

## **Bankers, Banks, and Other Financial Institutions in the Urban Landscape of Amsterdam, late 16th – 20th centuries**

The general image of financial centres is largely determined by that of the 20th century. In that century the concentration of banks, insurance companies in the Central Business District together with the stock exchange, the commercial markets, the offices of the telegraph and telephone and other services, offers us the traditional picture of a financial centre. What about the period before those ‘modern’ times? Did a spatial and functional specialisation leading up to segregation exist?

Gideon Sjöberg provided a very general picture of the preindustrial city and its functions and one of his chapters deals with the demography and ecology with a section on spatial arrangements.<sup>1</sup> He stresses the pre-eminence of the ‘central’ area over the periphery, especially in regard of the residences of the elite and the low incidence of functional differentiation. The main market is to be found in that central area next to governmental and religious buildings. Sjöberg states that in ‘feudal’ cities political and religious activities had more status than economic ones and that for that reason the main market was only subsidiary to the religious and political structures. The commercial structures in no way are supposed to rival the religious and political in symbolic eminence. Sjöberg contrasts this picture with the ‘industrial’ city with its CBD as described by the ‘Chicago’ school. In his pre-industrial city the elite lives near or in this centre and the poor live at the periphery. These concepts will be used to give a description of the Amsterdam urban landscape related to its financial functions and the persons involved in financial activities in the period before the 19th century.

I will try to make some observations on some public buildings related to financial activities and also on the place of residence of people employed in the financial sector. In this contribution market places, places where merchants regularly met, the exchange, the houses of bankers and the residences of cashiers, money-exchangers and the like will be discussed.

<sup>1</sup> Gideon Sjöberg, *The preindustrial city, past and present* (New York/London 1960) 91 – 103

## Where the merchants met

We may wonder about the origins of meeting places of merchants in the 15th and 16th centuries and their successors in the 17th and 18th centuries. An anonymous author reported around 1500 that the merchants in Amsterdam met daily in the Warmoesstraat: *est etiam in hac parochia, platea olerum dicta, ubi mercatores dietim conveniunt.*<sup>2</sup> That could have been the origin of the product exchange or bourse. The Dutch name 'beurse' (bourse) was only used from the end of the 16th century. On this bourse the merchants bought and sold their merchandise, exchanged money and dealt in bills of exchange.

The old chapel of Saint Oluf, built some years before 1450, served from 1586 till 1602 as meeting place for the merchants, a predecessor of the exchange near the Dam square. The chapel was in 1578, when Amsterdam chose the side of the protestant rebellion against the Habsburgers, robbed of its silver and inventory and in 1586 given as a meeting place to the merchants.<sup>3</sup> The role of mediators between merchants in Amsterdam and foreign merchants was in the hands of innkeepers or 'waarden' in the 16th century concentrated in the already mentioned Warmoesstraat.<sup>4</sup> Also since the end of the 16th century we find other mediators named 'makelaars' or solicitors although they had a bad reputation. In 1495 the city authorities ordained that all innkeepers and licensees ('Waarden') had to warn foreign merchants for solicitors. Apparently, the city authorities had received complaints about the way some solicitors handled the business of foreign merchants. During the 16th century these solicitors or 'makelaars' were allowed to practise in Amsterdam, although the city authorities themselves nominated them. In 1612 these solicitors got a guild structure and in the 18th century the city historian Wagenaar counted 500 of them, of which 50 were Jewish.<sup>5</sup>

In the meeting places of the merchants we also found money changers, in earlier days appointed by the ruler of the country, but since 1440 this lord gave this right of appointment to the urban authorities in Haarlem, Delft, Leiden and also in Amsterdam. In 1562 – 1570 we find a 'sworn' (i.e. an official) money changer in Amsterdam.<sup>6</sup>

As said before, the merchants assembled in the Warmoesstraat in the early days, later they came together in the Saint Olufschapel and the famous architect Hendrik de Keyser built the Bourse near the Dam square ('plaatse'). This building came into use in 1613 and was demolished because of defects in the construction in 1835. In

<sup>2</sup> F. Ketner, *Handel en scheepvaart van Amsterdam in de vijftiende eeuw* (Leiden 1946) 151 – 156.

<sup>3</sup> B.M. Bijtelaar, 'Enige Protestantse Kerken binnen de Singelgrachten', *Historische Gids van Amsterdam* (Amsterdam 1971) 1, 43.

<sup>4</sup> R.E. van der Leeuw-Kistemaker, *Wonen en werken in de Warmoesstraat van de 14de tot het midden van de 16de eeuw* (werkschrift 7 Historisch Seminarium Universiteit van Amsterdam 1974).

<sup>5</sup> I.H. van Eeghen, *Inventarissen der archieven van de gilden en van het brouwerscollege* (Amsterdam 1951) 83.

