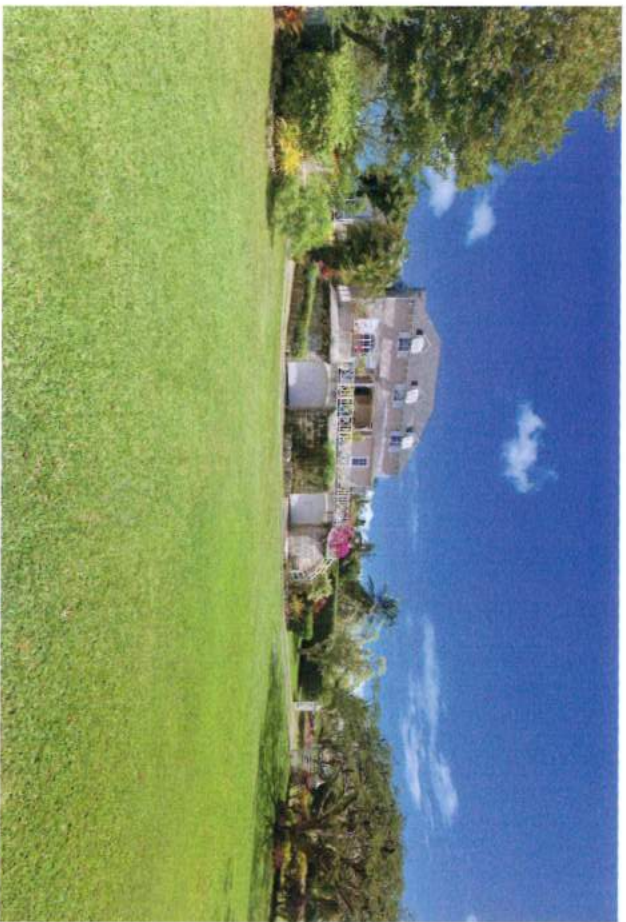


Disasters, Revolutions, and Discrimination in an Era of Economic Depression 1766-1796: The World of the Sephardic Jews of Bridgetown Barbados Part 3

Martyn Bouden



The Sugar Mill

Once a 200-year-old water reservoir, this beautiful plantation-styled home, sitting on just under 1 acre of land in The Hope, St. George overflows with style, character and history. A stunning architectural marvel, The Sugar Mill boasts centuries-old solid wooden doors, large bay windows, cathedral ceilings, wooden floors and design influences of brick wall and red clay. Noticeably, this 4-bedroom, 3-bathroom countryside home is accentuated by airy living and dining areas, a master bedroom with en suite marble-tiled bathroom, spacious patios, a gazebo, swimming pool and deck. Undoubtedly, The Sugar Mill is one of Barbados' most remarkable homes.

Price: US\$1,250,000

At the end of the longest (16-year) period of prosperity in the century, 1749-1766, the Bridgetown Jews had no foreknowledge that the next 30 years would be the longest period of unabated depression, deepening until the late 1780s and ending in 1796. The immediate concern of the Bridgetown Jews and their formal adversary, the St. Michael's Vestry of Bridgetown, Barbados, would be the recovery from 2 fires of 1766 that consumed most of commercial Bridgetown. The Vestry's 5-year plan, taxing the property owners appreciably more than was their wont was successful, but the subsequent premature and too-sharp drop in the property taxes as the depression deepened in the middle 1770s proved disastrous, just as the North Atlantic commercial world began to deal with the onset and consequences of the Industrial Revolution (begun circa 1760) and with the anticipated shockwaves of the preamble to the American Revolution that would force Barbados to concentrate on provisioning itself, as links with New England were severed and famine loomed as a distinct possibility, and as Yankee privateers and the supporting French fleet threatened blockades of the island's ports. And there was the American Revolution itself and the consequential interference/blocking of the North Atlantic shipping lanes carrying sugar to Liverpool and London refineries and warehouses.

All this while severe drought and sugar ants cut back sugar production throughout the 1770s so drastically that there were profits for planters on only 3 of the 9 years 1773-1781, as they turned increasingly to cotton and ginger, as alternative export crops particularly in the drier parts of the island. All of this, and a failed tax policy, set the Vestry in exactly the opposite direction, increasing both property and income taxes across the board in 1778 and 1779, culminating in the staggering tax increases of early 1780 that would double the income taxes of the Jewish merchants and leaders—and carry over into the next 6 years 1781-1786, particularly for the Jewish business women. The man-made fiscal disaster of 1780 and the natural disaster of October 1780 ensured that the Annual Rateable Value of property in Bridgetown would, by early 1781, drop 54% to £24,661 from the high point of the Vestry's success in 1772 (£45,342).

After this shocking turn of events, for the next 15 years the Vestry religiously ensured that the annual property taxes would yield about two-thirds of the Vestry's annual revenue, with one-third coming from personal head (income) taxes levied on the business community which, given the state of the economy 1766-1796, should have been the Vestry's policy in the disastrous, Vestry-inflicted, lost decade—1772-1781. The Jews, aided by God and the fates, did remarkably well in the aftermath of the fires but were badly treated in the late 1770s, culminating in the man-made fiscal disaster of early 1780 compounded by the great hurricane of late October 1780, and the man-made aftershocks of 1781-1786. For the Sephardic Jews this was the beginning of the end, the beginning of the long goodbye to Barbados, as the number of the members of all but one of the Big 7 families began slowly but surely to disappear from the Bridgetown Levy Books, bound for London, Amsterdam, and New York.

The Jewish Survivors of the Two Fires 1766:

In post-fires Bridgetown on December 28th 1766 all the 25 Jewish properties on the north (James Street) and west side of the city (Reeds Rents, Backchurch Street and Maiden Lane) annual rateable value of £386 were beyond the two fires' limits. By contrast, the 10 Jewish

properties immediately north of Cheapside (Broad Street) on George, Middle, and White streets (£214) were all burnt. The Jewish properties that survived on Cheapside (3 of 14), High Street (1 of 3), and Tudor (2 of 4) – valued at £172 out of £674 (26%) survived on the extremities of all 3 streets. Of the main Jewish properties on Swan Street, 25 of 33 (81%) located on the entire north side and the eastern half of the south side of Swan Street valued £753 out of £1,011 (75%), survived intact. In fact all but one of the major 7 families had at least one property on Swan Street, and in some cases several that were untouched by fire. All in all 56 of the 89 Jewish-owned properties of 1766 (63%) survived. The annual rateable value of these unburned properties was £1,311 (57%) compared to the value of the properties destroyed (£974). The difference between the two percentages reflects the larger number of surviving properties from the lower-valued Jewish properties in the western and north western streets (particularly Reeds Rents) and the much higher-valued properties of the 'survivors' on the 'ends' of Cheapside, and High Street.

Isaac De Piza and the Jewish leaders undoubtedly met in the immediate aftermath of the 1766 fires disaster, almost certainly concluding that what had happened in the only lengthy period of (moderate) prosperity through which they had lived, 1751-1765, had greatly favored the city's property owners, many of them absentee landlords, at the expense of business men and women, many of whom, particularly the Jews and their leaders, paid high to outlandish personal head taxes, many times higher than did their Gentile counterparts.

The assembled Jews at the 1766 meetings in the Jewish Exchange Node on east-central Swan Street would learn that there was every likelihood that the status quo ante the fires of 1766 would soon return after the property owners had paid more than half the taxes needed to rebuild the city's properties, to clear the city, and to re-establish the infrastructure through the New Vestry's necessarily higher property taxes increased from 3.5d to 9d in the £ to be paid during the 5 years (1767-1771) needed for rebuilding. Thereafter there was reason in recent history to believe that from 1771-72 onwards the post-

Carrington New Vestry would move immediately to reinstate the status quo before the fires. They would resume the cyclical pattern of taxation of the previous three decades: after the relative increase of property taxes in the fiscally more difficult times the rates (pence in the £) would be steadily lowered, and the business community (including the Jews) would pay higher and higher personal head taxes until the business community had to be bailed out by the (mainly absentee and patrician) rentier class called on to help by the pro-property Vestry which dutifully doubled personal head taxes. In effect the fires did what long-term protests of the Jews had never done before – force the New Vestry of 1766 to tax property owners (disproportionately Gentiles) to pay the highest property taxes to date – 9d in the £ for five years – which many decided not to do, choosing to sell. This and the inability and/or the unwillingness of many Gentiles to rebuild gave many Jews the chance of a lifetime to adopt a plan to counter the discrimination against the Jews, always built into personal head tax, by investing in property, with its non-discriminatory tax, and its opportunity to profit from renting. Perhaps, also, because of the Vestry's unfair and blatant attacks over almost two decades, there was a unity in the Jewish population, not present in the Gentile population, resulting from the certainty that they had long been discriminated against. This drew them to the post-fire deliberations and decision-making in the Exchange Node and to a group acceptance and strong support for the suggested course of action adopted. It did not hurt also that, for the most part God had been on their side, steering the trade winds from the north-east west-by-southwest and burning no more than 30% (the south-west side) of Swan Street and saving at least half (55+%) of Jewish properties from the flames (whereas at least 70% of the Gentile business properties, particularly those on Cheapside were lost or badly damaged).

There must have been several meetings of the Jewish leaders and of their fellow Jews either at the Synagogue Complex on Magazine Lane or in the Exchange Node on east-central Swan Street. It is likely that the first question asked by the assembled Jews was of I. I. De Piza – what was he, by far the largest property holder in Bridgetown, going to do with

his 35-37 properties? He would have reminded all that he was 64, in good health, and that he intended to be active in the real estate market. He almost certainly made it clear that he would be forced to sell off some of his properties (perhaps as many as 8), the proceeds of which would go towards rebuilding several of his prime properties burned in the fire. He would have let it be known that he was in the process of selling back to the Pinheiro and Massiah families 6 properties (three each; two burned, four not) on Swan Street that he bought on behalf of the Jewish community in the late '50s and early '60s when deaths in their two families might have allowed Gentiles to buy properties that would undermine the Jewish stronghold on Swan Street. He would keep 12 properties on Swan Street (10 in the east, 2 in the west), and keep 2/3 properties (on upper High Street and Marl Hill) in the east, and 2 or 3 properties on the east and far west ends of Cheapside (Broad Street) and one or 2 on Backchurch Street for the family. All of his sales would be to fellow Jews. The 21 projected properties that he would hold onto initially he would begin to pass on to his children and senior family members and eventually, depending on his health, to 6 or 7 eligible and qualified members of the extended De Piza – Burgos family. All of which, with a few differences in detail, he did (before his death on the eve of the great hurricane of 1780).

De Piza and the other leaders stressed that the major objective for his fellow Jews was to get 80% Jewish ownership of Swan Street and to make lower Tudor Street an extension (and a 60% occupancy at least) of Swan Street in ownership and occupancy. The target for property holdings should be a 33% increase on Swan Street and a similar percentage increase in the number of Jewish properties owned beyond Swan Street 1766–1772. He also encouraged (1) those displaced (and those owning for the first time) to purchase properties on the unburned middle and upper Tudor Street, (2) young owners to buy into the unburned west side (Backchurch and west Church Street), and (3) poorer owners to buy on unburned Reeds Rents. He would have cautioned against buying on lower High Street (Old Merchant Town), east James Street and the Old Jewish Center in the south-west where the record of the Vestry in

taxing Jews to bankruptcy was well documented most recently in 1755-1765.

Looking backwards across the information hiatus from the May fire of 1766 to the first, mostly complete Levy Book, that of early 1769, it is possible to piece together what probably happened in the recovery of Bridgetown and what rumor and leaked information forecasted. With personal head taxes likely to be held steady at the 1766 level (£870) in 1767 and 1768, and probably to be raised sharply upwards in 1769 (actually raised 56% 1768 to 1769 by £485 to £1,355 pht), and following the customary cyclical plan, the Vestry would likely hold the two taxes equal in 1770 and 1771. With a lower rate (7.5d) in 1772 there would begin a steady decrease in property tax and a stabilization of personal head tax at a high level (£1700 in 1772-1774) – the second highest level in the century. (The highest would be the year of the great hurricane, 1780) with the Jews once again paying far more than their fair share, as in 1751 to 1766. It was obvious that the Jews buying property needed to make their purchases in 1766-1768 when the annual rateable value of Bridgetown's property was rising rapidly from £30,000 to £37,647, before the later rise to £45,342 (1772), and when personal head tax was held at £870 in 1766-1768, before the doubling of personal head tax between 1768 and 1772 (See Table 1).

Clearly the Jewish families followed the ExchangeNode guidelines the 88 properties of 16 Jews valued at £2,230 in 1764 became by 1769 the 101 properties of 35 Jewish owners (an increase of 119%) valued at £4,183.5 – an 88% increase. By the end of the rebuilding early in 1772, the number of Jewish properties had risen on Swan Street from 33 to 44 from pre-fire 1764 to rebuilt Bridgetown of 1772 (an increase of 33%) and beyond Swan Street the number of Jewish properties rose from 55 to 74 (an increase of 35%), and an increase of 88 properties to 118 properties – 34% in Bridgetown. Jewish property values increased from £2,230 in 1764 to £4,994 (an increase of 124%) in 1772 compared to the Bridgetown increase of 50%.

Partial Register of Jewish Tax Paying Heads of Household in Bridgetown 1772 (Ranked)

Ben Abarbanel	15	Jacob Frois	33	Ben Israel Nunes	25
Moses Aboab	20	David Garcia	54	Esther Nunes	54
Jeremiah Barrow	31=	Elias Gomez	26=	Isaac Israel Nunes	53
Joseph Barrow	3	Sarah & Raphael Gomez	19	Moses Nunes	16
Simon Barrow	7	Rachel & Sarah Henriques	13	Phineas Nunes	37
Abraham Brandon	58	Isaac Israel	45=	Rebecca Nunes	22
David Brandon	45=	Jacob & Eve Joseph	23	Moses De Paz	50=
Elias Burgos	50=	Abraham Lindo Jr. (& SLB)	1	Abraham Peixotto	50=
Rachel Burgos	38=	Isaac Lindo	34=	Aaron Pinheiro	11
Abraham Buzaglio	18	Emmanuel Baruch Lousada	34=	Isaac Pinheiro	2
Daniel Carvalho	34=	Matthias Lopes	12	Jacob Pinheiro	8
Rachel Carvalho	17	Matthias Lyon	10	Lunah Pinheiro	38=
David Nunes Castello	14	Abraham Massiah	21	Rachel Pinheiro	40
Ben De Costa	49	Angel Massiah	44	Emmanuel De Piza	9
Ben De Crasto	32	Benjamin Massiah	29	Isaac De Piza	4
Liah & Rachel De Crasto	45=	Hester Massiah	56	Moses De Piza	43
Aaron Delion	30=	Mordechai Massiah	26=	David Silver	45=
Abigail Delion	41	Simeon Massiah	42	David Valverde	57
Moses Franco	6	Aaron Moreno	26=	Jacob Valverde son Abr.	5
				Jacob Valverde son David	24

The scale of the change in Jewish Bridgetown, and the details, are impressive. There were 16 Jewish owners in Bridgetown in 1764 and there were 44 by 1772. The total value of Jewish property more than doubled (116%) from £2273 to £4967. The number of Bridgetown Jewish properties rose from 88 to 118 an increase of 34%; the increase on Swan Street was 33% and that beyond Swan was 35% and proved to be massive on the streets closest to Swan: £86 to £787 on Tudor Street (815% increase), £43 to £264 on James Street (514%), High Street £107.5 to £292 (171% increase); Backchurch £106 to £259 (144%), on Swan Street £1011 to £2334 (131%). Even Cheapside most of which was destroyed, except the east and west 'ends', increased from £435.5 to £791 (82%). Tudor Street's 4 Jewish properties in 1764 increased to 21 by 1772; James Street from 1 to 8; High Street from 3 to 7, Backchurch Street from 5 to 8, and Swan Street from 33 to 44.

The main changes on Swan Street were the 8 Jewish individual holders who became 19; 3 holders of one property became 8 and 1 holder of 2 properties became 8 holders of 2 properties. Consequently Swan Street's property taxes paid showed a 279% increase from £419 to £1,417, and the personal head taxes paid by Swan Street owners rose from £854 to £1,703: a 99% increase 1764-1772. To the 16 Jewish property owners of 1764 there were added 23 new property holders by 1769 – the most notable were Abraham Lindo Jr. (£413), Matt Lyon (£390), Moses Franco (£180), Lunah Pinheiro (£155), Rebecca and Sarah Henriques (£152.5), Ben Massiah (£135). Comparing personal head taxes 1764 and 1772 there were quite a few losers but the major winners were the Baruch/Barrows family (+£49.9) and Pinheiros (+£25.2). The Valverde-Gomez family was a gainer: +£15.75, as were the Lindos +£12, and Emmanuel De Piza (+£9.5). Eleven others had positive numbers i.e., more than one.

The Tax Decisions of the Vestry:

With the benefit of hindsight Starkey (1939: 100) takes 1765 as the beginning of "A Period of Stress" 1765-1788 and the end of "A Period of Moderate Prosperity" 1748-1765, but the new Vestry maintained its pre-fires fiscal policy with property rates set at half the personal head (income) tax (£433 to £871) as in the two previous years, and apparently in the taxes collected in 1766 a month or so before the great fire of May. Without the fires of 1766 it is likely that the Vestry would have maintained these taxes and the 2:1 ratio until at least the disastrous middle 1770s.

After the fires of 1766 the Vestry faced a massive funding problem and a need to establish a straightforward plan that inspired confidence in the Vestry. Apparently they developed a 5-Year Plan for the 5 years they felt were necessary for the complete rebuilding of Bridgetown. Property holders were to pay rates of 9d in £ instead of 3.5d, an annual tax increase of 157%, for 1767-1771. In this period Bridgetown's Annual Rateable Value would be raised in stages from £30,000 to £45,000. Without the fires of 1766 the property owners, continuing to pay taxes at the pre-fires rates, would have paid £2,165 rather than the £7,512 the Vestry collected – a 250% increase in rates.

In this 5-year recovery and rebuilding period the single major blow for property owners was a tripling of "rates" from £433 to £1,300 in 1767 that undoubtedly opened up the real estate market, as did the bad crop year in Barbados at large, 1771, which ensured that the £45,000 target level was not reached, presumably because of vacancy and collection problems. The Vestry's £45,000 target was reached early in 1772 when the Annual Rateable Value of Bridgetown property reached £45,342 – the highest recorded in the century.

