

House rent is about the same as in Italy. I have hired a house composed of two large and handsome rooms upstairs, with a kitchen, besides a room below which makes a good kind of store for wine, oil and wood, and a poultry yard, the whole for ten ducats a year. No one can go and fetch water for himself from the fountain, for the Greeks and crew of the galleys would at once break his pitcher, but the water carriers are constantly coming and going, and bring a barrel to the house for two *quattrini*, quite enough for one day's drinking and cooking.

I have seen here a large and fine synagogne supported by a community of about twenty-five families, Levantines, Sicilians and Portugnese. Hatred, discord and jealousy reign among them. They have no poor to be helped by alms, and if some needy stranger came from abroad they would take no notice of him, as in Italy. The only tax they pay is a sum of 26 ducats sent yearly to the judge of the town for the whole community. They live comfortably without exertion. They have no trades, but live on the interest of their capital, all but two or three less wealthy, who have not enough ready money to lend, but win a tolerable livelihood as brokers. Throughout the rest of the island there are no Jews, although it is of some size and contains about 15,000 villages, which they call *casali*, besides the capital city called Nicosia, 36 miles from Famagusta. People who want to borrow money come here. This money-lending business is really remarkable. One lends to no one except on a thoroughly sound security. No trust or credit. If the pledge is of gold or silver the interest is twenty per centum: if of wool, thread or silk twenty-five per centum. The pledge is kept a year, after which notice is sent to the debtor at his expense that he must pay in a month at the latest. If when this is past he does not come, the pledge is taken to the town-court and sold by auction. If the price fetched covers the capital, interest and costs the borrower takes the balance. If otherwise, the court gives the lender an order on the debtor for the remainder, and he can insist on another pledge to cover that sum. There is no public loan-bank, and no lender has any advantage over his fellow. Anyone who wants to follow this business has only to say so, but he is bound to keep a very exact account of the pledges he takes, and get his ledger stamped by the judge; it is then accepted as legal evidence.

As soon as the Christians see a fresh Jew arrive to stay here they ask him if he wants to lend money. If he says yes, they are kindly towards him, and he need not fear that the other Jews will look askance at him as though he were poaching on their preserves. The country is big enough to feed them all. They even beg the newcomer to lend to their friends whom they cannot oblige themselves. Sometimes sums as great as 50,000 ducats are lent for more than six months, but not of course to the first comer. It is an essential condition, and a good custom it is, that the borrower before he receives the loan, were it but a crown, makes some present in proportion to the sum he asks, a chicken or two, a lamb or goat or calf, some wine, cheese or oil. But when the pledge represents a large loan, the gift will not be in the same proportion as for small sums, but will be something worth having, equivalent to 3 or 4 p.c. additional interest. It is an old custom, without legal basis or authority from the regulations in force, yet better observed than any law, so that you have no occasion to ask for the gift, it is offered to you spontaneously. In ten days I have lent all the money I brought with me, and all against gold or silver: I would not take clothing in pawn, nor make loans of more than 30 *scudi* or less than three. Sometimes the brokers ask a considerable sum for commission (this is a doubtful question among us) so that the borrower pays as much as forty per centum interest: but nobody cares. In spite of all, the inhabitants are very glad to find ready money for their pledges, as they need it. Besides, every mechanic,