

PRIVATE PROPERTY AND PRIVATE LOANS ON INDEPENDENT DELOS (314-167 B.C.)

GARY REGER

IN HIS CLASSIC STUDY of the sacred estates of Delian Apollo, J. H. Kent presented a map which sketched the boundaries of each of the ten estates on Delos itself. A rapid survey, unfortunately interrupted by the Second World War, had revealed the remains of some buildings in the Delian χώρα which Kent duly though tentatively identified with particular estates. In his view, the Delian countryside was dominated so exclusively by Apollo's possessions that a visitor standing on the modest heights of Mt. Kynthos in the third or second century B.C. would have looked down on a landscape which, except for the town of Delos itself, belonged almost exclusively to the god.¹

There has always been some evidence, however, for the ownership of private property on Delos. Kent himself believed that some of the sacred estates—particularly Sosimakheia, Phytalia, Epistheneia, Korakia, and Akra Delou²—had been in private hands until confiscated by Apollo in the 280s.

¹Kent 253, Fig. 5, 252-255 (full reference below), cf. for the identifications John H. Kent, "Stamped Amphora Handles from the Delian Temple Estates," in G. Mylonas (ed.), *Studies Presented to David Moore Robinson* (St. Louis 1953) 2.127-134. Further localizations (on Rheneia) in Marie-Thérèse Le Dinahet-Couilloud, "Identification des domaines d'Apollon à Rhénée," in *Les Cyclades. Matériaux pour une étude de géographie historique. Table ronde réunie à l'Université de Dijon les 11, 12 et 13 mars 1982* (Paris 1983) 135-140 (cf. also *eadem*, "Palai Vardha," *BCH* 111 [1987] 655-662) with response by Jacques Tréheux, "Notes de lecture," *BCH* 110 (1986) 427-432.

The following are cited by author's name alone, or by the abbreviation given: M.-F. Baslez, "Déliens et étrangers domiciliés à Délos (166-155)," *REG* 89 (1976) 343-360; Raymond Bogaert, *Banques et banquiers dans les cités grecques* (Leiden 1968); M. Brunet, *Chôrai grecques antiques*, 2^{ème} partie: *Le Territoire délien* (Thèse de doctorat inédite, Université de Rennes II 1988); P. M. Fraser and E. Matthews (eds.), *A Lexicon of Greek Personal Names 1. The Aegean Islands, Cyprus, Cyrenaica* (Oxford 1987) = *LGPN* 1; J. H. Kent, "The Temple Estates of Delos, Rheneia, and Mykonos," *Hesperia* 17 (1948) 243-338; M. Lacroix, "Nouvelles notes sur les inscriptions déliennes," *REG* 39 (1926) 448-461 = Lacroix (1926); *id.*, "Nouvelles notes sur les inscriptions déliennes," *REG* 43 (1930) 372-383 = Lacroix (1930); J. A. O. Larsen, "Roman Greece," in Tenney Frank (ed.), *An Economic Survey of Ancient Rome* 4 (Baltimore 1938); G. Marasco, *Economia, commerci e politica nel Mediterraneo fra il III e il II secolo a.C.* (Florence 1988, Università degli Studi di Firenze, Dipartimento di Storia, Studi 1); J. Tréheux, "Les Dernières Années de Délos sous le protectorat des Amphictions," *Mélanges d'archéologie et d'histoire offerts à Charles Picard à l'occasion de son 65^e anniversaire* (Paris 1948, RA 6^e sér., 29-30) 1008-32; C. Vial, *Délos indépendante (314-167 avant J.-C.). Étude d'une communauté civique et de ses institutions* (Athens 1984, *BCH Supp.* 10).

²It is generally agreed that Kerameia, confiscated like Epistheneia in the 370s, was not returned in 314 B.C.: Kent 256-258, Brunet 33-35.