The Vestry's signal to the business owners who were paying twice the tax asked of the property owners before the fires was that in the first two years, 1767 and 1768, they would pay no more than they paid 1763-1766: £871 p.a.

Rank, Total Tax, Street, Property Tax Percentage of Total Tax

Rank	Name	Total Tax	Street	Rate %
1	Abraham Lindo (L&B)	46.8	T	36
2	Isaac Pinheiro	34.8	S	14
3	Joseph Barrow	30	S	0
4	Isaac De Piza	29	S	100
5	Jacob Valverde A	26.1	S	52
6	Moses Franco	18.1	S	31
7	Simon Barrow	17.5	T	14
8	Jacob Pinheiro	16.6	S	10
9	Emmanuel De Piza	16.3	S	39
10	Matt Lyon	16.2	S	77
11	Aaron Pinheiro	12.5	S	0
12	Matthias Lopes	10.4	B	23
13	R. & S. Henriques	9.8	J	49
14	D. Nunes Castello	9.3	S	14
15	Ben Abarbanel	8.6	S	13
16	Moses Nunes	8.3	S	100
17	Rachel Carvalho	8.1	S	38
18	Adam Buzaglio	7.9	Ch	24
19	S. & R. Gomez	7.5	S	0
20	Moses Aboab	7	S	71
21	Abraham Massiah	6.8	S	100
22	Rebecca Nunes	6.3	S	20
23	Jacob Joseph	6.1	S	38
24	Jacob Valverde D	5.1	S	61
25	Ben Israel Nunes	5	S	0
26	Aaron Moreno	3.8	R	100
26	Mordechal Massiah	3.8	S	74
26	Elias Gomez	3.8	S	0
29	Ben Massiah	3.6	S	58
30	Aaron Delion	3	H	0
30	Jeremiah Bar.	3	H	0
32	Ben De Crasto	2.9	T	31
33	Jacob Frois	2.6	Ch	23
34	Emm. Baruch Lousada	2.5	S	0
34	Daniel Carvalho	2.5	H	0
34	Isaac Lindo	2.5	S	0
37	Phineas Nunes	2.2	T	100
38	Lunah Pinheiro decd	2	S	100
38	Rachel Burgos	2	R	0
40	Rachel Pinheiro	1.9	T	100
41	Abigail Delion	1.6	S	100
42	Simeon Massiah	1.5	S	0
43	Moses De Piza	1.4	S	100
44	Angel Massiah	1.1	Cp	55
	14 others	10.2		
	Total	428.0		

Family Rank, No. of Households, Total Tax, and Family's Percentage of Total Tax

Rank	Family	Household	Tax Paid	% of Total Tax
1	Pinheiro	5	67.7	16
2	Baruch	4	53	12.6
3	Lindo	3	49.3	11.7
4	De Piza	3	46.6	11
5	Valverde	3	28.1	6.7
6	Nunes	6	23	5.4
7	Massiah	6	19.8	4.7
8	Franco	1	18.1	4.3
9	Lyon	1	16.2	3.8
10	Gomez	2	11.3	2.7
11	Lopes	1	10.4	2.5
12	Henriques	1	9.8	2.3
13	Nunes Castello	1	9.3	2.2
14	Abarbanel	1	8.6	2
15	Carvalho	2.5	8.1	1.9
16	Buzaglio	1	7.9	1.9
17	Aboab	1	7	1.7
18	Joseph	1	6.1	1.4
19	Delion	1	5.6	1.3
20	Moreno	1	3.8	0.9
21	Burgos	2	2.8	0.7
22	De Crasto	2	1.9	0.4
23	Frois	1	1.6	0.4
24	Brandon	2	1.2	0.3
25	Israel	1	1	0.2
26	Silver	1	1	0.2
27	De Costa	1	0.9	0.2
28	De Paz	1	0.8	0.2
28	Peixotto	1	0.8	0.2
30	Garcia	1	0.6	0.1
	Total	58.5	422.3	99.9

Street Names
 S=Swan
 Cp=Cheapside
 T=Tudor
 H=High
 B=Backchurch
 R=Reeds Rents
 Ch=Church
 J=James

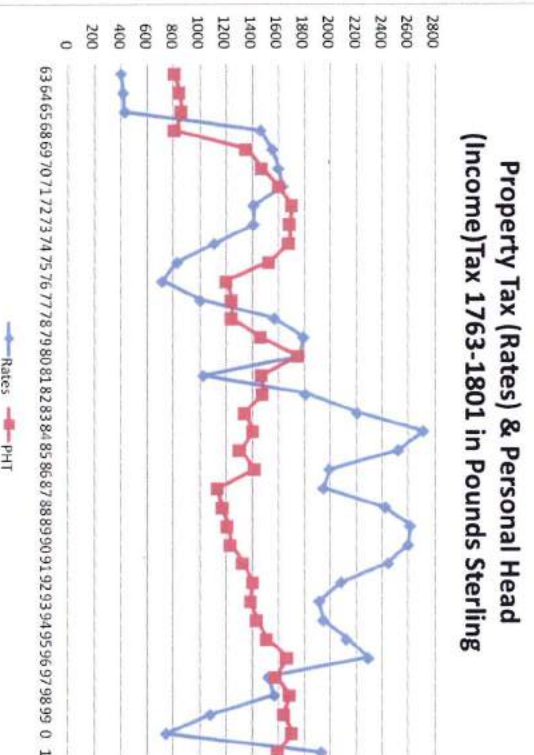
Table 2: Bridgetown Jews 1772

Thereafter they would face a 56% increase in 1769 – the year when most of the rebuilding would be finished, and then pay taxes equivalent to the rates in 1770–1771. By this time they would have paid £6,168 in the 5-year period compared to the £7,512 paid by property owners signifying by April 1772 the completion in rebuilding. The long-awaited cut-back in rates eagerly awaited by property owners occurred in 1772 and 1773 when “rates” dropped to 7.5d in 1772 and 1773 and taxes dropped to 45%. At the same time the business community paid the second and third largest personal head taxes of the century – £1,703 and £1,689 – (the largest was the upcoming hurricane year of 1780). For this post-fire period, the Jews, less than 7% of the Bridgetown population, paid between 16 and 24% of the income taxes.

Relatively good sugar crops and exports from 1765 to 1771, except for droughty 1767, were reflected in the £500 (56%) increase in personal head tax that rose steadily by more than £100 per year for the next three years as property rates for 5 years (1767–1771) were stabilized at 9d in the £, raising about £7,500 in 5 years as personal head taxes increased steadily to yield £6,000 in the same period.

The drop in property rates to 7.5d in the £ and a yield of £2,800 in 1772–73 was more than covered by personal head tax (£3,400) in 1772–73. Coincident with the deepening in 1773 of the existing depression brought on by the decline in trade and provisions from New England were poor crops (related to the plague of sugar ants), the loss of slaves being taken to the American mainland, droughts in 1773 and 1774, and the stocking up of supplies as the consequence of an American Revolution that promised American privateering and possible famine. Under normal conditions the personal head taxes on the business community should have been lowered relative to property rates. But instead of cutting back on personal head tax the Vestry did the opposite maintaining the personal head tax at the highest level in the 1770s for three years 1772–1774: beginning in 1772 until £1,703 of which the

40 Jews taxed were asked for £268.5 (16%) compared to 1769 when all payers of income tax were asked for £1,355 of which 37 p.h. tax-paying Jews were asked for £273 (20% of the total). In this the Vestry members were clearly and mindlessly in desperate times following the cyclical pattern of taxation adopted 1749–1765 during the prolonged and most prosperous years of the 18th century and heading for economic disaster with rates dropped to 6d in the £ in the drought year of 1774 and then to 4.5d in the £ in 1775. In another drought year (1776) the Vestry inexplicably chose to lower property rates to 4d in the £, lowering them (1773–1776) to £719, almost half the personal head tax (£1,209) and in another drought year while keeping income tax at an average of more than twice that amount (an average of £1,530). 1776 and 1777 were economically disastrous years with by far the lowest property rates in the last third of the 18th century (£719), with £1,205 for personal head tax, by a large margin the lowest total tax collected by the Vestry 1769–1799 as a second major drought in



Graph 1

3 years (1774-1776) announced a deep depression as prices of flour doubled, those of corn quadrupled, supplies approached their end, sugar cane-growing gave way to provisions, and cotton-growing beginning in the drier north, and, for the first time in the island's history, burials exceeded births, as they would for the next 27 years (1776-1803).

The Vestry dropped the rateable value of Bridgetown property by £4,000 in 1774-1777. They increased the property rates from 4d to 6d in the £, thereby raising them by £300 in 1777 to £1,011, but holding personal head taxes steady at £1,200+ from 1776-1778. By 1777, the fourth year of the deep depression, personal head tax still yielded 55% of the Vestry's tax (an increase from 1776) and the second-lowest tax yield in the decade. The Jews, 6.7% of the population paying personal head tax, paid £207.5 (17%) of the total: £1,246 in 1777. Sugar prices doubled and the weather was good for sugar, but normal production was halved as provisions and cotton occupied half the land available in 1777 and sugar yielded only the slightest of profits as the island braced for impending famine.

Four years of very bad decision-making by the Vestry led finally in 1778 to the biggest annual property rates in the century (6d to 10d) and a necessary major increase of £550 in the property tax in-take from £1,011 to £1,573—by far the biggest increase in the '70s—while personal head tax stayed the same at £1,242. But it was too little too late as 1778 faced the worst crops in 40 years, with the lowest sugar crop ever recorded hitherto, (50,000 cwt), more and more land in provisions and cotton, Yankee privateers in Speights Bay, and the French Fleet lurking in the vicinity, and the island saved from famine by 8 supply ships from England. Having tried dropping property rates steadily (1771-1776), dropping both taxes in 1776, 39% from 1773 to 1776 (£3,103 to £1,924). In the face of impending disaster the Vestry decided to raise taxes to the highest level in recent history in 1779 during a period of desperation and deep depression in the island.

1783	Year	1765	1768	1769	1770	1771	1772	1773	1774	1775	1776	1777	1778	1779	1780	1781	1782	1783
42456	Property	29683	37647	41505	42844	43644	45342	45259	44613	44412	43159	40459	37763	35960	35314	24661	36213	42456
	ARV																	
	Pence	3.5	9	9	9	9	9	9	7.5	7.5	4.5	4	6	10	12	10	12	12
2211	Rates	433	1412	1556	1607	1637	1417	1414	1115	833	719	1011	1573	1798	1766	1028	1811	2211
1342	PHT	871	868	1355	1472	1602	1703	1689	1685	1532	1205	1246	1242	1467	1747	1471	1483	1342
3553	Total	1304	2280	2911	3079	3239	3120	3103	2800	2365	1924	2257	2815	3265	3513	2499	3294	3553

Bridgetown Property & Personal Head Taxes 1765-1801

1801	Year	1784	1785	1786	1787	1788	1789	1790	1791	1792	1793	1794	1795	1796	1797	1798	1799	1800	1801
	Property	43482	40440	39940	38905	38753	39249	39046	39137	38538	38337	39062	39277	39382	40607	41900	43488		
	ARV																		
	Pence	12.5	15	15	12	15	16	16	15	15	12	12	13	14	9	9	6	4	10
1931	Rates	2718	2527	1997	1949	2422	2617	2603	2446	2087	1917	1953	2128	2297	1528	1571	1087	748	1931
1594	PHT	1409	1309	1421	1136	1176	1215	1239	1331	1403	1389	1438	1513	1670	1584	1686	1642	1708	1594
3525	Total	4127	3836	3418	3085	3598	3832	3842	3777	3490	3306	3391	3641	3967	3112	3257	2729	2456	3525

Table 3

The property rate peaked at one shilling (12d) in the £ with yields from property and personal head tax both increased £225, with total taxes demanded (£3,265) the highest ever to this date (surely a sign that the Vestry had lost control of the fiscal situation). But things got worse. The value of Bridgetown's property had dropped by 22% from £45,342 in 1772 to £35,314 early in 1780 with the total tax demanded (£3,513) equally divided between property (£1,766) and business income (£1,747—an enormous increase of £500 1778 – 1780).

At this point in early 1780 the Vestry collected the substantially increased personal head tax of £1747—a £500 increase from 1777-1778, holding property rates at £1,766 for the highest taxes (£3,513) to that date. In effect going for broke! Table 4 on page 104 shows that £404.75 of this was personal head tax collected from 33 Jews – an increase of £197.25 from 1777 and far and away the largest annual personal head tax ever recorded from the Bridgetown Jews: (48%) more than the previous high of 1769, 95% higher than the Jews' personal head tax of 1777. It was one-fifth of the tax paid by one-fifteenth of the population.

Presumably having collected this explicitly high tax: 42% higher than the second highest Jewish personal head tax of the last third of the century, the hurricane of October 1780 made matters worse as the value of property in Bridgetown dropped to £24,661—46% down from £45,342 in 1772 and a drop to 10d in the £ yielding £1,028 property rates, while demanding £1,471 more from the payers of personal head tax, of which £285.75 (the second highest in the last third of the century) was demanded of the Jews. With much hurricane damage to property the valuation of property early in 1781 at £24,661 at 10d in the £ meant a drop of 42% in rates 1780-81 of £738 leaving £1,028: well below the personal head tax based on business profits which must have suffered just as substantially as property but was fixed at £1,471 (59% of tax receipts). However in 1781 the hurricane finally brought some sense to the Vestry proceedings in which annual

losses in sugar exports in 9 years out of 12 (1773-1784) dominated by war, sugar ants, and drought finally meant that the property classes (mainly absentee patricians) needed finally to carry a fair share of the tax burden hitherto more than carried by a business community that had suffered and would continue to suffer from an extended stressful depression that lasted until the middle 1790's. From 1787 to 1797 the property classes paid £33,683 (£2,246 average per year) compared to £20,474 (£1,365 average) paid by the business community. Basically annual personal head tax in this period was consistently recorded at two-thirds of the property rates with annual rates ranging from £2,718 to £1,811 and personal head tax ranging from £1,670 to £1,136.

Pinheiro Family:

The Pinheiro Family, the most heavily taxed in the last third of the century and hitherto reluctant property owners, bought into I. I. De Piza's vision for the Jews and moved solidly into property acquisition after the fires. Three Pinheiro women appear to be critical in this family change and in making Swan Street a Jewish fortress. Isaac De Piza had bought the three Pinheiro properties on Swan Street to prevent their sale to Gentiles after the death of Moses and Abraham Pinheiro in 1755. Their widows, Lunah and Rebecca, bought the three properties back from De Piza probably by 1768. Soon after, an opportunity arose for Lunah, the matriarch, and the young Rachel Pinheiro to purchase the two valuable properties (Nos. 1 and 2) on the two corners of the newly-widened Tudor Street at Broad Street, presumably Bridgetown's peak-land-value intersection. Rebecca's death on New Year's Eve 1768 led to the young David taking over her Swan Street property, and Lunah's death in the Spring of 1770 led to her Exchange Node property on Swan Street passing to Isaac Pinheiro.

The splendid double acquisition of corner properties on Bridgetown's peak-land-value-intersection (PLVI) at the junction of Tudor and Cheapside gave Aaron Pinheiro #1 Tudor Street

and Rachel #2 Tudor Street, and just a few blocks to the West on Cheapside (on the edge of the Old Jewish Center) Isaac held two properties (one sold in the mid-70s leaving the Pinheiros with 6 properties valued at £407 in 1772).

With the economy and property values in free-fall in the mid 70s the property values of the family's 6 properties dropped 26% to £300 in 1777 as the Vestry belatedly changed course and re-valued property upward, and then in desperation raised rates and income taxes in the man-made fiscal disaster of 1780, by which time the Pinheiros had consolidated their strength on Swan Street with 5 properties, but they dropped the properties on west-central Cheapside but retained the 2 properties on the PLVI at Tudor and Swan. Of course the Pinheiros had been successful before the fires mainly with their business acumen which was their strength and remained so 1769-1780. Their income tax of £65 in 1769 was more than double that of the next highest of the other Big 7 families, and was unchallenged at £57.5 and £53 by the other 6 families in 1772 and 1777. Paying £67.5 income tax in 1780 should have ensured first place but the peculiar retributive fiscal attack on the Lindo and Belinfante stores and on Abraham Lindo jr. ensured the break-up of that great business with a tax of £60 on L&B and of £30 on Abraham Lindo jr. It would not be until 1796 that a Jewish business in normal circumstances would over-top the Pinheiros fiscally when the surging Barruch/Barrow juggernaut did so at the century's end.

Lunah Pinheiro's other property in 1770 on the Tudor-Broad streets corner devolved to Aaron Pinheiro who had a productive quarter-century career as merchant and *parnas*. He worked closely with, and for a decade or so partnered, his sister Rachel based across Tudor Street. Of the other brothers, David and Isaac owned and occupied family properties on Swan Street in the 1770s and early 1780s (and Isaac owned two properties on Cheapside in the 1770s). Only the third brother, Jacob carried his Swan Street property through to the 19th century.

Lindo Family:

The Lindo family leader, David Lindo, at 61 brought in Abraham Lindo Sr. (at 34) as partner and prospective future leader in the middle 1750s and the two ranked 6th and 4th as Jewish fiscal leaders as measured by personal head taxes paid in 1755 and 1758. But David died in 1759, Abraham Sr. was ailing (he died at 42 in 1763), and the Lindos dropped to 9th among Jewish leaders in 1760 and 1762. Consequently the family, with widespread North Atlantic connections, brought to Bridgetown from London in 1760 Abraham Lindo Jr. (whose extensive will, 25 years later, documents family beneficiaries in London, Amsterdam, Den Haag, Curacao, and Barbados).

By 1765, the two Lindo businesses renting on Swan Street were the 3rd and 4th ranked among the 24 Jewish businesses on the street, paying £12 and £12.5 p.a. and the Lindo & Belinfante company/store that Abraham Lindo Jr. inherited had quit Swan for Tudor Street in hope for lower taxes and of escaping the shadow of its former neighbour, Massiah & Carvalho, probably Bridgetown's best store (and certainly by far the most heavily taxed, £20 in 1760, compared to £9 for Lindo & Belinfante). At this stage the Lindos, like the Pinheiros, were heavily taxed in personal head (business/income) taxes, but not taxed at all on "rates": taxes on Bridgetown property, none of which either family owned in 1764-65.