<sup>6</sup> *Amsterdammers voor de Grote Raad (1465 – 1580), procesbundels en vonnissen uit het archief van de Grote Raad (Algemeen Rijksarchief Brussel) met betrekking tot inwoners en instellingen van Amsterdam* (red. J.W. Bomhof) (Amsterdam 1977) 108.

most of the descriptions by foreigners visiting Amsterdam this building is mentioned. Francesco Belli gave a description in his 'Osservazioni nel viaggio' of 1632, the German Gotfrid Hegenitius also in his travelbook published by Elsevier in 1630.<sup>7</sup> William Brereton compares the Beurs in Amsterdam with the exchange in London. He thinks that the Amsterdam building was not as stately and richly adorned in respect of the ornaments and pictures.<sup>8</sup> Also John Evelyn visited Amsterdam in 1641 and in his memoirs he mentioned among others the Bourse.<sup>9</sup> 'It was on a Sunday morning that I went to the Bourse, or exchange, after their sermons were ended, to see the Dog-market, which lasts till two in the afternoon, in this place of convention of merchants from all parts of the world. The building is not comparable to that of London, built by that worthy citizen Sir Thomas Gresham, yet in one respect exceeding it, that vessels of considerable heights can ride at the very quay contiguous to it.' Apparently John Evelyn points out here a multi-functional use of the building. A French observer compares the Bourse with 'la grande salle du Palais de Paris in 1646.'<sup>10</sup>

## Lombards

A word has to be said also about the pawnbroker's shops or the tables of the 'Lombards'. In 1367 the first pawnshop is mentioned in Amsterdam. These Lombards had to pay the landlord a considerable sum each year to get permission for their trade. Most of the pawnshopkeepers were from Northern Italy or Lombardy, but because of the bad name of Lombardy they called themselves 'from Piemont'. In 1547 and in 1550 the Estates of Holland tried to ban those people from Holland on the proposition of the city of Leiden. But the duke of Burgundy did not agree because of his financial interests in regard of the Lombards. In the period 1547 – 1570 and in 1572 we find cases in the Court of Holland and the Grand Conseil de Malines in regard of the pawnshops.<sup>11</sup> A decision of the Estates of Holland (17 November 1578) authorised the cities to deal themselves with the pawnbrokers. In 1581 Johan Laignier got permission to open up a pawnshop in Amsterdam and in 1591 Sion Luz got as the last one this permission. Since 1614 the city itself exploited the pawnshop and the profit was to be given to the poor of the city. The shop of Sion Luz was near the Grimnessesluis and the urban pawnshop or municipal Loan Bank was situated in a former convent between the Nes and the Jude Zijds Voorburgwal. The Pawnshop of the city had, especially briefly after its foundation, relations with the Exchange Bank of Amsterdam established in 1609. Both institutions were run by officials appointed by the city government. Briefly after

<sup>7</sup> J.N. Jacobsen Jensen, *Reizigers te Amsterdam* (Amsterdam 1919) 29.

<sup>8</sup> William Brereton, *Travels in Holland, the United Provinces, England, Scotland and Ireland* (ed. Edw. Hawkins, Chatham Society 1844).

<sup>9</sup> John Evelyn, *The diary of John Evelyn* (ed. W. Bray) (London 1973) 24.

<sup>10</sup> Claude Joly, *Les voyages de Munster, d'Hollande, d'Osnabrugh, Varendorph, des Pais-Bas et de Cologne* (Paris 1672) 106 – 107.

<sup>11</sup> *Amsterdammers voor de Grote Raad* (red. J.W. Bomhof) (Amsterdam 1977) 21, 22.

1614 the Bank of Exchange gave credit to the urban Pawnshop. The amounts of money involved never exceeded f 200,000. Later on the mixture of interests of both the financial institutions is exemplified by a decision of 6 January 1639 that the Pawnshop had to give a credit of f 150,000 for an annual interest rate of 5 percent to the West-Indian Company. After only a couple of months this amount has been restituted. It will be clear that these cash flows were directed by the city government using either the Exchange Bank, or the Pawnshop.<sup>12</sup> We will never know how in these early days of both institutions the money they had in deposit was used because basic archive material has been destroyed. The ledgers of the urban pawnshop from 1614 till 1802 are missing; a member of the board ordered their destruction in the beginning of the 19th century. Because of the low interest rate asked by private merchants (ca. 5 percent in 1620, 4½ percent in 1655 and in 1662 3½ percent, even 2½ percent in 1723) the importance of the Pawnshop diminished and disappeared altogether in the area of commercial credit.<sup>13</sup> Only in 1773 the city government created by the establishment of an urban pawning chamber the possibility on the basis of merchandise or securities to borrow commercial capital. The city did that because of the financial crisis of that year it was very difficult to find capital.<sup>14</sup>

### The Bank of Exchange

The creation of the Bank of Exchange of Amsterdam can be considered as one of the major innovations in regard to financial transactions in the early 17th century and its role remained important throughout the 18th century. The Bank did not have a separate building but its offices were first in the old townhall on the Dam square and after the construction of the new townhall, also on the Dam square, in the new one. The 18th century city historian Jan Wagenaar described it as follows: 'in the southern section of the building are two very big, vaulted caves, separated by a thick wall. The western part with its entrance at the east side of the south west entrance to the second floor, serves as storage for coal, pots and other utensils for the assayer of the exchange bank. The eastern cave under the room of the collector of the Bank contains the treasury of the Bank and it has a very carefully locked entrance door of which the members of the board of the bank have the keys'.<sup>15</sup> So, the Bourse, the Urban Pawnshop and the Bank were, one can say on less than walking distance. Most of the historical research on the Bank has been done by J.G.van Dillen, who also published the main sources of the Bank, although much

<sup>12</sup> W.D. Voorthuysen, *Stadsbank van Lening 1614 – 1989* (Amsterdam 1989) 29 – 33.

