FROM FUR MONEY TO MODERN CURRENCY: THE KUNA

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Throughout the centuries various materials have been used in different regions of the world as exchange medium prior to the adoption of, and even alongside, coinage and paper currency. These have included such things as grain, salt, mahogany, sandalwood, tobacco, various animals and hides, feathers, cloth, ivory, jade, quartz, beads, shells, canoes, metals, stones, and weapons.¹ Various types of furs that were highly valued, have served as a medium of exchange or money among diverse peoples. For instance, fur money was found among the Lapps of northern Norway and the Volga Bulgars, and also in Mongolia, Oceania, Rus', and North America.² The beaver pelt became a monetary medium in the first French colonial settlements founded in the early 17th century in Acadia and Québec, and played such an important part in early Canadian history that it became a national symbol.³ Similar to the beaver

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¹ For a summary, including some of the more exotic commodities, see "Trade and Barter" in Mary Ellen Snodgrass, *Coins and Currency: An Historical Encyclopedia* (Jefferson, NC and London: McFarland & Co., 2003), pp. 449-53; Catherine Eagleton and Jonathan Williams, *Money: A History*, 2nd ed. (Buffalo and New York: Firefly Books, 2007), pp. 16-8, 20, 135, 196-7, 200-16; Philip Grierson, *Numismatics* (London: Oxford Univ. Press, 1975), pp. 5-8. Cf. chapter IV "Early History of Money" in W. Stanley Jevons, *Money and the Mechanism of Exchange* (New York: D. Appleton & Co., 1875), pp. 19-29, also available online at http://www.econlib.org/LIBRARY/ YPDBooks/Jevons/jvnMME.html, consulted 1 August 2008.

² For an overview see "Fur Money" in Snodgrass, pp. 177-9. Cf. Aleksandar Benažić, "Krznoroba ili/i novac," *Obol. Bilten Hrvatskog numizmatičkog društva*, 34, no. 48 (1996), 6-11.

³ James Powell, *A History of the Canadian Dollar* (Ottawa: Bank of Canada, 2005), p. 3; Emily Gilbert, "Forging a National Currency: Money, State-Making and Nation-Building in Currencies," in *Nation-States and Money: The Past, Present and Future of National Currencies*, eds. Emily Gilbert and Eric Helleiner (London and New York: Routledge, 1999), p. 34. The symbolic importance of the beaver to both English and French Canada is attested to by its appearance on various coats of arms including that of Sir William Alexander who was granted title to Nova Scotia in 1621, Hudson's Bay Company (1678), Québec City (1678), and Montréal (1833). In 1690 it appeared on a medal popularly called "Quebec Liberated" and in 1851 it appeared on the first Canadian postage stamp known as the "three-penny beaver." It was also included on the masthead of Lower Canada's newspaper *Le Canadién*, the emblem of the Société Saint-Jean Baptiste, the crest of the Canadian Pacific Railway Company, and of course the Canadian five cent

in Canada, the *kuna* (literally "marten") has a significant historical legacy in Croatia, and the purpose here is to show this historical significance through an overview of its appearance and adoption in various forms over ten centuries.

Marten (kuna) Skins as Commodity Money and Tax

The marten (*kuna*) skin was viewed as a valuable commodity already during Roman times. During early medieval times it was used as a means of payment among many of the Slavs and the Scandinavians, and was even later traded in colonial North America.⁴ The archeologist Ćiro Truhelka (1865-1942) and the historian Vjekoslav Klaić (1849-1929) both underscored that the Slavs highly valued the marten as a commodity. The pelt was commonly collected as a tax or levy that became known as the *marturina* or marten tax. Writing in 1899, Klaić indicated that:

The marten pelt levy is very old, not only among the Croats, but also among all other Slavs. Since the marten was found in great abundance in older times, its fur was used to pay taxes and fines. This was the case, apparently, already during the era when rulers of the Croatian line reigned. Toward the end of the 12th century, when the marten began to disappear, the marten tax began to be paid with money (*de marturinis vel de proventibus, qui loco marturinarum exhibentur*)...The collectors of this tax were called *marturinarii* (and also *collectores marturinarum*).⁵

⁵ Vjekoslav Klaić, *Povijest Hrvata. Od najstarijih vremena do svršetka XIX stoljeća*, ed. Trpimir Macan (1899-1911; rpt. Zagreb: Matica hrvatska, 1985), I, 319.

coin. Through an act of parliament the beaver became "a symbol of the sovereignty of Canada" in 1975. See the website of the Department of Canadian Heritage http://www.pch.gc.ca/progs/cpsc-ccsp/sc-cs/o1_e.cfm consulted 14 January 2005 and R.D. Hilton Smith, "Emblems," *Encyclopedia Canadiana*, ed. Kenneth H. Pearson (Toronto: Grolier, 1977), III, 411-4.

⁴ The marten (kuna), mink, and sable belong to the same family and are located in North America, Europe, Asia Minor, and the Himalayas. See "Marten" on the Hinterland Who's Who website, http://www.hww.ca/hww2.asp?cid=8&id=92, consulted 14 January 2005; John E. Foster, "Fur Trade after 1760," The Canadian Encyclopedia, 2nd ed., ed. James H. Marsh (Edmonton, AB: Hurtig Publishers, 1988), II, 857-9 also available online at http://www.thecanadianencyclopedia.com/index.cfm?PgNm=TCE&Params=J1ARTJ0005128, consulted 1 August 2008; Martin Dimnik, "The Kuna and the Currency of Kievan Rus," in Zbornik radova 3. međunarodnog numizmatičkog kongresa u Hrvatskoj, 11.-14. listopada 2001./Proceedings of the 3rd International Numismatic Congress in Croatia, October 11-14, 2001, ed. Julijan Dobrinić (Pula: Dobrinić and Dobrinić, 2002), pp. 105-8; "Kuna" in Rječnik hrvatskoga ili srpskoga jezika (Zagreb: Jugoslavenska akademija znanosti i umjetnosti, 1903), XXIII, 782-3; Petar Skok, Etimologijski rječnik hrvatskoga ili srpskoga jezika, eds. Mirko Deanović and Ljudevit Jonke (Zagreb: Jugoslavenska akademija znanosti i umjetnosti, 1972), II, 233-4; Mitar Pešikan, et al., eds., Rečnik srpskohrvatskog književnog i narodnog jezika (Belgrade: Srpska akademija nauka i umetnosti, 1981), XI, 31-2. On 29 September 2006 Canada Post issued its first in a series of stamps depicting at-risk wildlife native to Canada. The first set of four stamps included the Newfoundland marten. See the colour reproductions in "Endangered Species/Espèces en voie de disparition," Details/En détail, 15, no. 4 (2006), cover and pp. 6-7.

Klaić returned to explore the use of the marten fur as an old tax (*marturina*, *mardurina* or *kunovina*) in a 1904 essay. In this essay, he also looked at the use of marten skins in Rus', Poland, Prussia, the medieval territory settled by the Lithuanians and Latvians, and in Hungary.⁶

The Primary Chronicle identifies the marten skin as an exchange medium in use at the close of the 10th century, while the 11th century legal code *Rus' Justice* mentions it in several of its articles as a commodity money and a church tithe.⁷ In his review of the marten (*kuna*) as a unit of currency and its role in Rus', historian Martin Dimnik cites its collection as a tribute to various rulers and as a church tithe in 883, 980, 988, 1015, 1018, and 1068.⁸ He goes on to conclude that:

The kuna was one of the most ancient and most versatile units of currency in Rus'. A commoner used it for paying debts, fines, and for making small purchases, but merchants, boyars, and princes used kunas to make even the largest payments... The longevity of the kuna up to the beginning of the fifteenth century bespeaks its importance.⁹

This importance is underscored by the entry on the marten (*kuna*) in the *Encyclopedia of Ukraine*:

The word *kuna* is derived from the word for a marten pelt. Pelts were used as money before the introduction of metallic currency. When foreign silver coins (Arabic dirhams and Roman denarii) came into Rus', they were referred to as *kuny*...The term *kuny* in the general sense of money was used in Rus' throughout the 10th-14th centuries; it was only later that the word was replaced by the *dengi* and *serebro*.¹⁰

⁹ Dimnik, p. 113.

⁶ Vjekoslav Klaić, "Marturina. Slavonska daća u srednjem vijeku," *Rad Jugoslavenske akademije znanosti i umjetnosti*, 157 (1904), 114-215 (Rus' pp. 127-33, Poland pp. 133-5, Prussia, the Lithuanians, the Latvians, and Hungary pp. 135-40). Cf. Ćiro Truhelka, *Slavonski banovci. (prinos hrvatskoj numismatici.)* (Sarajevo: Zemaljska štamparija, 1897), pp. 46-7.

⁷ Basil Dmytryshyn, ed., *Medieval Russia: A Source Book, 850-1700*, 3rd ed. (Fort Worth, TX: Holt, Rinehart and Winston, 1991), pp. 34, 39-41.

⁸ Dimnik, pp. 105-6.