Many honorary decrees from Delos awarded foreigners ἔγκτισις, the right to own property, impossible unless it were at least theoretically permissible for Delian land to be in private possession, and at least two honorands are known to have taken advantage of this right. A letter of Cicero's has recently been shown to refer to an estate under private ownership on Delos toward the middle of the first century B.C.³

The important new study of the Delian countryside by Michèle Brunet has put our understanding on a new basis. Brunet identified twenty-nine rural habitations, of which ten were certainly, and two more probably, farms (with fields, vineyards, pastures, or orchards); some even preserved remnants of ancient threshing-floors. Her excavation of one such building has illustrated the difficulties, too often glossed over, of applying the architectural terms used in the Delian accounts to the actual remains on the ground, and she has eliminated every association of Kent's between named estates and physical remains. If her estimate of fifty farms in the Delian countryside is even approximately correct, then perhaps 80% of non-urban Delian land was in private hands.⁴

³Kent 256–258; IG XI.4 543 (= F. Durrbach, *Choix d'inscriptions de Délos avec traduction et commentaire* [Paris 1921–22] 27, Léopold Migeotte, *L'Emprunt public dans les cités grecques* [Québec and Paris 1984] 158–160, no. 46), the decree granting, however, the right to own land on Delos or Rheneia; IG XI.4 840 with IDélos 1408A, II.46, cf. Pierre Roussel, *Délos colonie athénienne* (Paris 1916, rep. 1987, BEFAR 111) 73, n. 4; Philippe Bruneau, "Deliaca (VII). 52. Deux 'allusions obscures' de Ciceron. Le 'Digamma' d'Atticus," *BCH* 112 (1988) 569–573. I leave aside the owners of a set of estates concentrated on Rheneia known by a technical term, ἐγκεκμημένοι ἐν Ῥηνείαι, on whom see Baslez 354–359, Vial 318–319 with n. 14 (on the very interesting loans at IDélos 442A23–24 and 461Aa52).

⁴Brunet, and her "Fouille de la ferme aux jambages de granit et exploration du territoire," *BCH* 112 (1988) 787–791, "3, Ferme aux jambages de granit," *BCH* 113 (1989) 754–761, and "4, Ferme aux jambages de granit," *BCH* 114 (1990) 906. For some attempts to match up the Delian architectural terminology with real architecture, see Robin Osborne, "Buildings and Residence on the Land in Classical and Hellenistic Greece: the Contribution of Epigraphy," *BSA* 80 (1985) 119–128 (severely criticized at Brunet 187–189); Marco Bettalli, "Case, botteghe, ergasteria: note sui luoghi di produzione e di vendite nell'Atene classica," *Opus* 4 (1985) 29–42; René Vallois, *L'Architecture hellénique et hellénistique à Délos jusqu'à l'éviction des Déliens* (166 av. J.-C.). 1. *Les Monuments* (Paris 1944, BEFAR 157) 213–216. In estimating that up to 80% of non-urban Delian land might have been privately owned, I have assumed that the temple-owned "estates" (the word is Kent's; I use it for convenience) were typically no larger than private "farms." There is some evidence to support this assumption. Two Delian estates had vines, 596 on Phoinikes (IG XI.2 287A152) and (probably) 487 on Epistheneia (IDélos 467 + 452, cf. M. Brunet, "Contribution à l'histoire rurale de Délos aux époques classique et hellénistique," *BCH* 114 [1990] 669–682, at 678, line 20). Kent observed that modern plantings in the Cyclades usually had one vine per 100 m² (291–292, n. 173). At this rate, the vines on these two estates would have covered 5.96 and 4.87 ha, with plenty of room for intersowing of cereals. Lower planting areas would of course reduce the size of the vineyards. Eleven vineyards reported for Kydonia on Crete (*ICret* II Kydonia 1) range from 2 to 22 *plethra*, or 0.18 to 1.98 ha.

These results go a way toward "normalizing" Delos, so long conceived of as a sacred island owned entirely by Apollo, with a population living off trade and tourism.⁵ Instead, Delos must have had a core of inhabitants who pursued a traditional way of life centered on the ownership of agricultural estates and, for the wealthier, political participation. Claude Vial has recently emphasized this aspect of Delian society, while nevertheless pointing to the growing willingness of Delians to live from non-agricultural income,⁶ including, of course, the money that the temple itself pumped into the local economy with its incessant demand for labor and goods.

Another set of evidence can help to illuminate the question of private property-holding on Delos. Out of general temple funds or any of a number of private foundations, Apollo—through his administrators, the *hieropoioi*—lent money to private persons. Loans were granted indefinitely at 10% per annum; some were never repaid. Borrowers were required to present real property in hypothecation for their loans. While we hear of gardens, *synoikiai*, *ergasteria*, *pithones*, *andrones*, a *hyperoion*, and a *naupegeion*,⁷ by far the commonest are land, *χωρίον* or *γῆ*, or a house, *οἶκος*, *οἴκημα* (Table 1). The records of these transactions can help to clarify the social ramifications and historical development of private property-holding on Delos.