<sup>13</sup> W.D. Voorthuysen, *Stadsbank van Lening* 34.

<sup>14</sup> H. Diederiks, *Een stad in verval, Amsterdam omstreeks 1800, demografisch, economisch, ruimtelijk* (Amsterdamse Historische Reeks 4) (Amsterdam 1982) 252; L. Jansen, *De koophandel van Amsterdam, een kritische studie over het koopmansboek van Jacques le Moine de l'Espine en Isaac le Long* (Amsterdam 1946) 279.

<sup>15</sup> Jan Wagenaar, *Amsterdam in zijne opkomst, aanwas, geschiedenissen etc.* (Amsterdam 1760 – 1767) II 86.

more detailed work has to be done especially in regard of the individual accounts. Part of being a financial centre was the trade in bullion or in coins. The foundation of the Bank was connected to the problem of the bullion and the need for stable exchange rates. We find no mint in Amsterdam, although there is a mint tower. Since in 1606 the autonomy of the cities to strike coins was partly given up the Dutch Republic had only provincial mints. In the province of Holland one is in Dordrecht and one in Enkhuizen.<sup>16</sup> The occupation in 1672 by the French of part of the territory of the Republic caused the close of a number of mints and for that reason a mint was temporarily established in Amsterdam. An important unifying measure was taken in 1694: the ordinance of the Estates-General of the 17 March 1694 established a sharp control on the mintmasters. The confusion in monetary matters were largely solved by the reform in 1694, although the ever changing relationship in value between silver and gold remained a returning problem.

## Banking and bankers

It is not clear when one can speak of Amsterdam as a financial centre. In general the heydays of banking and of Amsterdam being a financial centre is put in the mid-18th century. Some historians trace this further back. Maria Bogucka mentions activities in the field of credit giving and banking in the very beginning of the 17th century. On one side there was a constant flow of capital, mainly in the form of cash and bullion, from the West to the Baltic; large traffic in bills of exchange was going in the opposite direction. Loans were given to Dutch factors in Gdansk and those mediators could lend money to the merchants of that city. These transactions were sometimes very big: in 1608/09 a merchant of Gdansk got from Amsterdam a credit of 300,000 carolus guldens for his grain trade.<sup>17</sup> She also gives examples of a special form of credit: the bottomry bond (*bodemerij brief*) for the second quarter of the 17th century. Also in the beginning of the 17th century special companies composed of local and foreign moneydealers were active in Gdansk. The explanation for the establishment of the Bank of Exchange is on one side the international developments and on the other hand the existing institutions in Amsterdam and last but not least the availability of enormous amounts of money in Amsterdam. Together, the Exchange Bank of Amsterdam, cashiers, and by 1750 bankers specialising in the bill trade formed the Amsterdam clearing house of commercial finance.<sup>18</sup> Van Dillen locates the transition from commercial to financial activities around 1760. Then there was a growth of the financial sector in the Dutch economy and this sector was largely Amsterdam based.<sup>19</sup> Van Dillen mentions Thomas

<sup>16</sup> Enno van Gelder, *De Nederlandse Munten* (Utrecht/Antwerpen 1966) 123 – 165.

<sup>17</sup> Maria Bogucka, 'Dutch Merchants' activities in Gdansk in the first half of the 17th century', in: *Relations between the Netherlands and North-Eastern Europe 1500 – 1800* (1990) 26.

<sup>18</sup> J.C. Riley, *International government finance and the Amsterdam Capital market 1740 – 1815* (Cambridge U.P. 1980) 28.

<sup>19</sup> J.G. van Dillen, *Van rijkdom en regenten* 599.

Hope as the example of this change. Around 1750 Hope was still a merchant and in 1760 his main activities concern credit and transactions in bills of exchange. During these ten years Hope became more and more a banker and less and less a shipowner. Others, like Jim Riley, place the change in the long period of 1650 to 1750. During that period there were growing opportunities in commission transactions, short term commercial credit, commercial settlements and the bill trade, and lending to governments. Dutch merchants remained active in the carrying trade and marine insurance, but the share of their resources and energies devoted to commercial finance increased.<sup>20</sup> The concept of 'banker' was already coined in the first half of the 18th century. The writer of a chronicle mentions famous and rich bankers. So, in 1731 died the widow of the banker Andries Pels and she was the richest lady in town with an annual income of 70,000 guilders. The same chronicler tells us that in 1741 the respectable banker Jean Deutz van Assendelft died.<sup>21</sup> In 1748 died Dirk Trip, who lived on the Herengracht in the famous Bartolotti house and later moved to a bigger house on the same canal between the Regulierscanal and the Vijzelstreet. This banker had an income of 100,000 guilders per year.<sup>22</sup> The chronicler was a member of the same group as those rich people and apparently the amount of income was well known among those people. The persons mentioned as bankers since the beginning of the 18th century combined their residence with their work place and they all lived in the 'golden bent' of the Herengracht or on the Keizersgracht. Some of the Amsterdam merchants had already started financial operations during the early decades of the 18th century. The distinguished house of Andries Pels and Sons was founded in 1707, while in 1712 Pieter Schout Muilman and Dionijs Meulenaar established a house, being the starting for the later firm Muilman and Sons. The house of Hogguer was from foreign origin. The Hogguers came from Switzerland and via Lyons in France they came to Amsterdam. The family of De Smeth came from the Southern Netherlands and the Cliffords were of British origin. Especially during the last quarter of the century these bankers made up big firms specialising in foreign loans to Suede, Poland, Russia and Spain. Although Amsterdam had not the absolute monopoly within the Dutch Republic the concentration there was quite heavy. During the period 1780 – 1792 of the 41 firms specialising in foreign loans only ten were located outside Amsterdam: (four in Utrecht, one in Rotterdam, The Hague, Dordrecht, Haarlem, Leiden and West-zaan respectively).<sup>23</sup> A new activity was investment in special investment funds. Abraham van Ketwich is considered as the inventor of collective investment. In 1774 he founded the first investment fund called Unity Gives Power. (Eendracht maakt macht) He had a house on the Herengracht nr. 120.<sup>24</sup>