¹⁰ Encyclopedia of Ukraine, ed. in chief Volodymyr Kubijovyč (Toronto, Buffalo, London: Univ. of Toronto Press, 1988), II, 712-3. Cf. the entries for "kúna," "kúny," and "kunítsa, -tsy" in *Great Soviet Encyclopedia: A Translation of the Third Edition*, ed. in chief A.M. Prokhorov, English editorial director Jean Paradise (New York and London: Macmillan and Collier Macmillan, 1977), p. 107; Sergei G. Pushkarev, comp., *Dictionary of Russian Historical Terms from the Eleventh Century to 1917*, eds. George Vernadsky and Ralph T. Fisher Jr. (New Haven and London: Yale Univ. Press, 1970), p. 49; I[van] G[eorgievich] Spassky, *The Russian Monetary System: A Historico-Numismatic Survey*, trans. Z.I. Gorishina and L.S. Forrer (Amsterdam: Jacques Schulman, 1967), p. 38. The *kuna* is also mentioned in the following works: Eric R. Schena, "The Influence of Islamic Coins on the Russian Monetary System: An Introduction," *As-Sikka: The Online Journal of The Islamic Coins Group*, 1, no. 2 (1999-2000), http://islamiccoinsgroup.50g.com/ArtRussian.htm, consulted 13 August 2004; Omeljan Pritsak, *The Origins of the Old Rus' Weights and Monetary Systems* (Cambridge, MA: Harvard Ukrainian Research Institute, 1998), pp. 39-41.

In her discussion of the economic development of medieval Slavonia, historian Nada Klaić (1920-88) underscores that a "natural product served as a general equivalent for money—in Slavonia this was the marten fur,"¹¹ Writing about the monetary system during the period of medieval Croatian kings, historian Ferdo Šišić (1869-1940) indicated that while Byzantine money was in circulation, many other products like grain, wine, various livestock, "and especially marten skins (*pelles marturinae*)" were used in trade and for the payment of taxes.¹² However, unlike the church tithe, the marten tax (*marturina* or *kunovina*) was a basic land tax that remained unchanged to the end of the Middle Ages.¹³

While the marten tax (*marturina*) among the Croats is repeatedly mentioned in medieval sources related to Slavonia,¹⁴ the marten skin and marten tax were not restricted only to this region. In 1018 the towns of Osor and Beli, both on the island of Cres, paid a Christmas tribute of 40 and 15 marten skins respectively, while the coastal city of Zadar paid a levy of 3,000 marten skins to Venice in 1203.¹⁵ In the 13th century several kings rescinded the payment of the marten tax to various associations and fraternities, counties, and individuals. For instance, this tax was cancelled in 1209 for the entire clergy of Slavonia and Dalmatia; the Kaptol of Zagreb in 1217; for the county of St. Martin near Vaška in 1277; and, for the nobles of Zadar in 1360.¹⁶ Four documents from the early 15th century confirm that the marten tax was collected along the coast in the Zadar region.¹⁷ The Slavonian general assembly that convened in Zagreb in 1273 passed a number of decrees including provisions related to the marten tax (*marturina*).¹⁸ The marten pelt continued to be used for the payment of duties and levies, even in the 17th century, when two marten skins were paid

¹³ N. Klaić, *Povijest Hrvata*, p. 292.

¹¹ Nada Klaić, *Povijest Hrvata u razvijenom srednjem vijeku* (Zagreb: Školska knjiga, 1976), p. 275.

¹² Ferdo Šišić, *Povijest Hrvata u vrijeme narodnih vladara* (1925; rpt. Zagreb: Matica hrvatska, 1990), p. 671. Cf. Tade Smičiklas, *Poviest Hrvatska* (Zagreb: Matica hrvatska, 1882), I, 297; Ivan Rengjeo, "Prvi hrvatski novci" [1936 rpt. from *Napredak*], *Obol*, 13, no. 27 (1975), 28-9.

¹⁴ N. Klaić, *Povijest Hrvata*, pp. 289, 297, 330, 331, 546; Nada Klaić, *Izvori za hrvatsku povijest do 1526. godine* (Zagreb: Školska knjiga, 1972), pp. 211-3.

¹⁵ V. Klaić, "Marturina," p. 145; Truhelka, p. 47.

¹⁶ V. Klaić, *Povijest Hrvata*, I, 319; Truhelka, p. 48; Zlatko Herkov, *Građa za financijsko-pravni rječnik feudalne epohe Hrvatske* (Zagreb: Jugoslavenska akademija znanosti i umjetnosti, 1956), II, 124.

¹⁷ "Pobiranje Marturine, crkvene desetine i vojšćine u Zadarskom distriktu (1435)," in Stjepan Antoljak, *Hrvati u prošlosti. Izabrani radovi*, ed., Stijepo Obad (Split: Književni krug, 1992), pp. 433-41.

¹⁸ Josip Kolanović, "The Croatian Parliament from the Time of National Assemblies to a Civil Parliament 1848," in *Croatian Parliament*, 2nd ed., ed. Željko Sabol, trans. Tomislav Pisk (Zagreb: Parliament of the Republic of Croatia, Globus and Školska knjiga, 1995), pp. 14-5; N. Klaić, *Povijest Hrvata*, pp. 330-2.

in Rakovac, in 1630.¹⁹ Similarly, in a 1623 document from Vrbovec, it is stated that "each house shall give one marten skin a year..."²⁰

The entry in the *Encyclopedia of Yugoslavia* described the word *marturina* as "payment in marten skins," and goes on to explain, "the marten skin was an old means of payment among the Croats."²¹ This is also underscored by economic historian Zlatko Herkov (1904-94) who discussed the *marturina* during the reign of Koloman Beauclerc (1095-1116) and Andrew II (1205-35) of the House of Árpád:

The name "marturina" is derived from the original levy from which this serf's fee developed and which involved payment in marten skins. It is thought that the "marturina" existed in this original form at the time of the rulers of the national line...The "marturina" is mentioned explicitly for the first time in the later 12th century...However, according to Andrew's Golden Bull of 1222 it had been collected already during the reign of King Koloman.²²

The word *mardurina* (*mardurinas*) was also used from the 15th to 17th century in Čazma, Mokrice, and Zagreb as descriptions for the serf homestead as "a tax unit, more than likely because such a homestead pays or paid the *marturina*."²³

The Marten (kuna) on Medieval Silver Coins

While documents record several foreign and domestic currencies in circulation among the Croats,²⁴ the symbolic importance of the marten is seen in

¹⁹ Herkov, Građa, II, 59.

²⁰ Herkov, Građa, II, 59.

²¹ M[arko] Ko[strenčić], "Marturina," *Enciklopedija Jugoslavije* (Zagreb: Jugoslavenski leksikografski zavod, 1960), VI, 32.

²² Herkov, Građa, II, 128.

²³ Herkov, Građa, II, 122, 59.

²⁴ For a review of currencies used on Croatian soil see Bože Mimica, Numizmatika na povijesnom tlu Hrvatske. Rani srednji vijek (Zagreb-Rijeka: Hrvatska akademija znanosti i umjetnosti and Vitagraf, 1995); Bože Mimica, Numizmatika na povijesnom tlu Hrvatske (IV. st. pr. Krista-1918) (Rijeka: Vitagraf, 1992); Tomislav Šeparović, "Nove spoznaje o nalazima ranosrednjovjekovnog novca u južnoj Hrvatskoj," Starohrvatska prosvjeta, 30 (2003), 127-35; Gjuro Krasnov, "Hrvatska srednjovjekovna numizmatika 10.-16. stoljeća," Numizmatičke vijesti, 41 (1999), 49-5; Ante Milinović, "Hrvatska novčarska baština," Hrvatska revija, 2, no. 2 (2002), 41-8; Rengjeo, "Prvi," 27-38; Ana Mandić, "Pojava i razvoj novca na teritoriju hrvatske od najranijih vremena do danas," Nastavni vjesnik, no. 1 (1996), 47-59; Irislav Dolenec, Hrvatska numizmatika od početaka do danas (Zagreb: Prvi hrvatski bankovni muzej Privredne banke Zagreb, 1993); Zlatko Herkov, "Horvacki novac.' Hrvatska novčana jedinica XVIII. stoljeća," Starine, 44 (1952), 95-200; Jerome Colich, "Coins of Dubrovnik," Journal of Croatian Studies, 9-10 (1968-69), 160-73; Gjuro Krasnov, ed., Numizmatika. Almanah Hrvatskog numizmatičkog društva. U povodu 50. godina postojanja i rada (Zagreb: Zrinski, 1978); Ivan Mirnik, "Hrvatski novac kroz povijest," Nova Matica, no. 1 (1992), 40-1; Ivan Mirnik, "Novac Nikole Zrinskoga," Nova Matica, nos. 11-12 (1992), 40-1.

its transition from commodity money to the heraldic image commonly found on silver coins (plate 1). Already in the early 13th century coins began to be stamped with the image of the marten.²⁵ With respect to the marten (*kuna*), its name and image is most closely associated to the *banski denar* or *banovac* (*denarius banalis*, *moneta banalis*), a silver coin that appeared between 1237 to 1256 and was produced up to 1384, when it was withdrawn from circulation by Queen Maria (Anjou) who reigned from 1382 to 1395.²⁶ As underscored by the *National Encyclopedia of Serbia-Croatia-Slovenia* from 1925:

Croatian dukes or viceroys minted their own money...which was commonly called *moneta banalis (banovac, banica)*. On the reverse of the viceroy's money, which was used on the entire territory of Croatia, there was found the marten in between a six-pointed star and a crescent opposite the star.²⁷

²⁵ The transformation of the marten fur from commodity money to the primary image on silver coinage issued by Croatian viceroys shares similarities to other cultures. Objects in the shape of animals serving as a form of currency and figurative designs of animals such as the lion, stag, ram, bull, owl, turtle, elephant, eagle, dolphin, hare, crab, and horse on coins spans back to the 5th century BC and covers every region of the globe. See Eagleton and Williams, *Money: A History.* In China, tools were used as a form of money and when the Chinese later switched to using metal coins, these coins were made in the shape of tools, eventually evolving into spade money, money that resembled a small shovel or spade. "Money: A Historical Look," extract from *Money and Monetary Policy in Canada* (Toronto: Canadian Foundation for Economic Education, 1994), pp. 2-3, http://www.moneyandyouth.cfee.org/en/resources/pdf/moneyhist. pdf, consulted 18 April 2006. In a series of articles Aleksandar Benažić explores the early Slav mythology surrounding the marten (*kuna*) which Croats retained and interwove into their culture after their conversion to Christianity. See "Podrijetlo simbola kune na hrvatskom novcu," *Numizmatičke vijesti*, 43 (2001), 74-109; part two 44 (2002), 97-121; part three 45 (2003), 139-87; part four 46 (2004), 99-134.

