

NOTE ADDED 1 October 2011: I submitted an earlier version of this article together with a letter dated 14 Sept. 2006 to the editors of a learned journal, and I was informed by email (24 July 2007) that a revised version which the referee(s) had advised on and approved would appear in the 2008 edition of the journal; quod non. My recent enquiries by email, including my request to withdraw the article, remain unanswered.

Since I have referred in other articles to this one as “forthcoming”, rather than delay its appearance further I have chosen to revise it again and to publish it here in its definitive form of two parts.

James P. Ward

Military Pay and Taxation in Early 16th Century Holland during the Guelders War

Part I. Military Pay in Early 16th Century Holland

1.1. Introduction

Historians seem agreed that the relationship between the Dutch Republic and its soldiers from the late sixteenth and early seventeenth centuries onwards was exemplary in money matters. Writing on the reforms of the army which Prince Maurice and other princes of Orange carried out at that time, Jonathan Israel remarked that their revisions of many features of soldiering “placed a premium on the prompt payment of troops at regular intervals”. Their reforms, Israel added, were designed not only to improve military efficiency, but “no less important, to protect civil society from disruption by soldiers”. Important elements in the methods that the military reformers used were “tighter discipline and regular payment of the troops at relatively short intervals”.¹ Frank Tallett in his study of war and society in early modern Europe wrote that discipline and cohesion within armies depended among other things on soldiers being regularly paid, “which was generally not the case”.² Michiel de Jong re-emphasized the importance of regular payment of the troops. He pointed out that in the years 1587 to 1589 the defence of the Dutch Republic was weakened by financial problems, and that this led to mutinies and the defections of a number of garrisons and towns in Holland. Lessons were learned from this, and from the 1590's onward soldiers were paid regularly.³

An aim of this article, which is based on primary sources, is to draw attention to a problem which caused discontent in the professional mercenary armies of early sixteenth

¹ Jonathan I. Israel, *The Dutch Republic: Its Rise, Greatness, and Fall 1477-1806*, (Oxford, 1995), pp. 267-268.

² Frank Tallett, *War and Society in Early Modern Europe, 1495-1715*, (London and New York, 1992), p. 55 and p. 113.

³ Michiel de Jong, *"Staat van Oorlog": Wapenbedrijf en militaire hervorming in de Republiek der Verenigde Nederlanden 1585-1621*, (Hilversum, 2005), p. 42.

century Holland, and which caused discontent *more recently* in the British army in Iraq; the question of payment (note 33). In the first part of the article it is shown that in Burgundian-Habsburg Holland at the beginning of the sixteenth century city magistrates, men on whose wealth largely rested the security of Holland, had not learned the need to pay soldiers promptly. Delays of many months, aggravated by the two different monetary standards used, were major causes of discontent among the soldiers.⁴ As a corollary, it is proposed that exposure of the cities and States of Holland to military violence and mutinies during the Guelders war was a part of processes by which the magistrates learned to conduct a defensive war.

In the second part of the article it is shown that pressures on public finances caused by the Guelders war in Holland increased substantially from 1508 to 1515 during Margaret of Austria's regency and thereafter. The costs of the war were great, and to meet them required a great increase in public expenditure. Traditional methods of raising money by taxation and by short term loans were replaced by long term public borrowing from bankers at moderate interest rates. Interest on the loans was paid from instalments of the *aides* or supply, called the *bede* in Holland. To their credit, however, in 1507 the cities of Holland won for themselves certain rights of inspection and audit of military numbers and expenditure.

1. 2. Sources

The accounts of successive Treasurers for North-Holland at The Hague were examined for incomes and expenditures on the domain and the ducal *aides*. The *aides* were of two kinds, ordinary- and extra-ordinary *aides* (which were called the *omslag* in Holland). Accounts of the treasurers of Haarlem, Leiden, Dordrecht and Gouda, and the extant minutes of formal meetings of the local councils (*Vroedschappen*) of Haarlem, Leiden, Gouda and Rotterdam were also studied.⁵ In quantity and quality of detail the sources are biased in favour of Haarlem and Leiden. But in this article relating to the payment of soldiers and civilians working in

⁴ This article is based on part of my unpublished doctoral thesis, revised and augmented: James P. Ward, "The Cities and States of Holland (1506-1515). A participative system of government under strain", (Leiden, 2001).

⁵ Extracts from the sources have been published by the Institute for Netherlands History (ING) as part of the so-called Diet Project. Primary sources are listed in: J. W. J Burgers, J. P. Ward and J. G. Smit (eds.), *Bronnen voor de geschiedenis der dagvaarten van de Staten en steden van Holland voor 1544, Deel VI, 1506-1515*, (The Hague, 2006). This publication is referred to here in the notes as *Bronnen*, followed by the page number.

military capacities there is agreement within the sources examined, and there is uniformity in the levels of pay in Holland.

1. 3. Governance in Holland in the Early Sixteenth Century

The cities and towns of Holland were administered by colleges of magistrates who formed the local court (*gerecht*), and who fulfilled a number of functions. The day to day administrative affairs of Leiden, for example, were managed by a college of thirteen men made up of the sheriff (*schout*), four burgomasters and eight aldermen (*scepenen*), who were responsible for keeping law and order, for regulating and controlling trade, local industry, commerce and taxation, for matters pertaining to public health and safety, and for local defence and security in times of war.

The local advisory councils (*vroedschappen*) of the cities were made up of present and past members of the magistrates courts. Their numbers were defined by privileges granted in the past by the counts of Holland and their Burgundian-Habsburg successors. In Leiden, for example, at the beginning of the sixteenth century the local council, the *vroedschap*, consisted of forty members. Resolutions and decisions within the local councils, if not unanimous, were passed by a majority vote.

At diets (*dagvaarten*) of the States of Holland, most of which were held at The Hague, each of the six major cities (Dordrecht, Haarlem, Leiden, Delft, Gouda and Amsterdam) had one vote, and the nobility of Holland had jointly one single vote; seven votes in all. If unanimity could not be achieved at the diets then decisions were taken on a majority vote. However, the three northern cities, Haarlem, Leiden and Amsterdam, acted in the conviction that at least four of the cities' votes were needed to make a measure legally binding. Because Dordrecht, Gouda and the nobles frequently sided with the government this led to tensions whenever the majority vote failed to include four of the main cities.

Great importance attached to two officers within the governing system of early sixteenth century Holland (and later); the stadholder, and the Advocate of Holland. The stadholder was the political and military leader in Holland. Normally, diets of the States of Holland were convened and presided over by the stadholder. He was appointed as governor (*gouverneur*) by the prince, and he remained under the authority of the ruler or the regent. From 1483 until his death Jan van Egmond (1438-1516) occupied this office in Holland.

However, because of his age and poor health he was assisted by his nephew Florence van Egmond (1470-1539), who was *de facto* stadholder. In 1516 Henry van Nassau was appointed to succeed Jan van Egmont.⁶

The office of Advocate of Holland was filled by two men in succession at this time. Frans Cobel (ca. 1470-1532) was appointed in 1500, and he was succeeded late in 1513 by Aelbrecht van Loo (1472-1525).⁷ One of the Advocate's most important duties was to represent formally and to speak on behalf of the cities and States of Holland at diets of the States General. As the stadholder was the intermediary of the prince then, likewise, the Advocate of Holland was the intermediary of the cities and States of Holland. Consequently, the stadholder, the Advocate and the cities and States of Holland were required to work closely together.

There were years when the Advocate, by agreement with the States of Holland, combined his legal duties with the office of Treasurer to the Common Land of Holland. The Treasurer's Office of the Common Land of Holland was a separate one. The relationship at that time between the Advocacy of Holland and the Treasurer's Office was marked, and marred, by disagreements between Frans Cobel and the States of Holland, about whose interests he was serving most.⁸ In times of war the Treasurer was involved in taxing the cities on behalf of the government through the so-called extraordinary *bede* or *omslag*, and in making payments to soldiers. But the Guelders war was highly unpopular in Holland, and so this combination of functions, of Advocate and of Treasurer, was one of the tensions affecting government in Holland at the beginning of the sixteenth century.

1. 4. The Guelders War

Guelders, or Gelderland, was formerly a large dukedom to the east of Holland, and it controlled access to and from Germany over the rivers Rhine and Waal.⁹ The Guelders war, which lasted

⁶ Ward, "Cities and States", pp. 49-51; Hans Cools, *Mannen met Macht. Edellieden en de Moderne Staat in de Bourgondisch-Habsburgse Landen (1475-1530)*, (Zutphen, 2001), pp. 202-207, and pp. 272-273.

⁷ H. P. Fölting, "De Landsadvocaten en Raadspensionarissen der Staten van Holland en West-Friesland, 1480-1795: Een genealogische benadering", *Jaarboek van het Centraalbureau voor Genealogie en het Iconografisch Bureau*, (The Hague, 1973), Vol. 27, pp. 294-343; pp. 299, pp. 307-311 and pp. 312-314.

⁸ Ward, "Cities and States", pp. 54-56.

⁹ J. Stinner and K. H. Tekath (eds.), *Gelre, Geldern, Gelderland. Geschichte und Kultur des Herzogtums Geldern*, (Geldern, 2001). There is a companion volume in Dutch.

from the late fifteenth century until the surrender of Venlo to Charles V in 1543, was waged for nearly fifty years by Charles of Egmond with support from successive kings of France in his attempts to have his claim to the dukedom of Guelders recognized by successive Burgundian-Habsburg rulers, Maximilian I, Philip I and Charles V.