CHARACTER AND PROBLEMS OF THE EVIDENCE

Despite the volume of material the Delian documents provide,⁸ numerous problems plague its interpretation. In contrast to the sacred estates, for which we have a set of regulations to serve as a guide, we are forced to infer the rules governing loans from the practices attested in the accounts.⁹ Moreover, the *hieropoioi* were not always consistent in their manner of recording loans or in their treatment of individual loans. For about the first fifty years of independence they did not include new loans in their accounts, but provided only lists of borrowers and interest payments with no further details, as in *IG XI.2* 135.17–23 and 161A28–34. As a result, we

⁵Recently, Philippe Gauthier, *Les Cités grecques et leurs bienfaiteurs (IV^e–I^{er} siècle). Contribution à l'histoire des institutions* (Athens 1985, *BCH Supp.* 12) 33.

⁶Claude Vial, "Les Sources de revenus des Déliens à l'époque hellénistique," in Ph. Leveau (ed.), *L'Origine des richesses dépensées dans la ville antique* (Aix-en-Provence 1985) 47–53.

⁷Garden, e.g., *IG XI.2* 142.15–16 (on Delian gardens generally, Philippe Bruneau, "Les Jardins urbains de Délos," *BCH* 103 [1979] 89–99); *synoikia*, *IG XI.2* 135.16; *ergasterion*, *IDélos* 396A44–48; *pithon*, *IDélos* 399A113; *andrones*, *IDélos* 338Aa10; *hyperoion*, *IDélos* 298A191–195; *naupegeion*, *IDélos* 365.20. For full discussion, see Bogaert 126–165 (examples of unrepaid debts at 143–145).

⁸See the Appendix for full details.

⁹*IDélos* 503, cf. Kent 267–285. The conditions of the loans were surely recorded in *συγγραφαί*. It is possible that the very fragmentary *IDélos* 499 of ca 300 B.C. was a general regulation governing loans.

are informed only occasionally about the character of hypothecated property for the first half of the third century B.C.¹⁰

Beginning with *IDélos* 298bis II.19–21 (251 B.C. or slightly earlier), the *hieropoioi* started to record as a separate rubric the new loans they had granted during their term of office. The earliest fully preserved examples come from *IG* XI.2 287 of 250 B.C. The new formula, which may have been modeled on that long used to record loans to the city of Delos,¹¹ included, among other relevant information, a description of the hypothecated property (I omit other clauses not relevant): ἐπὶ ὑποθήκει τεῖ οἰκία τῇ ἐν θώκῳ ἢ ἦν Ἱερομβότου ἢ γειτονεύει ἡ οἰκία ἡ Σατυρίωνος καὶ ἐπὶ τοῖς ἄλ[λοις] τοῖς ὑπάρχουσιν Αὐτοκλεῖ πᾶσιν καὶ ἀναδ[όχοις] Ἀντιγόνῳ Δημείῳ, Τηλεμνήσῳ Ἀντιγόνου καὶ ἐπὶ ὑποθήκει τῷ χωρίῳ οἱ γειτονεύει τὸ χωρίον δ' ἦν Φερεκλείδου καὶ ὃ καλεῖται Φυταλία καὶ τοῖς ἄλλοις τοῖς ὑπάρχουσιν Διακτορίδῃ πᾶσιν καὶ ἀναδόχοις Καλλισθένῃ θεωρύλῳ, Ἀντιγόνῳ Διδύμῳ.¹² The formula persists with minor variations down to the end of independence.¹³

The identification of hypothecated property presents several difficulties, and it is not always certain that property engaged as security actually belonged to the borrower. Sometimes the first mention of the property occurs only long after the loan, or more properly the loan payments, began. In 301 B.C. Mnesias paid on a loan of 1000 dr. made on “all belongings,” but we learn only in 250 B.C. that the security was land that had belonged to

¹⁰For instance, the loan “[hypothecated] on the land of Epistheneia” (ὕπὲρ τῆς γῆς τῆς Ἐπισθενείας, *IG* XI.2 135.23); another case, “the land that used to belong to Parmenion” (ὕπὲρ τῶν χωρίων ἃ ἦν Παρμενίωνος, *IG* XI.2 287A183, cf. *IDélos* 291f13). Another inscription uses the formula οὔδε δανεισάμενοι τοῦ [ι]εροῦ ἀργυρίου ἐπὶ τοῖς αὐ[τῶν] ἅπασιν, to cover loans to 12 different individuals (*IG* XI.2 146B14–16 of 301 B.C.).