Abraham Lindo Jr. had come to Bridgetown at 36 in 1760 just as I. I. De Piza (with Massiah & Nunes allies) were consolidating Jewish control of Swan Street and moving systematically into property acquisition as a means to help counter the heavy and unfair income taxes levied on the Jews. Undoubtedly Abraham Lindo Jr. and the Lindos had heard the De Piza-led post-fires plans for his family's immediate future and were reassured particularly by the De Piza need to sell one-third of his 35+ properties in order to rebuild those properties on Swan Street and its environs destroyed by the fires, and to use the opportunity for fellow Jews to

buy even more on Swan Street and on its adjacent streets, notably Tudor, both to take permanent advantage of the street-widening of the burnt lower section of the street and to buy the unburned properties of middle and upper Tudor Street (and its environs) both for short-term rental purposes but also for more permanent premises of a future extension of the Swan Street Jewish district.

By the time of the first extant levy record of property after the fire (1769) the Lindo family, with no previous tradition of property ownership in Bridgetown, had 7 new properties for rent on upper and middle Tudor Street valued at £133, presumably as short-term investments during the recovery period (1767-1771), to be traffic-interceptor stores, or rentals for those burnt out in the comprehensive fires. All but one of these was sold off after the city was rebuilt (1772) and as the depression deepened. The final shop on upper Tudor was sold after 1777. Another interceptor shop was purchased on lower High Street, and 2 unburnt properties on lower James Street, in between High Street and the Synagogue, became 3 by 1777, and out-survived Abraham (in David Lindo's ownership) to the end of the century. He brought the Lindos onto Swan Street with 2 properties purchased just before the fire, and extended the number of Lindo major holdings on Swan Street to 5 by 1780 and took control of the dominant Jewish store on Tudor Street – Lindo & Belinfante – to 1780, supervising as many as 14 properties during the 1770s. With all, these investments in real estate totaled £483. There was a property (rates) tax of £18 for a family with no previous holdings of property, and this total increased to £540 in 1772 and £535 in 1777 as smaller properties on Tudor Street were replaced gradually (1787) by properties on Swan Street and properties valued at £629 in 1782, after which property holdings decreased steadily after the deaths of Abraham Lindo Jr. (1784) and Sarah (Lindo) Belinfante.

Sadly the Lindo & Belinfante store, after a 30-year history, was once again burdened with extremely high personal head tax – £3.75 in 1769, but £30 in 1772-1777, £45 in 1779 and £60

in 1780 with an additional £30 from Abraham Lindo Jr. for an astronomical total of £90 personal head tax. As in the early case of Lindo & Belinfante's former competitor, Massiah & Carvalho, the Vestry taxed the leading store in town out of existence, in the inexplicable fiscal mistake of 1780, almost doubling personal head tax of the Jews from £207 to £405.

De Piza Family:

Isaac De Piza, with at least 35 properties valued at £976.5 in 1764-65 (and possibly four or five more unrecorded) let go 14 of these and is recorded with 21 properties valued at £712 in the first Levy Book after the fire (1769). The disposition of the 14+ properties let go is covered earlier. Suffice to say that the rates paid on the De Piza properties (the largest in Bridgetown 1769-80) are far higher than any of the other 6 big families in 1769-1780 (the year of I. I. De Piza's death) culminating in the highest recorded "rates" hitherto: £39.5 in 1780.

A further note needs to be appended to the table of property rates and personal head taxes paid by the big families, to the effect that De Piza (and to a lesser extent Moses Nunes Sr.) after being gouged by the Vestry in the 1750s and early 1760s in their paying of outrageous personal head taxes were forgiven payment from 1763 forward (but not on the "rates" on their numerous properties). This meant that the personal head tax figures for the De Piza family recorded in the table in 1769-80 are appreciably lower than what would otherwise be collected, up to the time of De Piza's death, (September 1780). The same applies to the Moses Nunes income taxes forgiven after 1762. (Table #1)

The Vestry, seemingly befuddled after the removal of the main payer of their head tax (Isaac De Piza) from their personal head tax list of wealthy Jews to gouge, decided to tax Abraham De Piza, an otherwise unknown relative £5.5 in 1769. Next, in 1772, they placed the onus on Isaac's likely successor as the future merchant leader of the family, Emmanuel De Piza, for £10 – the

lowest income tax of the Big 7 unsurprisingly equaling that for the Nunes family, with their patriarch Moses also not paying. Next, in a desperate downturn year in the island economy and with taxes at their lowest, the Vestry demands of the De Pizas their second highest personal head tax of the past 33 years of the century (£25) asking £18 from Emmanuel De Piza (by now Isaac's obvious successor), and £3, £2, and £2 from Moses, Jacob, and Abraham De Piza. Finally, in the year of inexplicably poor financial decisions, the Vestry in the depth of economic depression demands the highest taxes ever collected hitherto – £3,513 equally divided between rates (£1,766) and personal head tax (£1,747).

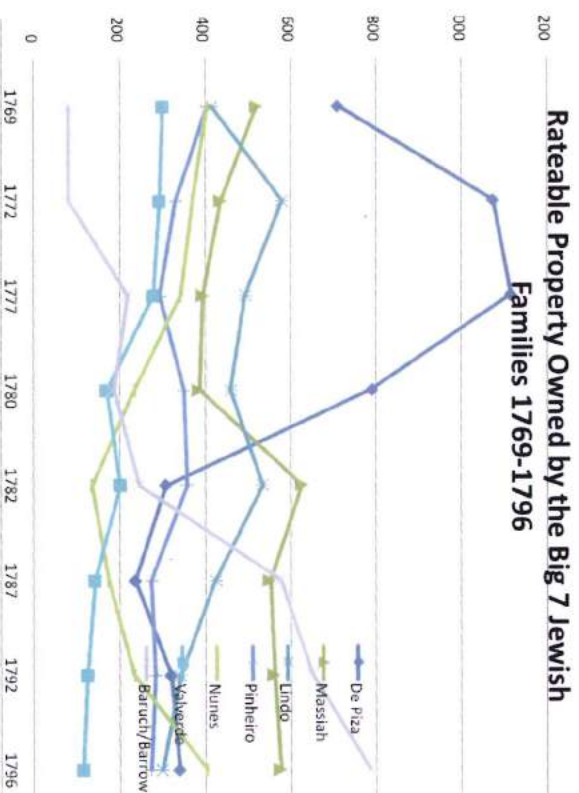
The De Piza family has to pay £32.5: 8% of the £405 collected from the Jews who as 6.7% of the adult population had to pay a massive 23% of the 1780 Bridgetown personal head tax. For the De Pizas this was by far the highest personal head tax paid in the century (£15 in 1781 was the next highest). All of this was paid 4 months before the death of Isaac De Piza and 5 months before the arrival of a hurricane from which Bridgetown and Barbados did not recover until the 1790s.

With the De Piza income taxes artificially low 1769-1780 (partly because of I. De Piza's removal from the calculations) the "rates" remained the highest among the Big 7 primarily because of the large property holdings of Isaac De Piza and of his family, as Isaac methodically passed them on to the trained and worthy. Isaac held all the family properties rebuilt by 1769 including 12 on Swan Street valued at £712. Further rebuilding and revaluation took the family's property value to £1,119 of which £850 was still Isaac's (including the 12 properties on Swan Street). Emmanuel De Piza accounted for the rest. By 1777 Isaac's share in the property holdings of £1,086 was £706 (9 at £459 on Swan Street) with Emmanuel holding £330 and Moses and Abraham holding the remaining £50. By early 1780 Isaac was down to 5 properties (3 on Cheapside, 2 on Marl Hill, none on Swan) valued at £172; Emmanuel held 6 properties valued at £345; Moses held 4 valued

at £100, his wife Sarah held 2 valued at £100, and there were 4 more divided between two other family members.

Valverdes/Gomez Family:

In the 1720s the young Valverdes, David and Elias, began the process of making Swan Street the Jewish district, a transformation well under way at the time of Elias's death in 1739 and essentially completed by his sons and daughters. Three Valverdes married into the Gomez family and made sure they all lived on Swan Street. Unfortunately the several male children did not live past their 40s to see Swan Street with its Exchange Node become the 75% Jewish-owned and 65% Jewish district, but Jacob Valverde, son of David, and Jacob Valverde, son of Abraham and grandson of Elias, did. They were particularly helped by the daughters of Elias and their Gomez husbands, particularly Raphael, as is obvious in the personal head taxes demanded by the 1769 Vestry.



Graph 2

The two Jacobs, each with unburned properties on Swan Street valued at £75 and £110 were assessed £8 – Jacob Valverde (A) – and £7.5 Jacob Valverde (D), almost matched by the three Gomezes: Jael (£5), Sarah (£5) and Raphael (£4.25). Abraham Valverde was taxed £1 for a very high total of £30.75, second highest of the Big 7 families. 1772 proved to be similar: the second Swan Street property of Jacob A's took his assessment to £180 and Jacob D's property evaluation was increased from £75 to £100. Jacob A found his personal head tax assessment increased to £12.75 (Jacob D's dropped to £2 and he subsequently disappeared from the tax list). The Gomezes almost matched this with Sarah & Raphael Gomez paying £7.5 and Elias Gomez taxed £3.75 for a total of £25.75 making them 4th among the Big 7 families. In 1772 the Valverde-Gomez property tax base was the highest in the post-fires decades: £435.

By 1777, Barbados and Bridgetown were in desperate straits economically, politically, and climatically. Jacob D's £100 property on Swan Street was lost and Jacob A's two Swan Street properties dropped in value from £180 to £130, the property value as a whole dropped from £435 to £277 and the personal head tax paid dropped from £25.75 to £10.5 (Jacob £7.5, Sarah Gomez £3: 5th in the Big 7). In the tax-crazy year of 1780 when taxes almost doubled the personal head tax did increase. Jacob paid £10 and Sarah Gomez £5, but things returned to normal in 1782 with Jacob and Sarah G's taxes halved (to £5 and £2.5) and David Valverde, never before paying personal head tax, paid £2.5 and died later that year.

Besides the Swan Street Jewish properties already discussed, there were several others of interest. Jacob A joined several young Jews clustered together on Backchurch Street in north-west Bridgetown and kept this interest and the property until his death in 1796. He also maintained a long-time family interest in property in far west Cheapside (the Old Jewish Center): a varying number of properties (2-4) dropping in value as the depression

deepened, but between £81 and £90 from 1769 to 1777. The most interesting by far was the property listed as on James Street but in a unique entry listed on Magazine Lane (Synagogue Lane) literally bordering on the Synagogue Complex. Three other prominent Jewish families bought 2 properties each in the vicinity of the Synagogue on James Street but Jacob A's single property was by far the closest to the Synagogue and perhaps in the complex, and given the Valverde family's support for the Jewish School initiated by the wealthy Ester, wife of Abraham Valverde, is it possible that Jacob A was involved directly with the goings-on in the Synagogue Complex? He certainly maintained the mysterious building in 1769-1777 valued at £20-£22.5, but not in 1782. Also during this first period after the fires the young David Valverde bought several properties (4 in 1769) on Reeds Rents, valued between £8 and £10 in the 1770s. He died in 1782, and there was no further interest in property in Reeds Rents thereafter.

Nunes Family:

Moses Nunes came out of the fires with 4 Swan Street properties in 1769 and 1772, and two additional properties on the badly burnt Cheapside (Broad Street). His brother Phineas had a £70 property on Tudor in both years, but died in 1772. Ester and I. I. Nunes each had properties on Tudor, as that street greatly benefited from the fire and housed 21 Jewish properties on the street in the early and mid 70s. Sister Rebecca joined Moses on Swan Street in 1772 and 1777 as he bought 2 James Street properties close to the Synagogue and brought his tally of properties to 8 by 1780.

The statistics of the personal head tax are low, compared with those in the 50s and 60s in part because, as with the Massiahs, the patriarch, in this case Moses Nunes – the long term leader and major payer of outrageous personal head taxes – was forgiven this shackle, as was Isaac De Piza; thereby yielding lower than expected personal head taxes. This courtesy was only partially respected in 1769 after the fires: the likely tax to be forgiven of

Moses (£22.5 was paid by his brother, Phineas). Ben Israel Nunes and Ester rounded the tax out to £28.25, almost double the next-highest income tax recorded for the Nunes family before 1795. In 1772 Ben Israel and Rebecca Nunes each paid £10 personal head tax and thereafter I track no more income tax paid by the Nunes family 1773-1783.

Massiah Family:

Compared to the other leading families the Massiahs were badly hit by the fires of 1766 just as merchant, hazan, and mohel Benjamin Massiah, with 2 properties on Swan Street valued at £135 (1769), was on the verge of passing the family leadership to 46-year-old Abraham Massiah, partner with Rachel (Massiah) Carvalho in the long time major Bridgetown store, Massiah & Carvalho. On Swan Street before the fires, Abraham owned 3 additional properties in the east end, in addition to 2 properties valued at £160 on Cheapside (Broad Street), and in the Middle and White streets "service area" between Swan Street and Cheapside. In a cruel twist of fate, where all the other major Jewish families were spared relatively heavy losses of property, the Massiah family lost all but one of theirs and, as a consequence, were so concerned with rebuilding that their personal head taxes were minimal to 1777, and so low thereafter that the total personal head tax paid was by far the lowest among the Big 7 families (the Pinheiros paid £362.3 in the 8 years sampled, the Massiahs paid less than a quarter of that – £84). In the first four years sampled (1769, 1772, 1777, 1780) the total taxes paid by the Massiahs were the lowest (£108.5) among the Big 7: a little over one-third of the total taxes paid by the most-heavily taxed Pinheiros (£293.7).

The problems of the Massiahs are sharply etched in the personal head tax records. The £11.3 levied in 1769 relied heavily on the aging leaders/brothers Mordechai and hazan Ben Massiah who paid £6.25; the rest came from the struggling Massiah & Carvalho store (presumably £2.5 from Abraham, and £2.5 Rachel

Carvalho). Five Massiahs paying small amounts totaling £5 are called on to supplement the £5 from Massiah & Carvalho. Searching for the remaining £2.50 to make up the £12.50 total tax I eventually discovered the source of the £2.50 from David Carvalho. The total tax of £5 in the disastrous 1777 was covered by £4 from Abraham Massiah and £1 apparently from Rachel Carvalho as an individual, perhaps signaling the last stage of the once-glorious Massiah & Carvalho store. There is some confirmation of this conclusion in the head taxes of the disastrous (for Jews particularly) 1780 with the misguided Vestry's call for £17.3. The leader, Abraham Massiah, took the brunt of this demand paying £12.5, the venerable Simeon Massiah contributed £3.75, with the young David Massiah (£1) completing the Massiah tax obligation. The £3.75 tax paid by Rachel Carvalho was not needed by the Massiahs, suggesting no further Carvalho contributions to the Massiah coffers and the probable demise of Massiah & Carvalho.

In fact, the great Massiah & Carvalho store did not survive the 1770s but Abraham's property holdings on Swan Street increased in value, doubling between 1772 and 1777 and again between 1777 and 1780, increasing from 2 properties to 5. Almost the same thing happened in Abraham's service "properties" on Middle and White streets (between Swan and Broad streets) – the slowest area to recover from the fires: one property valued at £12, 1769-1772, became 5 properties valued at £73 in 1772 and £91 in 1782.

Baruch/Barrow Families:

The Baruch Henriques and Baruch Lousadas were together the dominant Jewish family in Bridgetown in the last decades of the 17th century and the first decade of the 18th century. By 1749 there were 2 Baruchs in the Jewish top 30 payers of property tax (David 13th, Jeremiah 19th) and the family were ranked 8th and paying 3.9% of the total Jewish tax burden. The family dropped further in the rankings apart from David who was ranked 10th in

Family		1769	1772	1777	1780	Sub-Total	1782	1787	1792	1796	Sub-Total	Total	Average	Rank
Pinheiro	Rates	15.6	10.2	7.4	17.5	50.7	18.1	14	15.3	15.7	63.1	113.8	£60	1
	PHT	65	57.5	53	67.5	243	38.8	32.5	31	17.5	119.8	362.8		
	Total	80.6	67.7	60.4	85	293.7	56.9	46.5	46.3	33.2	182.9	476.6		
Lindo	Rates	18.1	16.4	13.4	27.3	75.2	31.5	26.9	23.7	23.2	105.3	180.4	£55	2
	PHT	27.8	32.5	35	90	185.3	45	14.5	7.5	7.5	74.5	260		
	Total	45.9	48.9	48.4	117.3	260.5	76.5	41.4	31.2	30.7	179.8	440.4		
Baruch/Barrow	Rates	3	2.5	5.4	9.3	20.2	17	28.6	35.3	45.6	126.5	146.7	£53	3
	PHT	20.3	50.5	18.5	40	129.3	48	30	29	41.5	148.5	277.8		
	Total	23.3	53	23.9	49.3	149.5	65	58.6	64.3	87.1	275	424.5		
De Piza	Rates	26.7	33.4	27.5	39.5	127.1	15.4	11.6	17.5	19.7	64.2	191.3	£39	4
	PHT	5.5	10	25	32.5	73	13.5	11.5	11	14	50	123		
	Total	32.2	43.4	52.5	72	200.1	28.9	23.1	28.5	33.7	114.2	314.3		
Massiah	Rates	19.6	13.4	9.9	19.5	62.4	23.9	20.5	23.3	23.9	91.6	154	£34	5
	PHT	11.3	12.5	5	17.3	46.1	15.5	9.5	6.3	7	38.3	84.4		
	Total	30.9	25.9	14.9	36.8	108.5	39.4	30	29.6	30.9	129.9	238.4		
Nunes	Rates	15.2	11.7	8.6	11.7	47.2	6.8	8.8	12.9	23.8	52.4	99.6	£26	6
	PHT	28.3	10	0	30	68.3	20	0.5	0.5	15	36	104.3		
	Total	43.5	21.7	8.6	41.7	115.5	26.8	9.3	13.4	38.8	88.4	203.9		
Valverde-Gomez	Rates	11.3	13.7	6.9	13.5	45.4	8.5	10.1	7.9	6.7	33.2	78.6	£25	7
	PHT	29.8	25.8	10.5	15	81.1	10	10	3.5	15.5	39	121.1		
	Total	41.1	39.5	17.4	28.5	126.5	18.5	20.1	11.4	22.2	72.2	199.7		
Big 7 Total	Rates	110	101	79	138	428	121	121	136	158	536	964	£36.5	
	PHT	188	199	148	292	827	191	108	89	118	506	1332		
	Total	298	300	227	430	1255	312	229	225	276	1042	2296		

1758, but died soon after. The two Baruchs recorded as tax payers in the 1760s were the 50 year old Simon Barrow and the older Jeremiah Baruch Lousada ranked 22nd and 42nd respectively in 1762-1765: the former was already the owner-occupier of a heavily taxed (£80) store on lower Tudor Street on which he paid personal head tax of £1.25 in 1760 and £4 in 1764 close to the city's peak-land-value-intersection. The older Jeremiah rented a low-value property on Swan Street from a Gentile (an increasingly rare occurrence among all the Jews except the Baruchs).