Historians view the war of Guelders as secondary to the wars between France and the Burgundian-Habsburgs, but it was a conflict that was important to Emperor Maximilian I politically, economically and personally. Maximilian was determined to maintain the rights of his family to Guelders which had been claimed by his father-in-law, Charles the Bold. Economically and emotionally the war was important to Holland because much of the fighting, loss of life and destruction of property occurred in Holland. The war was opposed by the magistrates, merchant classes and people of Holland alike. Not only was the war costly and destructive, but crucially it was contrary to Holland's trading interests at home and abroad. It was viewed in Holland as a dynastic war serving only to advance the aims of the ruling house, Emperor Maximilian and his family.¹⁰

The military initiative lay mostly with Charles of Guelders, to whose attacks the Burgundian-Habsburg government's forces reacted ineffectually. Events in the war fitted into a scheme which repeated itself time and again. In the best cases, crises would recede as a result of negotiations between the parties. In the worst cases the forces of Charles of Guelders in small bands would carry out lightning attacks at places where they were least expected along their long extended borders in north and south. They killed, robbed and burned, and then abandoned the ruined towns and villages. In modern parlance, the war resembled a guerrilla war.¹¹ One of the long term consequences of the Guelders war was the growing military professionalism of the magistrates of Holland in defence matters.¹²

¹⁰ Herman Wiesflecker, *Maximilian I, das Reich, Österreich und Europa an der Wende zur Neuzeit*, 5Vols (Munich, 1971-1986); Vol. 4, pp. 320-329 and pp. 606-609; Ward, "Cities and States", pp. 219-264.

¹¹ J. P. Ward, "A selection of letters from the Guelders war", *Lias. Sources and Documents relating to the Early Modern History of Ideas*, 29 (2002) 125-151.

¹² Ward, "Cities and States", p. 264 and p. 367; James P. Ward, "Prices of weapons and munitions in early sixteenth century Holland during the Guelders war", *The Journal of European Economic History*, 33 (2004) 585-619; p. 616; James P. Ward, "The military role of the magistrates in early sixteenth century Holland during the Guelders war", *Journal of Medieval Military History*, 4 (2006) 91-118.

1. 5. Civilian and Soldiers' Pay in the Cities

Bookkeeping and accountancy were made possible by a system of account using pounds, shillings and pence. The unit in Flanders and Holland was the groat (d.) from which was derived, as unit of account, the pound (l.), equal to 40 groats or 20 stuivers (st.) at Haarlem, and 30 groats or 15 stuivers at Leiden. A second unit of account, the gold guilder, was equal to 56 groats or 28 stuivers. The silver coin named most frequently in the sources was the Rhine guilder, equal to 40 groats, or 20 stuivers. In 1521 Charles V introduced the Carolus guilder, a gold coin which was also equal to 40 groats or 20 stuivers, while another important silver coin was the Philips guilder, equal to 50 groats or 25 stuivers.¹³ In this article the terms pound, guilder and Rhine guilder are synonymous with the value 40 groats or 20 stuivers. Where necessary for comparisons, money values have been (re)calculated on this basis.

The following description is about payments to men performing military or paramilitary duties in the defence of Haarlem, Leiden and Gouda. At Gouda the smallest payment, 1 stuiver (2 groats) per man per day, was paid to sixty-four young men for standing-by, and who “had to be ready to ride out at all times” during an impending attack in 1507. They were each paid for 24 days. About the same time, thirty-eight men were each paid 4 stuivers when, under the leadership of a Gouda burgomaster, they did ride out one night to arrest some men who were described as *bouven* (the word now means “rascals” or “crooks”!) who were probably marauders from the Guelders side. Exceptionally, the largest amount recorded at Gouda was 5 stuivers/ man/ day for a single day during the same emergency in 1507 when the Guelders enemy burned the nearby town of Oudewater.¹⁴

More usually, other sums paid to guards were 3 stuivers/ man/ day over longer periods (Table 1). The watch on the city walls was maintained day and night, and so it says something about military tactics that men regularly on night duty at Leiden were paid at a *lower* rate than on day watch; only 2 stuivers per night compared with 3 stuivers on day watch. Approaches to

¹³ H. Enno van Gelder, *De Nederlandse Munten* (Utrecht, 1966), pp. 51, 260, 262, and 266.

¹⁴ GA Gouda, Old Archive inv.no. 1169, f. 59-59v. Contractions used here are NA: National Archives, The Hague; Rek.Rek.: (Rekeningen Rekenkamer/Accounts of the Chamber of Finances); GA: Gemeente Archief (City Archives); Tres.rek.: (Tresoriers Rekeningen/Treasurers' Accounts); SA: Secretaries' Archives; Vroedschapsres.: Minutes and Resolutions of the *Vroedschap*, the local council; GA/G : Gemeente Archief Gouda; similarly Haarlem (H) and Leiden (L).

the moated and walled cities of Holland were difficult enough for the enemy without having to take the risks of a night attack, and this was reflected in lower payments to the night watchers.

The figure of 3 stuivers/ man/ day at Leiden was also normal for day labourers doing manual defence work. Men in the gunpowder mills at Leiden were paid at this rate. But exceptional circumstances may have allowed exceptional payments, as in the case of a widow who in July 1508 received 4 stuivers per day for her deceased husband's back pay of eleven days in the gunpowder mill. This was an increase on the 3 stuivers which her husband had received in March 1508 while he was still alive and working.¹⁵

Table 1. Pay for defence workers in early 16th century Holland (1507-1515):

Stuivers/man/day	Function	Source
1	youths on standby	GA/G 1169, f.59v
2	guards; night-time	GA/L 594, f.91v
3	guards; day-time	GA/G 1171, f.21
3	guards; day-time	GA/L 586, f.54
3	guards; day-time	GA/L 594, f.91v,92v
3	labourers; gunpowder mill	GA/L 587, f.77
3	labourers moving cannon	GA/L 587, f.78
3.5	labourer digging holes	GA/L 589, f.73v
4	guards during emergency	GA/G 1169, f.59v
4	carpenters and coopers	GA/L 587, f.78,79
4	artillerists	GA/L 589, f.73v
4	artillerists	GA/H 19/89,f.49
9	gunpowder maker	GA/L 587, f.79
13.3 (calc.)	saltpeter refiner	GA/G 1168, f.32v

Another man who “dug holes on the earthworks for the piles on which were placed the guns” (this was to protect the city walls from their recoil) was paid 7 groats (3.5 stuivers) per day. Other men, called artillerists, who were experienced in moving and mounting artillery pieces on the city walls, were paid 4 stuivers per day. They were paid the same wages, therefore, as joiners, coopers and cartwrights at Leiden and at Haarlem.

¹⁵ GA Leiden, SA I inv. no. 587, f. 77, 4 March 1508; *ibidem* f. 78v, 26 July 1508. I assume that both entries refer to the same man, Cornelis Florijszoen. The widow was referred to as "*Heyll, Cornelis Florijszoens weduwe*".

These rates of pay did not differ from what labourers and tradesmen earned for doing similar work in other, domestic settings. Labourers in Rijnland working on dyke repairs in 1510 were paid a modal wage in the 7 to 8 groats range (3.5 to 4 stuivers). Noordegraaf and Schoenmakers stated that the daily wages of master bricklayers were 10-12 groats (5 to 6 stuivers), and for their journeymen 6-7 groats (3 to 3.5 stuivers).¹⁶ But some specialists employed by the city, like the gunner William Haver who was experienced in making gunpowder, were paid at higher rates (9 to 12 stuivers).¹⁷

The gunpowder makers and artillery masters were a class apart. Their contracts and payments are of interest since they reflect the importance which the magistrates placed on the defence of the cities and the work of the gunpowder makers. What they needed to have above all was practical experience and expertise.¹⁸ Saltpeter is the most important constituent of gunpowder. In 1507 a man at Gouda who worked for 9 days purifying and refining saltpeter was paid one pound groat (240 groats), about five times the wage of a master builder or joiner.¹⁹ In September 1512 the magistrates at Leiden invited a certain Master Martin of Leeuwarden who supplied gunpowder to the city to apply for the post of master gunpowder maker. But it was a problem for Leiden's council that Master Martin asked an annual salary equivalent to 120 pounds of 40 groats, and a uniform coat (tabard) or 6 pounds of 40 groats in lieu of the coat, for a period of at least four years. Nonetheless, only a few weeks later, in September 1512, Master Martin was once more offered the job "for life, or for a year, or two years, or three or more".²⁰

¹⁶ Petra J. E. M. Van Dam, "Gravers, ofzetteren en berriedragers: Werkgelegenheid aan de Spaarndammerdijk omstreeks 1510", *Tijdschrift voor Sociale Geschiedenis*, 18 (1992) 447-474; p. 461 and Table 4, p. 476 there; L. Noordegraaf and J. T. Schoenmakers, *Daglonen in Holland 1450-1600*, (Amsterdam, 1983), Table 1, p. 25; L. Noordegraaf, *Hollands welvaren? Levensstandaard in Holland 1450-1650*, (Bergen, North Holland 1985).

¹⁷ GA Leiden, SA I inv. no. 587, f. 79, 15 Sept. 1508.

¹⁸ Ward, "Prices of weapons ", p. 606, p. 609 and p. 613.

¹⁹ GA Gouda, Old Archive inv. no. 1168, f. 32v, anno 1507 but undated.