<sup>20</sup> J.C. Riley, *International Government finance and the Amsterdam Capital Market* 24, 25.

<sup>21</sup> Bicker Raije, 86, 87.

<sup>22</sup> Bicker Raije, 153.

<sup>23</sup> M.G. Buist, *At spes non fracta, Hope and co. 1770 – 1815, merchant bankers and diplomats at work* (The Hague 1974) 5, 6, 498, 499.

<sup>24</sup> W.H. Berhuis, *Ontstaan en ontwikkeling van de Nederlandse Beleggingsfondsen tot 1914* (1967), J.C. Riley, *International Government Finance* 57 – 58; *Herengrachtboek* 436.



## Cashiers

Jan Wagenaar described in 1760 how the merchants had great advantage of the existence of cashiers. So it was allowed that there operated cashiers outside the houses of those merchants. One cashier could only serve one merchant and the cashiers had to follow the rules in regard of the coins.<sup>25</sup> Van Dillen mentioned also the cashiers as a group of money keepers for other people and money changers developing into a group of persons supplying capital. They provide capital as the private bankers did in London. Also during the first half of the 18th century cashiers seemed to have been a distinct group. In the already mentioned chronicle over the period 1732 – 1772, written by one of the patricians, the suicidal drowning of a bankrupt cashier in the canal ‘the Singel’ in January 1734 is explicitly mentioned.<sup>26</sup> In 1742 a tax register contained 58 cashiers. Many cashiers started as solicitors or agents in insurances.<sup>27</sup> These agents started also to play a role on the financial market during the second half of the 18th century. Next to the insurance of ships and their cargo, the fire insurance developed, but these persons also took deposits and provided short term credit.

## Where did the financial people live?

We are not very well informed about the persons with activities in the financial sector. As mentioned before we can distinguish at least three categories of occupations within the financial sector: the big bankers, the cashiers, and the money changers and bullion dealers.<sup>28</sup> For 1742 we have the already mentioned register of tax payers in Amsterdam giving of more than 13,000 heads of households name, occupation, number of servants, the rent, income, possession of a country house, a carriage and the amount of tax to be paid. In this list the money changers, the bookkeepers at the Exchange Bank, the assayers and the cashiers are selected to analyse their living place, paid rent and income.<sup>29</sup> We also have a document of 1749, a letter, signed by 88 persons, with a protest against the prohibition of taking profit by the mintmasters buying bullion for their trade.<sup>30</sup> The names of these 88 persons have been checked in the tax register of 1742. 24 could not be found in the register of 1742. Of the 64 which could be traced the data are mentioned in the tables. Of

<sup>25</sup> Jan Wagenaar, *Amsterdam* II 538a.

<sup>26</sup> *Het dagboek van Jacob Bicker Raije, Merkwaaardige notities over het dagelijks leven in de jaren 1732 – 1772* (eds. Fr. Bijerinck, M.G. de Boer) 19.

<sup>27</sup> An example is David Chabot in Rotterdam, who started his business there in 1769 as a broker in bills of exchange and insurances; later he founded a ‘cashiers house’. See: *Mees en Chabot, twee kassiers te Rotterdam, een bijdrage tot de geschiedenis van de financiële infrastructuur van de stad Rotterdam 1850 – 1914* (Rotterdam 1986) 20.

<sup>28</sup> J.G. van Dillen, *Van Rijkdom en Regenten* 451.

<sup>29</sup> *Kohier van de Personeele Quotisatie te Amsterdam over het jaar 1742* (ed. W.F.H. Oldewelt) (Amsterdam 1945).

<sup>30</sup> J.G. van Dillen, *Bronnen tot de Geschiedenis van de Wisselbanken* (Amsterdam, Middelburg, Delft, Rotterdam) R.G.P. 59, 60 (1925) I 381, 382.

Table 1. Persons employed in the financial sector in 1742.

occupation	old inner city		Jewish district	canal south	district north	total
	old site	new site				
moneychangers	–	1	41	–	–	42
'list 1749'	7	5	28	8	16	64
bookkeepers	1	2	1	8	3	15
cashiers	10	26	6	2	14	58
assayers	–	4	1	1	–	6
total	18	38	77	19	33	185
%	9.7	20.5	41.6	10.3	17.8	100

Source: Kohier van de Personeele Quotisatie te Amsterdam over het jaar 1742 (ed. W.F.H. Oldewelt) (Amsterdam 1945)

the 24 not mentioned in the register of 1742 13 had Jewish names, so the number of persons living in the Jewish district signing this letter in 1749 can be increased with 13 making a total of 41. The names of the persons signing the document of 1749 do not overlap the other listings. We use a very rough division of the city into ten districts to locate these persons considered active in the financial sector.