After a long period in which Baruchs & Barrows were scarce, they began to return in the 1770s largely as payers of income tax, paying far lower in property tax than all the other Big 7 families in the first period (1767-1780), although they would become the leaders in property acquisition in the second period (1781-1796). Simon Barrow lived on lower Tudor Street paying property tax valued at £80 in 1769 and 1772, but like practically every other property his was gradually downgraded to £70 by 1777, subsequently upgraded to £80 with everything else in 1780. Rebecca Baruch (£30 assessment) and Emmanuel Baruch Lousada with 2 properties (£110) brought the family's total property taxes to £210 in 1777, and surprisingly this seems to have held until 1780.

Personal head tax levels were sharply up and down suggesting perhaps returns and departures of family members in the first period 1769-1780. Simon Barrow paying £15 was joined by Jeremiah Baruch (£3), Emmanuel Baruch Lousada (£1.5), and Samuel Barrow (£0.75) in 1769 for a total of £20.25. In 1772 Simon Barrow (£15) was joined by Joseph Barrow (£30), and Jeremiah Baruch and Emmanuel Baruch Lousada (£5.5) for a grand total of £50.5. This was followed in 1777 by a much lower tax on 6 people totalling £18.5- the 2 Baruch Lousadas, Emmanuel and Daniel, each paying £5, the other 4 sharing £8.5. In the strange year of 1780 there were unexpected ups and downs promising much higher taxes 1780-1796 (the second period):

Table 4: Total Property Rates & Personal Head Taxes Paid by the Big 7 Families
In Pounds Sterling on 8 Selected Years

Rebecca Baruch paid £15; Simon Baruch and Baruch Barrow combined for £12.5, Emmanuel Baruch Lousada contributed £10 and Rachel Baruch Lousada added £2.5 for a total of £40.

The first post-fire records in 1769 show Simon Barrow paying £15 of the Baruch's total personal head tax of £20.75 (Jeremiah paid £3, Emmanuel Baruch Lousada £1.5, and Samuel Baruch £0.75) and paying all of the family's property tax rates- £3- on his £80-valued property. As Graph 3 shows, this £23.25 was the lowest total tax paid by any of the 7 major Jewish families, and the property rates were minuscule compared to those paid by the other 6 families not only in 1767, but also in 1772, 1777, and 1780.

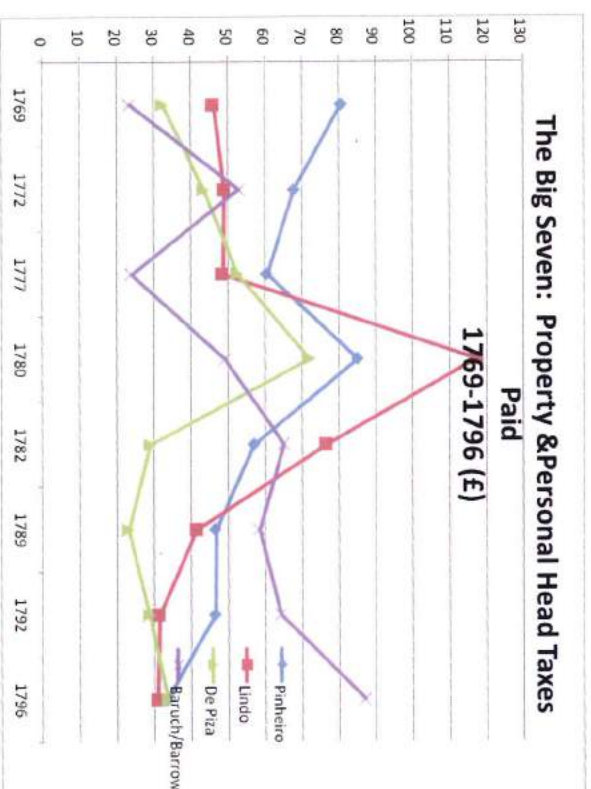
Pinheiro Family:

In the years before the fiscal disaster of 1780, five of the Big 7 families paid far more in income taxes than in property taxes- the two exceptions were the De Pizas and the Massiahs. The gap between the unparalleled personal head tax paid by Pinheiros 1769-1780 -£243- and their property rates-£50.7 is enormous, and it remained so in the second period because the Pinheiros were never interested in making money from property, they needed property where they lived and worked, and they bought all their properties to maximize profits from splendid locations. Sadly their numbers dwindled. David died in 1781 and as the occupier of his property Jael Pinheiro, died a year later and as there was no Pinheiro available to reside on Swan Street or to rent it and the property is lost in 1798. Isaac disappears from the record and Rachel Pinheiro takes over his prime property on the Exchange Node for Aaron and Rachel Pinheiro & Co. while Aaron and Rachel keep their prime properties for the Company on the corners of Tudor and Broad, each of them adding small holdings on Reeds Rents and Backchurch Street in the northwest, and Jacob Pinheiro owner-occupies his prime Swan Street property in the Exchange Node. The unexpected death of the well-respected parnas Aaron Pinheiro in the early 1790's left Rachel controlling

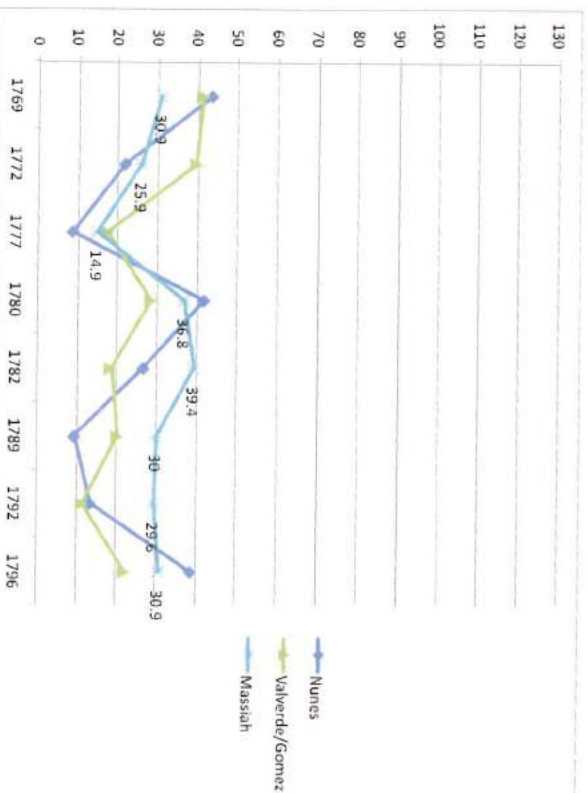
4 properties by 1796, one on Swan Street, the new company store of (Rachel) Pinheiro & Nunes Company (replacing the former Aaron & Rachel Pinheiro Company) and incidentally helping to revivify the Nunes family fortunes. (Jacob Pinheiro went about his owner-occupier business in the Exchange Node, accompanying Rachel into the 19th century).

Lindo Family:

In 1781, Sarah (Lindo) Belinfante and Abraham Lindo Jr. went their separate ways to cut their tax burdens. Sarah paid £40 in 1781 and as Sarah Belinfante Co., paid £25 p.h. tax in 1782, 1783, and 1784 before forming Belinfante & De Costa in 1785, the year of her death at 63 on October 31. Abraham Lindo Jr. paid £20 p.h. tax in 1781 and 1782; £10 in 1783, and died at 60 in 1784 marking the end of a remarkable quarter-century foray into



Graph 3



Graph 4

Bridgetown's fiscal history. After their deaths the Lindo property rates decreased steadily and the personal head taxes decreased sharply, despite the valiant efforts of David Lindo and Sarah's son Joseph, a Cohen Belinfante.

As a result of major additions of property, Abraham Lindo Jr. was second only in the first period of record 1769-1790 in the Big 7 to I.I. De Piza in property rates with rates of almost £19 for each of the 4 sample years—a total of £75.2, and, even though he did not live through the second period the Lindo “rates” for his last year 1782 were by far the highest (£31.5) and the Lindo rates were second only in the second period 1782-1796 to those of the Barnuchs. As long as he lived, the personal head tax levels were second only to those of the (many more) Pinheiros whom he surpassed once in 1780 as a result of the £90 assessment of his personal tax (£30) and the £60 tax on the Lindo & Belinfante tax which caused its demise in 1780. As the table Rates & Head

Taxes prove, despite the downturn of taxes after Abraham's death, the Lindos' yearly average of taxes paid (£55) was second only to those of the Pinheiros' average of £60, and clearly would have been first had Abraham Lindo Jr. lived to '87, '92, and '96.

De Piza Family:

In September 1780 Isaac De Piza died and a month later the great hurricane hit Barbados and did not spare Bridgetown.

The Vestry, after the shenanigans of 1774-1781 finally decided that the brunt of the recovery following the natural and fiscal disasters should devolve to the owners of property rather than on the Jews and the Bridgetown business community, and for the next 16 years the property taxes would bring in more than the income taxes.

After Isaac, 1781-1799, the yearly income tax of the De Pizas ranged between £9 and £15 with mode and median £11.5 and the mean of £12. Throughout, 1781-1799 the highest tax was paid by Isaac's successor – son Emmanuel De Piza whose yearly taxes ranged between £7.5 to £15 (mode £12.5, median £10). The other three De Pizas – Rachel, Moses, and Jacob – averaged £1 per year. It might have seemed that the death of Isaac De Piza and the loss of most of the family properties would drastically bring down the property taxes paid by the De Piza family, but the steady increase of the “rates” to 12d-16d in the £, 1779-1796 following the 4 disastrous years (1774-1777) of 4d – 6d in the £, ensured that these far higher “rates” would at least keep the De Piza's middle-ranked, barely, (4th) among the Big 7, averaging £16 a year 1782-1796 compared to £32 a year 1769-1780 (Table 4).

It is noteworthy that all but 2 of the Big 7 families – De Pizas and Valverdes – paid more property taxes in the second period as a result of the Vestry's 15-year increase of the “rates”, and that the De Pizas experienced not only a decrease as did the Valverdes, but a major decrease of 49.5%. Nevertheless, in terms of number rather than percentages, the post-Isaac years saw the De Piza family with far fewer properties and more modest aspirations: instead of 22

Rank, Total Tax, Street, Property Tax Percentage of Total Tax

Rank	Name	Total Tax	Street	Rate %
1	Abraham Lindo Jr.	86.5	S	31
2	Ben Abartanel	41.1	S	3
3	Emmanuel De Piza	37.3	S	46
4	Sarah Belinfante	34.2	Cp	12
5	Moses Franco	33.3	S	10
6	Abraham Massiah	31.4	S	60
7	Jacob Valverde A	23.4	S	57
8	Rachel Pinheiro	19.5	S	23
9	Moses De Piza	17.6	S	29
10	Rebecca Baruch	16.5	S	9
10	Aaron Pinheiro	16.5	T	9
12	Simon Baruch	15.3	T	18
13	Emm. Baruch Lousada	15	S	33
13	Lion & Abrahams	15	H	0
15	Moses Aboab	13.9	S	46
16	Aaron Moreno	13.3	H	81
17	Matt Lyon	12.5	S	70
17	Rachel Nunes Castello	12.5	S	0
19	Moses Lopes	12.3	B	19
20	Abigail Delion	11.7	S	15
20	Moses Nunes	11.7	S	100
22	Jacob Pinheiro	9.8	S	23
23	Rachel Carvalho	9	S	56
24	Isaac De Piza	8.6	S	100
25	Adam Buzaglo	8.3	S	70
26	Sarah Gomez	5	S	0
26	Sarah De Piza	5	S	100
28	Simeon Massiah	3.75	S	0
29	David Pinheiro	2.8	S	100
30	Rachel Baruch Lousada	2.5	S	0
30	Jacob De Piza	2.5	J	100
32	Ben De Crasto	2	T	75
32	Jacob Frois dcd	2	S	100
32	Ben Massiah	2	S	100
35	Abraham Peikotto	1.8	H	100
36	Jacob Joseph	1.7	T	100
37	Isaac Pinheiro	1.5	Cp	100
37	Abraham Abraham	1.5	P	100
37	R. & H. Fernandez	1.5	H	0
40	Abraham De Piza	1.1	R	100
41	Ester Massiah	1	T	100
41	David Massiah	1	S	0
41	Isaac Lopes	1	Ch	0
41	Rachel Burgos	1	T	0
45	Isaac Lindo	0.8	H	0
46	Lunah Arobas	0.6	B	100
47	Sarah Joseph	0.5	T	0
47	Elias Burgos	0.5	R	0
47	Elias Delion	0.5	T	0
50	E. Jacobs	0.3	B	100
51	David Valverde	0.2	R	100
Total		570.3		100

Family Rank, No. of Households, Total Tax, and Family's Percentage of Total Tax

Rank	Family	Household	Tax Paid	% of Total Tax
1	Lindo	2	87.5	15.4
2	De Piza	6	72.1	12.6
3	Pinheiro	5	50.1	8.8
4	Baruch	4	49.3	8.6
5	Abartanel	1	41.1	7.2
6	Massiah	5	39.2	6.9
7	Belinfante	1	34.2	6
8	Franco	1	33.3	5.8
9	Valverde-Gomez	3	28.4	5
10	Lion & Abrahams	1	15	2.6
11	Aboab	1	13.9	2.4
12	Moreno	1	13.3	2.3
13	Lopes	2	13.3	2.3
14	Lyon	1	12.5	2.2
14	R. Nunes Castello	1	12.5	2.2
16	Delion	2	11.7	2.1
17	Nunes	1	9	1.6
18	Carvalho	1	8.3	1.5
19	Buzaglo	1	2.2	0.4
20	Joseph	2	2	0.4
21	De Crasto	1	2	0.4
21	Frois	1	2	0.4
23	Peikotto	1	1.8	0.3
24	Abraham	1	1.5	0.3
24	Fernandez	1	1.5	0.3
24	Burgos	2	1.5	0.3
27	Arobas	1	0.6	0.0
28	Jacobs	1	0.3	0.0
Total		51	570.3	100

Street Names
 S=Swan
 Cp=Cheapside
 T=Tudor
 H=High
 B=Backchurch
 P=Palmetto
 R=Reeds Rents
 Ch=Church
 J=James

Table 5: 1780 Bridgetown Jews

properties valued above £1,100 the family had 10 valued at £308 in 1782, 6 at £229 in 1787, improving, as did the economy, to 8 valued at £324 in 1792 and 7 at £337 in 1796. Isaac's sons, Emmanuel and Moses, divided the value of the property 67:33.

Valverdes/Gomez Family:

Valverdes and Gomezes held onto what they could as the economy got worse after the hurricane of October 1780. Jacob was, after 1782, the only Valverde property holder. He held onto the 2 properties on Swan Street in 1787, further split up the properties in Cheapside's west end and kept the Backchurch Street property, the whole 7 valued at £200, and now assumed the entire burden (£10) of the personal head taxes (without the Gomezes). In 1792 he was down to a single Valverde property on Swan Street valued at £60, while holding onto the 3 Cheapside properties and the property on Backchurch Street. Hitherto unknown Simha Valverde had purchased a property on High Street, to boost the property value to £181, but the future looked bleak as forecasted in the family's lowest-ever personal head tax of £3.5 in 1792 (Jacob Valverde £2.5 on Swan, Sarah Valverde £1 on Cheapside). The valiant Jacob, thankfully did not know that the last Valverde property on Swan Street would be sold out of the family after his death in 1793, but by 1796. He may perhaps have known that, as the economic tide began to turn for the better, the rapidly-growing Raphael Gomez Company would in 1796 bring the personal head taxes back up to the level of 1775: the Company's £10 personal head tax, the £4.5 paid by Sarah Valverde, and the £1 by Abraham Valverde, showed promise for the Valverde/Gomezes, and the signs from 1799 were also encouraging: Abraham Valverde's personal head tax doubled to £2 and Raphael Gomez & Co.'s £10 personal head tax in 1796 and 1797 announced a new company/partnership of two of the Big 7: Nunes and Gomez paying £10 personal head tax in 1799.

Nunes Family:

The Nunes Family, for a long time second only to the De Pizas, experienced a decline in the years of deep depression between 1775 and 1790 and began to recover with new leaders as the economy improved in the early 1790s. I track no more than £1 in any year between 1784 and 1792 until the young Ben Nunes pays £7.5 for three years in a row 1793-1795 (Deborah Nunes and Jacob Nunes, one or the other did pay a nominal 10 shillings or £1 tax every year 1784-1794).

However the overall property value dropped sharply from £437 (1777) to £135 in 1782, with Moses left as the sole owner of (3) properties. In 1784 Deborah Nunes added her property on Tudor to Moses's tally of 3 on Swan, but he and his properties disappeared from Swan Street and there was a hiatus during the continued deep depression of the late 1780s. Encouragingly in 1791 the young Ben Nunes announced his presence on Tudor Street in paying a personal head tax of £2.5, and he acquired a Tudor Street property (£18) in 1792, and a young Phineas Nunes emerged with a valuable (£70) property on Swan Street to keep the family there after Moses's departure. By 1793, 1794, and 1795 Ben Nunes was paying personal head taxes (£7.5) and by 1796 the Nuneses were back! Ben had 2 properties on Swan Street (£125), 2 on Tudor (£98), one on Cheapside (£40), and another on Church (£25). Lunah Nunes had 2 properties on Cheapside (£22.5), Deborah Nunes kept hers on Tudor (£25), and Phineas was there with his £70 property on Swan Street, a total value of £406, as it was in 1769, but with 10 properties instead of 9.

The major change occurred in 1795 when the new (Rachel) Pinheiro & Nunes Co. replaced the Aaron Pinheiro Co. (sometime Rachel & Aaron Pinheiro Co. on lower Tudor Street) after parnas Aaron's death in 1794. This was immediately the number 1 Jewish company in Bridgetown and was immediately shackled with a £30 tax (presumably shared equally by the two principals). As Ben (the likely Nunes principal) also paid £7.5 annual tax as well in 1795, he was burdened with £22.5 personal head tax, and Rachel

Pinheiro with £15. The amount Ben paid proved to be exactly the amount that all the other Nunes personal head taxes totaled in the previous 20 years!!

Property taxes fared a little better than personal head taxes from the Vestry's point of view, primarily because of the presence of Moses Nunes Sr. until the late 1780s and the emergence of new young leaders in the 1790s, and there was no enormous gap between 1773 and 1793 as there was with the personal head taxes.