²⁰ GA Leiden, SA I inv. no. 383, 128-128v, 10 Sept. 1512; *ibidem* f. 131v, 28 Sept. 1512. For comparison: in 1512 the pensionary of Leiden, a university graduate and lawyer with years of experience at Haarlem, was offered the equivalent of 100 pounds of 40 groats and a probationary period of two years when he was first employed by the city of Leiden His contract was later prolonged for three years more; *Bronnen*, p. 276 and p. 424.

1. 6. Soldiers' Pay

In 1507 Emperor Maximilian fixed by decree the standard pay for his landsknechts at four gold guilders per 28 days, equivalent to four stuivers per man per day.²¹ This measure was one of the steps which he took to reform and modernize his armies. The professional armies of the landsknechts were organized with 10 men to a section (*Rotte*), 40 sections to a banner (*Fähnlein*) and 10 banners to a full army unit (*Heer*) of 4000 men, assuming that all units were up to strength.

Global data in the sources confirm the basic unit sizes. Godfried Smit was captain of 400 men in the Friesland campaign of 1517. For defence of the frontiers of Holland an army of 1600 men was regularly stipulated by the government, corresponding to four banners. When the Black Band invaded Holland in March 1515 the government in Holland negotiated with the men who numbered 4000, and offered them a thousand guilders if they would leave the country. But they refused the offer and demanded 4000 guilders, equivalent to a week's pay.²²

Payments to professional soldiers who were organized in banners under their captains were regulated by contracts negotiated between the captains and the authorities in Holland. The captains received the money and paid their men.²³ The government at The Hague recruited larger numbers of men, while the individual cities of Holland engaged smaller numbers. The main provisions in the contracts were about numbers of men, pay and duration of service. The contracts frequently stipulated periods of service varying from 14 to 28 days when the soldiers were employed by the cities, and 3 to 6 months when they were engaged by the government.²⁴

Entries on military pay in the account books provide information on the basic pay for individual ranks of soldiers, both infantry and cavalry. The numbers of men or sometimes the numbers of basic “pays”, and the numbers of weeks or months which they served led by

²¹ Wiesflecker, *Maximilian I*, Vol. V, p. 551.

²² For Godfried Smit see J. G. Ottema (ed. and transl.), *Proeliarius of Strijdboek, bevattende de jongste oorlogen in Friesland in het jaar 1518*, (Leeuwarden, 1855) p. 198, pp. 201-202, pp. 213-214, and p. 218. For the Black Band in Holland in 1515: *Bronnen*, p. 509.

²³ Fritz Redlich, *The German Military Enterpriser and his Workforce. A study in European Economic and Social History*, 2 Vols, (Wiesbaden, 1964 and 1965); Vol. 1, p. 320.

²⁴ NA, Rek.Rek. inv. no. 3404, f. 138v, 5 March 1508; *Bronnen*, p. 77.

calculation to global estimates of the costs. Any rounding-off which there may have been was unremarkable. Conversely, by making assumptions about the ratio of officers to men, global sums of money can be used to calculate approximately the numbers of men engaged. When the cities of Holland paid the garrisons of neighbouring towns under their protection they specified precisely the number of men and the number of pays for which they had made provision. This was because the magistrates hoped to have the costs deducted or discounted against future payments in the extra-ordinary *aides* (the *omslag*).

Fronsperger in his handbook on military affairs (first published in 1555) gave details of what precisely each rank's duties were, and what their payments were to be.²⁵ Data in the accounts of the cities of Holland at the beginning of the sixteenth century confirm the scales of pay for different ranks. Lieutenants, clerks, standard bearers, pipers and drummers received twice the standard pay, while captains received at least double the standard but usually more. The captains' pay was open to negotiation, and by agreement they received multiples of whichever standard currency was stipulated in their contracts. Cavalrymen received 10 gold guilders as standard monthly pay in order to maintain themselves and their horses.²⁶ Soldiers serving on board ship were paid at the same rate as on land. Pieter van Leeuwen was paid for “twenty-seven and a half” men who served on a ship in the Zuyderzee in the winter of 1509-1510.²⁷

The men who received double pay were distinguished by this fact from the rank and file, and were perhaps similar in status to sergeants in modern armies. The “double-pays” (*dubbelde soulders*) are referred to in Table 2 as subalterns. The double-pays were sometimes consulted, together with their captains, during negotiations with the government. In 1513 Captain Willem Turck was ordered to come to The Hague “with two or three of his double-pays”. About that time Turck was appointed to succeed Captain Jan van Delft when the latter was killed in 1513.²⁸

²⁵ Leonhard Fronsperger, *Von Kayserlichen Kriegsrechten*, (Frankfurt am Main, 1571; first published 1555).

²⁶ GA Haarlem, Tres.rek. 1512-1513, f. 68-68v, 28 Jan. 1513; GA Leiden, SA I inv. no. 592, f. 34v-35, 26 Jan. 1513; GA Leiden, SA I inv. no. 383, f. 140v, 29 Jan. 1513; *Bronnen*, p. 399.

²⁷ GA Haarlem, Tres.rek. 1509-1510, f. 46v-47, 26 Jan. 1510. Was the “half-man” a boy perhaps?

²⁸ NA, Rek.Rek. inv. no. 2193, f. 25v, undated; NA, Rek.Rek. inv. no. 2195, f. 20v, undated.

Data in the sources allow the number of multiple pays to be assessed exactly in some cases. Examples are where 600 men received 675 pays, and 2000 men were calculated at 2184 pays. The multiple pays in these two cases make up 12.5 and 9.25 percent respectively.²⁹ Since the pays were standardized there is a direct connection between the sums of money required and the numbers of men and periods of service. It can be estimated that the monthly costs of an army of 4000 landsknechts, including payments to officers at all levels up to general, was about 35.000 pounds of 40 groats.³⁰ This is corroborated by remarks made in 1508 when the government of Holland tried to recover the town of Weesp which was then occupied by Charles of Guelders. The sum of 30.000 pounds which was raised in Holland to pay for the army at the siege of Weesp under the command of the Duke of Anhalt “was spent within one month because of the numbers of men engaged”.³¹

Table 2. Pay to military ranks:

Rank	Times standard	Source ³²
Captain	5	a
Captain	3	c
Captain	2	b
Lieutenant	2	a
Subaltern	2	a
Subaltern	2	b
Ensign	2	a,b
Fifer	2	a
Drummer	2	a,b
Clerk	2	a
Guard	1	a

²⁹ *Bronnen*, pp. 285, 337 and 345.

³⁰ D. Miller and G. A. Embleton, *The Landsknechts*, (London, 1976), pp. 5-6.

³¹ *Bronnen*, pp. 102-103.

³² a) NA, Rek.Rek. inv. no. 3411, loose page at f. 18; b) GA Gouda, Old Archive inv. no. 1169 (anno 1507), f. 59; c) GA Gouda, Old Archive inv. no. 1170, f. 35v, undated. Original spellings were hoeftman/capiteyn; luytenant; weyssel/vesselaer; vaender; pijper; tromslager; scriver; tirwant. The *tirwant* (guard) was the captains’s bodyguard or servant. Standards: 4 gold guilders/ 28 days or 4 Philips guilders/ 30 days.

There were two different monetary standards of pay in early sixteenth century Holland based on the coinage; the imperial one of four gold guilders, worth 28 stuivers each, for 28 days service, and a lower standard of four Philips guilders, worth 25 stuivers each, per man for 30 days service, which was the one paid by the government in Holland. It is not clear from the sources under what circumstances the differences in pay existed, but a number of possible reasons can be deduced. In the first place the lower rate of pay may have been simply a historical precedent, and military pay was undergoing change in those years, following Emperor Maximilian's decree of 1507. Alternatively, the higher pay (4 gold guilders for 28 days) may have been given to men who were actively engaged in fighting; see and compare the following footnote.³³ The lower rate (4 Philips guilders for 30 days) does appear generally to have been paid to men on garrison duty, especially in the summertime when the fear of attack and other discomforts were felt less than in the winter, during which most of the fighting took place in Holland. The different standards of pay in Holland in 1516 were a cause for complaint and mutiny by some of Florence van Egmond's troops under the command of Captain Lubbert Turck; see p. 17 below. When they were ordered to cross the Zuyderzee from Holland into Friesland they refused to go until their complaints were remedied.³⁴

Payments to soldiers became significant to the cities when hundreds of men had to be engaged for several months. During auditing of the accounts by officials from The Hague, members of the Leiden council remarked about the government's practice of crediting or reimbursing the cities on the basis of 4 Philips guilders and the 30 day month, while they were obliged to pay soldiers 4 gold guilders for 28 days. The difference was to the disadvantage of the cities.³⁵ On one occasion in January 1513, after the defeat of Jan van Wassenaar in December 1512, Delft and Leiden paid 150 and 50 men respectively at the rate of 4 gold guilders per month and the month at 28 days, but were again reimbursed only for 4 Philips guilders per 30 days. The differences amounted to a total deficit for the two cities of more than

³³ A British parliamentary committee on defence, in its 13th Report 2005-2006, "UK Operations in Iraq", publ. 10 Aug. 2006, wrote after an inquiry: "Many Service personnel complained to us about the financial recognition of their service on operations. ... It is not unreasonable that our Servicemen and women should expect some financial recognition for active service overseas"; available at www.publications.parliament.uk.

³⁴ GA Leiden, SA I inv. no. 383, 22 Sept. 1516.

³⁵ GA Leiden, SA I inv. no. 590, f. 70v, undated. The year was 1511.