From table one we may conclude that there is a heavy concentration of 'financial people' in the old inner city, the Jewish district and the canal zones. We find no representatives of these groups in the labour class districts of the Jordaan and the Eastern and Western Isles. In 1795 – the year of the first census – of the whole population of Amsterdam 22 percent lived in the old inner city, 16.2 percent in the Jewish district and only 11.4 percent in the canal zones. The northern canal zone contained 6.5 percent and the southern one 4.9 percent. In the Jewish district the share of money changers and other persons in the financial sector was much greater than that of the population as a whole. The old inner city district on the eastern side (the old side) had also in 1795 less inhabitants (8.5 percent) than the western side (New Side) with 13.5 percent.<sup>31</sup> In the tax register of 1742 the occupation of banker is not mentioned and the persons of whom we know that they were involved in banking activities were called 'rentier' or 'merchant' or their function in the city administration or East/West Indian Company. We may conclude that in 1742 the concept of banker was not that well established. In the canal zone, especially the southern part was also the residential area for the big bankers. We have of course to take into account that there was not yet a separation of work and living place.

Table two gives some information on the the annual rent and the income of the financial persons. The rankorder of both variables run parallel: high rents involved also high incomes. The highest incomes we find with the persons signing the letter of 1749 and the lowest with the money changers while the other were somewhere in between. To have some yardstick to measure the value of a guilder we can mention the fact that the list of 1742 contained only persons with an annual income of 600

<sup>31</sup> Diederiks, *Een stad in verval* 286.



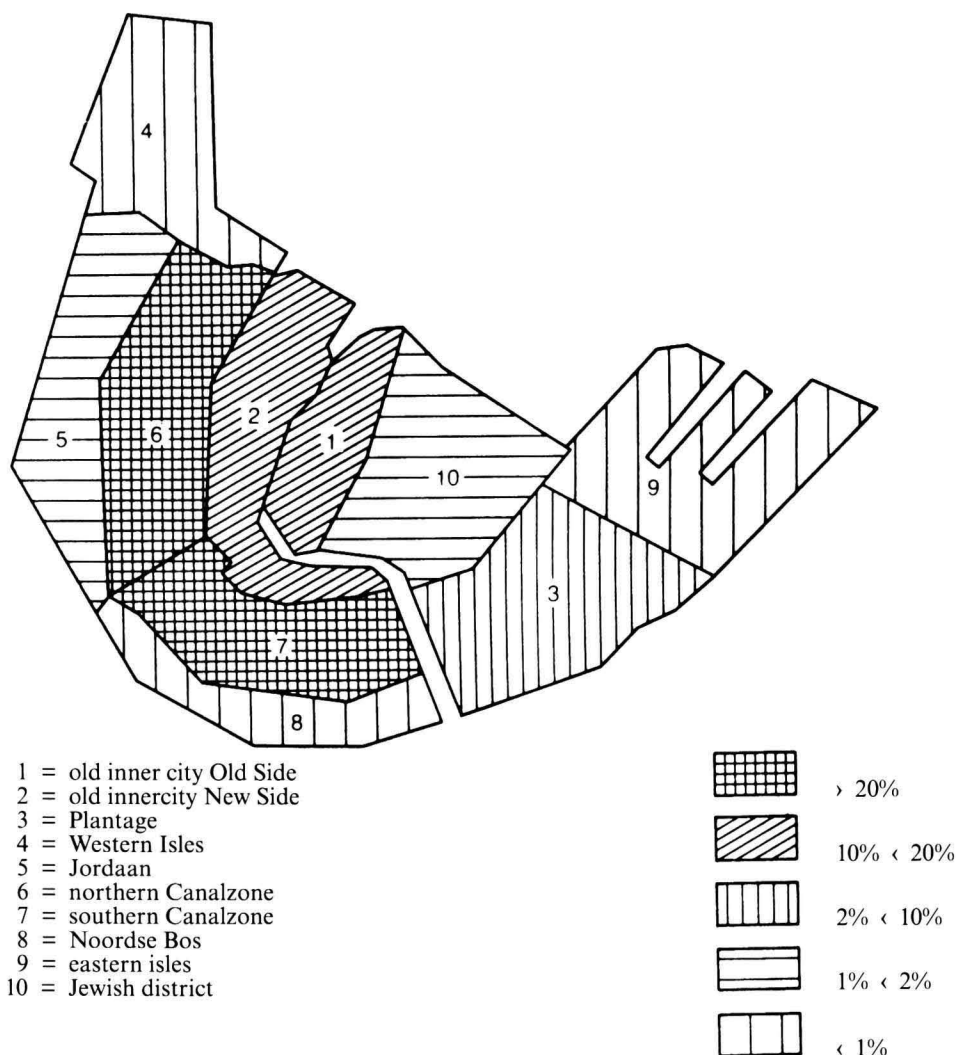


Fig. 1. Amsterdam beginning of 19th century. Share in highest category of rent.