²⁶ A systematic overview and detailed description, complete with illustrations, of the silver banovac containing the marten image from the 13th to 14th century is found in Truhelka, pp. 93-134; Mimica, Numizmatika (1992), pp. 365-404. Cf. Robert Smajlagić, "Osvrt na neke zanemarene pojedinosti isprava koje spominju slavonsku bansku kovnicu," Numizmatičke vijesti, 46 (2004), 135-62; Ivan Rengjeo, "Početak kovanja slavonskih banovaca," [1939 rpt. from Napredak], Obol, 15, no. 30 (1977), 41-8; Irislav Dolenec, "Novci hrvatskih banova," Obol, 17, no. 31 (1979), 7-11; Vilko Kopač, "Motivi heraldike, simboli i sigle na novcima vojvoda i banova u srednjem vijeku," Bilten. Hrvatskog numizmatičkog društva, 10, no. 23 (1972), 5-20. An overview in English is found in Dalibor Brozović, The Kuna and the Lipa: The Currency of the Republic of Croatia, trans. Janko Paravić (Zagreb: National Bank of Croatia, 1994), pp. 14-9 and "Monetary Interpretation of the Slavonian Moneta Banalis" in D.M. Metclaf, Coinage in South-Eastern Europe, 820-1396 (London: Royal Numismatic Society, 1979), pp. 146-54. For an assessment of studies on the silver banovac see Ladislav Korčmaroš, "Kratak pregled historiografije slavonskih banovaca/A Brief Review of the Historiography of the Slavonian Banovacs," in Zbornik radova 2. međunarodnog numizmatičkog kongresa u Hrvatskoj, 15.-17. listopada 1998./Proceedings of the 2nd International Numismatic Congress in Croatia, October 15-17, 1998, ed. Julijan Dobrinić (Opatija and Zagreb: Dobrinić and Dobrinić, and Hrvatsko numizmatičko društvo, 2000), pp. 89-105.

²⁷ M[irko] Kos, "Grbovi," *Narodna enciklopedija Srpsko-Hrvatsko-Slovenačka*, ed. St[anoje] Stanojević (Zagreb: Bibliografski zavod, [1925]), II, 516. For an examination of the significance of the star and crescent as a heraldic symbol and its appearance on coins see the following articles by Aleksandar Benažić, "Polumjesec sa zvijezdom kao zemaljski symbol na hrvatskom novcu,"

The earliest preserved coins bearing the marten have been dated to the rule of King Béla IV (1235-1270)²⁸ and although it is not known for certain where they were forged, a 1256 charter mentions Pakrac as a location where coins were produced.²⁹ It was also found on coins struck by Viceroy (*ban*) Stjepan in 1278.³⁰

The *banovac* coin, also called *denarius Zagrabiensis* when the location of its production moved to Zagreb in 1260, was noted for its quality. Its obverse featured a marten (*kuna*) in a running position with its body parallel to the ground facing either left or right, while the reverse showed a patriarchal cross. The initials of the king, duke or viceroy (*ban*) were found on either side of the coin. The partial or complete inscription of MONETA REGIS (or MONETA DUCIS) P(=per) SCLAVONIA, meaning "royal (or ducal) money for Slavonia" was also found on the coin. It was struck during the reigns of Béla IV (1235-70), Duke Coloman (1235-41), Duke Béla (1260-69), Viceroy Roland (1261-67), King Stephen V (1270-72), Ladislav IV (the Cuman) (1272-90), King Andrew III of Venice (1290-1301), Charles I Robert (1301-42), Viceroy Stjepan IV Babonić (1310-16), Viceroy Mikac Mihaljević (1325-43), Viceroy Nikola Banffy (1343-46 and 1353-56), Viceroy Nikola Szécheny (1346-49 and 1366-68), and King Louis I (Anjou) (1342-82).³¹

This coin, usually identified as *banovac* or *banica*, was in circulation for approximately a century and a half, and it had a strong enough legacy to leave a trace in popular tradition. Although intended for use in Old Slavonia, its exceptional quality led to its adoption in neighbouring regions, including Bos-

²⁹ D.M. Metcalf, "Monetarna interpretacija banskog denara u XIII. stoljeću," in *Numizmatika. Al-manah*, pp. 46-7; Smajlagić, p. 135.

³⁰ For illustrations and detailed descriptions of the *banovac* from this period see V. Klaić, *Povijest Hrvata*, I, 268, 278.

Numizmatičke vijesti, 39 (1997), 76-87 and "Simbolika polumjeseca sa zvijezdom," Numizmatičke vijesti, 40 (1998), 27-44.

²⁸ B[artol] Zm[ajić], "Grb - Hrvatska, SR.," *Enciklopedija Jugoslavije*, ed. in chief Jakov Sirotković, 2nd ed. (Zagreb: Jugoslavenski leksikografski zavod "Miroslav Krleža," 1986), IV, 558; Ivan Mirnik, "Dobri denar zagrebački," in *Nova Matica. Iseljenički kalendar 1991.*, ed. Boris Maruna (Zagreb: Hrvatska matica iselejenika, 1991), p. 168 (black and white photographic reproduction of a coin struck with the marten during the era of King Béla IV, same page); Gjuro Krasnov, "Kuna na hrvatskom novcu," *Matica*, no. 10 (1993), 29 (black and white reproduction included). Three illustrations of the coin from this era are also found in V. Klaić, *Povijest Hrvata*, I, 268.

³¹ Detailed illustrations of the coins are found in Mimica, *Numizmatika* (1992), pp. 9, 367-404 (contains some 79 coins issued under different kings and viceroys); Brozović, *Kuna*, p. 28; Artur Pohl, *Die Grenzlandprägung. Münzprägung in Österreich und Ungarn im fünfzehnten Jahrhundert* (Graz: Akademische Druck-u. Verlagsanstalt, 1972), after p. 188 (plate 62); Günther Probszt, *Österreichische Münz - und Geldgeschichte Von de Anfängen bis 1918* (Wien-Köln-Graz: Herman Böhlaus Nachf, 1973), p. 338. Illustrations of the coins with detailed descriptions are also found in Brozović, *Kuna*, pp. 15-6; V. Klaić, *Povijest Hrvata*, I, 268, 278, 291, 311 and II, 28, 70, 93, 199; Truhelka, pp. 51, 93-134; Milinović, p. 43; Gjuro Krasnov, "Ugarski simboli na hrvatskom novcu (slavonski banski i herceški dinari)," *Numizmatičke vijesti*, 41 (1999), 40-8.

nia, Hum (Herzegovina), and Hungary. The coin also penetrated into southern regions, primarily the Adriatic coastal region, where the name *banica*, for various small silver coins, has endured to the present day.³²

The Heraldic Symbol of the Marten (kuna)

The figure of the marten (*kuna*) is found on the coat of arms of the Kingdom of Slavonia which is comprised of a blue shield with a marten running in the centre between two rivers (Sava and Drava). The marten heraldic symbol reached back to the 13th century and was officially recognized through the granting of a charter by King Wladislas II Jagiello in Buda, on 8 December 1496 (plate 2), and by the following year was already found on the seal of the Croatian parliament used to authenticate its decisions.³³ King Wladislas' charter was issued a century after the *banovac* with the marten incuse was withdrawn from circulation. As explained in the *National Encyclopedia of Serbia-Croatia-Slovenia*: "...this was the coat of arms of the entire Croatian Kingdom: Croatia, Slavonia and Dalmatia, except that Croatia and Dalmatia are subsumed in the notion 'Slavonia', in the charter of King Wladislas."³⁴

During the 13th century, the heraldic symbol of the marten appeared on seals representing the entire Kingdom of Croatia and was found on: Duke Stjepan's seal of 1267; the seal of Duke Béla (1268), the youngest son of King Béla IV; and, the seal of King János Zsigmond Szapolya (1559-71).³⁵ As the Slavist Dalibor Brozović underscores:

This means that over time-once it had been forgotten that the figure of the marten (*kuna*) on the *banovac* derived from the original custom of effecting payment with marten (*kuna*) skins-there developed an understanding that the *kuna* on the *banovac* was a kind of state symbol, and that such an understanding was sustained long after the *banovac* went out of use. The king [Wladislas II Jagiello] only legalized the existing state of affairs. It should be noted that the aforementioned coat of arms was used occasionally, in earlier periods, not

³² Mimica, *Numizmatika* (1992), p. 9; Herkov, *Građa*, I, 83, 94; Smičiklas, p. 514.