525 pounds. In a demonstration of solidarity Leiden and Delft had agreed beforehand to share the extra costs equally.³⁶

Differences in captains' pay were probably related to their experience and status, to the number of men serving under them, and to their specific duties. An unnamed captain at Oudewater received double pay, reckoned in gold guilders, from Gouda during a period of 7 days in 1507 when he commanded 47 men there, following the burning of Bodegraven in August. Another captain was counted "for three soldiers" and so he received triple pay.³⁷ Yet another captain, Jan van Westwalinck, received five times the standard pay (probably Philips guilders) for commanding the garrison numbering 77 men at Alphen for several months in 1512.³⁸ Joncker Jan van den Eeren was appointed captain to recruit men for the garrison at Woerden. He served from 18 September to 15 October 1512 inclusive, a period of 30 days. His servant was paid the standard 4 Philips guilders for this period. Van den Eeren received 3 pays (12 Philips guilders), and the total costs were 20 pounds of 40 groats.³⁹ Other ranks above those of common soldier included the ensign or standard bearer, the piper and drummer, and the clerk who kept records. Each of them received twice the standard pay.⁴⁰

Certain circumstances could be occasions for extra-ordinary payments or awards to the officers and men involved. Harderwijk was a town of strategic importance on the shores of the Zuyderzee, but following the winter of 1508-09 the garrison had not been paid for many months. The neighbouring town of Elburg on the Zuyderzee, opposite to Haarlem, was a stronghold for Guelders' forces who posed a threat to trade and shipping passing between Haarlem and the other Zuyderzee towns. In 1509 two captains at Harderwijk, Gilles van Wairt and Jan Spaengairt, received back pay for 208 pays and 92 pays respectively for the period from 29 September 1508 to 9 August 1509 inclusive, 315 days in total. The payments, at 4 Philips guilders per man per month, the month reckoned at 30 days, amounted to 14.056 pounds and 6.189 pounds respectively. In addition, the two officers received jointly a gratuity

³⁶ GA Leiden, SA I inv. no. 592, f. 62-62v, 5 Jan. 1513.

³⁷ GA Gouda, Old Archive inv. no. 1170, f. 35v, undated.

³⁸ NA, Rek.Rek. inv. no. 3411, loose page at f. 18; Ward, "The role of the magistrates", p. 109.

³⁹ NA, Rek.Rek. inv. no. 2191, f. 14, undated.

⁴⁰ GA Gouda, Old Archive inv. no. 1169, f. 59.

of 100 pounds expressly at the command of the regent Margaret of Austria “because they instructed their soldiers to be content with the arrangement which they had made with her grace”⁴¹; see also p. 15, below.

An example of fairness and good public relations by the government was the case of Dirk van Runen who was probably one of Jan van Wassenaar's men who suffered defeat in December 1512. Dirk van Runen petitioned the States of Holland to reimburse him for the costs of his imprisonment when he was taken prisoner by Guelders forces. He had been kept in the stocks from Christmas 1512 until Whitsunday, 15 May 1513, and he had been put to great expense to obtain his release. He pointed out "that it was the right and custom among the troops that officers and men who were taken prisoner should have their pays continued for so long as their imprisonment lasted", and on this he based his petition to the States. The Treasurer General, Roland le Fevre, agreed, and “in the presence of the deputies” with their compliance he ordered 12 gold guilders to be paid to Dirk van Runen for the service which he had given to Holland.⁴²

1. 7. Army Mutinies in Early Sixteenth Century Holland

The hardships of winter campaigning in the Low Countries for foreign soldiers who were “billeted amid a hostile population” were factors “that intensified the impact of the serious delays in paying the troops wages”.⁴³ Despite superficial impressions created by their gaudy clothing and their wine-women-and-song style of living, a soldier's lot was not a happy one. Erasmus of Rotterdam pointed that out in his “Colloquies”.⁴⁴ But on the positive side, Parker resumed, the mutinies “form one of the earliest chapters in the history of collective bargaining in Europe”.⁴⁵

⁴¹ NA, Rek.Rek. inv. no. 3406, f. 60-61. The sums were expressed in pounds of 30 groats.

⁴² NA, Rek.Rek. inv. no. 2195, f. 25. Cf. note 33.

⁴³ Geoffrey Parker, *The Army of Flanders and the Spanish Road 1567-1659. The Logistics of Spanish Victory and Defeat in the Low Countries' Wars*, (Cambridge, 2004), Ch. 8 "Mutiny", pp. 157-176.

⁴⁴ Erasmus' "Colloquies" in: C. R. Thompson (trans. and ed.), *The Collected Works of Erasmus* (Toronto, 1997), Vol. 39, pp. 53-63 and pp. 328-343.

⁴⁵ Parker, *The Army of Flanders*, p. 158.

Fronsperger in his study of military law emphasized the duties of officers and soldiers and the importance of oaths of loyalty.⁴⁶ When the magistrates in Leiden recruited twenty-five landsknechts to defend Woerden in 1511, it was “to station them at Woerden and have them take an oath that they will not misbehave in any way, and only help to defend the town of Woerden if it should be attacked”.⁴⁷ But mutinies in Holland were as common at the beginning of the sixteenth century as they were later, as the following examples will show, and they followed a pattern, going through similar successive steps and events. Invariably, complaints about pay were the soldiers' main grievance. As revealed in the following examples, the structural features of the mutinies were, first, unrest among the soldiers, then theft, cattle stealing and other misdemeanours, followed by open revolt and threats of greater violence, until finally the conflict was resolved by negotiations, and payments, between the government and the soldiers' representatives.

In December 1507 a brawl broke out among troops stationed at Woerden, a town on the Holland-Utrecht border, and in April 1508, the stadholder appealed to the cities of Haarlem, Delft and Leiden for money to pay the garrisons stationed in North Holland. The consequences if the cities did not provide money would be “damage, usury and great pain”. The reference to usury (*woeker*) indicated the alternative of having to borrow money at interest from bankers.⁴⁸ A month later the magistrates at Leiden agreed to contribute 400 Rhine guilders towards payments for the troops at Woerden, for in the meanwhile they had received warnings that Charles of Guelders was preparing to attack Rijnland, the quarter of Holland in which Leiden and Woerden lay.⁴⁹

In February 1509 the government summoned deputies of the States of Holland to The Hague to discuss the payment of troops stationed at Harderwijk. However, in March 1509 the soldiers took matters into their own hands. They captured a number of ships sailing from Haarlem with cargoes of beer intended for export markets abroad, and they held to ransom the merchants and brewers who were on the ships. At the same time Charles of Guelders again

⁴⁶ Fronsberger, *Von Keyerlichen Kriegsrechten* (edn. 1571), Part 3, f. 69f.

⁴⁷ GA Leiden, SA I inv. no. 383, f. 90, 2 March 1511.

⁴⁸ GA Leiden, SA I no. 587, f. 36, 16 Dec. 1507; *ibidem* f. 37v, 12 April 1508.

⁴⁹ GA Leiden, SA I inv. 587, f. 38, 12 May 1508.

threatened to attack Holland.⁵⁰ Finally, in April 1509 it was agreed at The Hague that the soldiers would receive 1500 pounds in part payment of the money owed to them, if they would release the ships and the hostages at once.⁵¹ Payments to the garrison at Harderwijk were finally met in full, as was described above; p. 13.

In a third example, soldiers of the Four Banners who were stationed at Delfshaven, the harbour of Delft, mutinied in September 1512 because they had not been paid since their contracts ended following the winter of 1511-1512.⁵² The chief grievances again were the soldiers' pay and, of equal concern to them, the continuation of their contracts. But the negotiations took time. Finally, on or before 11 September the men mutinied. They blockaded the harbour at Delfshaven, and threatened the merchants and seamen there. The description in the sources is graphic:

“More than 300 ships lie waiting to sail, which they [the mutineers] are holding together with their crews as prisoners. They have armed some boats with guns and cannons to block the harbour and to hinder the seamen ... and they say that they have written enough letters to the stadholder and to the Council and States of Holland, warning that if they are not paid by next Tuesday at the latest [21 Sept. 1512], that very day, they intend to take their pay as they think fit”.⁵³

Faced with this debacle and the threat to Holland's trading interests, Leiden elected to provide seven or eight hundred Rhine guilders in part payment in order to pacify the mutineers and to get some relief for Delft. Finally, a number of the soldiers (600 men) were given new contracts⁵⁴.

⁵⁰ NA, Rek.Rek. no. 343, f. 209-210v, 26 March 1509; GA Haarlem, Tres.Rek. 1508-09, f. 48, 21 March 1509.

⁵¹ NA, Rek.Rek. no. 343, f. 212-212v, undated but April 1509.

⁵² In 1512 the regent Margaret of Austria requested 6.000 landsknechts and 1.400 cavalry to defend the whole of the Burgundian-Habsburg lands in the period from 1 May to 31 Oct.; e.g. *Bronnen*, p. 291. The men at Delfshaven were part of that force in Holland. The cities of Holland delayed their consent for months. The Leiden accounts contain a notice that "the men guarding the frontiers ... had not been paid for eight months"; *Bronnen*, p. 337.

⁵³ *Bronnen*, pp. 328-329.

⁵⁴ *Bronnen*, p. 337 and p. 343.