By the end of the century there were signs that the Nunes family might not slip into the next century as the weakest of the Big 7, despite having been number 2. (Table 4)

Massiah Family:

Abraham Massiah died in 1792 and passed on his properties to Isaac De Piza Massiah who was joined by Sarah Massiah and Isaac Massiah. After the rebuilding for the Massiahs was completed, probably by the middle 1770s, the Vestry began to demand personal head taxes that fell first to Simeon Massiah (of Lower Tudor Street) 1772-1786 but mainly and predictably to Abraham Massiah (£12.5 p.a. 1780-81, £10 in 1782-85, £2.5 in 1786) after which there is record of a mysterious company Lindo & Massiah, paying £10 personal head tax in 1787 and again in 1790, and in 1791 paying £5 tax. The Lindo appears to be David; could it be that the Massiah in question is Abraham in a last fling? Probably!

Baruch/Barrow:

After the shocks of 1780, Joseph Barrow would prove a major payer of personal head tax until 1798: sometimes as a Company, sometimes with a partner, Jacob Barrow, sometimes as a Baruch, sometimes (4) taxed at a low rate, but usually paying £15 (8 times), £20 (4 times), £25 (4 times) experimenting all the way with companies and partnerships. He was not the only one. Simon Barrow's most common personal head tax 1769-1775 was also £15. He is not recorded with a tax in 1777, but his future partner Baruch Barrow is. The partners thereafter pay £12.5 (1780), £7.5 (1781-

83), £2.5 (1785-87), £5 without partner (1788) and thereafter £1 for every year until his death at 92 in 1801. Throughout his life he paid "rates" on his prime Tudor Street property valued at £80 falling to £70-75, with an extra £10 to £20 property 1787-1796 perhaps willed to him by his deceased former partner.

Several married women whose husbands died first carried on businesses very successfully. There were others who, as spinsters, created their own business. Notable as the latter in the Baruch families was Rebecca Baruch who appeared in 1777 paying £2 p.h. tax, £15 in 1780, £10 in 1781-1784, £12.5 in 1785 peaking at £15 in 1786 and then, as the depression deepened, £10 from 1787 to 1789, £7.5 in 1790-91, and £10 again in 1792-1793 as the economy improved. She died in 1797 and apparently was succeeded by the (young) Jeremiah Baruch Lousada who was immediately confronted with £12.5 in 1794, £10 personal head taxes in 1795-1796, and then a steady £7.5 to the century's end. Several others contributed to what was hitherto the heaviest 15 years of personal head taxation in Jewish (and therefore Bridgetown's) history: £149 in 4 sample years: £37.25 per year compared to £18.1 – the yearly average for the 4 sample years of the Big 7 families. The only other major figure contributing to the Baruch/Barrow family personal head tax was Emmanuel Baruch Lousada who averaged £4.5 personal head tax 1769-1792.

Almost as remarkable as the Baruchs' economic success (measured in taxes paid in the last 3rd of the 18th century) is the family's past preference for paying personal head tax over purchasing property, exhibited in the first period 1769-1780, and the changeover in the middle of the second period to the highest property rates recorded, essentially equaling the De Piza property rates for the first period (£127).

The "rates" for the first post fires period 1769-1780 are as low as they were the century before. However, after a characteristically slow start in which Simon Barrow's high-valued (£80) property on lower Tudor Street stood alone, the Baruchs began to own. Emmanuel Baruch Lousada acquired 2 properties (£100) on Swan

Street in 1777 and Rebecca Barrow began with 1 property (£30) on Swan Street, extended to 2 (£90) in 1782, joined on Swan by Joseph Barrow with an £80 property for a tally of 6 properties valued at £350.

Everyone seems to have joined in by 1787. Joseph Barrow acquired a £90 property on James Street close to the Synagogue Complex, the 68-year-old Simon Barrow added a second property (£20) on Tudor, Sarah Barrow added one valued at £3 and Rebecca Barrow added a third on Swan Street, making it £155 and another £60 on Cheapside. Jeremiah Baruch Lousada bought one £5 property on Marl Hill and Emmanuel Baruch Lousada lost one of his two properties on Swan Street, but added one on High Street (£38) and another on Backchurch Street (£6): 13 properties, £572. The high point of 1792 was Joseph Barrow embarking on the newly-fashionable inter-family (£60-£60) partnership with Ben Nunes on Swan Street with Jacob Barrow, his erstwhile partner, joining him there with 3 properties (£140). Aaron Baruch Lousada added a £15 property on Backchurch Street bringing the Baruch property tally in 1792 to £652 (13 ½ properties).

By 1796 Joseph Barrow added a £40 Tudor property and added a second property on Swan Street while Rebecca added a High Street property lost by Emmanuel after 1787, added a fourth property on Swan Street and a £30 property on James Street (possibly the one by the Synagogue lost by Joseph Barrow before 1792). Aaron Baruch Lousada inherits the £50 property bequeathed to him in Emmanuel's will, the Backchurch street property strays in the deceased's name until 1796, and Rachel Baruch Lousada inherits the deceased Jeremiah Baruch Lousada's former property on Marl Hill, now valued at £6.5.

From a small beginning (one property in 1769 and 1772) the Baruch/Barrow family had multiplied their property holding in spectacular fashion: 20 properties valued at £786. (Multiplied by 14 pence in the £ rate for £786 and then divided by 240 pence in the £ equals £45.85 property tax to be paid by the Baruch family

to the Vestry). As the table shows, this is the highest "rates" figure to be found (Figure 4).

For the table as a whole, the leaders in the first phase 1769-1780 were the Pinheiros with £243 personal head tax, £294 in total tax and the De Pizas were the leaders in "rates" (£127). In the second phase (1782-1796) the Baruchs paid the most "rates" (£127), the most personal head tax (£148), and of course the highest total tax (£275). Second in the personal head taxes in the second phase were the Pinheiros at £120 (and in total tax £294). The Lindos were the leaders in "rates" (£105).

Lopes Family (Also recorded as Lopez):

In the last third of the century, an eighth major family-the Lopes Family emerged as a major merchant community which was unlike the others in being localized on the western streets of Church and Backchurch. The sheet anchor of the Backchurch Street Jewish cluster of properties was the Lopes Family domain #1 Backchurch Street at the corner with the west side of Tudor Street. It was always in the records of the 18th century as the highest-valued Jewish property on Backchurch Street, and from 1782 to 1796 at least it is recorded at twice the tax level of any other Jewish-owned property on the street. In the post-fire Matthias Lopes-years 1769-1779 the property was valued at £50 and in 1772 (and perhaps in other years) £70. Matthias's death at 73 in 1779 saw the property drop to £40 in 1780 but Moses Lopes I took over late in 1780, the £50 property value was restored, and Isaac Lopes, silversmith, on Church Street (Noble & Lopes Co.) was assessed at £25.

From 1780 onward the Lopeses became major forces in the Jewish community and in Bridgetown as measured mainly in personal head taxes. The success and stature of Moses can also be measured in his record in the Levy books as the trustee of the Synagogue, channeling to the Synagogue a significant amount - £10, later £20 per year 1781-1792, "in memory of I. De Piza," presumably to defray the property taxes demanded of

the Synagogue by the Bridgetown Vestry. In Moses's first year his personal head tax was £10 and in the first 4 years £32.5. He was joined by Isaac Lopes on Church Street paying £9.2 and by Sarah Lopes and Hannah Hester Lopes: the four were taxed £15.25 in 1783. After this, Moses Lopes paid £12.5 per year (1784-1790), third-to-fifth ranked of Bridgetown Jews; Isaac paid £3.7 p.a. 1783 to 1795, Hannah Hester Lopes paid between £1 and £1.5 p.a. from 1783 to 1794, and Sarah Lopes paid £13.25 between 1782 and 1789. All told, personal head tax paid by the Lopes Family was between £15.25 to £20.75 between 1783 and 1790—the glory years of the family. Never much interested in property, the family, usually paying property tax on the two main stores, paid £50 to £75. But in the middle and late '80s they had 4 properties taxed at £190, and in the early 1790s at £155. The bases for the success of Moses Lopes in the 1780s when times were becoming more difficult for all merchants is fortunately well documented in 200+ pages of business and personal records for 1780-1788. At the center is a dry goods proto-department store, retail & wholesale, selling to people who made clothes offering "sundries to shop" (54 different items in January 1787) averaging £25-£35 "sold this week".

Moses does not record every week the amounts "sold this week" by the shop but he does do it on many of the weeks and throughout there are enough records to establish that the amounts "sold this week" by "the shop" increased substantially and were in 1787 (for which we have more records) £56 per week (on average).

Some of the sales were wholesale—to women buying in bulk, making clothes etc. for sale to others, and some sales were over the counter (retail of clothing made and cloth, and clothes made for the store by family members). The shop was also doing a good business with Jewish companies ("suppliers") for example Lindo & Belinfante, Moses Franco & Co., Rachel Nunes Castello & Co. and several Gentile companies.

Far more money was coming in from Moses' dealings as a merchant. Cotton exports had increased during the droughts of the 1770s, and took off during the hurricane recovery (1781-1783) and then again after the damage of the mild hurricane of 1786, peaking in 1787. Moses seems to have begun his dealings in cotton early in 1786 and to have become thoroughly involved in 1787 where his records show payments made by him to 57 cotton growers for 361 bags of 62,847 lbs (28.05 imperial tons) of cotton for £8,520.5 mainly at 25d (pence) per lb. March to November. In the same year, Moses' records reveal that between May and November in 1787 he purchased 131 bags of 14,327 lbs of ginger (6.4 imperial tons) for £214.2. In this short period of cotton and ginger transactions I count bills of exchange drawn on 17 persons whose names are coupled with port of origin: 9 London, 5 Greenock (outport of Glasgow) and 3 Bristol. For the total bills of exchange handled by Moses Lopes I count exactly 68 destinations (excluding London and some of the Bristol trading company of island-based T. Daniel & Son)—London 25, Bristol 22, Greenock 12, Liverpool 4, Blackburn 2, Lancaster 2, and Londonderry 1: an indication of the regional development and distribution of the new cotton mills of the onset of the Industrial Revolution: 12 Clyde Valley (Scotland); 8 Lancashire; 1 Northern Ireland.

As to property his main house on Backchurch Street was damaged significantly in the 1780 hurricane demanding £42.52 for costs of supplies and labor by 1782. On September 21st, 1781 he purchased lands of Abarbanel & Delon (1,079 square feet for £137.9), this was adjoining property with rubbish, old walls, and in a state of disrepair. In 1783 various entries indicate that he did what no Lopes had done before: purchase land on Swan Street (from Abraham Lindo Jr.) for £2,800, largely using a bequest that came to his wife for £2,625 from the dissolved store/partnership of Lindo & Belinfante, all in the early 1780s. From the first the intent of this purchase was not to own but to rent to a Gentile (John Estwick Coppin). The Swan Street house was still being

Personal Head Tax Paid by Jews, 1777, 1780, 1792.

Table 6	1777				1780				1792			
	1777	1780	1792	Diff.	1777	1780	1792	Diff.	1777	1780	1792	Diff.
1 David Pinheiro	30	35	5		1 Lindo & Belinfante	30	60	30	1 Aaron Pinheiro & Co.	30	30	0
2 Lindo & Belinfante	30	30	0		2 Ben Abarbanel	25	40	15	2 Joseph Barrow & Co.		15	
3 Ben Abarbanel	7.5	25	17.5		3 David Pinheiro		30	0	3 Rebecca Baruch	15	10	-5
4 Emmanuel De Piza	10	18	8		4 Abraham Lindo Jr.	5	30	25	4 Emmanuel De Piza	20	10	-10
5 Aaron Pinheiro	12.5	10	-2.5		5 A. & R. Pinheiro	10	30	20	5 Moses Lopes	10	7.5	-2.5
6 Jacob Pinheiro	15	8	-7		6 Moses Franco	5	30	25	6 Simha Abarbanel	40	6	-34
7 Matt Lyon	3.75	7.5	3.75		7 Emmanuel De Piza	18	20	2	7 David Aboab	7.5	5	-2.5
7 Jacob Valverde	12.5	7.5	-5		8 Lion & Abrahams		15		7 David Burgos	1	5	4
9 Matthias Lopes	8	6	-2		8 Rebecca Baruch	2	15	13	7 Israel Abbady		5	
10 Abraham Lindo Jr		5			10 Rachel N. Castello	2	12.5	10.5	7 J. A. Belinfante		5	
10 Moses Franco	12.5	5	-7.5		10 Moses De Piza	3	12.5	9.5	7 Moses Burgos	1	5	4
10 Daniel Baruch Lousada		5			10 Abraham Massiah	4	12.5	8.5	12 Rachel Nunes Castello	12.5	3.75	-8.75
10 Emm. Baruch Lousada	2.5	5	2.5		10 Simon & Baruch Barrow	2	12.5	10.5	12 Isaac & M. Massiah		3.75	
14 Abraham Massiah		4			14 Jacob Valverde A.	7.5	10	2.5	12 Isaac Lopes	1	3.75	2.75
15 Abigail Delion		3			14 Moses Lopes	6	10	4	15 Daniel De Costa	0.5	3	2.5
15 Moses De Piza		3			14 Emm. Baruch Lousada	5	10	5	16 Jacob Valverde A.	10	2.5	-7.5
15 Moses Aboab	2	3	1		14 Abigail Delion	3	10	7	17 Jeremiah Baruch		1.5	
15 Sarah Gomez	7.5	3	-4.5		18 Jacob Pinheiro	8	7.5	-0.5	17 Lewis Cohen		1.5	
15 Ben De Crasto	2	3	1		18 Moses Aboab	3.5	7.5	4	17 Mordechai Massiah		1.5	
20 Joseph Barrow	30	2.5	-27.5		20 Sarah Gomez	3	5	2	17 Emm. Baruch Lousada	10	1.5	-8.5
21 Jacob De Piza		2			21 Simeon Massiah		3.75		17 Rachel De Costa		1.5	
21 Abraham De Piza		2			21 Rachel Carvalho	1	3.75	2.75	22 Jacob Pinheiro	7.5	1	-6.5
21 Rachel Nunes Castello	8	2	-6		21 Matt Lyon	0	3.75	3.75	22 Simon Barrow	12.5	1	-11.5
21 Rebecca Baruch		2			24 Rachel Baruch Lousada		2.5		7 Others 1.0 and 0.5		5.5	
21 Jeremiah Baruch	3	2	-1		24 Aaron Moreno		2.5					
21 Adam Buzaglo	6	2	-4		24 Adam Bazaglo	2	2.5	0.5				
21 Baruch Barrow	15	2	-13		27 R. & H. Fernandez		1.5					
5 Others 1.0 and 0.5		5			6 Others 1.0 and 0.5		4.5					
Totals	217.8	207.5	-41.25		Totals	145	404.75	200	Totals	178.5	135.25	-83.5

rented out to Gentiles in 1792. If this was not surprise enough there is what he calls his "Country Sear" of 4 acres and 37 perches of land bought from a Gentile (John Hoppin Games) for £130 for which he makes payment to Stephen Birchell of £1,200 for stocking the "Country Sear" with three milch cows, a cart, two pairs of geese, sheep, lumber for a stockhouse, a building, and corn for planting. "6 negroes bought for £285" were extra! Almost immediately there was milk (sold for £16 in the store) as well as plums and grain for £2.5 sterling on the strength of which he bought 2 more milch cows from a Charles Beckles.

Looking backwards from the high peak of the Jewish taxes £404.75 (1780) to the low of 1777 (£207.5) a difference of £197.25, 16 families were critical in effecting the major change, 8 of them with major contributions from women. Lindo and Belinfante (+£30) and Abraham Lindo Jr. (+£25) accounted for one-quarter of the tax increase. Moses Franco (+£25) and Ben Abarbanel (+£15) were significant individuals who accounted for another 20% of change, and six with total or major contributions from women (Aaron & Rachel Pinheiro (£20), Rebecca Baruch (£15), Rachel Nunes Castello (+£10.5) Abigail Delion (+£7), Rachel Carvalho (+£7.5) and Sarah Gomez (£2) all of them contributors to the women's plateau of high taxation 1780-1786, accounted together for £57.25 of the tax increase, at least another 25% of the total. The remaining 30% of the difference was made up by Simon & Baruch Barrow (£10.5), Moses De Piza (£9.5), Abraham Massiah (£8.5) with some help from Mart Lyon and Emmanuel Baruch.

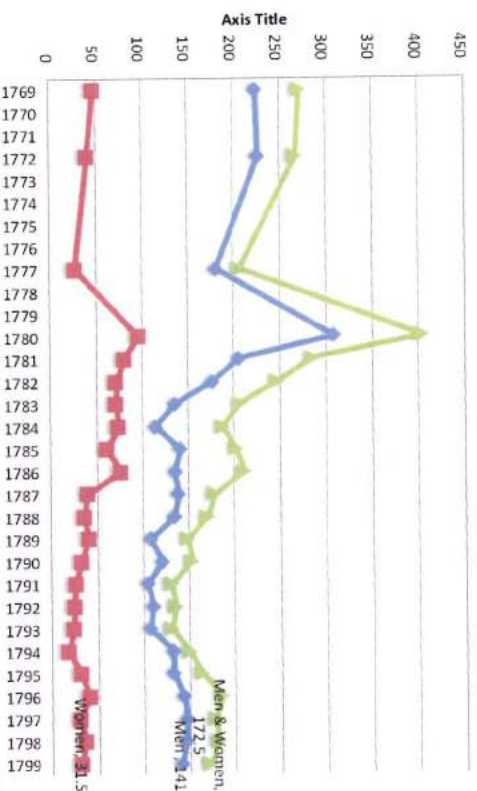
By 1792, many of the taxpayers commandeered in 1780 had dropped out before 1792, but 10 came through paying less than in 1780: notably Simha Abarbanel (following in her brother's steps)-£34, Simon Barrow (-£11.5), Emmanuel De Piza (-£10), Rachel Nunes Castello (-£8.75), Emmanuel Baruch Lousada (-£8.5), Jacob Valverde, son of Abraham (-£7.5), Jacob Pinheiro (-£6.5), Rebecca Baruch (-£5), Moses Lopes (-£2.5), and Moses/

David Aboab (-£2.5) all experienced losses totaling £97. Four had minimal increases, the 2 Burgoses, Isaac Lopes, and Daniel De Costa (+£13.25). Aaron Pinheiro's taxes did not change the only significant additions were made by Joseph Barrow & Co. (£15), Joseph a Cohen Belinfante, and Israel Abbad, each £5, and Isaac and M. Massiah (£3.75).