guilders and that about 30 percent of the population belonged to that category. A minimum annual income – for a man, wife and two children – was estimated at the end of the 18th century at about 300 guilders. So the highest income of 70,000 guilders is indeed very high. As we have seen before in 1748 there is an annual income mentioned of 100,000 guilders. The persons with an occupation in the financial world were not only the representatives of the patrician families and other merchants changing commerce for banking during the 18th century, but also middle class groups as the cashiers and the money changers. These latter groups

Table 2. Average annual rent and annual income, 1742(1749) (in guilders).

occupation	annual rent	annual income	N
'list 1749'	856	6057	64
bookkeepers	791	2693	15
cashiers	720	2583	6
assayers	463	1741	58
total	271	1024	42

*Source:* Kohier van de Personeele Quotisatie

did not live in the canal belt, but they were living in the old inner city and as far as the Jewish people concerned in the Jewish part of the town.

### Final observations

Taking the 'ideal type' of the pre-industrial city as formulated by Sjoberg as a starting point, we must say that the centre of Amsterdam was also the centre of economic and financial life. In Amsterdam, however, the economic functions dominated and not the religious ones as Sjoberg tells us. Even a chapel was turned into a meeting place for merchants at the end of the 16th century. The Dam square was dominated by the townhall housing the Bank of Exchange, the weigh house was also there, and nearby was the Bourse. The Municipal Loan Bank(urban pawn shop) was not far away. Because the money changers were largely recruited from the Jewish population the money changers lived in the Jewish part of the city. The big bankers were with their work and residence concentrated in the southern canal zone. The other persons involved in the financial sector, cashier, assayers, lived in the old inner city near the places of their work.

name	address		se	rent	incom	dis
<i>moneychangers</i>						
Levi, Hend. Jos.	Korte Dijkstraat	3128	1	280	800	11
Minden, Sal. Dan. v.	Zandstraat	3808	1	275	800	13
Nathans, Benj.	St.Anthoniebreestr.	3881		300	600	13
Jacobs, Benj.	St.Anthoniebreestr.	3886	1	440	1200	13
Embden, Abr. v.	Houtgracht	3896	1	220	1500	13
Cohen, Phil.	St.Anthoniessluis	3908	1	200	600	13
Joseph jr., Meijer	St.Anthoniessluis	3910	1	350	800	13
Joseph, Jon.	Ververstraat	4086	1	275	600	14
Michielse, Abr.	Zwanenburgwal	4142	1	300	800	14
Markus, Jos.	Houtgracht	4198	1	250	600	14
Hartog, Wolf	Houtgracht	4244	1	280	800	14
Joost, Hartog Phil.	Stroommarkt	4300	1	250	800	14
Sadok, Abr.	Stroommarkt	4301	1	230	800	14
Jacobs, Sal.	Zwanenburgerstraat	4304	1	350	1200	14
Levi, Nath.	le Weesperstraat	4488		250	600	14
Renedictus, Nath. Levi le	Weesperstraat	4494	1	350	800	14
Barents, Herm.	Muidergracht	4771	1	275	800	15
Heymen, Jac.	Muidergracht	4772	1	410	800	15
Jacobs, Meijer	Muidergracht	4775	1	300	800	15
Bing, Mich. Levi	Muiderstraat	4793	1	450	1000	15
Proops, Jos.	St.Anthoniebreestr.	4799	1	250	2000	15
Proops, Jac.	St.Anthoniebreestr.	4802	1	260	1000	15
Jonge, Beni. de	St.Anthoniebreestr.	4809	1	250	1500	15
Bing, Mos. Levi	Muiderstraat	4878	1	300	1000	15
Keijser, Lev. Al.	Herengracht	4904	2	315	3000	15
Keijser, Herm. Al.	Herengracht	4908	1	440	4000	15
Benedictus, Abr.	Rapenburgerstraat	4997	1	150	600	15
Andries, Bened.	Rapenburgerstraat	5000		250	600	15
Drukker, Moses Josephs	Rapenburgerstraat	5039	1	180	600	15
Philips, Abr.	Rapenburgerstraat	5041	1	150	1000	15
Embden, Elias Jos.	v.Rapenburgerstraat	5110	1	275	1000	15
Bing, Garson Levi	Rapenburgerstraat	5115	1	200	800	15
Stern, Al	Rapenburgerstraat	5136	1	300	800	15
Keijser, Levi Harm.	Rapenburgerstroat	5138	1		220	15
Embden, Al. v.	Houttuinen	5191	1	330	1200	15
Hartog, Al.	Houttuinen	5214	1	250	800	15
Samuels, Hert.	Uilenburg	5593		200	600	15
Kalfs, Sim. David	Uilenburg	5675		126	600	15
Alexander, Marc.	Batavierstraat	5967	1	200	600	15
Samuels, Phil.	Batavierstraat	5970	1	210	600	15
Isacqs jr., Jos.	Oudeschans	5995	1	200	1000	15
Ruts, J.	Boommarkt	3601		275	2000	26
<i>list 1749</i>						
Gijsbert Verbrugge	Warmoesstraat	1240	3	8652	500	5
Patr. Cruinkshank	O.Z.Achterburgwal	1392	1	690	2000	6
Nic. Muilman	Oude Turfmarkt	1892	3	1325	3500	8
P. Schoute Muilman	Oude Turfmarkt	1889	5	1325	10000	8
Theod. en Raym. te Smet	Nwe Doelenstraat	2199	5	1885	10000	9
Balthasar Nolthenius	O.Z.Achterburgwal	2356		800	4500	9
Laurens van Herseel	Nwe Doelenstraat	2190			1500	9
Ger. La Lause	Raamgracht	3767	1	500	1500	13
Arons David	St.Anthoniebreestr.	3887	1	400	1500	13
Moses Philip	St.Anthoniebreestr.	3852	1	490	1500	13
Sal. Jacobs	Zwanenburgerstr.	4304	1	350	1200	14

