian and yet so often abandoned at times of hardship was forced to prove, as at this moment, its legitimate European identity”. Academy member Ivan Supišić, the leading spirit and generator of the whole project, argued even more forcefully against Europe’s neglect of small national cultures, its ignorant traditionalism, colonially-based mentality and cultural absolutism of the great and powerful, resulting in a double evaluation criteria towards big or small cultures.

Here I would add that we ourselves should also be the target of criticism. For years humanistic scholars have been waging hopeless battles for the promotion of their work and with it of the national culture in Europe and the world. This can be achieved by translating valuable, representative works into foreign languages. Having made considerable investments into individual scientific training and infrastructure of one’s research work, it does seem illogical that the final objective of one’s scholarly pursuits, that is, communication with fellow-experts worldwide is considered redundant. That is why books and articles from the field of humanities generally remain inaccessible to the foreign readership, experiencing Croatia almost as a “blank map” of the world humanistic scholarship, or “culture doomed to silence”, as formulated by Supišić. As long as this invaluable communication rests upon individual enthusiasm or selective market demands and not upon systematic efforts of the ministry responsible, scientific interference will not be possible to the loss of not only scientists but national culture on the whole. In the introduction to the third volume, Supišić, rightfully bitter, poses a principal question: Do