¹¹Cf. *IG* XI.2 203A74–78.

¹²*IG* XI.2 287A126–127, 130–131. In this formula I think it clear that the expression τοῖς ἄλλοις cannot refer to real estate. In the second example, the main hypothecated property, land, comes first and is named explicitly. In the first example the named property is a house. In neither case was the borrower offering any other real property; the “other belongings” can only have been movable goods, like furniture, clothing, jewelry, or plate. Two other examples show this clearly. In 208 B.C. one Timoxenos secured a loan of 250 dr. on the hypothecation of a house and a *naupegion*, ἐπὶ τῇ οἰκίᾳ καὶ τῷ ναυπηγίῳ (*IDélos* 365.20). The same year Lyso daughter of Polystratos and her *kyrios* Telemnestos borrowed 150 dr. ἐπὶ τῷ πῦθῳ καὶ τοῖς οἰκίμασιν καὶ τῶ[ι] τόπῳ τῷ προσόντι τοῖς ἐν Κολωνῶνι (*IDélos* 399A113–114). In both cases the *hieropoioi* carefully cited all real estate offered as security. Therefore silence—failure to mention a house or land—means that the borrower has not offered such property. It does not follow, of course, that the borrower did not own such property, and that uncertainty must be borne in mind.

¹³An interesting exception occurs in *IDélos* 449A27–47, in which all details are recorded except the security. This information was presumably given in the *syggraphe* held by a third party. The reason for this administrative change is not known. The accounts generally tend toward elaboration over the years (compare *IG* XI.2 135 with *IDélos* 442), and this fuller accounting may simply reflect the trend; but see below for another possibility.

his father Parmenion.¹⁴ Apemantos son of Philon's payments on a loan of 600 dr. began in 262 B.C.; in 224 B.C. the *hieropoioi* noted that the security was a house.¹⁵ Sometimes the indication of security survives only from the date at which the loan was repaid; thus it is only some years after 167 B.C. that we learn that the loan of Diakritos taken out under independence was secured with a house.¹⁶

More serious is the difficulty in locating the property. Frequently the *hieropoioi* gave no indication whether the hypothecated land was located on Delos or Rheneia. For loans contracted before independence—for instance, that on the property of Hypsokles¹⁷—there is no problem, since Delians had no right of possession on their neighboring island. After independence Delians might buy land there, and some ambiguity enters. Vial has suggested that the land at Passiros (or Passiron) first hypothecated at IG XI.2 158A25 and later divided up and sold out of the family may have been located on Rheneia. One of the later heirs of part of this property, Xenon, borrowed in 198 B.C. on hypothecation ἐπὶ τοῖς χωρίοις τοῖς ἐν [Ῥ]ηνεΐαι.¹⁸ But since the family was still paying on the loan on Passiros in 194 B.C.,¹⁹ I think it unlikely that Xenon had borrowed on property already hypothecated; the land on Rheneia put up in 198 B.C. was probably a separate estate. In general, Vial's hesitation to locate land on Delos seems unfounded: the *hieropoioi* specify three times that land was located on Rheneia, which would seem to make such specification a standard practice; silence should then mean that land was on Delos.

In other cases the type of property hypothecated is not clear. A loan contracted in 250 B.C. by Autokles son of Teleson was secured on a house, οἰκία, which was described four years later as a συνοικία.²⁰ An even worse case involves the loan of one Demonous. IG XI.2 287D21–23 records his payment of 60 dr. on a loan secured on some houses (οἰκήματα). Thirty-two years later a person with the same name paid 59 dr. 2¼ ob. on a loan secured on land (IDélos 354.45). It is impossible to decide among the many imaginable explanations for this discrepancy.

There is also some evidence to suggest that people could borrow money on property they did not own.²¹ In 307 or 306 B.C. the *nesiarkhos* Apollodoros bought a garden on Delos which was encumbered by an earlier debt: ὑπὲρ τοῦ χρέου[ς] [οὗ] ὧφειλε Ἀθηνόδωρος ἐπὶ τῷ κήπῳ ὃν ἐπρίατο

¹⁴ IG XI.2 146B18–19, cf. 15–16; 287A183, cf. IDélos 291f13.

¹⁵ IG XI.2 223Aa60, IDélos 338Aa13.

¹⁶ IDélos 1408A, l.42–43, cf. Vial 371 no. 108.

¹⁷ Cf. Vial 324–325.

¹⁸ IDélos 399A116, cf. Vial 328.