name	address		se	rent	incom	dis
Frans de Prado	Keizersgracht	4698	5	650	5000	14
Ferdin. Nunes	Herengracht	4453	2	400	3000	14
Philip Salomons	Zwanenburgwal	4128	1	475	4000	14
Benj. Simons	Zwanenburgerstr.	4349	2	750	2500	14
Abr. Henr. de Ferrera	Keizersgracht	4709	7	1600	8000	14
Raph. Mendes da Costa	Zwanenburgerstr.	4347	5	800	6000	14
Bing Mos. Levi	Muiderstraat	4878	1	300	1000	15
Jos. Proops	St. Anthoniebreestr.	4799	1	250	2000	15
Bing Garson Levi	Rapenburgerstraat	5115	1	200	800	15
Isaak Alex. Keijser	Rapenburgerstraat	5043	2	450	3000	15
Salomon Norden	Herengracht	4905	2	600	3000	15
Moses Nath. Jacob	Oudeschans	5992	1	450	1200	15
Elias Jos. van Embden	Rapenburgerstraat	5110	1	275	1000	15
Baerent Salomons sn.	Houtgracht	4738	1	250	600	15
Alex. Salomons	Oostersekade	5999	1	275	1500	15
Herm. Alex. Keijser	Herengracht	4908	1	440	4000	15
Bing Mich. Levi	Muiderstraat	4793	1	450	1000	15
Alex. van Embden	Houttuinen	5191	1	330	1200	15
Jac. Proops	St. Anthoniebreestr.	4802	1	260	1000	15
Moses de Chaves	Herengracht	4919	6	1140	40000	15
Benj. Jacobs jr.	Rapenburgerstraat	5028	1	280	600	15
Salom. Jacobs	Houttuinen	5201	1	450	1500	15
H. Verbrugge	Singel	2796	1	300	1000	23
Jac. v.d. Wal	Kalverstraat	2864			4000	24
J. v.d. Wal	Singel	4929		350	3000	29
Jac. Fisquet	Herengracht	5034	2	895	2500	29
H. Dan. Gildemeester	Singel	4889	7	985	3000	29
Dion. Muilman	Keizersgracht	5864	3	1200	7000	33
Servat, Matth. jn.	Herengracht	6060	2	680	3000	33
Jac. Hendr. Verneden	Keizersgracht	5914	2	935	3000	33
Dan. Rietman	Keizersgracht	5914			2500	33
Pierre Testas	Keizersgracht	7	5	1600	12000	35
Jacob Schites	Keizersgracht	32	3	1200	5000	35
H. Muilman	Herengracht	869	2	600	2500	37
P. Locquet	Keizersgracht	1168	2	1460	8000	38
Thomas van Son	Keizersgracht	2242			4000	41
J. Couderk	Herengracht	2531	3	1470	5000	47
Abr. van Notten en Zn.	Keizersgracht	2836	2	900	3000	43
Const. Losquet	Herengracht	3112	3	1443	4500	44
Joan Scherenberg	Herengracht	3118	5	2120	20000	44
Thom. en Adr. Hoop	Herengracht	3702	4	1536	10000	46
Volk. van Jeverden	Herengracht	4413	4	1375	6000	48
Nicolaas Danser	Keizersgracht	4968	3	950	5000	49
Fr. en Josua Ouwerkerk	Keizersgracht	3113	3	880	3500	56
Andries Pels	Herengracht	3077	5	2040	70000	56
George Clifford	Herengracht	3830	8	2000	30000	57
George Clifford jr.	Keizersgracht	3861	7	1590	15000	57
Jan Wijnants	Herengracht	4430	3	1545	10000	58
Henr. Muilman	Herengracht	4433	2	1050	3000	58
Barth. Muilman	Reguliersgracht	5076	2	560	6000	58
Pierre Testas jr.	Keizersgracht	5678	3	1215	4000	60
<i>bookkeepers</i>						
Elias, Arn.	Nwe Doelstraat	2220	3	700	3000	9
Gravia, H.	Binnen Amstel	4684	1	500	2500	14
Pama, P.	Singel	2787	2	850	1500	23

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Berewouts, J. Fred.	Keizersgracht	4032	6	1960	3000	47
Bosch, J. de	Herengracht	1538	4	740	1000	39
Alewijn, D.	Leidsegracht	2826	3	780	5000	55
Pijl, Abr.	Keizersgracht	3159	2	800	2500	56
Trip, Piet	Herengracht	4412	7	1975	9000	58
Middelhove, Mich. Gr.	Leidsdw.str.	3504		150	1000	56
Bakker, W.C.	Keizersgracht	5639	4	988	6000	60
Homoet jr., Alb.	Prinsengracht	5824	2	480	2000	60
Kerfbijl, H. Woutersz	Prinsengracht	5849	1	400	600	60
Pool, Abr.	Binnen Amstel	6079	1	336	1500	60