A final example provides other structural details of the mutinies. In September 1516 the newly appointed stadholder in Friesland, Florence van Egmond, together with Felix van Waardenberg (or Werdenberg), assembled troops and supplies to cross over into Friesland to continue the campaign of annexation there. Just before their army embarked at Amsterdam seven hundred of Florence van Egmond's soldiers under the command of their captain, Lubbert Turck, mutinied because they had not been paid for seven months. They demanded "pay equal to what Count Felix paid his men, 4 gold guilders per month, the month reckoned as 28 days".⁵⁵ By implication they were being paid in Philips guilders, and therefore less than the wage stipulated by Emperor Maximilian for professional mercenary soldiers.

As had happened on other occasions, the mutineers occupied the important sluice at Spaarndam near Haarlem, blocking the passage of ships sailing in and out of the Zuyderzee. Haarlem's beer export was threatened once more. The mutineers wrote letters threatening in strong language that if the city did not provide them with food and drink they would send Haarlem "so much water that they would have enough to brew with". The threat implied that they would cause an influx of salt water from the Zuyderzee into the river Spaarne at Haarlem, which would have ruined the breweries.⁵⁶ This long entry in the resolutions of the Leiden *Vroedschap* contains several other passages of colourful and heated language.

The examples given above have a number of common structural features. First, the causes of the mutinies were the long delays in paying the men. This drove them to violence and to the desperate measure of refusing to carry out their duties. One of their leaders' first overt actions was to send letters to the authorities making their grievances and their demands known. In the mutiny of 1516 the men protested that they were "*vrome knechten*", meaning that they were good, efficient, brave soldiers; (*vroom* now means "pious"). They were ready to enter into negotiations with the authorities, and such negotiations did take place. The fact that the soldiers' pay demands were met in full is evidence of how justified they were. Violence was not uppermost in the minds of the mutineers, but sources do reveal occasional cases of cattle

⁵⁵ GA Leiden, SA I, inv. no. 383, f. 209, 22 Sept. 1516. For biographical data on Felix von Werdenberg: *Allgemeine Deutsche Biographie*, (Leipzig, 1896), Vol. 41, pp. 758-759.

⁵⁶ GA Leiden, SA I, inv. no 383, f. 209-210, 22 Sept. 1516; *ibidem* f. 212v, 14 Oct. 1516.

stealing, robbery and violence by soldiers in Holland.⁵⁷ But mutiny was a last resort when negotiations about pay and contracts became very protracted. The government's fear that the men, if totally disaffected, might desert to Charles of Guelders was also a potent factor behind attempts to appease the mutineers. At Harderwijk (see above) “it was feared that they might hand over several places to the enemy”, and when Florence van Egmond recruited men in excess of the government's needs in 1511 it was in order, he wrote, “to prevent Charles of Guelders from having them”.⁵⁸

Finally, crises like those described above arose at predictable moments in time: after long delays in paying the soldiers, after the dangerous period of the winter in Holland had passed, at which point the men were dismissed until the next time they were needed, and after the signing of truces or peace treaties between the Burgundian-Habsburg government and its enemies. This put the landsknechts out of work once more, and for longer periods. By a cruel but logical irony, diplomatic activity to obtain peace was a sign of impending unemployment for the landsknechts. The treaties of 1508 and 1513 (Cambrai and Brussels), with heightened diplomatic activity in 1510 and in 1511 when negotiations were underway for a marriage between Charles of Guelders and Charles V's sister Elizabeth, were such moments of crisis in Holland. A Dutch proverb says *de een zijn dood is de ander zijn brood*; one man's death is another man's living (his “bread”). But this thought can be reversed, so that the danger of peace rather than danger to peace threatened the well-being and lives of the landsknechts almost as much as did war itself.⁵⁹

⁵⁷ GA L, SA I, inv. 590, f. 44 (8 July 1511) for cattle stolen by soldiers; GA L, SA I, inv 383, f. 221v-222 (under 17 April 1517), “violence against women”.

⁵⁸ *Bronnen*, p. 236.

⁵⁹ Compare this with the following ironical remark. In the early 1970's towards the end of the Vietnam war, a colleague remarked to me: “An den Börsen spricht man schon vom Friedensgefahr” - at the stock exchanges they're already talking about the danger of peace; a reference to the interests of the Military-Industrial Complex.

Part II. Taxation in Holland to Pay for the Guelders War

2.1 Extra-ordinary *Aides* and Bankers' Loans

The origins of taxation for military purposes lay in the feudal requirement of a prince's subjects either in person to provide military service in defence of the realm, or to pay a tax called scutage in lieu thereof. It was under the heading of defence that the government at The Hague made most demands on the wealth of Holland. The government's income was of two kinds, the ordinary *aides* (called *beden*) and extra-ordinary *aides*, called the *omslag*. Both of these, ordinary and extra-ordinary *aides*, had to take the form of a request from the government. To be legally binding and enforceable both required the agreement of all or a majority of the cities and States of Holland meeting in diet.⁶⁰ The ordinary *aides* were intended for the representative and administrative costs of government, mainly the prince's household and court, his entourage, officials and courtiers, and they were regularly approved with only little comment or opposition.

There were a number of reasons, or occasions, for which the government might request extra-ordinary *aides*⁶¹, but the costs of defence became the most important and most frequently cited reason. Despite the opposition of the people of Holland to the war, the Guelders war was financed by central government at The Hague using extra-ordinary *aides*, agreements to which were obtained by the government influencing the voting at the diets, amidst constant argument and bickering about their legality for the alleged defence of Holland.⁶²

The extra-ordinary *aides* were levied on Holland's principal cities, Dordrecht, Haarlem, Leiden, Delft, Gouda and Amsterdam through a system of quotas. The modalities for establishing the tax basis were similar to those in Flanders at that time and later in the sixteenth

⁶⁰ Mario Damen, *De staat van dienst. De Gewestelijke ambtenaren van Holland en Zeeland in de Bourgondische periode (1425-1482)*, (Hilversum, 2000); J. A. M. Y. Bos-Rops, *Graven op zoek naar geld. De inkomsten van de graven van Holland en Zeeland 1389-1433*, (Hilversum, 1993); Jannis W. Marsilje, *Het financiële beleid van Leiden in de laat-Beierse en Bourgondische periode 1390-1477* (Hilversum, 1985).

⁶¹ Some are indicated briefly here: the journeys to Spain of Philip I in 1506 and of Charles V in 1517; gratuities to Maximilian I and to Margaret of Austria in 1506 and again in 1515 for assuming and later when relinquishing the guardianship of Philip I's children and the regency of the Burgundian-Habsburg Low Countries; the coming of age of Charles V in 1515; the marriage settlements of his two sisters; all required princely sums of money via extra-ordinary *aides*.

⁶² James P. Ward, "Hostage-taking (*gijzeling*) in early sixteenth-century Holland, and the Guelders War" in: Mario Damen and Louis Sicking (eds.) *Bourgondië voorbij. De Nederlanden 1250-1650. Liber alumnorum Wim Blockmans*, (Hilversum, 2010) pp. 363-374.

century.⁶³ The magistrates and wealthy merchants of Holland had in the first place to provide the hard cash which was needed. They did this in a number of ways. The basis for taxation was wealth, expressed in holdings of money and the values of goods and property owned by individuals. Those values were determined in a fiscal inquiry, referred to briefly as the "*Informacie*", which had been conducted under Philip I in 1496, and which was repeated and updated later.⁶⁴ In Holland royal commissioners were appointed to whom wealthy individuals and the magistrates had to make depositions under oath about their wealth, incomes and property. The data were recorded by the commissioners and they then formed the standards of wealth called the *schiltalen*. The term is derived from a fourteenth century gold coin, the *schild*.

In principle, clergy and the nobility were exempt from taxation. In practice, during emergencies both groups were pressed into making loans to the government. Successive abbots of the monastery at Egmond, and several mothers superior of convents in Holland were summoned in 1507, 1512 and 1515 to attend diets of the cities and States of Holland at The Hague, with the aim of getting money from them for the war.⁶⁵ Haarlem, where there were many religious houses of monks and nuns, was particularly active in trying to make them contribute to the costs of maintenance and repair of the city's walls and other defences. Arguments which the magistrates at Haarlem used refer to earlier practices, probably under the government of Charles the Bold when he was duke of Burgundy and count of Holland (1467-1477).⁶⁶ Under the circumstances of war, contributions by the clergy took the form of forced loans which were not repaid. As a consequence of this duplicity, records of letters sent to the clergy lack details, and are sometimes described in the government's account books as "secret". It is certain however that the clergy were first assessed to be taxed, and that their contribution

⁶³ Peter Stabel, *Dwarfs among Giants: The Flemish Urban Network in the Late Middle Ages*, (Leuven and Apeldoorn, 1997), Ch. 3, "The fiscal hierarchy", pp. 45-62.

⁶⁴ R. Fruin, *Informacie up den staet, faculteyt ende gelegentheyte van de steden ende dorpen van Hollant ende Vrieslant om daerna te reguleren de nyeuwe schiltale, gedaen in den jaere MDXIV*, (Leiden 1866); R. Fruin, *Zettingen en omslagen van 1496, 1515 en 1518. Bijvoegsel op de uitgaven der Informatie van 1514*, (Leiden 1877).

⁶⁵ NA, Rek.Rek. inv. no. 342, f. 174-175, 3 Aug. 1507; NA, Rek.Rek. inv. no. 2191, f. 31 and f. 32v, both undated; NA, Rek.Rek. inv. no. 349, f. 148v, undated; *Bronnen*, pp. 36, 171 and 448.