¹⁹ IDélos 396A26.

²⁰ IG XI.2 287A128–129, IDélos 290.12–13.

²¹ I exclude cases in which husbands borrowed on property their wives had brought as dowries, easily recognized by the consent formula συνεπιχωρούσης καὶ τῆς γυναίκος αὐτοῦ, *vel sim.* (e.g., IDélos 396A56, 449A36–37; cf. Vial 69–73).

Ἀπολλό[δωρος] παρὰ Παταρέως (IG XI.2 142.15–16).²² The matter is obscure, but apparently the garden's owner, Patareus, had allowed Athenodoros to borrow 100 dr. on security of his property.²³ In two cases, borrowers may have secured loans on property belonging to Apollo. Thus in 224 B.C. the *hieropoioi* report a payment on a loan secured by the house of Aristoboulos, which was also the designation of a property belonging to Apollo; and in 219 B.C. we hear about a loan on the house of Sosileia, another of Apollo's properties.²⁴ In neither case, however, is it absolutely certain that the properties are the same as those of Apollo.

PATTERNS IN LENDING AND LAND OWNERSHIP

With these cautionary qualifications, it is possible to tabulate the security specifically identified and to draw some tentative conclusions about private property-holding and lending practices on independent Delos. Table 1²⁵ summarizes preserved information about loans and hypothecated property, divided into three periods. The 129 pieces of real property tabulated actually represent slightly fewer loans, since more than one property was sometimes used to secure a single loan.

Table 1. Loans on Delos and Hypothecated Property

Date	Land	House	Garden	Other***	Total
314–250	10 (38%)	13 (50%)	1 (4%)	2 (8%)	26
249–200	2 (4%)	45 (82%)	2 (4%)	6 (11%)	55
199–167	5* (10%)	40 (83%)	1 (2%)	2 (4%)	48
Total	17 (13%)	98** (76%)	4 (3%)	10 (8%)	129

* Includes four properties on Rheneia and one on Skhinous.

** Omits the loan of Bion on a house; cf. below, Appendix, commentary on the listing "Before 194 B.C."

*** For the property here, see the list at note 7, above.

The data in Table 1 document two striking changes in the Delians' hypothecation practices. Until 250 B.C. loans secured on land constituted almost forty percent of all the loans whose security is known. This figure represents a minimum, since the *hieropoioi* did not consistently record hypothecated property until about 250 B.C.; the real figure must be higher.

²²For the restoration and the date, see G. Reger, "Apollodoros of Cyzicus and his Delian Garden," *GRBS* 32 (1991) 229–237, at 231–234.

²³Bogaert (145–146) regards Athenodoros as a renter, but he might also have been a relative borrowing on Patareus' property.

²⁴*Idélos* 338Aa11–12 (no comment by Dieter Hennig, "Die 'heiligen Häuser' von Delos," *Chiron* 13 [1983] 421–423, or Vial 371, no. 116), 353B46–48.

²⁵For details and references, see the Appendix.

After 250 B.C., on the other hand, land never counted as security for more than 10% of all loans, and indeed the contrast between the first and second halves of the third century is remarkable.

The location of the land that was hypothecated changed as well. Of the six estates offered after 249 B.C., only one (*IDélos* 442A213–214) can be assigned with reasonable confidence to Delos. Four were located on Rheneia—e.g., ἐπὶ τοῖς χωρίοις τοῖς ἐν Ῥηνείᾳ (*IDélos* 442A179–180, 179 B.C.)—and the other on Skhinous, a small island in the channel between Delos and Rheneia: τοῖς [χ]ωρίοις τοῖς ἐν Σκινόυν[τι] (*IDélos* 442A217–218).²⁶

Table 1 also shows a change in the absolute numbers of loans. Because of the change in administrative practice of recording loans it is impossible to be precise, but it appears that the rate of lending approximately doubled after 250 B.C. This change cannot be attributed to that administrative reform, however, since a more detailed breakdown of numbers from 250 B.C. shows that the rise in numbers of loans occurred well afterward (Table 2).²⁷ In 250, 246, and 240 B.C. the *hieropoioi* granted only three, two, and four loans. A dramatic jump had occurred by 229 B.C., when at least ten loans were granted. This approximately doubled the number of loans granted annually over the preceding years, confirming our rough estimate from Table 1. Lending continued at this level of six to ten loans/year until early in the second century, when another dramatic jump occurred, again doubling the number of loans.²⁸ And while land appeared as security for five loans, the overwhelming majority of the borrowers put up houses.