*cashiers*

Nedermeijer, Bertram	O.Z.Achterburgwal	566	1	620	2000	3
Voogt, Nath.	O.Z.Achterburgwal	566	1	620	2000	3
Mulder, Gerr.	O.Z.Achterburgwal	585	1	325	1000	4
Sleden, Jac. van de	O.Z.Achterburgwal	855	1	700	1500	4
Val, Jac. du	O.Z.Achterburgwal	888	1	400	1500	4
Cramer, Fred.	Fluwelenburgwal	1341	2	700	2000	6
Cherre, P.	O.Z.Achterburgwal	1388	1	285	1200	6
Borchers, Arn.	Fluwelenburgwal	1948	1	675	3000	8
Hoogh, Jan v.d.	Rusland	2291	—	—	1000	8
Hoogh, Hend. v.d.	Rusland	2291	—	—	1000	9
Lime, Sal. de	Herengracht	4468	1	420	1200	14
Proopst, Dav.	Rapenburgerstraat	5017	1	440	2000	15
Abas, Moses Curiel	Rapenburgerstraat	5030	1	400	2000	15
Keijser, Js. Alex	Rapenburgerstraat	5043	2	450	3000	15
Meijer, Magn. Andr.	Rapenburgerstraat	5137	1	280	600	15
Meijer, And.	Oostersekade	6001	1	260	1500	15
Bijl, J. v.d.	N.Z.Voorburgwal	1913	1	650	2000	20
Hes, H. de	N.Z.Voorburgwal	2282	—	415	1200	21
Rogier, Fr.	N.Z.Achterburgwal	2740	1	420	1500	23
Lelivelt, Ar.	Pijpenmarkt	3187	1	410	1200	25
Schaik, Zach. v.	N.Z.Achterburgwal	3363	1	350	2000	25
Schelling, Wed. J.	Boommak	3622	1	250	600	26
Cranenburg, W.	N.Z.Achterburgwal	3648	1	180	800	26
Tier, Jeron	Binnen Amstel	4570	1	400	1500	28
Dominicus, J.	Binnen Amstel	4570	1	400	1500	28
Fremijn, Nic.	Singel	4890	2	915	2500	29
Bleker,	Nic.Herengracht	5036	2	640	1500	29
Roi, Arn. d.	Singel	5042	1	435	1500	30
Nagel, J.	Warmoesgracht	5063	1	200	600	30
Clercq, Etienne le	Warmoesgracht	5073	1	485	2500	30
Beek, Wed.	Singel	5084	1	710	2500	30
Harder, Jaq. d.	Driekoningenstraat	5108	—	300	1500	30
Bitter, Ar.	Driekoningenstraat	5110	1	345	1500	30
Milde, Alb. d.	Driekoningenstraat	5111	1	350	1500	30
Pool, Jan Willem	Bergstraat	5170	1	535	1000	30
Thiel, Jan van	Bergstraat	5182	1	180	600	30
Verhoeff, Joh.	Blauwburgwal	5209	1	380	1200	30
Garengroot, Joh.	Herengracht	5221	2	600	2500	30
Cretsman, J. Martijn	Herengracht	5244	1	375	1200	30
Otto, J.	Herengracht	5287	1	510	1000	30
Nosse, Nic	Herengracht	5514	1	340	800	31
Broijel, H. v.	Herengracht	6133	3	615	5000	31
Amman, Elias	Keizersgracht	24	1	500	2000	35
Schelling, Jacobus	Keizersgracht	497	1	400	2500	36

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Ferrand, Jaq.	Herengracht	887	2	1000	3500	37
Silvius, Herm.	Reestraat	1993	–	270	1000	40
Silvius, Joh.	Rozengracht	2049	1	340	1500	40
Mets, J.	Keizersgracht	2251	1	350	1000	41
Kerkhoff, H.	Bloemstraat	2492	–	250	600	41
Baart, Joh.	Prinsengracht	2519	1	350	1000	41
Marlier, Jac. d.Ia	Herengracht	2529	2	700	3000	41
Cloek, Andr.	Keizersgracht	2835	2	650	3000	42
Warrelman, J.	Egelantiersgracht	3298	1	160	600	43
Chikot, Paul	Keizersgracht	4048	1	680	2000	47
Langendijk, P.	Driehoekstraat	2742	–	110	600	54
Valk, Jor. v.d.	Prinsengracht	3379	2	600	5000	56
<i>assayers</i>						
Vos, Joh.	St.Anthoniebreestr.	3568	1	550	1500	12
Novisadi, Car.	Kalverstraat	3137	1	870	1500	25
Schoone, G.	Kalverstraat	3145	1	600	2000	25
Hartog, Nic.	Kalverstraat	3149	2	800	8000	25
Hartog, W.	Kalverstraat	3149	–	800	1500	25
Gertner, P.	Leidsestraat	3018	1	700	1000	55

se = servants      dis = district