⁶⁶ *Bronnen*, p. 268 and p. 270; cf. James P. Ward, "Guillaume de Clugny, Guillaume de Bische and Jean Gros: Mediators between Charles the Bold of Burgundy and the Cities of Holland (1460-1477)", *Francia . Forschungen zur Westeuropäischen Geschichte*, 33 (2006) 69-99; p. 80 and n. 38 there.

had then to take the form of an interest-free loan. As the sources describe it: “that they should give the sum which they were allocated to lend”.⁶⁷

Even the nobility were pressed to contribute to the costs of the war. During financial emergencies in 1510, the cities of Holland convened at The Hague “in order to speak to the Count of Egmond [the stadholder] that his villages should help to bear the financial burden of Holland”.⁶⁸ In 1512, a year of several severe crises, other privileged persons were called on to contribute too. The army commander, Jan van Wassenaar, told delegates to a diet at The Hague that “the great lords had to provide money, advocates too, the procurator and other officials at the Court of Holland, without exemptions for anyone”, and therefore (“*daarom*”) the city delegates gave their consent to the then current request.⁶⁹

The mutiny at Delfshaven in 1512 (above) was bought off by means of a loan from a merchant banker which was used to pay the troops. From that time onwards it was an expedient used regularly at times of financial crisis; to borrow money from merchant bankers. As the sixteenth century progressed the city magistrates were forced increasingly to finance long term loans from merchant bankers to the government by using the cities' wealth for interest payments and as sureties.⁷⁰ But in the short term the magistrates, merchants and “the rich” had to put up their own cash to meet the government's demands. The “rich” were a recognized group within the community, called the *rijcdom*. In those years they were consulted frequently

⁶⁷ NA, Rek.Rek. inv. no. 2191, f. 31 and 32v, both undated.

⁶⁸ *Bronnen*, p. 189 and p. 210. Stadholder Jan van Egmond's villages were exempt from taxation by a privilege granted to him in 1487 and renewed in 1494; see "Advertissement roerende de vryheit van den dorpen van mijnen heere den grave van Egmond", which is sewn into the back of NA, Rek.Rek. inv. no 3408.

⁶⁹ *Bronnen*, p. 313.

⁷⁰ James D. Tracy, "The taxation system of the County of Holland during the reigns of Charles V and Philip II, 1519-1566", *Economisch en Sociaal-Historisch Jaarboek*, 48 (1985) 71-117; James D. Tracy, *A Financial Revolution in the Habsburg Netherlands: "Renten" and "Renteniers" in the County of Holland, 1515-1565*, (Berkeley, 1985); James D. Tracy, *Holland under Habsburg Rule, 1506-1566; The Formation of a Body Politic*, (Berkeley, 1990); James D. Tracy, *Emperor Charles V, Impresario of War: Campaign Strategy, International Finance, and Domestic Politics*, (Cambridge, 2002); Marjolein 'T Hart, "The merits of a financial revolution: Public finance, 1550-1700" in: M. 'T Hart, J. Jonker and J. L. van Zanden (eds.), *A Financial History of the Netherlands*, (Cambridge, 1997).

by the council (*vroedschap*) of Leiden to determine what their attitude was to proposals for taxation, but they had no power to vote at council meetings.⁷¹

The magistrates who lent money hoped to recover it through the local tolls, tariffs and taxes by which trade and industry were regulated. Those imposts were farmed out by the government and by local custom. As an example, during the particularly difficult period after Wassenaar's defeat in December 1512 when Leiden “had to provide its part of the *omslag* quickly”, every means was tried; forced loans from their citizens, the sale of annuities (*renten*), and finally, “because no one wanted to lend money”, two burgomasters and two treasurers of Leiden's council provided ready money and their own goods as guarantees. In return, they requested “the rights to the excise duties paid on wine, beer and the use of the corn mill”. The other members of the council thanked them for providing the guarantees, and granted their request for the excises.⁷² In this way it was ultimately the consumers of Holland who footed the bill.

The taxes which the cities had to provide to the government were expressed as a money coefficient based on the wealth standards, the *schiltalen*, and the direct tax burden via the *schiltalen* fell on the cities and towns. It was expressed as a number of stuivers “on the *schiltalen*”, in essence a percentage. In practice a tax of 10 stuivers (“*tien stuivers opten schilt*”) in Holland was needed to raise 30.000 pounds over the whole of Holland falling under the wealth tax standards. Other sums of money were calculated in the same way. “Twenty stuivers” yielded 60.000 pounds, and “twenty five stuivers” yielded 75.000 pounds. In order to know the percentage level of the tax, it is necessary to know how much the taxable wealth of Holland amounted to.

Estimates exist for the fiscal wealth, the *schiltalen*, of the major cities of Holland, based on the sums of money which were raised in a number of years from traditional taxes like a one percent tax on wealth. Some estimates of fiscal wealth (in pounds of 40 groats) for the first decade of the sixteenth century are: Haarlem in 1496, 433.400 pounds; Delft in 1508, 536.400 pounds; Amsterdam in 1505-07, 1.018.200 pounds.⁷³ These three estimates, lumped together,

⁷¹ At 165 meetings of Leiden's *vroedschap*, members of the *rijcdom* were present on 33 occasions. None of them were named; Ward, "Cities and States", p. 80. In sources at Haarlem the *rijcdom* is much less prominent.

⁷² *Bronnen*, pp. 367-368.

⁷³ Tracy, *Holland under Habsburg Rule*, Table 1, p. 30.

sum to 1.99 million pounds. Data for the other three cities are lacking, but an independent estimate of the fiscal wealth of Holland is made here, based on Holland's paying power for military defence in 1512.

In 1512 the government proposed to the States of Holland that Holland could support 4000 soldiers, “or thereabouts”, on a yearly basis, “to be ready at all times to follow the captain-general”. In the sources it is stated that this would be one fifteenth part ($\frac{6\frac{2}{3}}{100}$ percent) of the taxable wealth of Holland, the *schiltalen*.⁷⁴ This indicates that the government assessed the total fiscal wealth of the province, the *schiltalen*, at about 3.6 million pounds of 40 groats. In its simplest form the calculation requires that 4000 men be paid 4 Philips guilders per month for 12 months. This annual sum multiplied by 15 and converted to pounds of 40 groats equals 3.6 million pounds, the taxable wealth of Holland. On this basis extra-ordinary *aides* of 10 stuivers, yielding 30.000 pounds, amounted to a one-time imposition of 0.8 percent on Holland's fiscal wealth. In fact, a proposal to meet the costs of defence in line with this level of taxation was made in 1512 by the stadholder and the governing Council of Holland (*Raad van Holland*). They wished to introduce a 0.5-1 percent tax on wealth, a 6 percent tax on income, and 2 percent on profits from trading. These proposals, supported by “some of the nobles and [some of] the large and small towns” were introduced by the nobles and probably by Dordrecht and Gouda, together with their clientele of small towns. The text in the resolution of Haarlem's council (10 February 1512) contains the word *voortaen*, meaning “henceforth” or “from now onwards”. Clearly, it was the government's hope that the measure and the contributions would be permanent.⁷⁵ The proposals resemble schemes proposed again many years later, but in 1512 they were rejected by the cities of Holland.

Table 3 contains an overview of extra-ordinary *aides* which Holland paid within the first two decades of the sixteenth century specifically for the war and defence purposes. They are based on the accounts of Jacob and Willem Goudt, Treasurers General for North Holland, and they are supplemented by information from the city accounts and resolutions of Haarlem and Leiden. An entry for 1508 relates to the second military expedition against Poederroijen. This was a fortified place situated strategically just inside Guelders but very close to the

⁷⁴ *Bronnen*, p. 275.

⁷⁵ *Bronnen*, pp. 281-282. For similar proposals later see Tracy, *Financial Revolution*, p. 69; Tracy, “Taxation System” p. 85; Tracy, *Emperor Charles V*, pp. 266-267, cf. also Stabel, *Dwarfs among Giants*, pp. 2-54.

frontier with Holland, which the Gelderlanders used as a base for their raids. The last entry in the table relates to the wish of Charles V, before his departure to Spain in 1517, for a contribution to station 200 cavalrymen in Holland on a permanent basis. Other data relate to Holland's contribution to the costs of peace treaties which were arranged at Cambrai in 1508 and at Brussels in 1513, both of which were of short duration. From Table 3 it is seen that in less than one year, October 1512 to August 1513, the government needed 270.000 pounds of 40 groats from Holland to meet the costs of the war. A question is, how was all this money, amounting to about 7.5 percent of Holland's taxable wealth, raised so quickly? For example, the extra-ordinary *aides* of 45.000 and 60.000 pounds (Table 3) were collected, spent, and the accounts audited by April 1513.⁷⁶

Table 3. Extra-ordinary *aides* to pay for the war, 1508-1517⁷⁷:

Year	Sum	Remarks	NA inv.
1508	30.000	defence	3404
1508	40.000	siege of Poederoyen	3405
1508	9.600	treaty of Cambrai	3407
1511	50.000	to pay troops	3409
1512	20.00	to pay troops	3412
1512	45.000 [1]	Delfshaven	2191/92
1513	60.000 [2]	to pay troops	2193/94
1513	75.000 [3]	to pay troops	2195/96
1513	50.000 [4]	treaty of Brussels	4987
1513	40.000 [5]	to pay troops	2197
1515	10.000	to pay troops	3413
1517	10.000	for 200 cavalrymen	3417

The accounts at The Hague contain some details of the negotiating processes between the cities and the government, by which the city deputies to the diets tried to have their contributions to the extra-ordinary *aides* reduced. They petitioned the regent and the

⁷⁶ *Bronnen*, p. 387.