Jewish Business Women:

There were 47 women recorded as paying income tax for at least one year. Total tax collected was £1,010.58. Five women paid £704.63 (70% of total women's taxes recorded). All 5 were particularly active from 1781 to 1786 when they paid £322.5 – 78% of the total personal head tax of £417.7. Twelve more paid between £10 and £27 in taxes accounting for another 19%. Each of the remaining 30 women paid between £8.5 and £0.5 personal head tax totaling £14.75 and averaging £3.82. In 1769 the only major female income tax payer was Lunah Pinheiro, the leader of the Pinheiro family and widow of Moses Pinheiro, who died in 1755, after which she became the family's leader. She had re-purchased the Swan Street property owned formerly by Moses Pinheiro, and afterwards rented it from Isaac De Piza who purchased the property to prevent its passing into Gentle control in 1756. She and daughter-in-law Rebecca bought back their 2 rental properties from Isaac De Piza, as he wished, but Rebecca died in 1768 and Lunah in 1770, but not before Lunah's property was taxed at £20. The Swan Street properties of the 2 (Valverde) Gomez sisters, Jael and Sarah, were each taxed at £5, as was the property of the Henriques sisters on James Street. Rachel Carvalho's half-share in the Massiah & Carvalho store on west Swan Street (£2.5), Abigail Arobass's £3, Simha Abarbanel's £2.25, and Sarah Belinfante's half-share in the Lindo & Belinfante store accounted for all but £3 of the £47.4 income tax paid by women in 1769 (17% of Jewish income tax).

**Personal Head Taxes Paid by Bridgetown Jews:
Men & Women 1769-1799 (Pounds Sterling)**



Graph 5

1772 marked the full recovery of Bridgetown after the fires. Lunah Pinheiro died in 1770 but the appreciably higher income/business taxes on Sarah (Lindo) Belinfante (£15) did not make up for the tax-loss with the death of Lunah Pinheiro (1770) and the replacement of Simha Abarbanel by her (younger) brother Ben Abarbanel which meant a major loss in the Vestry's income tax, but the deaths of 2 prominent merchants, Jacob Joseph (1770) and Phineas Nunes (1769) meant that the businesses and income taxes were maintained by Eve Joseph (£3.75) and Rebecca Nunes (£5) and that total income tax in 1772 fell only about £7 to £41 (15% of total tax). By 1777 the Bridgetown economy was in free-fall, reflected in a drop for women to £27 income tax: 3rd lowest 1769-1799. The Henriques sisters, Rachel Carvalho, Sarah Gomez, and Rachel Burgos all saw substantial drops, and the deaths of Eve Joseph in 1775 and Rebecca Nunes in 1774 did not help a 34% drop in taxes to £27 from 1772 to 1777, but

Sarah Belinfante's tax £15 contributed more than half of the 1777 women's tax (£27). Jewish business women paid between 13 and 17% of the total personal head tax paid by the Sephardic Jews in 1769, 1772, 1777, but when the Vestry essentially doubled the tax of 1777 (£207.5) to the astronomical level of £404.75 in 1780 the business women's increase was 256% (£27 to £96) and prefaced a 6-year period (1781-1786) in which taxes paid by Jewish women's businesses made up a remarkable 28-39% of the taxes levied on the Jews, while taxes on men dropped from £309 in 1780 to £114.25 (61%) by 1784.

This 7-year high plateau of successful women's businesses heavily taxed was anchored by Sarah (Lindo) Belinfante. Her half-share in 1780 of £30 of the £60 gouged from Lindo & Belinfante the hitherto most-heavily-taxed Jewish-owned business in Bridgetown's fiscal history prefaced 4 years of Sarah Belinfante Co. paying between £25 and £40 in taxes, and then £12.5 in the first year of a Belinfante/De Costa partnership. She died later in 1785, but the company survived to 1790. Another top business partnership of the era which footed a sizeable chunk of personal head tax bill of 1780 was that of Rachel Pinheiro whose contributions of £15 to the £30 paid by Aaron and Rachel Pinheiro was matched by Rebecca Baruch of £15 which accounted for £60 of the £96 paid by major Jewish business women in 1780. The fourth of the major Jewish business women was Rachel Nunes Castello who, after losing her husband David after 1769 took over from Raphael in 1777 and was promptly rewarded by the Vestry with a personal head tax of £12.5 in 1780- the first and only time she reached such fiscal heights in her career, taxed for £70. Her tax brought the total tax paid by 4 of the Big 5 to £72.5.

The business women who completed the honor roll of major payers of income tax in 1780 were Abigail Delion with a tax increased, 1777 to 1780, from £3 to £10; Sarah Gomez (£3 to £5), Rachel Carvalho of Massiah & Carvalho store fame (£1 to £3.75),

and Rachel Baruch Lousada (£0 to £2.5). This remarkable 256% increase in Jewish business women's taxes from £27 to £96, 1777-1780, accounted for 23.6% of the outrageous £404.5 personal head tax demanded of the Jews in a deepening depression in a decade with no profits from sugar in 7 of the 10 years.

Of particular interest is the high "plateau" of Jewish business women's personal-head taxes in the 6 years after the high peak of taxation, particularly of the Jewish men, in 1780 which was followed by a precipitous drop in 1781 and 1782 of men's taxes but not of the Jewish business women's taxes. Before 1780, the percentages of Jewish business women's tax contributions 1768, 1772, and 1777 were 17%, 15%, and 13%. The percentage increased to 23.7% in 1780, and then, for the 6 years after the Vestry's inexplicable doubling of income taxes from £207 (1777) to £405 in 1780 for the Jews in particular (of which the Jewish women paid £96 – 23.7% of the whole) there was a remarkable and unexpectedly high plateau of Jewish business women's taxes ranging between 28 and 39% for 6 years. These taxes averaging £32.7 were £9 higher than the £23.7 average of business women's taxes of 1780, and more than double (118%) the average of Jewish business women's taxes (£15) in 1769, 1772, 1777.

While the Jewish women's businesses maintained a 6 year high plateau of the heavily taxed, men's taxes dropped sharply from £309 in 1780 by 61% to £114.25 by 1784. On the other hand the women paying £96 in taxes in 1780 were asked to and did sustain a tax level of £74 p.a. 1781-1784, and £72 p.a. 1781-1786, only 20 percent lower than the women's tax of 1780, whereas the Vestry demanded of the men in 1780 only that they sustain a tax level 50% lower than the men's tax of 1780. Graph 5 shows that the Jewish women in the early 1780s not only equaled but passed the previous high point of women's taxes paid in 1780 (23.7%), but passed it for 6 years with percentage figures ranging from 28 to 39%, averaging 32.7%. In one of the 6 years of the "women's plateau" - 1784 – 14 women out of 31 tax payers (45 per cent) paid 39% of the tax bill, and in 1786

the 11 women paid £76.25 in taxes, 36% of the total tax of £211.5, (after which, with the onset of the deep depression, the number of women paying taxes dropped to 8.5 paying £39 in taxes and never again approached the level of the high plateau of 1781-1786).

The question is – why the mysterious high plateau? The simple answer is that Sarah Belinfante died in 1785 and that, although her new business survived, the taxes in her name dropped from £25 in 1784 to £7.5 in 1787 – a loss of £17.5 in Vestry tax revenue, and that Rachel Pinheiro's name no longer appeared with Aaron Pinheiro & Co. in 1785, another loss of £17.5!¹¹ But it is also true that Rebecca Baruch, Simha Abarbanel, and Rachel Nunes Castello, the other 3 of the Big 5 also experienced significant losses 1786-1787 and that the number of female tax payers dropped 29% in the year that set the scene for the rest of the century.

Clearly 1787 was a watershed year that spelled the end of a particular, unique, circumstance in time. The high taxes on the high plateau were a response by the Vestry to the enormous mistake by the Vestry inflicting a massive 100% tax increase on tax payers, particularly the Jews, and more particularly on the Jewish business men in 1780. The scale of this error is seen in Graph 5 and made obvious by the precipitous drop in Jewish men's taxes from £309 in 1780 to £114 by 1784. Because of the exorbitant tax increases visited on the Jews in 1780, particularly on the men, it was decided arbitrarily by the Vestry, following the protests, particularly of the Jewish men (who paid £309 in personal head taxes), that they would go easy on the Jewish men for a few years, not by rolling back taxes across the board, but by halving taxes for men only for several years (50% below the level of 1780) while keeping the Jewish business women at a high tax level for 6 years (only 20% below the level of 1780) at £74 (1781-1784) to £72 (1781-1786). In effect Jewish business women, who had paid 15% of the personal head tax bill 1769-1777, 24% in 1780, were volunteered 1781-1786 to pay 32.7% of the tax bill: £74 averaged over 1781-1784; £72 averaged over 1781 to 1786.

All this ended as the taxes declined during the ever deeper depression beginning in 1787 when for 5 years the Jewish women's proportion of taxes dropped to £24 as in 1780 and between 1792 and 1798 it dropped to £18 average, almost back to the £15 average of 1769-1777. Important contributors to the high plateau were Sarah (Valverde) Gomez, Rachel Baruch Lousada, Abigail Delion, Sarah Lopes, and Hannah Aboab who were all taxed at more than a total of £10 during 1780-1786 contributing to the remarkable £76 average annual personal head tax paid by the fourteen women out of 31 paying personal head tax in 1784!

The departure of Rachel Pinheiro from Aaron Pinheiro & Co. until Aaron's death in 1794 meant that personal head taxes paid by Jewish women in the next 7 years (1787-1793) dropped to £32. The average taxes of £9.6 of Rebecca Barrow, £7.3 of Simha Abarbanel, £4 for Rachel Nunes Castello accounted for two-thirds of Jewish women's taxes (6/8 others paying minimal taxes accounted for the other £11 in personal head taxes). The upturn in women's taxes 1794-1799 is founded on Simha Abarbanel's £9.6 average annual tax, the return of Rachel Pinheiro to the old Pinheiro Co. in a new partnership: Pinheiro & Nunes in the last 5 years of the century which meant a £14 average tax from Rachel, -- and the 3rd largest (1794-1798) -- and from the other tax payers (Rachel De Costa paid most: £2.65). These three average taxes of £26.25 account for 84% of the Jewish women's average taxes in this final 6 year period of the 18th century (None of the other 6 Jewish women in the 6 year span averaged more than £1 a narrow field of major tax payers and a relatively large field of Jewish women paying on average £1 or less per year).

The Leading Jewish Business Women:

Sarah (Lindo) Belinfante:

Sarah Lindo, second wife of hazan Mehir a Cohen Belinfante was widowed in 1752. A decade or so later, she entered into a

partnership with Abraham Lindo Jr. who had come from London to take charge of the Lindo business after the death of 2 male heirs. The company/partnership did well after the fires of 1766 and by 1780 had become the most heavily taxed Jewish business in Bridgetown paying £60 personal head tax in 1780 and £30 tax in 1772 and 1777 (and probably in the other years in the 1770s). Abraham Lindo Jr. known as "Merchant of London" whose arrival in Bridgetown made the Lindo family a major force in the Jewish business community for the first time, broke up the Lindo & Belinfante Co. after 1780 probably because of both excessive taxation and his decline in health. He died at 60 in 1784 and Sarah became the sole owner of the business "Sarah Belinfante Co." in 1784 paying £40 in personal head tax (still the highest tax in town) and £25 in 1782 when as Sarah Belinfante Co. she paid £25 in 1783 and 1784. Also ailing, she formed a partnership Belinfante & De Costa in 1785, presumably paying her half of the annual tax (£12.5), but she died at 63 on October 31st, 1785. (Belinfante & De Costa survived until 1790). As a result, Sarah Belinfante, as measured by income tax paid, was the most successful Jewish business woman in the last third of the 18th century, paying £189.38 income tax in 9 years sampled, averaging £21 a year in taxes.

Rachel Pinheiro:

In 1780 Aaron Pinheiro joined with Rachel Pinheiro in one of the most successful Jewish partnerships of the era, taxed at £15 each p.a. in 1780. The partnership thrived 1781-1784 as each paid £62.5 in total taxes, after which the partnership broke up. After Parnas Aaron Pinheiro's premature death in 1794, Rachel took over the business and combined with the Nunes family as Pinheiro & Nunes 1795-2001, paying her half share of the total personal head taxes: £70. Her personal head taxes in 11 years of record totaled £147.5 and averaged £13.4.

Rebecca Baruch:

After paying £17 in 1777 and 1780, Mrs. Rebecca Baruch paid £67.5 in taxes 1781-1786 an annual average of £11.2. She was the most heavily-taxed business woman in the difficult depression years of 1787-1793 during which she paid £67.5 over the 7 years (a yearly average of £9.6). (She changed direction and purchased property in the late 1780s and then in the mid 1790s and paid only property taxes after 1793 and died at 61 in 1807). Her taxes totaled £147 over 15 years: an average of £9.8.

Simha Abarbanel:

Simha Abarbanel paid £2.25 tax in 1769. Brother Ben Abarbanel took over the business and made such a success of it that he paid an average of £23.5 in taxes in the 5 years researched (1772, 1777, 1780-1782). But he died young at 40 in 1782 and his sister Simha took over the business 1783-1786 and was taxed at £10 p.a. In the difficult years 1787-1793, her tax level average dropped to £7.3 p.a. but the commercial/economic climate improved in the later 1790s, and she paid £57.5 tax 1794-1799 at a £9.6 average for a total of £150.75 personal head taxes paid over 18 years – the longest spell of personal head taxation of a women's business in the last third of the century (at an average of £8.4 per year).

Rachel Nunes Castello:

Rachel Nunes Castello took over the family business after 1777 as a widow following her husband David's death. She was taxed heavily (£12.5) in 1780. Between 1781 and 1786 she is taxed £30 in the four years of record and £27.5 in the 6 depression years 1787-1792 during 2 years of which she took Moses Nunes Castello in as partner 1788-1789, and then for the last three years (taxed £12.5) made herself a limited company 1790-1792 over 11 years between 1780 and 1792 she paid £70 in taxes at an average of £6.4 per year.

The women of the Valverde/Gomez family:

Apart from the 5 years of deep depression 1787-1791 the women of the Valverde/Gomez family were taxed throughout 1769-1799 and were the leading personal-head tax-payers (beyond the Big 5) paying £47.25. Sarah (Valverde) Gomez and Jael (Valverde) Gomez were both taxed £5 in 1769 and after Jael's death Sarah was taxed another £21.25 in 6 years of record 1772-1785. Hester Valverde was her contemporary in the 1781-1786 period taxed at a £8.5 and Sarah Valverde was taxed £7.5 in the recovery years of 1792-1796.

De Costa Family: (also Da Costa)

The recorded surname in this period is interchangeable between De Crasto and De Costa and stabilizes in the mid-century. It is recorded here as De Costa. Leah De Costa is recorded in the 1772 and 1777 Levy books paying £2. Hester De Costa is recorded between 1784 and 1791 paying £8.5 in taxes. Lebinah pays £7.5 in 1789 and 1796. The most influential of the De Costa women was Rachel 1790-1798 who paid £1.2 in the last 3 years of the deep depression, but averaged £2.6 in the 6 years of recovery 1793-98.

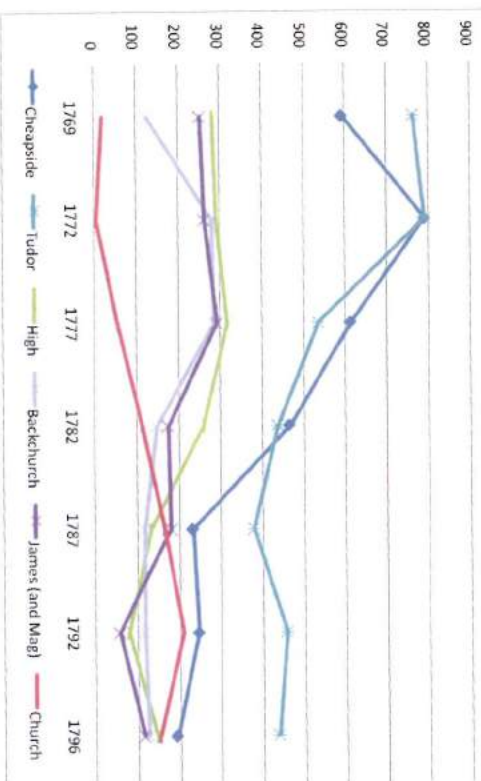
Lopes Family:

The most successful Jewish family based west of Tudor and Swan streets in the last third of the century were the Lopeses operating mainly on Church and Backchurch streets. Mathias, Moses and Isaac were the leaders but the women were significant and well known. Lebinah Lopes was taxed £0.75 in 1769 but the major contribution of the Lopes women not unexpectedly coincided with Moses Lopes's inspired years 1782-1792. Sarah Lopes paid £13.25 in taxes 1782-1789 (£11.25 in 1784-1786), while Hannah Hester Lopes paid £15 in personal head tax, peaking in the years when Moses Lopes was 3rd and 4th most heavily taxed merchant in Bridgetown 1786-1791.

Jews on the Streets of Bridgetown:

The measure of Jewish success 1769-1777 on the streets of Bridgetown is seen in the remarkable increase in properties owned, by street in the vicinity of Swan Street, but also in the increased value of Jewish-owned properties 1769-1777 (neither of these trends sustained widely after 1782). In the east, (Marl Hill, High-Roebuck, and James streets), attacked heavily by the Carrington Vestry's taxes, 1758-1764, the 6 Jewish properties of 1764 quadrupled to 25 by 1777 (High Street from 3 to 12, and James Street 1 to 10). However, the numbers on these east-side streets dropped by half 1777-1782 (25 to 12) and never recovered in the 18th century. The number of Jewish properties on the west-side streets (Tudor, Church, Backchurch, George) also quadrupled 1764-1777 from 8 to 32. Two of them suffered sizeable setbacks 1777-1782 and thereafter had different historical records. Backchurch Street, appreciably farther from Swan Street stabilized at 7/8 properties. On Tudor Street, after the twin-fires

Annual Rateable Value of Property Owned by
Bridgetown Jews by Street (Pounds Sterling)



recovery, many of the Jews on upper Tudor Street sold-off/vacated the many low-value properties bought for temporary occupation and post-fire rentals, whereas the Jewish purchases of high-valued properties rebuilt on lower Tudor Street rose steadily to a high of 18 properties in 1796.