³³ N. Klaić, *Izvori*, p. 367. A color reproduction is found in Kolanović, p. 24; Marijan Grakalić, *Hrvatski grb (grbovi hrvatskih zemalja)* (Zagreb: Matica hrvatska, 1990), opposite p. 48; Marko Atlagić, *Grbovi plemstva u Slavoniji 1700-1918*. (Čakovec: Zrinski, 1982), between pp. 12 and 15. Black and white reproductions in B[artol] Zm[ajić], "Grb - Hrvatska," *Enciklopedija Jugoslavije* (Zagreb: Leksikografski zavod FNRJ, 1958), III, 585; Zmajić, "Grb - Hrvatska, SR.," IV, 559; V. Klaić, *Povijest Hrvata*, V, between pp. 32-3; Irislav Dolenec, "Novci, natpisima i grbovima hrvatskih zemalja," *Obol*, 19, no. 33 (1981), 12. A black and white reproduction of King Wladislas' charter is found in Grakalić, *Hrvatski grb*, between pp. 16-7.

³⁴ Kos, "Grbovi," II, 516.

³⁵ Kos, "Grbovi," II, 516; Grakalić, *Hrvatski grb*, p. 49; V. Klaić, *Povijest Hrvata*, V, 110 (black and white reproduction).

only as the coat of arms of historical Slavonia but also as the coat of arms of the entire Croatian kingdom.³⁶

As indicated, the coat of arms with the marten appeared on official seals of the Croatian parliament, including legislative resolutions from 1497, 1622, and 1641.³⁷ The coat of arms of Slavonia, incorporating the marten, was employed right up to the dissolution of Austro-Hungary after World War I, and the Croatian parliament used it for decrees on taxes and levies assessed for the army. This further underscores that seals with the coat of arms of Slavonia, with the marten, served also as the official coat of arms of Croatia.³⁸

Ivan Zakmardi (ca. 1600-1667), the clerk (prothonotary) of the Kingdom of Croatia, had a chest built in 1643 in which official state charters and documents were stored. Found today in the Archives of Croatia (Zagreb), this chest contains the coat of arms of Slavonia with a marten clearly visible on its facade.³⁹ The marten is also found on the 1673 flag of the Kingdom of Slavonia.⁴⁰ In 1701, Pavao Ritter Vitezović (1652-1713) included the Slavonian coat of arms with the marten in his *Stemmatographia sive armorum Illyricorum* (Vienna, 1701).⁴¹ The marten is also incorporated into the border design of a 1792 watercolour of the southern view of the city of Zagreb;⁴² a 1770 coat of arms entitled "*Monarchia Austriaca*"⁴³ and a 1772 coat of arms, both during the reign of Maria Theresa (1740-80);⁴⁴ as well as the coat of arms of King Leopold

³⁶ Brozović, Kuna, p. 19.

³⁷ Kos, "Grbovi," II, 516; Grakalić, *Hrvatski grb*, p. 51. Color reproductions in Kolanović, pp. 39, 45.

³⁸ Kos, "Grbovi," II, 516; Grakalić, *Hrvatski grb*, p. 51.

³⁹ Color reproductions are found in *Ilustrirani povijest Hrvata*, ed. Marijan Sinković (Zagreb: Stvarnost, 1971), p. 157; Kolanović, p. 40; Josip Horvat, *Kultura Hrvata kroz 1000 godina* (Zagreb: Globus, 1980), I, between pp. 384-5; Vlatko Pavletić, Nikša Stančić and Milan Moguš, *Hrvatski jezik u hrvatskom saboru/The Croatian Language in the Croatian Parliament*, eds. Mirko Mađor and Željko Sabol, trans. Lelija Sočanac (Zagreb: Narodne novine and Dom i svijet, 1997), p. 30; Grakalić, *Hrvatski grb*, between pp. 16-7.

⁴⁰ Color reproduction in Jelena Borošak-Marijanović, "Zastave kroz stoljeća," *Matica*, nos. 7-8 (1996), 48.

⁴¹ Radoslav Katičić and Slobodan P. Novak, *Two Thousand Years of Writing in Croatia*, trans. Sonia Bićanić and Sonja Bašić (Zagreb: Sveučilišna naklada Liber, 1987), p. 100 (color reproduction). Black and white reproductions are found in Ivo Banac, *Grbovi. Biljezi identiteta* (Zagreb: Grafički zavod Hrvatske and Most/The Bridge, 1991), p. 21. Cf. id., "The Insignia of Identity: Heraldry and the Growth of National Ideologies among the South Slavs," *Ethnic Studies*, 10 (1993), 217.

⁴² A color reproduction in Ljelja Dobronić, et al., Zagreb, trans. Elen Ellias Bursač and Sonia Wild-Bičanić (Zagreb: ITP Marin Držić, 1993), p. 77.

⁴³ A color reproduction in Walter Koschatzky, ed., Maria Theresia und ihre Zeit (Salzburg and Wien: Residenz Verlag, 1979), p. 21.

⁴⁴ A black and white reproduction in Gerda and Gottfried Mraz, *Maria Theresia. Ihr Leben und ihre Zeit in Bildern und Dokumenten* (München: Süddeutscher Verlag, 1979), p. 243.

II (1790-92).⁴⁵ In 1848 the marten appeared on the flag of the Zagreb National Guard,⁴⁶ the flag of the Academic Battalion of the University of Zagreb (1848),⁴⁷ the 1848 flag of Viceroy Josip Jelačić (1848-1859),⁴⁸ and the sales contract that was drawn up when Jelačić purchased Novi dvori manor in Zaprešić, in 1852.⁴⁹ It was also included on the 1868 flag of the Triune Kingdom of Dalmatia, Croatia and Slavonia,⁵⁰ the cover of the official *Parliamentary Debates of the Triune Kingdom of Dalmatia, Croatia and Slavonia* (plate 3) of 1848,⁵¹ and the 1865 seal of the parliament of the Triune Kingdom.⁵²

As part of the coat of arms of the Triune Kingdom, the marten is found on the masthead of the 1861 periodical *Naše gore list⁵³* and on the cover of *Hrvatski kalendar* for 1862.⁵⁴ The same symbol is included on the cover of a monograph commemorating the first Dalmatian-Croatian-Slavonian exhibit, published by Dragutin Albrecht (1864)⁵⁵ and on the certificate of achievement presented to Nikola Andrović in 1891.⁵⁶ The memorial plaque dedicated to the modern opening of the University of Zagreb in 1874 also contains this symbol,⁵⁷ as does an 1896 Hungarian postcard,⁵⁸ and playbills announcing performances

⁴⁵ A black and white reproduction in Don Mabry, "The Large Coat of Arms," *Historical Text Archive*, online http://www.historicaltextarchive.com/hungary/coats.html, consulted 14 February 2006.

⁴⁶ Borošak-Marijanović, "Zastave," p. 50 (color reproduction).

⁴⁷ Color reproduction in Hodimir Sirotković, "Zagreb University: The First Three Hundred Years (1669-1969)," in *University of Zagreb*, ed. Smiljko Sokol, trans. Sonia Bićanić (Zagreb: Univ. of Zagreb, 1987), p. 49.

⁴⁸ Color reproduction in Borošak-Marijanović, "Zastave," p. 49.

⁴⁹ Color reproduction in Mladen Obad Šćitaroci, *Castles, Manors and Gardens of Croatian Zagorje* (Zagreb: Školska knjiga, 1992), p. 190.

⁵⁰ Borošak-Marijanović, "Zastave," p. 50 (color reproduction).

⁵¹ Color reproduction in Jelena Borošak-Marijanović, "Slava Saboru," Matica, no. 5 (1998), 7.

⁵² See the reproduction on the website of the Croatian Parliament consulted 1 August 2008 http://www.sabor.hr/Default.aspx?sec=404; *Ilustrirana povijest*, p. 237.

⁵³ A black and white reproduction in Ivo Frangeš, *Povijest hrvatske književnosti* (Zagreb-Ljubljana: Matica hrvatska and Cankarjeva založba, 1987), p. 222.

⁵⁴ A black and white reproduction in Željko Vegh, "Religija Novca. Iz povijest hrvatskoga poznavanja amerikanizma," *Hrvatsko slovo* (Zagreb), 12 June 1998, p. 7.

⁵⁵ Color reproduction in O[lga] Ma[ruševski], "Albrecht, Dragutin (Carl)," in *Hrvatski biografski leksikon* (Zagreb: Jugoslavenski leksikografski zavod, 1983), I, 68.

⁵⁶ Black and white reproduction in N[ada] G[rčevi]ć and V[jekoslav] Maš[trović], "Andrović, Nikola (Nicolò)," in *Hrvatski biografski leksikon*, I, 155.

⁵⁷ Black and white reproductions in Sirotković, "Zagreb University," p. 38 and Sime Ljubić, *Opis jugoslavenskih novaca* (Zagreb: Dragutin Albrecht, 1875), inside front cover.