⁷⁷ In pounds of 40 groats. The sums when expressed in other currencies have been recalculated. [1] October 1512; [2] February 1513; [3] May 1513; [4] July 1513; [5] August 1513. Indexed references to these extra-ordinary *aides* can be found in: *Bronnen*, pp. 574-575.

government to grant them the so-called *gracie* (“grace and favour”) which was in effect a reduction of the contribution. The value of the *gracie* could be considerable, amounting in some cases to one third (Leiden) or even one half (Haarlem) of the levy imposed on the cities.⁷⁸ The need for this traditional practice was that from time to time the communities of Holland were in financial difficulties, brought about by the effects of the war, the recession in trade which resulted from it, and sometimes by natural disasters like storms and floods.⁷⁹

The large cities, it appears, approached the matter of the grace and favour as if they had a right to it, but this was contested by the regent and the government. When granted to individual cities and towns the *gracie* was recorded in the government's accounts under the heading of expenditure (“*Uuytgeven*”), not by reduction of the sums to be paid. This emphasized that the *gracie* was indeed a favour granted, not a reduction conceded. By recording the *gracie* as expenditure the way was left open for the government to refuse it on other occasions. The grace and favour had to be requested formally and backed up by written evidence to show that it was justified. The depositions were then controlled and “verified by the Chamber of Accounts as was properly required”.⁸⁰ With this in mind, therefore, the data in Table 3 give a true picture of incomes and expenditures for the extra-ordinary *aides*.

But, knowing that the government agreed to appreciable reductions for the large cities, the question arises, who made up the deficit? With sources and data from the period 1540-1560, Loek Zoon showed that the small towns of Holland were required to compensate for the graces and favours which were given to the large cities in those years. The small towns did this by paying a land tax called the *morgengeld*, based on the surrounding land areas.⁸¹ Indeed, the

⁷⁸ On the *gracie* see Tracy, *Financial Revolution*, p. 36, footnote 28 there, and Tracy, “Taxation system”, pp. 78-79.

⁷⁹ In 1513 the small town of Monnikendam petitioned for the *gracie* successfully on the grounds that the town had suffered severe damage from floods, an outbreak of the plague, and the loss of a ship with passengers, crew and cargo, to the value of 12.000 pounds; NA, Rek.Rek. inv. no. 2195, f. 11; cf. *Bronnen*, p. 514.

⁸⁰ *Gracie* of one third was given to Edam following a judgment of the High Court at Mechelen: NA, Rek.Rek. inv. no. 2191, f. 5 and NA, Rek.Rek. inv. no. 2193, f. 11. For the royal assent and control by the Chamber of Accounts when the inhabitants of Wieringen cited the desolate state of their dykes, following a storm in 1513: NA, Rek.Rek. inv. no. 2195, f. 9v.

⁸¹ Loek Zoon, “‘Beter gegeven dan gelaten’: De fiscale belangenbehartigen van Alkmaar en Hoorn 1540-1560”, *Holland* 38 (2006) 16-37, p. 33; J. G. Smit (ING, The Hague) has studied the land tax (*morgengeld*) for the years 1506-1515. The unit of area, one *morgen*, varied from province to province in the Low Countries.

morgengeld is a recurring theme in the accounts of the large cities at the beginning of the sixteenth century too. At the diets of the cities and States of Holland the large cities opposed taxation of their own wealth based on the *schiltalen*, they advocated taxation via the land tax (*morgengeld*), and they disputed at law the *gracie* when it was granted to the small towns.⁸²

2. 2. Audits of the Extra-ordinary *Aides* and Troop Numbers

The cities and States of Holland won an important right in 1507 when the government agreed that they could supervise and control the roll call of the troops in the garrisons.

“The majority of the cities resolved that they themselves desired to have the administration of payment and muster of the troops, or together with some members of the Council [of Holland], in order that there should be no fraud and that each of the captains should have the full number of men, and this was agreed to by the members of the Council of Holland”.⁸³ It was a right and a duty which the magistrates carried out from 1507 onwards, and having won the right it had no mildening effect on their resistance to the government in the matter of the extra-ordinary *aides*.

An early army muster was held in July 1507 when magistrates from Haarlem went to Naarden to take the roll call of soldiers whom they had stationed there on the orders of the government at The Hague.⁸⁴ After that entries in the city accounts recording musters and payments made to garrison soldiers by magistrates of Haarlem and Leiden are commonplace. However, the cities remained dissatisfied with the way in which the government’s accounts were conducted. In June and July 1509 the regent, Margaret of Austria, spent almost two months at The Hague supervising the audit of the military accounts together with representatives of the cities and States of Holland in order to mollify, to reconcile and, finally, on that occasion to accept the delegates’ objections and revisions.⁸⁵

Because of the unusual series of extra-ordinary *aides* requested by the government in the years 1512-1513 (Table 3) tensions arose again between the cities and States of Holland

⁸² Haarlem and other cities objected to the *gracie* given to Monnikendam again in 1515; *Bronnen*, p. 514.

⁸³ *Bronnen*, pp. 52-53.

⁸⁴ GA Haarlem, Tres.rek. 1506-1507, f. 31v, 8 July 1507.

⁸⁵ *Bronnen*, pp. 145-157.

and the treasurer for North Holland at The Hague, Willem Goudt. In June 1512 Goudt presented a bill of outstanding debts which the government then forwarded to the cities. But the council (*vroedschap*) at Haarlem resolved “that it was a matter which concerned the regent or the prince and that Haarlem knew nothing, nothing at all, about those extra-ordinary expenses and debts”. The scrutiny of Goudt's accounts continued. In March 1513 a Leiden treasurer, Ambrosius Colen, jointly with Willem Goudt, checked the military rolls and receipts at The Hague with respect to the levy of 45.000 pounds. On 1 April 1513 delegates to a diet at The Hague expressed formally the need “to audit the accounts of the treasurer Willem Goudt, how and where he has employed the money of the Common Land, and furthermore to plan and order more discipline than there has been”. On 3 April 1513 the Court of Holland noted the request, and four auditors were appointed by the Court to examine the accounts for the levy of 45.000 pounds in the presence of deputies from the cities. The auditors' task was “to examine closely and to inspect the accounts, passing with the consent of the city deputies what was proper and correct, and to note where objections were and so forth and to proceed towards removal of those same objections and towards closure of the aforementioned accounts, and when that was done to remove the objections and to close the accounts”. On 9 April 1513 two accounts of Willem Goudt were audited at The Hague in the presence of deputies of Dordrecht, Haarlem, Delft, Leiden, Amsterdam, Gouda and Gorinchem, one for the levy of 45.000, the other for 60.000 pounds (Table 3).⁸⁶ The accounts for the levy of 45.000 pounds were closed on 7 June 1513 after a report had been made to the regent Margaret of Austria and members of the Privy Council at Brussels.⁸⁷

2.3. Bankers' Loans: the change to long-term borrowing

When the cities of Holland, on behalf of Charles V, began structurally to take out long term loans from merchant bankers in order to finance payments to soldiers this marked the beginning of a new chapter in the history of public borrowing. The loans took the form of perpetual annuities (*rentebrieven*) which the cities of Holland sold at moderate rates of interest, frequently "the sixteenth penny", i.e. 6.25 percent, but sometimes at higher rates. The annual

⁸⁶ NA Rek.Rek. inv. no. 2191 and 2192, f. 1; Meilink, *Archieven*, reg. no. 295; *Bronnen*, pp. 387-388.

⁸⁷ NA, Rek.Rek. inv. no. 2191, f. 35v and NA, Rek.Rek. inv. no. 2357, f. 5v.

interest on the loans was thus guaranteed and paid by the cities. Two merchant bankers were identified in this study, who provided money and financial services to the Burgundian-Habsburg authorities in the early sixteenth century: Hieronymus Frescobaldi, a Florentine, and Balthazar Busin or Bazijn, a Piedmontese. Both were merchant bankers at Antwerp in the early sixteenth century.

The rise and fall of the merchant bankers' house of Frescobaldi in the Middle Ages and Renaissance is well known.⁸⁸ In 1470 Hieronymus Frescobaldi (born 1448; other names used are Girolamo and Jerome) was about 22 years of age and living in Brugge.⁸⁹ At a later date (about 1494) he tried to recover a debt of 7.000 pounds of 40 groats which was owed to him, by impounding certain goods in Holland in a legal action, the results of which are unknown. Frescobaldi moved to Antwerp about 1507, and at the beginning of the sixteenth century he served Philip I in a scheme which the Habsburg rulers and persons in England had devised in order to import alum from Asia Minor into England and the Low Countries. Alum was and is an important commodity in the dying of textiles. Asia Minor was occupied by the "infidel" Turks, and the Habsburgs hoped to circumvent the monopoly on "Christian" alum exported from the Papal States, the only other major source known at that time. The idea was for the English authorities to refuse entry of Turkish alum into England, to send it on to Holland, and then for the Hollanders to say that they had not imported it from Turkey. They ignored the threat of excommunication which successive popes had ordained for such violation of their monopoly. But the plan failed.⁹⁰

In 1511 Hieronymus Frescobaldi lent 3.600 pounds to the Burgundian-Habsburg government⁹¹. A few years later, in 1515, he provided banking services for the Dyke

⁸⁸ J. Denucé, *Italiaansche Koopmans-Geslachten te Antwerpen in de XVIe-XVIIIe Eeuwen*, (Mechelen and Amsterdam, 1936) pp. 19-25; Dino Frescobaldi and Francesco Solinas, *I Frescobaldi: Una Famiglia Fiorentina*, (Florence, 2004). Primary sources in Haarlem and Leiden referring to Hieronymus Frescobaldi in: Overvoorde and Verburgt, *Archief der Sekretarie van der Stad Leiden, 1253-1575*, p. 410, regest 1077; GA Leiden, SA I inv. no. 780; GA Leiden, SA I no. 586, f. 31v, 28 Feb. 1507; GA Haarlem, Tres.Rek. 1506-1507, f. 31v-32, 11 July 1507; GA Haarlem, Vroedschapsres. 1501-1516, f. 37v-38, 2 Aug. 1507; *Bronnen*, pp. 14 and 37.