Tudor Street:

Tudor Street proved to be the classic case of purchasing property close to Swan Street, essentially extending the western flank of the Swan Street Jewish District of 40-45 properties by 20; as Backchurch Street did initially. In comparing the geography of Jewish properties on Tudor Street in 1772 and 1796 they appear to be a fine example of Jews buying properties on the 2 'ends' of streets as previously on Cheapside (1670s-1720s), High Street (3 periods) and Swan Street (1720s-1740s). On the high-valued Cheapside (southern) end of Tudor Street there were 9, 10, and 12 Jewish-owned properties on the southern quarter of the street, and 10, 11, and 3 in the same years in the northern quarter of the street, with only one or two Jewish properties in the middle half of the street.

The average value of the 10 Jewish properties in the south end in 1772 (see figure x) was £61.1 and included one of the two famous Jewish stores (Lindo & Belinfante) and members of 5 of the long-time leading Jewish families (the Big 7). Of the 11 Jewish properties in the north (the traffic interceptor) end of the street in 1772, 7 were owned by Abraham Lindo Jr. and the 11 properties had an average value of £19, less than one-third of the value of Jewish properties in the south end.

The 1780s were hard times for Jews and Gentiles, with many roll-backs in property-holding reflected in the Tudor Street data. There were 6 (1782) and 8 (1787) properties owned by Jews in the south end and averaging respectively £70 and £47, a total of 3 in the central quarters (£9 average) and in the northern quarter. In the 1790s there was a substantial increase again as the Bridgetown

economy improved on Tudor Street: 14 Jewish-owned properties in 1792, and 18 in 1796 (see figure x). Twelve of these 18 were in the south end (averaging £32.9) which became in the 1790s a solid extension of Swan Street. With 8 of the first 10 Tudor Street properties north of Cheapside Jewish-owned and 5 of the next 15, and a majority of the first 16 properties also Jewish, southern Tudor Street was almost as Jewish-owned as the intersecting Swan Street.

There were 2 properties in the middle and 4 in the north end 1792 and 1796 averaging £5.4 (see Table 7). Comparison of the lists of Jewish ownership 1772 and 1796 shows 5 of the 7 leading families represented on Tudor Street in both 1772 and 1796 (the Valverde-Gomez and De Pizas were the two absent).

The differences between the 'ends' of Tudor are dramatic: one rapidly declining in numbers by the late '70s; gone in the '80s, and with a minor revival in the 1790s compared to the south end where there were a number of Jewish owners among the first 25 properties north of Cheapside: 8 in 1787, 10 in 1792, 13 in 1796: £474 / 13 (average of £31.3). It seems clear that the north end was seen by some Jewish leaders, notably Abraham Lindo Jr. as a place where those Jews burnt out of homes/stores e.g., Mordechai Massiah, Nuneses, and some Lindo family members might value temporary homes and places of business at above-normal rentals while their main (burnt out) premises were being rebuilt, or even where family members could start a business in a traffic interceptor location viable for 2 or 3 years at least. The 12 Jewish properties in the northern interceptor in 1772 dwindled to 3 by 1777 (average value of £10), and all were gone by 1782.

The largest of the seven totals of properties sampled was that of 1772 with Annual Rateable Value (ARV) of £816.5, the "rate" 7.5d in the £, and property taxes paid £25.5. The highest property taxes paid were in 1769: £765, "rate" of 9d in the £, and property taxes to be paid £28.7. The lowest taxes paid were in 1777 as the "rate" dropped to 6d in the £ (and as personal head taxes were

raised). The ARV was low (£536) and the yield in property tax low: £13.4. There were 3 years with the rate in the £ at 12d. The lowest ARV of the three was that of 1787: £377.5 yielding £18.9. In 1787 the middle ARV was £439 yielding £22, and the third was 1792 with a £458 ARV yielding £22.9. The highest rate was that of 1796: 14d in the £ with property of £437 yielding £25.5 in rates, identical with 1772 in the rates.

Cheapside (Broad Street):

In the post-fires recovery the Jews were well organized with a clear purpose to increase the number of Jewish-owned properties and re-establish viable and sizeable clusters in the formerly strong districts at the east and west 'ends' of Cheapside (Broad Street): their Old Merchant Town around the Landing Place at the Cheapside-High Street intersection in the east and their Old Jewish Center (OJC) around and west of the Cheapside intersections with Maiden Lane and Canary Street. Initially the two clusters formed from 14 Jewish properties in 1769 (15 by 1772), with 5 gathered in the Old Merchant Town in 1769 in the far east Bridge End (6 by 1772) valued at £352, and 6 properties organized in the Old Jewish Center in the far west valued at £204 in 1769. (There were 1 or 2 Jewish-owned properties in the lengthy central section of Broad Street that survived until 1787). In Cheapside as a whole, the 15 Jewish properties of 1772 valued at £761 gave way eventually to £170 by 1796.

In the Old Merchant Town in the east, Abraham Massiah, the new patriarch/leader of the Massiah clan had 2 properties (£160) at numbers 21 and 22 (out of 211), both of which may have survived the two fires. One of these, rated £80 in 1769, survived as a Massiah property to 1796 (devalued to £45). The other, Abraham sold to Isaac Lindo who passed it on to the Lindo & Belinfante store in 1780 and then to Sarah Belinfante Co. in 1781-85. The property finally passed from one powerful

business-woman to another: it came to Rebecca Baruch who held the property #22 from 1785 to 1796 alongside Abraham Massiah, owner of #23 for 27 years.

The senior De Pizas, Isaac and Emmanuel, had a cluster of 4 properties in the Old Merchant Town – Emmanuel with one, valued at £200, Isaac with 3, two of which were recorded as stores valued at £80, and a third valued at £105. But the great patriarch's death in September 1780 and the great hurricane a month later changed everything. Soon after 1782, Emmanuel sold off his £200 property and ended the De Piza presence in the Old Merchant Town.

Three of the Big 7 families held 2 properties each in the far west on Cheapside: Moses Nunes with 2 low value properties in the west center alongside two valuable properties of Isaac Pinheiro (one valued at £75 in 1769 and 1772, and one property £40 in 1777), soon after which Isaac retired from Pinheiro property ownership. At the far west 'end' of Cheapside Jacob Valverde, son of Abraham (£45) and Moses Aboab (£30) were in 1769 property-owning neighbors at nos. 193 and 194 of the 211 properties, numbered east to west, and at nos. 234 and 240 in 1772, after which Aaron Moreno (two properties £27) joined Jacob Valverde (£50) in 1777. Thereafter, 1782-1796 Jacob Valverde was the major Jewish land holder of a property bought in 1742 by David Valverde Senior and his nephew Abraham Valverde (son of Elias, David's recently deceased brother) and probably conceived initially as a retirement property for aging Valverdes. It devolved in 1760 to Jacob Valverde (son of Abraham) who appears at times to have divided the property into as many as 4 properties (1787), 3 (1792), of which the largest (£40) was sold to Ben Nunes by 1796, leaving 3 for Jacob Valverde at £45. What began with 15 properties on Cheapside valued at £761 in 1772 ended 24 years later as 6 properties (5 at the two 'ends') valued at £210 in 1796 three of which were owned by Jacob who died in 1797.

Backchurch Street:

The number of Jewish properties on unburned Backchurch Street rose steadily from 3 to 16 between 1769 and 1780, as several major families, some who had lost properties on the south-west side of Swan Street, took perhaps temporary quarters for family members (Valverdes, De Pizas, Morenos, Lyons, and Peixotto) or even for family leaders perhaps.

Jacob Valverde (son of Abraham), leader of one of the Big 7 families from 1769 to 1796 held one or two properties (#3 and 4) alongside the Lopes family headquarters (#1 Backchurch on the corner with Tudor Street), and the De Pizas held one property (#15) in 1769, and a second (#19) by 1772 just a few houses further west on Backchurch (Isaac De Piza owned the first and Moses the second initially) – remarkable in that Isaac, the great leader and recent owner of 35+ properties did not, in recent memory, own property west of Tudor Street! The two properties proved to be nursery properties by 1777 for Abraham De Piza ('77 and '80) Rachel De Piza ('80 and '87) and Jacob De Piza (1787-1796).

Isaac De Piza's close friend, Aaron Moreno, purchased two properties (#s 7 and 14) between those of Isaac De Piza, and Mathias (later Moses) Lopes, picked up another in 1777 on nearby Church Street, and, at his death, passed the larger of his two Backchurch properties (£22) to his wife Sarah in the middle 1780s.

A little further west on Backchurch Street, another aging merchant, Abraham Peixotto bought a relatively expensive property (for formerly unfashionable Backchurch Street) valued at £40 which he appears to have split in 1777, selling one and passing the other to his wife, Judith, between 1782 and 1787. This remarkable cluster of merchant talent was rounded out by the most expensive purchases of all, Mathias Lyon's adjacent properties (£40 and £45) at #s 39 and 40 on Backchurch St. 1772) not the single richest property on Backchurch in 1772, that doubtful honor goes to Mathias Lopes (£70 at #1 Backchurch).

To this list of remarkable Jewish merchant greats must be added Abraham Lindo (one of his many properties) and the mysterious Abraham Buzaglo whose main property was on nearby Church Street but who, perhaps, could not resist being part of a remarkable cluster of great old Jewish merchants and property owners. Sadly all would change in the disastrous years of the late '70s culminating in the horrors, fiscal and climatic, of 1780. Thereafter the 16 Jewish properties on Backchurch 1780 would be 9 in 1782 and 7 by 1796. Properties valued at £281 in 1772 would be valued at £148 in 1782, and Mathias Lopes, Isaac De Piza, Moses De Piza, Abraham Peixotto, Aaron Moreno, and Matt Lyon would be dead. By 1788-89, one of the greatest Bridgetown Jewish merchants, Moses Lopes, would also be dead after a remarkable decade. The only merchant survivor was Jacob Valverde (son of Abraham) holding on Backchurch Street his last (£15) property. (He died in 1797). The Backchurch Street story proved to be a tale of 2 cities: the old and great merchants flocking to the undamaged street nearby Swan 1769-1780, and the last of the great merchants, Moses Lopes (1779-1789), surrounded by a declining number of the young and the widows. Beginning 1769-1777 with long and early strides - £126 to £286 there was a drop of 59% to £118 in 1787 and 1792 before a slight rise of 6% to 1796.

Church Street:

The contrast between Backchurch and Church streets could not be more marked. Backchurch Street was untouched by the fire of May 1766 and was consequently invaded by Jewish families displaced from the south-west side of Swan Street, lower Tudor Street, Middle and White streets, and almost the whole of Cheapside. The fire that moved west-south-west, took away the south-west side (and perhaps the last 4/5 properties of the north-west side of Swan Street) and swept across Tudor Street to envelop both sides of the eastern third of Church Street and the south side of the street's central third (essentially service and residential).

This meant that the long-time headquarters of the great mercantile Lopes family was gone, with little prospect of being rebuilt for 3 or 4 years at least. As a consequence the main Lopes family moved immediately to their new base on the south-west corner of Backchurch Street at Tudor, and was quickly the center of a large Jewish cluster including a rapidly growing number of Jewish merchants and shopkeepers (nos. 15-30) on lower Tudor Street.

As a result Church Street, as measured by the number of Jewish properties and the rateable value of Jewish properties, stagnated and even lost ground up to 1780 while Backchurch Street's property numbers quadrupled (4 to 16 properties) in the same period. Abraham Buzaglo was able to return by 1769 and was there in 1796. Marthias Lopes, now displaced to the corner of Backchurch and Tudor streets, the new family headquarters, literally had a foothold on Church Street (a "yard" taxed at £6) 1772-1777, and the long deceased Jacob Frois had a mysterious property rated at £20-£30, and Aaron Moreno, securely based on Backchurch Street, bought a property £12 which he must have rented.

It was not until 1781-1782 that things really changed when Isaac Lopes Jr. re-established the Lopes family on Church Street with his silversmithing business in his company (Noble, Lopes & Co.), successful enough to be tagged with a personal head tax assessment of £1 in 1780, rising every year thereafter to £3.75 p.a. which he would pay every year thereafter until 1794 when his yearly tax dropped to £2.50 p.a. until the end of the century. In 1782 Isaac joined forces with Moses Lopes in a property valued at £24, at which date the Lopes family had 2 properties with a value of £49 and the headquarters on Backchurch Street valued at £1 more (£50) which ensured that the 5 Jewish properties on Church Street were valued higher than the 9 Jewish properties on Backchurch Street. This gap widened steadily to Church £218, Backchurch £118, as well-established Jewish families created a solid cluster of well established families – Lopes, R. & D. Burgos,

Buzaglo, Arobas, soon to be joined by Rachel Nunes Castello (one of the big 5 business women of 1766-1799), by the company with her sons (R. N. C. & Sons), and by the new leader of the Massias (after Abraham Massias's death) whose name proves his perfect pedigree: Isaac De Piza Massiah, as do his high tax assessments (£40 and £35 – the two highest on Jewish Church Street in 1792 and 1796) and his location, the formerly joint Moses Lopes/Isaac Lopes property. Amazingly two other Big 7 family names appear in the 6 Jewish properties on Church: De Piza, Massiah, and also (Ben) Nunes and (Sarah) Valverde, in addition to the family name that would have made the Big 7 into the Big 8 – Lopes – had the family leaders ranged beyond their beloved Church and Backchurch streets! The comparison of the two streets is startling: the Jewish big names on Backchurch 1767-1780, and the big Jewish names on Church Street 1782-1796, truly a tale of two "clusters".

James Street (including Magazine Lane):

There was only one Jewish tax payer on James Street in 1764-65 before the fires but there were 5 on 9 recorded properties 1769-1780: four well-established families with 7 properties and the "Jews Houses 45(2)" as recorded in the Levy Books for several decades, alias the Synagogue Complex on Magazine Lane with 2 buildings. On James Street itself Abraham Lindo Jr. had 2 properties (£24) close to the High Street intersection, with the same 2 properties assessed at £34 in 1772, and a third property of £50 added in 1777, all 3 present in 1780 and 1782 (£57 and £74), and, after Abraham's death in 1784, the assessments were on David Lindo: 3 properties (£55 in 1787), 3 in 1792 (£52), and 2 in 1796 for £20. A little farther west (nos. 20 and 21) were the two heavily taxed properties of Moses Franco, £40 and £45, in 1769 and 1772, passed on to Moses Nunes for 1777 (£80) and in 1780 (£70). At nos. 37 and 38 James were the spinster sisters Rachel and Sarah Henriques in their long-term home-base paying

tax on two properties valued at £72.5 in 1769, 1772, and 1777 (in the last case, following the death of Sarah before 1777). Rachel was the sole owner but died soon after, and the properties were picked up by Jacob De Piza at £50. As with all but the Lindo properties, however, everything changes after 1780.

On 47 Magazine Street, the "Jews Houses 45(2)" were taxed at £45 1769-1780, and next-door neighbor Jacob Valverde was taxed on all 4 sampled years (1769-1780) between £20 and £22.5. What happened after 1782 is unclear. There are no longer the long-term collections of the £45 property tax paid to the Vestry, but there are first time records of money raised on behalf of the Synagogue Complex: in 1782, 1787, and 1792 Moses Lopes is trustee for collections made in memory of Isaac De Piza £10 in 1782, £20 in 1787, and £20 in 1792, and Simeon Massiah and other executors of (former hazan) Ben Massiah raised £150 (2) in 1782, £140 in 1787, Massiah and other trustees of the synagogue raised £60 in 1792 (Jacob?) "Massiah and other trustees of the synagogue" raised £60.5 in 1796. Are these funds/taxes being raised from the congregation in memory of Ben Massiah and Isaac De Piza to replace/supplement the former standard property taxes on the Synagogue ("Jews Houses 45(2)") that had recently been markedly increased? In the midst of these tax records, Joseph Barrow at no. 19 James Street steps into the former property of Moses Franco (assessed at £90 in 1769 and 1772), and pays £90 in 1787 and then £80 in 1792. Joseph Barrow is later replaced in the family slot in 1796 by Rebecca Baruch paying £30. Hardly noticed in this radically changed new tax format and seemingly increased tax demand of the congregation, Judith Pinheiro is taxed £6 at no. 27 James Street in 1787, 1792, and 1796. As on so many of the Jewish streets, James and Magazine experienced a sharp and steady rise to £249 property tax in 1777 before falling precipitously to £74 in 1782 and ending with £56 a 78% drop in 19 years.

High Street:

As with Cheapside and Tudor Street, the extremities of High Street attracted Jewish property seekers for interceptor stores at both ends of the street in the aftermath of the fires, and there is perhaps no surprise in finding that the "interceptor-seekers" west of Swan Street on Backchurch Street after the fire were the same interceptors on upper High Street (now Roebuck) and lower High Street. Isaac De Piza and his good friend Aaron Moreno had 2 properties each on the northern (Roebuck) interceptor 1769-1777 and Moreno had 3 and Moses De Paz one in 1782 after Isaac's death (1780) but both died soon after 1782 and there were no more Jews on the eastern approaches (gateway) to Swan Street and the central section of High Street.

On the southern interceptor of traffic inbound from Cheapside and the bridges, Matt Lyon is discovered on High Street close to the Landing Place with one, later 2, interceptor stores valued at £100 in 1769 and 1772 and 2 stores at £60 in 1777 in much the same interceptor location that he held on Backchurch Street with 2 interceptors valued at £70 in 1777. Judah Lyon (£45) took over by 1782 (working alongside and clearly clustered with Aaron Moreno and Moses De Piza) and was joined nearby by Abraham Buzaglo who also had interceptors on Church and Backchurch streets to which he had returned by the mid 1780s. The sisters Rachel and Sarah Henriques, paying taxes on a £80 property, withdrew to their home-base on James Street in the middle 1770s.

The only Jewish prime property to survive through 1769-1796 was that of Abraham Lindo obviously very close at no. 9 High Street to the Broad and High streets intersection at the Landing Place the late 17th century Old Merchant Town of the Baruch Louzadas, Valverdes, Franco-Nunes, and De Medinas. With a prime location there, Abraham Lindo Jr. thrived until his death in 1784, and thereafter David Lindo, assessed for £30 in 1787, 1792, and 1796 ensured that the Lindo family would be the only Jewish family to survive 1769-1796 on High Street. Otherwise

there was a complete changing of the guard after 1782 with 6 different attempts to gain a foothold on High Street and only one, Daniel De Costa, holding on in 1792 and 1796. One measure of the decline of the Jews on High Street was the value of properties owned in 1769, 1772, and 1777. The average annual value of Jewish-owned properties was £294; that for the (supposed) recovery period (1787, 1792, 1796) was £108 a drop in average annual property values of 63%. In Tudor and High streets – a withdrawal from the gateway areas to close proximity to Swan Street was the rule after 1777.