⁵⁸ See the color reproduction in Éva Molnár, ed., *Hungary: Essential Facts, Figures and Pictures*, trans. Pál Herskovits (Budapest: MTI Corp., 2001), p. 68.

at the Croatian National Theatre in 1870, 1876, 1892, 1897, 1898, and 1916.⁵⁹ With the democratization of national ideology during the national revival of the early 1800s, members of the middle class adopted heraldic symbols like the marten for ornamental purposes. Soon the marten symbol found its way onto a host of products including porcelain cups and saucers, drinking glasses, playing cards, and special decorative ladies' fans.⁶⁰

The figure of the marten found on the coat of arms of Slavonia was also included on coins that were produced by the Habsburgs.⁶¹ It is already found in combination with the coats of arms of Croatia and Dalmatia on the silver coins of King Matthias II (1608-19).⁶² Matthias II also used the coat of arms of Slavonia separately, as is the case with a seal from 1610.⁶³ When crowned on 19 November 1608 as the Croato-Hungarian king, Matthias II issued special commemorative gold, silver and bronze coins bearing the Slavonian coat of arms with the marten.⁶⁴ Several other rulers included the marten on their coins including Ferdinand II (1618-37), Ferdinand III (1637-57), Leopold I (1648-1705) and Francis Joseph (1848-1916).⁶⁵ Austro-Hungarian paper money in denominations of 1, 2, 10, 20, 50, 100 and 1,000 crowns (*kruna*), in circulation in the city of Rijeka, also contained the coat of arms of Slavonia with the marten.⁶⁶ A gold coin showing twenty crowns that was minted during the First World War included the coat of arms of Slavonia.⁶⁷ The parliament of the Triune Kingdom of Croatia, Slavonia and Dalmatia issued an 1849 copper coin

⁵⁹ Nikola Batušić, ed. Zagreb Croatian National Theatre: 1860-1985, trans. Ellen Allas Bursać, et al. (Zagreb: Hrvatsko narodno kazalište and Školska knjiga, 1985), reproductions pp. 38, 39, 44, 46.

⁶⁰ Banac, "Insignia," pp. 234-5. See the color reproduction of such a fan used at Vienna balls between pp. 48 and 49 in Grakalić, *Hrvatski grb*.

⁶¹ For reproductions of various coins issued by different Habsburg rulers containing the marten see Ludwig Herinek, *Österreichischen Münzprägungen von 1740-1969* (Wien: Münzhandlung Herinek, 1970), Francis Joseph (1848-1916) pp. 256, 258-61, 263, 264, 271, 272, 289, 290, 294, 295; Probszt, *Österreichische Münz*, Francis Joseph (1890) p. 544; Mimica, *Numizmatika* (1992), Matthias II (1613) p. 479, Ferdinand III (1637-57) p. 481, Francis Joseph (1890 and 1908) p. 484; Dolenec, *Hrvatska numizmatika*, pp. 113, 117, 118, 122, 123.

⁶² Kos, "Grbovi," II, 516; Milinković, p. 45 (black and white reproduction); Mimica, *Numizma-tika* (1992), p. 479 (black and white reproduction); Grakalić, *Hrvatski grb*, p. 52; Marijan Grakalić, "Najljepši krov grada Zagreba," *Zajedničar* (Pittsburgh), 7 May 1997, p. 11; Dolenec, *Hrvatska nu-mizmatika*, pp. 122, 113.

⁶³ Grakalić, *Hrvatski grb*, p. 52.

⁶⁴ Grakalić, *Hrvatski grb*, p. 52.

⁶⁵ Mimica, *Numizmatika* (1992), pp. 481, 484; Grakalić, *Hrvatski grb*, pp. 52-3; Dolenec, *Hrvatska numizmatika*, pp. 122-3; Dolenec, "Novci," p. 16.

⁶⁶ See the black and white reproduction of a 1000 and 20 *kruna* note in Mimica, *Numizmatika* (1992), p. 500.

⁶⁷ Grakalić, *Hrvatski grb*, p. 52.

called the *križar* (plate 4) and paper loan bonds in denominations of 25, 100 and 1000 *forinti* during the viceroyship of Josip Jelačić. Both the copper coin and the loan bonds contained the coat of arms of Slavonia with the marten.⁶⁸

The coat of arms of Slavonia, with the marten, was also in full or in part incorporated into the coats of arms of the counties of Virovitica (1743) and Požega (1748),⁶⁹ the cities of Karlovac (1868) and Pakrac (1837), and the coats of arms of some families, such as Frigan (1869).⁷⁰ In Zagreb, it also appeared on the curtain of the old theatre on Mark's Square in 1834,⁷¹ the curtain (1850) and ceiling (1895) of the Croatian National Theatre,⁷² at the top of the gateway at the junction of Ilica and Jelačić Square in Zagreb (1888),73 and was chiselled on the stone coat of arms at the roofline above the main entrance of the neo-baroque Croatian National Theatre in 1895.74 When Latin ceased to be the official language in the parliament of the Triune Kingdom on 23 October 1847, the formal proclamation announcing its discontinuation also carried the marten coat of arms of Slavonia.⁷⁵ The same coat of arms appeared on an 1872 Medal for Merit and an 1876 Honorary Members medal of the Croatian-Slavonian Firefighters' Association and within the coat of arms of the Triune Kingdom on a medal commemorating the 25th anniversary of the Varaždin Firefighters' Association from 1889.76

With the signing of the 1868 Croato-Hungarian Agreement, a specific coat of arms for the Kingdom of Croatia was recognized, which included the coat of arms of Slavonia (marten) and Dalmatia (three lion or leopard heads), along

⁶⁸ Black and white reproductions in Mirnik, "Hrvatski novac," p. 40; Mimica, *Numizmatika* (1992), p. 489; Dolenec, *Hrvatska numizmatika*, pp. 83, 130; Nikša Stančić, "The Croatian Civil Parliament 1848-1918," in *Croatian Parliament*, p. 64; Vojislav Mihailović, "Hrvatski bakarni novac od jednog križara iz 1849. godine," *Numizmatičar*, 21 (1998), 133-5.

⁶⁹ Colour plates in Atlagić, between pp. 22 and 25, and between pp. 59 and 59.

⁷⁰ Grakalić, *Hrvatski grb*, p. 53.

⁷¹ Color reproduction in Radovan Ivančević, Art Treasures of Croatia, ed. Miša Špiljević, trans. Madge Phillips Tomašević (Belgrade: Motovun and Jugoslavenska revija, 1986), p. 175 (plate 164).

⁷² Zagreb Croatian National Theatre, pp. 13, 18 (reproductions).

⁷³ A black and white reproduction in Franz Hubmann, *The Habsburg Empire: The World of the Austro-Hungarian Monarchy in Original Photographs 1840-1916*, ed. Andrew Wheatcroft (London: Routledge and Kegan Paul, 1972), p. 219.

⁷⁴ Color reproduction in Ivančević, Art Treasures, pp. 188-9.

⁷⁵ Black and white reproductions of this official proclamation are found in Josip Bratulić, et al., eds., *Pisana riječ u Hrvatskoj* (Zagreb: Muzejski prostor, 1985), p. 333; Zlatko Vince, *Putovima hrvatskoga književnog jezika. Lingvističko-kulturnopovijesni prikaz filoloških škola i njihovih izvora* (Zagreb: Liber, 1978), p. 267; Mirko I. Jukić, "Prije 150. godina hrvatski sabor je odlučio: narodni-hrvatski jezik u sve škole i urede!" in *Hrvatski iseljenički zbornik 1998*, ed. Aleksandar Ravlić (Zagreb: Hrvatska matica iseljenika, 1998), p. 121.

⁷⁶ Stjepan Pačarić, "Vatrogasne spomenice u Hrvatskoj do II. svjetskog rata," *Numizmatičke vijesti*, 29 (1986), reproductions pp. 108, 111; Branko Beštak, "Prilog temi o vatrogasnim spomenicama i odlikovanjima u Hrvatskoj do 1945. godine," *Obol*, 33, no. 47 (1995), 14-5.

with the coat of arms of Croatia (red-white fields).⁷⁷ All three coats of arms were either combined into one joint seal or appeared individually on the seals of the Presidency of the Parliament of Croatia, Slavonia and Dalmatia.⁷⁸ They also appeared on high school report cards, seals of the University of Zagreb (registration documents), passports, and identity cards.⁷⁹ However, the use of this joint coat of arms predates the 1868 Agreement. As previously stated, all three appeared on coins minted by Matthias II in the early 17th century. They were also chiselled on the grave monument of Count Toma Erdödy-Bakač (1558-1624), Viceroy of Croatia, in St. Stephen Cathedral in Zagreb.⁸⁰ This is the same design of the coat of arms found on the famous roof of St. Mark's church in central Zagreb, which was reconstructed in 1878 (plate 5).⁸¹

In combination with other emblems, the marten was also incorporated into the designs found on various bonds and savings notes (1891, 1899, 1905, 1912, 1914, 1919, 1924) issued throughout Croatia.⁸² The coat of arms incorporating the *kuna* was even found on the cover of *The Serbian People*, a 1910 book by Prince and Princes Lazarovich-Hrebelianovich.⁸³ This coat of arms, with the marten, remained in official use to the end of the Austro-Hungarian Empire in 1918 and the examples cited above only represent a small portion of the numerous historical and cultural monuments on which it is found and that have been preserved.⁸⁴

⁷⁹ See the reproductions of these items belonging to Emilij Laszowski (1868-1949) in Petković, pp. 55, 73, 76.

⁸⁰ Color reproduction in Šćitaroci, *Castles, Manors*, p. 189. Black and white reproductions in V. Klaić, *Povijest Hrvata*, V, between pp. 576-7 and Boris Prister, "Croatian Ban Toma Erdödy⊠Knight of the Order of Redemptor," *Zbornik radova 2*, p. 153.

⁸¹ Grakalić, *Hrvatski grb*, p. 45. Color reproductions of the famous roof are found in Vladimir Blašković, et al., *Lijepa naša. Monografija hrvatske*, ed. Drago Zdunić (Zagreb: Spektar, 1974), p. 19; Lelja Dobronić, *Zagreb* (Zagreb: Spektar, 1985), pp. 19, 30; Dobronić, et al., *Zagreb*, p. 47. Black and white reproduction in Dmitar Čulič, *Yugoslavia* (London: Thames and Hudson, 1969), p. 74 and *Socijalistička Republika Hrvatska*, ed. Mirko Peršen (Zagreb: Grafički zavod Hrvatske, 1972), pp. 343, 344.