⁸⁹ Denucé, *Italiaansche Koopmansgeslachten*, p. 20.

⁹⁰ Richard Ehrenberg, *Das Zeitalter der Fugger: Geldkapital und Creditverkehr im 16. Jahrhundert*, 3 Vols., (Jena, 1922), Vol. 1, pp. 63, 96, 272, 276, 277-281, and p. 289; c.f. also Cinzia Maria Sicca, "Pawns of international finance and politics. Florentine sculptors at the court of Henry VIII", *Renaissance Studies*, 20 (2006) 1-34; note 28.

⁹¹ Ehrenberg, *Zeitalter der Fugger*, Vol. 2, Table on p. 38; Denucé. *Italiaansche Koopmansgeslachten*, p. 21; cf. *Bronnen*, p. 37.

Indulgence which pope Leo X granted to Charles V. Holland had suffered great damage in a number of years when the dykes were destroyed by storms and floods, and this was put forward as the reason for the indulgence, the monies from which, it might be thought, were intended to pay for the dyke repairs. At that time Frescobaldi provided 25.000 gold guilders in advance to meet the pope's share of the expected yield from sale of the indulgence. It proved very successful for the Habsburg rulers and the pope. The total yield from sales of the indulgence was put at 128.346 gold guilders. Charles V's share was estimated by Brom to be about 75.000 gold guilders, although (as Erasmus said) there was no evidence that the money remaining to Charles was ever spent on repairing the dykes.⁹² Shortly afterwards (1518) the banking house of Frescobaldi crashed when it overstretched itself in a promised loan to Emperor Maximilian which was needed to pay for the emperor's army in Northern Italy.⁹³

Less appears to be known about a second banker, Balthazar Busin (Bazijn), who was described as a Piedmontese living at Antwerp. J. A. Goris listed a merchant Nicolas Basin who received a licence (*octroy*), dated 31 January 1496, to practice as a merchant banker at Antwerp.⁹⁴ During the crises of 1512 when the soldiers of the Four Banners at Delfshaven mutinied (see above) a loan with which to pay them was in the form of a perpetual annuity (*rentebrief*) sold to Balthazar Busin by the cities and States of Holland. Effectively, Busin lent 15.000 pounds of 40 groats with which to pay the soldiers, and the cities of Holland undertook to pay him interest at 1000 pounds annually.⁹⁵ Busin received written guarantees under the

⁹² G. Brom, "De dijk-aflaat van Karel V in 1515-1518", *Bijdragen en Mededeelingen van het Historisch Genootschap*, (Utrecht, 1911), pp. 407-459; Ward, "Cities and States", p. 190.

⁹³ Ehrenberg, *Zeitalter der Fugger*, Vol. 1, pp. 278-281; cf. p. 96; cf. Denuncé, *Itaaliensche Koopmansgeslachten*, p. 23.

⁹⁴ Jan-Albert Goris, *Étude sur les Colonies Marchandes Méridionales (Portugais, Espagnols, Italiens) à Anvers de 1488 à 1567*, (Louvain 1925), p. 622. Sébastien Conard lists a Piedmontese *lombard* or merchant banker called (in the French form) Jean Pierre Buzin who conducted business in Delft, Rotterdam, Leiden and Alkmaar, and another named Pierre Bausan in Delft, both in the years about 1540: Sébastien Conard, *God en Goud: De situatie van de lombarden in de Zuidelijke Nederlanden van de zestiende eeuw*, thesis for the Licenciante in History, University of Ghent, anno 2004. The thesis is on the internet; appendices on www.thesis.net/lombarden_bijlagen, Appendix 7, pp. 136-143, and the entries no. 11 (p. 137, Bausan) and no. 22 (p. 138, Buzin).

⁹⁵ This loan of 15.000 pounds, together with other monies, made up the sum of 20.000 pounds in Table 3; NA, Rek.Rek. no. 3412, f. 15v-16, 29 Sept. 1512. Sewn into the back of account ARA, Rek.Rek. no. 2191/2192 there is another account (NA, inv. no. 2357) naming Balthazar Busin as a Piemontese merchant living at Antwerp; *Bronnen*, p. 331. In the city accounts he is referred to anonymously as a merchant: GA Haarlem, Tresoriersrek. 1512-1513, f. 59v-60, 28 Sept. 1512, and Vroedschapsres. 1501-1516, f. 99v, 30 Sept. 1512; GA Leiden, SA I no. 591, f. 34v-35, 29 Sept. 1512, and SA I no. 383, f. 132, 30 Sept. 1512.

seals of five of the six great cities of Holland that his interest of 1000 pounds per annum ($6\frac{2}{3}$ percent) would be paid from instalments of the *aides*. Amsterdam was the exception. It paid its contribution to the 15.000 pounds loan at once in cash (1136 pounds) “because it did not want to become liable for the interest on the loan”.⁹⁶

From the time of Charles V’s accession in 1515 onwards the practice of long term borrowing at moderate interest, frequently 6.25 percent, from merchant bankers on the open market at Antwerp gained in importance in raising money in Holland for the central government. Interest on the loans was guaranteed by the cities of Holland, and the payments were made from instalments of the *aides*. The method was not entirely new for it had been used in the past, as in 1482 when the war with Utrecht was financed by loans on bonds issued by the States of Holland, with income from the *bede* as security. Tracy pointed out, however, in those earlier cases that both the interest *and* the capital on the debts were repaid from the *aides*. Tracy dated the beginnings of structural long term borrowing “in or about 1515” when Charles’ ministers “somehow induced the States of Artois, Brabant, Hainault, Holland and Lille to make a first issue of *renten* against their provincial *ordinaris bede*”.⁹⁷ For Holland, therefore, the *terminus a quo* appears to be 1512. The success (from the government’s point of view) of the method may have made it the model for subsequent long term borrowings.

In 1515 the six large cities of Holland guaranteed payment of the interest (8.4 percent) on loans made to Charles of Habsburg, pledging their instalments of the *aides* to the value of 1200 gold guilders (1680 pounds of 40 groats) per annum when Charles borrowed 20.000 pounds in order to buy back the seigniorial rights of Friesland which Emperor Maximilian I had sold to Duke George of Saxony. An example from 1523 illustrates the more usual 6.25 percent interest charged on long term capital borrowed. The nobles and the city of Dordrecht together guaranteed payments of the “sixteenth penny” (i.e. 5000 pounds) on a loan of 80.000 pounds made to Charles V.⁹⁸

⁹⁶ NA, Rek.Rek. inv. no. 2357; *Bronnen*, p. 331.

⁹⁷ Tracy, *Financial Revolution*, p. 58; *Ibidem* pp. 44-46, cf. p. 57 there. Tracy, *Emperor Charles V*, p. 257.

⁹⁸ *Bronnen*, pp. 521-522. cf. Tracy, *Financial Revolution*, p. 58; GA Gouda, Vroedschapsres. Old Archive inv. no. 42, dated 12 Oct. 1523, printed in *Bijdragen en Mededeelingen van het Historisch Genootschap*, XXXVII (1916), p. 139.

2. 4. Epilogue

Already in the earliest years of Charles V's reign the cities of Holland became concerned about the increasing sums of money which they had guaranteed under their seals. The consequences of such guarantees soon became obvious. Now the cities were legally bound by promises they made of interest payments on loans given by bankers to Charles V. Holland's burghers and merchants engaged in trade could be held liable for defaults on the payments. They could be arrested when abroad, and their goods impounded. Soon there were reports that this was indeed happening in Holland and in Flanders. On 16 May 1516 the council at Haarlem refused to guarantee a further loan of 20.000 pounds to the government "because the country was too burdened with bonds, and our burghers and those of the other cities responsible for the bonds of the Common Land had been arrested at Gouda and in Flanders, to their great cost and damage". They reminded the Procurator General of his promise to redeem bonds which the cities had guaranteed the year before.⁹⁹

With the knowledge of hindsight, the cities and States of Holland's' attempts to limit the government's borrowings were ineffectual. Nonetheless, what they achieved in those years of transition was substantial and permanent: they had won for themselves the right to examine and to exercise some control of the government's military budgets. These were rights which they continued to exercise from then on.

⁹⁹ GA Haarlem, Vroedschapsres. 1501-1516, f. 173v-174, 16 May 1516. In the summer of 1516 Charles V's government was unable to repay loans amounting to 72.000 pounds to the bankers' house of Fugger for money which had been borrowed to finance the military campaign in Friesland and in preparations for Charles' journey to Spain: Ehrenberg, *Zeitalter der Fugger*, Vol. 1, pp. 96-97.