The Sephardic Jews of Tudor St. 1772 and 1796

The property taxes on Tudor Street paid by the Jews in 1796 were slightly more in 1796 than in 1782 because the “rate” established by the Vestry in 1796 – 14d (one shilling and two pence) in the £, almost doubled the “rate” established by the Vestry in 1782 – 7.5d in the £. The 7 Jewish properties of the first 10 on the street were valued at £510 in 1772 (£72.9 average), but the 8 Jewish properties of the first 10 were valued at £284.5 in 1796 (£35.6) a little over half.

In the middle street values of the 3 properties of 1772 (£100 total) averaged £33.3, whereas the 4 of 1796 (#s 16 to 26) totaling £110 averaged £27.5. The numbers of the upper (northern) section of the street in 1772 are 11 properties at £207 (average £18.8); those of 1796 are 6 properties valued at £43 (average £7.1), and for properties numbered 100 and above, the average property values of north (upper) Tudor Street are £18.8 (1772) compared to £5.4 in 1796.

The big difference is the Lindo Family. With the top store in Bridgetown – Lindo & Belinfante Co. (valued at £120) on lower Tudor Street and 7 properties valued at almost the same amount (£130) on upper Tudor Street, there was a total loss of £244 when Abraham Lindo Jr. and Sarah Belinfante died in 1784-1785 (David Lindo remained as a Lindo owner with two properties each valued at £3 at the northern extremity of Tudor Street).

Tellingly, the only one of the Big 7 Families badly hit by the fires – the Massiahs were only represented at the far northern end of Tudor Street in 1772 by the 2 properties of Mordechai Massiah (#s 141 and 147) valued at £34.5, and in 1796 by a very low-valued property (£12) on lower Tudor owned by Isaac, the new Massiah family leader.

The possible revivification of the Nunes family fortunes was perhaps epitomized in a clustering of 3 Nunes properties on lower Tudor Street (valued at £123), two of them held by the family's new leader Ben Nunes (£95) next door to the three properties of the Pinheiros' leader, Rachel, with whom Ben had formed a partnership – Pinheiro & Nunes – for several years the most heavily taxed (and therefore most successful?) Jewish company in Bridgetown.

Amazingly perhaps, in a walk up from Cheapside north on Tudor Street 8 of the first 10 properties (stores) encountered would be Jewish-owned including the 2 Tudor corner stores at the port's PLVI at Tudor and Broad, both owned by Rachel Pinheiro who had acquired a third property at number 5. Four of the Big 7 were well represented in the first 10 properties north of the PLVI – 2 Barrows (£85); 2 Nunes (£98); 1 Massiah (£12), 3 Pinheiro (£89.5). Interestingly also the close proximity of the Lindo & Belinfante store and those of the De Crasto/De Costas may well have led to the collaboration of Sarah Belinfante and the De Costas informing the Belinfante & De Costa Co. of 1785-1790, presumably carried on after Sarah's death in 1785 by her son Joseph a Cohen Belinfante. The most telling parts of the comparison of the two Tudor streets is lower Tudor's solid cluster of 7 properties valued at £540 in 1772, (+1 at number 25) already an extension of Swan Street to the city's PLVI. By 1796 the cluster had grown by 50% to 12 properties valued at £394.5 – 10 of them owned by 4 of the Big 7 families: Pinheiros (£89.5), Massiah (£12), Barrows (£125), and 2 Nunes (£123). Lower Tudor Street had literally become a full-fledged extension of the Swan Street Jewish district.

Swan Street 1782 and 1796 Compared

In the depression in the wake of 1780, Swan Street numbers are up suggesting more bidding for space to bring into play more, probably lower-valued properties unrecorded in the depressed '80s: 48 increased 21% to 58 properties taxed on Swan Street. Interestingly the number of Jewish-owned properties increased by 3 (= 8%) 1782 to 1796 whereas the number of Gentile properties on Swan Street almost doubled from 8 to 15 (= 88%). The compact core of the Exchange Node of 20 properties on east Swan Street and the western core of 18 properties in 1782 essentially left Gentile concentrations (clusters) at both ends: 5 owners 6 occupiers of the east end and 2 owners 5 occupiers at the west end in 1782. The Gentile distribution changed substantially by 1796. There were fewer Gentile owners at the east end (3) but the same number of occupiers (7). On the west end the distribution had opened up. There were 6 owners, more dispersed, and 8 occupiers—7 Gentiles and 1 free Negro, but there was also a well-defined cluster of 5 properties owned by Gentiles near the halfway point with 3 occupiers. All in all the number of non-Jewish occupiers increased by 4 and the number of Gentile owners almost doubled from 8 to 15 = 88%.

Comparison of the Jewish owners on Swan Street 1782 to 1796 reveals that only one of the Big 7 families had an increase in the number of properties: the Baruch/Barrows with 4.5 in addition to the 5 of 1782. Others with increases were the De Costas with 3, and Joseph Belinfante, Simha Abarbanel, and the Burgos family with 1 each. Three of the Big 7 families kept the same number of properties in 1796 as in 1782—Lindo (5), Pinheiro (3), Nunes (3)—as did Israel Abbadly (3), and Moses Aboab (1). Those with losses were Valverdes (2-0), Massiahs (8-7), De Pizas (6-5) Abrahams (1-0), Franco (1-0) and Carvalho (1-0).

The Gentile property value for the 8 was £393 (average £49.1) in 1782 compared with the Jewish value for 40: £1,974 (average £49.35) in 1782. The occupier value for the 15 Gentiles was

Property Owning Sephardic Jews of Tudor Street 1772 & 1796

Rates: 7.5d in the £				Rates: 14d in the £			
£24.74				£25.49			
1772				1796			
Street Numbers South to North From Cheapside							
Rank	Name	Value	Rank	Name	Value	Rank	Name
1	Lunah Pinheiro	65	1	Rachel Pinheiro	40	1	Lindo (2)
2	Rachel Pinheiro	60	2	Rachel Pinheiro	42	2	Pinheiro (3)
3	Moses Aboab	40	3	Isaac Massiah	12	3	Nunes (3)
4	Jacob Joseph	75	5	Rachel Pinheiro	7.5	4	Massiah (1)
5	Pinheas Nunes	70	6	Simon Barrow	10	5	Barrow (3)
6	Simon Barrow	80	8	Ben Nunes	18	6	De Crasto (2)
8	Lindo & Belinfante	120	9	Simon Barrow	75	7	De Costa (1)
			10	Ben Nunes	80	8	Aboab (1)
			16	Deborah Nunes	25	9	Joseph (1)
			24	Rebecca De Crasto	10	10	David Nunes Castello (1)
			25	Leibnah De Crasto	35		
			26	Joseph Barrow	40		
25	Ben De Costa	30	65	Sarah Brandon	4		
40	Ben De Crasto	30	79	Isaac Lealtad	17		
41	David Nunes Castello	40	114	Daniel De Costa	12		
105	Ester Nunes	20					
123	Abraham Lindo	118					
124	Abraham Lindo	avg.					
125	Abraham Lindo	19.67					
126	Abraham Lindo						
127	Abraham Lindo						
128	Abraham Lindo						
138	I.I. Nunes	22.5	128	Abraham Brandon	3.75		
141	Mordechai Massiah	12					
142	Abraham Lindo	12					
147	Mordechai Massiah	22.5	159	David Lindo	3		
			160	David Lindo	3		
21 Properties				18 Properties			
£792				£437			
	Lindo (8)	£250		Lindo (2)	£6		
	Pinheiro (2)	£125		Pinheiro (3)	£90		
	Nunes (3)	£113		Nunes (3)	£123		
	Massiah (2)	£35		Massiah (1)	£12		
	Barrow (1)	£80		Barrow (3)	£115		
	De Crasto (1)	£30		De Crasto (2)	£45		
	De Costa (1)	£30		De Costa (1)	£12		
	Aboab (1)	£40		Brandon (2)	£8		
	Joseph (1)	£75		Lealtad (1)	£17		
	David Nunes Castello (1)	£40					

Sloan Street 1796: Owners with Rated Properties, Occupiers Paying Personal Head Taxes (Pounds Sterling)									
EAST					WEST				
Occupiers	2.5	50	Owners	Owners	30	2.5	Occupiers	50	120
Rachel & Joan Cook			Rachel & Joan Cook	Rebecca Baruch			Jacob Massiah		
Ann Perry	1	40	Elizabeth Robson George Healis	Jos. Abr. Belinfante	100	5	Jos. Abr. Belinfante		
William Horsham	5	35		Rebecca Baruch	70		Judith Burgos		
George Wilson	2			Isaac de Piza Massiah	30	1			
Mrs. Pemberton	2.5			Isaac de Piza Massiah	80				
William Taylor	1			Jacob Barrow	50				
				Jacob Barrow	50				
Henry Hutson	2.5			Jacob Barrow	45		Abraham Valverde		
				David Pinheiro	50	1	David Aboab		
				David Aboab	50	7.5			
				Sarah Massiah	80				
				Joseph Barrow	90	25	Jos. & Jacob Barrow		
				Simha Abarhamel	80	10	Simha Abarhamel		
				Israel Aboady	50	7.5	Israel Aboady		
				Sarah Massiah	40	15	Edward Montefiore		
				Emmanuel De Piza	55	10	Raphael Gomez & Co		
				Ben Nunes	65	1.5	Rachel De Piza		
						1	Nathan Harte		
			Joshua Luke	Phineas Nunes	70				
Mary Haghorn	1	15		Rebecca Baruch	25				
				Israel Aboady	25				
				Israel Aboady	20				
				Daniel De Costa	20	1	Isaac Burgos		
				Isaac D. Massiah	20				
				Daniel De Costa	10				
				Daniel De Costa	6				
				Daniel De Costa	8				
			William Handen Lucy Jones Thomas Herbert Sarah & Sam. Lynch Thomas Herbert	Emmanuel De Piza Emmanuel De Piza David Lindo Mord. Burgos Massiah Hester Massiah	80 80 15 27.5 80	12.5 12.5 1.5 5	Emmanuel De Piza Abigail Massiah Mord. Massiah Isaac De P. Massiah		
William Cogan	1.5	50							
S&S Lynch & Son	1.5	17							
Dorothy Thomas	1.5	15							
		10							
		60							
		50							
Jane Murrell	1.5	50	Jane Murrell	David Lindo	60	2.5	David Lindo		
				Rachel Pinheiro	80	30	(R) Pinheiro & Nunes		
Thomas & A. James	5.5	75	Alex James	Jacob Pinheiro	50	2.5	Jacob Pinheiro		
					12				
Baruch for Present (fn)	2.5			Emmanuel De Piza	80	3.5	Isaac B. Louzada		
Thomas & A. James	12.5			Ar. Baruch Louzada	50	5	David Burgos		
				Rebecca Baruch	60	10	Jeremiah Baruch		
Recher	3.5	50	Elizabeth Morris	David Lindo	65				
George Healis	3	50							
Thomas McIntosh	7.5	20	Thomas McIntosh			7.5	Lewis Cohen		
Simon Lee & Co.	40								
Chas. Cricklade	5			David Lindo	65				
				Barrow & Nunes	120				

Table 8

£76.25 (average £5.1) whereas the occupier value for the 23 Jews was £178.25 (average £7.75). For 1796 the Jews' properties value for 43 was £2,218.5 (average £51.6) – compared with the Gentiles value for 1796: £577 for 15 (average £38.5). For 1796 the Jews' occupiers were £180.5 for 24 (averaging £7.5). For the Gentiles the value for 1796 was £48 for 19 (average £2.5).

Conclusion:

The Sephardic Jews took advantage of the fires of 1766 to increase their property holdings not only on Swan Street but also in the 'ends' of Backchurch and Tudor streets in the west and in the 'ends' of High-Roebuck Street and of Cheapside (Broad Street), more than doubling the annual rateable value of properties owned and adding 30 new properties to the 88 that they owned before the fires. After these glorious years of expansion in which the Jews dominated the Swan Street district and expanded it to lower Tudor Street and to the control of the northern half of the port's peak-land-value-intersection (PLVI) there was also a local Diaspora resulting in more Jews living in Gentile Bridgetown than in the central Jewish district of Swan Street. The Vestry made good and necessary decisions about taxation and recovery for the first 6 years after the fires but then, in admittedly difficult times, the Vestry made a series of poor decisions that began a draw-back of the Jews towards the central district and a steady decline in the total numbers. The Jews in early 1780 faced the man-made fiscal disaster of a 100% increase in taxes directed particularly at Jewish business-men and especially women in the early 1780s. Twenty years into the Industrial Revolution and after 10 years of the trials and tribulations of the American Revolution, disastrous droughts of the 1770s, and the fiscal disaster of the early 1780 there were 2 more disasters for the Jews: the death in September 1780 of the great Jewish business leader- Isaac Israel De Piza who dominated the last quarter century and the visitation of the great hurricane of October 1780 from which Barbados did not recover fully until at least the late 1780s.

Finally, belatedly, the Vestry got the simple message that it had avoided for 8 years: in difficult times property taxes must yield twice the revenue demanded of the business community paying personal-head income taxes. This realization dominated the protracted, seemingly endless, economic depression that can be said to have ended in 1796-1797.

For the Big 7 families what had been the high point of their Barbados tenure in the last third of the 18th century – the post-fire expansion – had turned sour after 1773. The Nuneses would never again be #2 as the family numbers dwindled beginning in the middle '70s. The Massiahs unlike the other 6 families, did not recover well from the fires. The Valverdes were beset by their 18th-century problem – few of the many males born to them survived beyond their mid-forties. Further prolongation of their rank and existence in Barbados depended on longer lived business-women who married Gomez men. The De Pizas numerous as they were had to downsize immediately after 1780, leaving Emmanuel to hold the fort, in the form of a quarter of the 35+ properties recently owned by Isaac.

The Lindos had brought in Abraham Lindo Jr. not only to save the family as a middle-level outpost of London but to make the Lindos a major player in the Bridgetown Jewish community, but his death in 1784 and of his long-time business/partner Sarah (Lindo) Belinfante in the following year left the family without an obvious driving force, as it had been 25 years earlier when Abraham Jr. arrived.

The Pinheiros, the great business family and consistently the highest payers of income tax began the late 1760s with a cast of major players who dominated until the early '90s, but the death of Parnas Aaron and others forced the great Rachel Pinheiro to do two things the Pinheiros had not done much before: (1) rely more on property and less on income earned by one of the island's great business families, and (2) lead the way in creating businesses that combined 2 of the Big 7: in Rachel's case it was Pinheiro & Nunes Co. The Nuneses, in crisis mode also combined with the Valverde-Gomezes as Nunes & Gomez Co. and there were other companies formed beginning in the mid '90s e.g. Lindo & De Costa.

Only the Baruch/Barrow family bucked the downsizing and combining of families across the aisle, as it were. Their specialty was internal partnerships with other extended-family members – Simon Barrow & Baruch Barrow, Joseph & Jacob Barrow, or forming a limited company, e.g., Joseph Barrow & Co. The Baruchs proved to be the exception that proves the rule, as epitomized in the 8th family, the Lopeses – in the 1790s – all the families are downsizing. After steady gains in the 1770s with Mathias, his successor in the 1780s Moses proved to be a shooting star of real promise. Moses took himself and his splendidly supportive family to great heights in the late 1780s, but his premature death after a brilliant show in the firmament, once again with no obvious successor and leader in sight in the 1790s, did not augur well for 7 of the Big 8 families of the '70s and '80s.

Looking backwards, as they must all have done, they probably wondered, as they looked to London, Amsterdam, and New York, whether their tenure in Barbados would last. The venerable survivors may have wondered if the decisions of the middle 1770s culminating in the disastrous 1780 were the beginning of the end, of the long goodbye of the Sephardic Jews in Barbados.

Acknowledgements.

My father, an inspector of lifts, cranes, and 'dangerous' machinery, took me with him to the Liverpool Docks and notably to the multi-storey warehouses and sugar refinery of Tate & Lyle's which fascinated me as an 11 year old just after the War. He arranged for me as a student at University College, London to work at Tates for three summer months in practically every department, but mainly learning the skill of maneuvering weighty bags of refined sugar down chutes from six floors up, as it happened bound for Moscow, U.S.S.R.: in essence beginning my almost lifelong interest in the great ports and their central business districts and in my interest in sugar and the Caribbean.

Thanks are due also to my good friend, Dr. Karl Watson who knew my penchant, derived from my U.C.L. mentor, Sir Clifford Darby, for working with primary sources that take decades to break down and reorganize, and he pointed me to the Levy Books in the Barbados Department of Archives. He also knew about my lifelong research and writing about the great ports – London, Boston, San Francisco, New Orleans, Portland, Bridgetown, which will, I hope, be published sooner rather than later.

During my seven plus years wedded to Part 3 of my study of the Sephardic Jews 1674-1801, my wife Margaret has helped me every step of the way, particularly in the last two years after the demise of my ancient computer and my struggle with my new one to

the point of being greatly dependent on Margaret and my son Jonathan and grandson William. What they can do with computers is amazing to me. They have spent literally weeks putting the data I amassed into charts, tables, and maps in ways I was never trained to do, and in organizing and integrating the final product. Since my 'Watson' deadline loomed a month ago they have, all three, reorganized their lives to get this volume completed. If I didn't know before what 'family' is about, I know now.

Primary Sources.

Married to the Bridgetown Levy Books in the National Archives for almost a decade, I now have copies of every fiscal entry for every Jewish name recorded in the Levy books for 1780 to 1796, with forays into the Levy Books of 1797 to 1801. For the years before 1780, 1769, 1772, 1777, Jewish entries were copied comprehensively, as was the almost half saved Levy Book of 1768. The other years 1770-1771, 1773-1776, and 1778-1779 are almost completely covered, but I do not guarantee it. I plan to make these data accessible to scholars and researchers somewhere in Barbados.

Dr. Karl Watson and his students allowed me to copy their copies of 'The Wills of the Jews 1685-1847' available in the Department of Archives. Dr. Watson also gave me the chance to take comprehensive notes on the 200-plus pages of the manuscript records of Moses Lopes, a rare chance to get near to an admirable Jewish merchant. Eustace M. Shilstone's Monumental Inscriptions in the Jewish Synagogue at Bridgetown Barbados is a priceless contribution to Bridgetown and Barbados studies.

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