⁸² See the color reproductions in Branislav Zlatković, *Hrvatske vrijednosnice 1846.-1945.* (Zagreb: Obol, 1994), plates 3, 12, 21, 39, 42, 57, 83.

⁸³ Prince and Princess Lazarovich-Hrebelianovich, *The Servian People: Their Past Glory and Their Destiny* (London: T. Werner Laurie, 1911), I. A black and white reproduction of the cover was also reprinted in *Zajedničar*, 22 January 1997, p. 4.

⁸⁴ See for example the black and white reproduction of an immigrant's Austro-Hungarian passport

⁷⁷ See articles 62 and 63 of the Croato-Hungarian Agreement in Trpimir Macan, *Povijest hrvat-skoga naroda* (Zagreb: Matica hrvatska and Školska knjiga, 1992), p. 308. Black and white reproduction in Zmajić, "Grb - Hrvatska, SR." (1986), IV, 559; Grakalić, *Hrvatski grb*, pp. 77-8.

⁷⁸ A color reproduction in Grakalić, *Hrvatski grb*, between pp. 48-9. B[artol] Zm[ajić], "Heraldika," *Likovna enciklopedija Jugoslavije*, ed. in chief Žarko Domljan (Zagreb: Jugoslavenski leksikografski zavod "Miroslav Krleža," 1984), I, 524. See the announcement naming Emilij Laszowski to the committee overseeing the archives of the Kingdom of Croatia-Slavonia-Dalmatia. Reproduction in Milan Petković, *Emilij Laszowski Szeliga 1868.-1949*. (Zagreb: Družba "Braća Hrvatskog Zmaja," 2000), p. 73.

The parliament of the Kingdom of Croatia, Slavonia and Dalmatia cut its association with Austro-Hungary on 29 October 1918 and transferred its rule and authority to the recently formed National Council of the Slovenes, Croats and Serbs. Among the first acts of the National Council was to retain the coat of arms of Croatia-Slavonia-Dalmatia, but at the same time to remove the Austro-Hungarian crown.⁸⁵ Following the establishment of Yugoslavia in 1918, the coat of arms with the marten symbol disappeared from official use until its incorporation as one of the five crowns above the newly designed Croatian coat of arms adopted in 1990.

Negotiations to Introduce the *kuna* during the Banovina of Croatia (1939-41)

In response to the internal instability of the first Yugoslavia, limited autonomy was negotiated with the Croats and the Banovina of Croatia established on 26 August 1939. According to Forestry and Mineral Resources Minister Nikola Belančić (1887-1954), who was given the responsibility for preparing the Banovina's currency, negotiations between the National Bank of the Kingdom of Yugoslavia and the Banovina had been entered into for the issuance of a new currency to be placed in circulation along with the pre-existing Yugoslav *dinar*. Among the names discussed for this possible new currency were the *kuna, banovac* (viceroy), *banica* (vicereine), and *novčić* (small coin).⁸⁶ August Košutić (1893-1964), a senior member of the Croatian Peasant Party, who took part in negotiations to establish the Banovina, also asserted that discussions with authorities in Belgrade had taken place about the introduction of a separate currency for the Banovina. However, the outbreak of war cut short these negotiations and no agreement had been reached.⁸⁷

containing the marten (Slavonian coat of arms). Ivan Čizmić, "Emigration from Croatia between 1880 and 1980," in *Unknown Journey: A History of Croatians in Canada*, eds. Marin Sopta and Gabriele Scardellato, Polyphony vol. 14 (Toronto: Multicultural History Society of Ontario, 1994), p. 13 and id., "Emigration from Croatia in the Period between 1880 and 1980/Iseljavanje iz hrvatske u razdoblju između 1880-1980," *Folia Croatica-Canadiana*, I (1995), 106.

⁸⁵ Stanislava Koprivica-Oštrić, "Konstituiranje Države Slovenaca, Hrvata i Srba 29. listopada 1918. godine," *Časopis za suvremenu povijest*, 25, no. 1 (1993), 64. Although short lived as a state, consideration was apparently given to the issuing of a currency. Two plaster model specimens of coin money meant for the State of the Slovenes, Croats and Serbs were designed by Ivo Kerdić. Dalibor Brozović, "Hrvatski novac XX. stoljeće," *Matica*, no. 1 (1999), 16.

⁸⁶ Gjuro Krasnov, "Kerdićevi modeli novaca u vrijeme banovine Hrvatske (1939.-1941. g.)," *Numizmatika. Numizmatičke vijesti Hrvatskog numizmatičkog društva. U povodu 60 godina postojanja i rada*, 7, no. 1 (1988), 65.

⁸⁷ Brozović, *Kuna*, p. 20. Gjuro Krasnov, "Kuna kao hrvatski novac," *Obol*, 32, no. 46 (1994), 8; Ranko Mandić, *Katalog metalnog novca Jugoslavije i jugoslavenskih zemalja 1700-1994*, 3rd ed. (Belgrade: Balkan Numismatic Heritage, 1995), p. 271.

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Credence to the plan of the Banovina to introduce its own currency alongside the dinar was reinforced when the former President of the Croatian Numismatic Society, Gjuro Krasnov (1922-2000), discovered two plaster models for coins of the Banovina designed by leading medal designer Ivo Kerdić (1881-1953). Kerdić was a professor of Fine Arts at the Academy in Zagreb who was twice offered the directorship of the mint in Belgrade.⁸⁸ However, only the models of the obverse sides were found and are part of the collection at the Glyptotheque Museum of the Croatian Academy of Sciences and Arts in Zagreb. Each model has a different image: the first features a sitting woman holding the checkered Croatian coat of arms, while the second shows a ship with the same coat of arms on its sail. Both carry the inscription "Banovina of Croatia."89 In the Glyptotheque's archives, Krasnov also located the notes of Niko Bjelovučić. Under the heading of "Some Croatian Names for Money," Bjelovučić writes: "During the period of equality obtained by President [Vladko] Maček [1879-1964], the common Ministry of Finance was to introduce some of our names for the currency... We are not asking for a separate mint in Croatia, but we are seeking that some of our names are adopted for the currency.""90

The *kuna* during the Second World War (1941-45)

On 10 April 1941, the Ustaša organization was installed by the Axis powers following their attack on Yugoslavia. Five days later Ustaša leader Ante Pavelić (1889-1959) arrived from Italy to set up a regime called the Independent State of Croatia (NDH), which contained Croatia, Bosnia-Herzegovina and the region of Srijem. The monetary unit chosen by the new regime was the *kuna*, divided into 100 *banica*. The legal decree introducing the new currency was issued 7 July 1941, followed by a decree introducing coins on 25 September 1942.⁹¹ Print money was primarily in circulation with a limited quantity of coins. In total some fifteen banknotes and six coins (only the 2 *kuna* coin entered circulation), plus twenty-two variations of test coins, as well as official and unofficial coins, and three municipal coupons were produced for use on territory controlled by the NDH.⁹²

⁸⁸ Dragutin Mandel, "50 godina medaljerskog rada prof. Ive Kerdića," *Numizmatika. Vjesnik Numizmatičkog društva u Zagrebu*, no. 5 (1953), 90-7.

⁸⁹ Krasnov, , "Kerdićevi," p. 65; Brozović, *Kuna*, p. 21; Mandić, p. 271; Brozović, "Hrvatski," p. 16.

⁹⁰ Cited in Krasnov, "Kerdićevi," p. 65.

⁹¹ Petar K. Broz, "Kovani novac tzv. Nezavisne države hrvatske za vrijeme okupacije Jugoslavije od 1941.-1945.," *Numizmatičke vijesti*, 14 (1967), 31-6; Mandić, p. 272; Krasnov, "Kuna," p. 29.

⁹² Broz, pp. 36-41; Gjuro Krasnov, "Problemi kovanog novca 'Nezavisne' države hrvatske (1941-1945), *Numizmatičke vijesti*, 30 (1987), 71-87; Edgar Fabry, "Nepoznati Kerdićevi crteži-predlošci za novac Nezavisne države hrvatske 1941.-1945.," *Numizmatičke vijesti*, 41 (1999), 160-79; Mirnik, "Hrvatski novac," p. 41; Brozović, *Kuna*, pp. 22-4, 32-9 (includes reproductions); Gjuro Krasnov,

During the same period, strong nationally based antifascist forces arose to fight the Nazis, Italian Fascists, NDH forces, and Serbian Cetnik forces. These Partisan forces succeeded in establishing control over territories that were administered by the Land's Antifascist Council for the People's Liberation of Croatia (ZAVNOH) and the Land's Antifascist Council for Bosnia and Herzegovina (ZAVBiH). The umbrella under which these nationally based forces operated was the Antifascist Council for the People's Liberation of Yugoslavia (AVNOJ) under communist leader Josip Broz Tito (1892-1980). On 15 January 1943 the Executive Committee of AVNOJ issued a decree on loan bonds, which functioned as money. These loan bonds totalled 500 million dinar-kunas and were to be cashed within ten years at a rate of three percent a year.⁹³ In total, some twenty-seven denominations were produced by Croatian Partisan authorities (ZAVNOH): twenty were dinar-kuna treasury bonds (plate 6), six were kuna bonds, and one was a kuna-lira bond. Bosnian-Herzegovene Partisan authorities (ZAVBiH) also issued dinar-kuna bonds in several denominations on the territory they controlled.94

The Adoption of the *kuna* as the Currency of the Republic of Croatia

The dissolution of the Soviet Union and Yugoslavia led to the re-establishment of independence for a number of countries in Eastern Europe. With

[&]quot;Kovani novac NDH," *Nova matica*, no. 3 (1992), 33-5 (includes black and white reproductions); Irislav Dolenec, "O novcu i modelima iz gipsa 1941.-1945. godine s likom žetelice," *Numizmatičke vijesti*, 43, no. 1 (2001), online at http://www.antikviteti.net/prev.php?ID=117, consulted 15 August 2005; Krasnov, "Kuna," p. 29 (includes reproductions); Vesna Mažuran-Subotić, "Uz Kerdićeve predloške za novac Nezavisne države hrvatske," *Numizmatičke vijesti*, 39 (1997), 161-65; Dolenec, *Hrvatska numizmatika*, pp. 150-4.

⁹³ Robert Stallaerts and Jeannine Laurens, *Historical Dictionary of the Republic of Croatia*, European Historical Dictionaries, no. 9 (Metuchen, NJ and London: The Scarecrow Press, 1995), p. 161; "Ratni zajmovi i vrijednosni papiri ZAVNOH-a," in Zlatović, *Hrvatske vrijednosnice*, pp. 34-8; Irislav Dolenec, "Partizanska sredstva plačanja u hrvatskoj 1941.-1945. god.," *Obol*, 26, no. 40 (1988), 4-5 (reproductions of various *dinar-kuna* bonds pp. 5, 6, 9, 14); Dolence, *Hrvatska numizmatika*, pp. 158-62 (reproductions). A color reproduction of a 5,000 *dinar-kuna* treasury bond issued by ZAVNOH is found in Zlatković, *Hrvatske vjerodnosnice*, p. 37. A reproduction of a 100,000 *dinar-kuna* bond issued by the ZAVNOH and cashed by the National Bank of Yugoslavia in 1949 is located in Brozović, *Kuna*, p. 26 (the following page contains a black and white reproduction of the actual public notice concerning the availability of 150 million *dinar-kuna* loan bonds from ZAVNOH on 15 August 1943). Reproductions of 100 and 10,000 ZAVNOH, and 500 ZAVBiH *dinar-kuna* paper bonds are found in Albert Pick, *Standard Catalog of World Paper Money*, 5th eds., Colin R. Bruce II and Neil Shafer, eds. (Iola, WI: Krause Publications, 1986), p. 430.

⁹⁴ Pick, Standard Catalog, p. 430; Brozović, Kuna, p. 25. Also of note, the British Military Authority issued its own special currency for its troops stationed along the Croatian coast from the spring of 1944 to July 1945. See Ivan Škrabo, "Novčanice British Military Authority legalno sredstvo plaćanja u Hrvatskoj 1944.-1945." Numizmatičke vijesti, 58 (2005), 301-3.

political independence came the desire for economic sovereignty, which also meant an independent monetary system, and the goal of creating new and stable currencies as a precondition for a successful transition to market economies. While these new currencies (banknotes and coins) were to be the foundation of the national economies of the newly independent countries, they also fulfilled the symbolic role of expressing the sovereignty, national identity, natural environment (flora and fauna), cultural achievements, and historical existence of these new states to the broader community of nations. For foreigners, these currencies were often the first tangible opportunities to gain an initial appreciation of the national identities of the new countries.⁹⁵

It is in this context that the National Bank of Croatia issued provisional *dinar* banknotes dated 8 October 1991 after the country embarked on the road to independence from Yugoslavia in June of 1991. Twelve *dinar* banknotes were in circulation from 25 December 1991 to 30 May 1994.⁹⁶ These new banknotes were designed by Zlatko Jakuš and were produced in Sweden, and all featured the portrait of Ruđer Bošković (1711-1787) the famous mathematician, physicist, astronomer, philosopher, diplomat and poet. They retained the same name as the Yugoslav currency and were introduced to protect the fledging country against imported inflation and the frenzied printing of money in Belgrade.⁹⁷ The government appointed a commission to prepare the concept of the future monetary system which was to eventually replace the *dinar* with the *kruna* (crown), divided into 100 *banica* (vicereine), once a more favorable exchange rate could be established.⁹⁸

The announcement that the *kruna* would replace the *dinar* resulted in much discussion in the press, numismatic circles, and the general public, where

⁹⁵ For a discussion of this common aspiration among the newly independent states see T. Unwin and V. Hewitt, "Banknotes and National Identity in Central and Eastern Europe," *Political Geography*, 20 (2001), 1005-28. Cf. Ante Milinović, "Bogatstvo likovne simbolike hrvatskoga novca," in *Hrvatski iseljenički zbornik 2001.*, ed. Vesna Kukavica (Zagreb: Hrvatska matica iseljenika, 2000), pp. 47-54 and online http://www.matis.hr/zbornici/2001/Text/Text2-4.htm, consulted 5 May 2006; Miroslav Šašić, "Hrvatske kune uspješni promoter kulturnog identiteta Hrvatske," *Vjesnik* (Zagreb), 11 January 2004, consulted online 1 August 2008 at http://www.vjesnik.hr/ html/2004/01/11/ClanakTx.asp?r=kul&c=1.

⁹⁶ Jerry Remick, "Croatia Issues Second Bank Note Series," *Canadian Coin News*, 32, no. 17, 20 December 1994 to 2 January 1995, p. 13. The decrees introducing the *dinar* banknote denominations and designs are found in Gjuro Krasnov, "Novac Republike hrvatske," *Numizmatičke vijesti*, 35 (1993), 109-18 (reproduction of the 1000 and 5000 *dinar* banknotes on pp. 119-20). For a history of the dinar among the Croats see Mijo N. Ćurić, "Hrvatski dinar," *Numizmatičke vijesti*, 55 (2002), 161-9.

⁹⁷ Stallaerts and Laurens, Historical Dictionary, p. 157.

⁹⁸ The decree establishing the commission for the new currency and the minutes of its second meeting are found in Krasnov, "Novac Republike hrvatske," pp. 106-9. Cf. Dalibor Brozović, "Issuing the Croatian Dinar," *Nova Matica*, no. 1 (1992), 5; Gjuro Krasnov, "Zašto kruna a ne kuna," *Nova Matica*, nos. 8-9 (1992), 30-1; Brozović, *Kuna*, pp. 4-5, 7, 44-5.

many alternative names were proposed.⁹⁹ Some of the other proposed names, which were in some cases accompanied by designs, including various versions of the same names, were: *banica* (*banovac*) - *novčić* by Slobodan Pukanić and Branimir Kranjčević (artistic designs by Josip Minks and Pero Kurobasa); *nin* – *gvozd* by Joško Marušić; *croatica* (*croat*), *tomislavac* - *novčić* by Gjuro Krasnov; *tomislava* by J. Škunca; *dinar* or *hrvatica* by Mihovil Andrijašević; *trsatika* (proposal from Rijeka); *kruna* (anonymous proposal); *bokar* - *palma*, *bakar* - *burin*, *jadro* - *nar*, *mosor* - *cetina*, *klas* - *zrno*, *gvozd* - *breza*, *sinj* - *alka* were proposed by Marko Belošević; and, *banica*, *jadran*, *franjak*, *hrast*, and *nin* were cited by Vesna Antonić in an article in the daily *Vjesnik*. Part of the dissatisfaction with the choice of *kruna* (crown) and *banica* (vicereine) was that Croatia was not a monarchy, but a recently established republic. As well, the crown was used by seven other European countries and it would necessitate the use of the adjective Croatian before the name to differentiate it from the others.¹⁰⁰

In May 1993 ten members of Croatia's House of Representatives from Slavonia tabled a motion to amend the provisions of the Statute on the National Bank of Croatia dealing with the name of the currency. This motion proposed that the *kuna*, divided into 100 *lipa* units (literally "linden" or "lime branch"), be adopted as the currency of the country. This proposed amendment passed first reading in early July and following debates was passed on 29 July 1993.¹⁰¹ Following a public competition, the banknote designs of Miroslav Šutej and coin designs of Kuzma Kovačić were adopted for the *kuna* and *lipa*, which became the legal tender of the Republic of Croatia on 30 May 1994 and replaced the previous temporary Croatian *dinar* by 31 December 1994.¹⁰²

During the parliamentary debates, the following points in favour of the *kuna* were underscored: 1) the marten (*kuna*) fur first appeared as commodity money prior to and during rulers of the Croatian line and was used as such during subsequent centuries; 2) it was also a common centuries-long tax and names with the root *kun*-, or the equivalent Latin root *mart*-, were given to the taxpayers paying such a tax, those collecting the tax, and the name of the

⁹⁹ A summary of these, with proposed names and designs of coins and banknotes are found in Krasnov, "Novac Republike hrvatske," pp. 93-104; Krasnov, "Zašto kruna," pp. 30-1; Brozović, *Kuna*, pp. 3-4. A color reproduction of a proposed 250 *kruna* banknote with the image of Stjepan Radić (1871-1928) is found in Brozović, "Hrvatski," pp. 17, 19.

¹⁰⁰ Brozović, "Hrvatski," p. 18. Many of the other proposed names had little to do with monetary history, were three- or four-syllable words, or words containing diacritical marks, which would make it more difficult for foreigners to pronounce correctly. Brozović, *Kuna*, pp. 3-4, 40.

¹⁰¹ See the summary in Gjuro Krasnov, "Kune i lipe, trajni novac Republike hrvatske," *Numizmatičke vijesti*, 37 (1995), 78-9; "New Currency," *Presidents and Prime Ministers*, 2, no. 1 (November/December 1993), p. 34, available online Academic Search Premier, ISSN:10605088 at http://search.ebscohost.com/login.aspx?direct=true&db=aph&AN=9403231047&loginpage=logi n.asp&site=ehost-live&scope=site.

¹⁰² The competition announcement and reproductions of the designs submitted for the *kuna* and *lipa* banknotes and coins are found in Krasnov, "Kune i lipe," pp. 81-92.

household as a taxation unit; 3) silver coins struck with the figure of the *kuna* only appeared in Croatia and were issued by viceroys and kings for approximately a century and a half; 4) the *kuna* symbol appeared on seals, charters, legislative documents, coats of arms, flags, commemorative inscriptions, and coins issued by the highest executive and legislative bodies in the land, including the Croatian parliament (*sabor*); 5) the *kuna* was ever present in the fiscal, heraldic, and political history of the country spanning more than a thousand years; and, 6) no other country uses the name of the *kuna* as its currency.¹⁰³

The basic conception of the banknotes and coins were as follows. The obverse side of each denomination of the new *kuna* banknotes featured a distinguished cultural (plate 7), social or political figure, while the reverse featured significant architectural and/or cultural achievements from different regions of the country. The *kuna* and *lipa* coins featured the figures of animals and plant life commonly found in Croatia (plate 8).¹⁰⁴

Conclusion

While currencies tend to be discussed as economic phenomena, they also play an important symbolic role as expressions of national sovereignty. As shown above, the marten (*kuna*) has a deep multi-layered history. The marten pelt was originally used in trade before gaining a specific constant monetary value and serving as a monetary medium during early medieval times. During this same period, the marten was adopted for the payment of levies and taxes, and became the name of the very tax being collected (*marturina*,

¹⁰³ With the conflict that erupted following Croatia's move toward independence, the adoption of the *kuna* as the name of the new currency became fodder for charges against the government. The charge was that the name *kuna* was not founded on older Croatian tradition, but explicitly linked to the Nazi-installed Ustaša regime from 1941-45. For a concise review and rejoinder to these charges see the chapter on the marten (*kuna*) found in C. Michael McAdams, *Croatia: Myth and Reality the Final Chapter*, 3rd ed. (Arcadia, CA: CIS Monographs, 1997), pp. 147-159; The Republic of Croatia, Ministry of Foreign Affairs, "Croatia's New Monetary Unit: The Kuna," press release, 23 May 1994; Brozović, *Kuna*, pp. 30-50.

¹⁰⁴ The decision of the National Bank of Croatia related to the design details, specifications, and background on the historical figures, cultural objects, animal figures, and plant life on the banknotes and coins are found in Krasnov, "Kune i lipe," pp. 99-117. For reproductions and descriptions of the historical figures, architecture, and cultural objects on the banknotes see the "Currency" section under "State Emblems," website of the Ministry of Foreign Affairs and European Integration, http://www.mvp.hr/MVP.asp?pcpid=958, consulted 5 May 2006; Milinović, pp. 47-54 and Brozović, *Kuna*, pp. 51-8, 59-62. For descriptions and color reproductions of the plant and animal life on the *kuna* and *lipa* coins see Brozović, *Kuna*, pp. 51-8, 59-62. For black and white reproductions of coins see Mandić, pp. 135-43 and Chester L. Krause and Clifford Mishler, *1996 Standard Catalogue of World Coins*, 23rd ed., ed. Colin R. Bruce II (Iola, WI: Krause Publications, 1996), p. 543. Detailed information on special issues can be found in *Numismatic Coins and Banknotes Issued by the Croatian National Bank* (Zagreb: Croatian National Bank, 1998); Brozović, "Hrvatski," pp. 18-9.

kunovina). During the 13th and 14th centuries, the marten incuse appeared on silver coins struck by viceroys and kings, and the figure of the marten became an important heraldic, later official state symbol, appearing on parliamentary documents and other important historical and cultural monuments and artifacts for over eight hundred years. The *kuna* name and symbol linked different regions of Croatia and spanned at least ten centuries.

With the dissolution of Yugoslavia, Croatia moved to reassert its economic and political independence. The redesigned flag incorporating the Slavonian coat of arms (with *kuna*) and the adoption of the *kuna* currency were symbolic markers of this goal of national and economic sovereignty. However, the *kuna's* days as a marker of financial sovereignty could very well be numbered and its appearance, at least as a currency, soon relegated to a footnote in history. With Croatia becoming a candidate country for accession to the European Union and negotiations commencing in October 2005, the *kuna* monetary unit may very well face extinction as a territorial currency and as a central symbol of Croatian economic sovereignty.¹⁰⁵

Plate 1

The marten (kuna) incuse on a silver coin struck between 1290 and 1316

Plate 2

Detail of king Wladislas II Jagiello's 1496 charter officially granting the use of the Slavonian coat of arms with marten (kuna)



¹⁰⁵ Jacques E.C. Hymans, "The Changing Color of Money: European Currency Iconography and Collective Identity," *European Journal of International Relations*, 10, no. 1 (2004), 19-25; Eric Helleiner, "One Nation, One Money: Territorial Currencies and the Nation-State," ARENA Working Paper, no. 17 (Oslo: Centre for European Studies, Univ. of Oslo, 15 August 1997), available online at http://www.arena.uio.no/publications/wp97_17.htm, consulted 7 July 2006; id., the chapter "The Current Challenges to Territorial Currencies," in *The Making of National Money: Territorial Currencies in Historical Perspective* (Ithaca, NY and London: Cornell Univ. Press, 2003), pp. 218-44.

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Plate 3

Slavonian marten (kuna) coat of arms on Zagreb's national guard flag from 1848





Plate 4

The 1 križar copper coin with marten (kuna) issued by the Parliament of the Triune Kingdom of Croatia, Slavonia and Dalmatia in 1849

Plate 5

The coat of arms of the Triune Kingdom of Croatia, Dalmatia and Slavonia on the roof of St. Mark's church in Zagreb, reconstructed in 1878

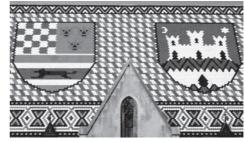


Plate 6

A 500 dinara-kuna loan paper note issued 15 January 1943 by the Land's Antifascist Council for the People's Liberation of Croatia





Plate 7

The obverse of the 500 kuna bank note features Renaissance writer Marko Marulić (1450-1524), a central figure of the Split humanist circle who is often described as "the father of Croatian literature"



Plate 8

The obverse (marten) and reverse (brown bear) of the 5 kuna coin minted by the Republic of Croatia in 1993

Acknowledgement of Plates

Plate 1

Irislav Dolenec, *Hrvatska numizmatika od početaka do danas* (Zagreb: Prvi hrvatski bankovni muzej Privredne banke Zagreb, 1993), p. 27.

Plate 2

Enciklopedija Jugoslavije, Vol. 4 (E-Hrv) (Zagreb: Jugoslavenski leksikografski zavod "Miroslav Krleža", 1986), p. 559.

Plate 3

Jelena Borošak-Marijanović, *Zastave kroz stoljeća* (Zagreb: Hrvatski povijesni muzej, 1996), p. 51.

Plate 4

Jelena Borošak-Marijanović, *Godina 1848. u Hrvatskoj* (Zagreb: Hrvatski povijesni muzej, 1998), p. 66.

Plate 6

Naša štampa u borbi za izgradnju socijalizma (Zagreb: Ured za informacije pri predsjedništvu vlade NRH, 1948), between pp. 101/102.

Von Zahlung mit Pelz bis zur modernen Valuta: Kuna (Marder)

Zusammenfassung

Die Valuten werden einerseits als ein ökonomisches Phänomen diskutiert und andererseits haben sie gleichzeitig eine wichtige symbolische Funktion als Ausdruck der nationalen Souveränität.

Marderfell hat eine komplexe Geschichte. Das Marderfell wurde ursprünglich als Zahlungsmittel im Handel verwendet, ohne dass es einen ständigen Geldwert bekommen hat und wurde als Zahlungsmittel im frühen Mittelalter benützt. Das Marderfell wurde gleichzeitig für das Zahlen von Abgaben und Steuern gebraucht, so dass danach die Steuern selbst genannt wurden (marturina, kunovina). Im 13. und im 14. Jahrhundert befand sich Marder auf den von kroatischen Banen und Königen geprägten Silbermünzen und wurde ein wichtiges heraldisches Symbol und später auch das offizielle staatliche Symbol. Die Gestalt vom Marder erschien auf den Dokumenten des Kroatischen Landtags sowie auf anderen wichtigen historischen und kulturellen Denkmälern und auf verschiedenen Gegenständen länger als 800 Jahre. Der Name und das Symbol des Marders verbanden verschiedene Regionen Kroatiens und dauerten wenigstens zehn Jahrhunderte lang.

Nach dem Zerfall Jugoslawiens unternahm Kroatien notwendige Schritte um seine wirtschaftliche und politische Unabhängigkeit wieder herzustellen. Die neue kroatische Fahne mit dem Wappen Slawoniens in Gestalt vom Marder sowie die Einführung von Kuna als offizielle Valuta bezeichneten symbolisch die Verwirklichung des Ziels der nationalen und wirtschaftlichen Souveränität Kroatiens. Da Kroatien im Oktober 2005 die Eintrittsverhandlungen für den Eintritt in die Europäische Union begann, könnten die Tage der Kuna als Symbol finanzieller Souveränität Kroatiens gezählt sein.