In sum, three different, though perhaps related, changes occurred in lending patterns on Delos. First, the typical number of loans granted annually rose twice, once between 240 and 230 B.C., and again after 194 B.C. Second, the pattern of hypothecation inverted: land became much less common as security after 250 B.C. than it had been before. Third, given that the size of the loans does not appear to have declined, the amount of money available for lending must have increased, for otherwise the rise in numbers of loans would have been impossible.

Raymond Bogaert offered an appealing explanation for the rise in numbers of loans. He argued that when the amount of arrears increased, the *hieropoioi* imposed “mesures draconiennes” to recover non-performing loans. The recovered money then became available for new borrowing. For

²⁶Vial 323–328.

²⁷Compare Bogaert 142.

²⁸*IDélos* 371 and 442, of 201 (?) and 179 B.C., show uncharacteristically low numbers of new loans. For the latter, I have no explanation, but for 201 B.C. a possibility lies at hand. This year saw Philip V's great sweep across the Aegean, capturing islands which had been softened up by the depredations of the pirate Dikaiarkhos a few years earlier. It is not difficult to imagine that, faced with the uncertainties of war, Delians might have been reluctant to commit themselves to new loans (Livy 31.15, compare Polyb. 16.26).

Table 2. Numbers of Loans 250–167 B.C.

Year	Source	Number
250	<i>IG XI.2 287A125–131</i>	3
246	<i>IDélos 290.131–136</i>	2
240	<i>IDélos 298A184–195</i>	4
229	<i>IDélos 320B80–97</i>	9+*
225 ?	<i>IDélos 342b1–19</i>	7+*
209	<i>IDélos 362B1–21, 363.36–48</i>	14 or 15
208	<i>IDélos 365.16–23</i>	7
201 (?)	<i>IDélos 371A45–50</i>	3
200	<i>IDélos 372A118–138</i>	8
194	<i>IDélos 396A37–62</i>	7
192	<i>IDélos 406B1–54</i>	17
182	<i>IDélos 407.23–43</i>	20
179	<i>IDélos 442A209–219</i>	4
175	<i>IDélos 449A27–47</i>	18**

* Inscription fragmentary, the number given is a minimum.

** Six loans are from different funds to Timaretos son of Timeratos, 4 to Soteles son of Posideon (?), and 5 to Hypselos son of Dionnos.

IDélos 338Ad7–15 of 224 is too fragmentary to use; parts of two loans are preserved.

instance, arrears had grown quite high by 200 B.C. Eight years later sixteen loans worth almost 3700 dr. were repaid, and seventeen new loans granted. He identified similar patterns in 177, 174, and 171 B.C.²⁹

Unfortunately, this explanation is open to several objections.³⁰ For one, the pattern does not always hold. Thirteen loans amounting to 1499 dr. were recovered in 194 B.C., but only seven new loans were granted. In 203 B.C. 13 loans worth 3665 dr. were recovered, but two years later only three new loans were made. Moreover, only a handful of those repaying loans were in fact in arrears. In 194 B.C., when Bogaert counts 13 repayments, only two were in default; in 192 B.C., with 16 repayments, four only were in arrears; and in 179 B.C., of ten repayments only three were in arrears.³¹

²⁹Bogaert 140–144, 144 for quotation.

³⁰Bogaert sometimes counts as loan repayments arrears that are due to other causes. One of his four loan repayments in *IDélos 354.22–26* is actually payment of rent (ἐνοίκιον) owed on a sacred house. The same thing happens in 399A107–118. In another case, he counts as repayments of two separate loans the two half-payments of two guarantors for the same loan (*IDélos 396A29–36*). These misidentifications falsely inflate the numbers of repayments.

³¹I do not count several persons who pay one year's interest with the capital, since that was the interest due for the current year.

The "draconian measures" for recovery did not in fact lead to much of a recovery of late interest.

Indeed, it is very difficult to see how the *hieropoioi* could have enforced a "policy" of recovering loans. As Bogaert himself shows, there is no evidence that they ever proceeded against defaulters in any way, nor that they enjoyed any legal mechanism for compelling repayment. It would be hard, under the slack conditions for lending that prevailed throughout independence, for the *hieropoioi* suddenly to impose "draconian measures."³²

Apollo had two sources from which he could draw funds: the common pool of sacred funds, and the dedications of private persons or groups. On the first, we are very poorly informed; J. A. O. Larsen, Bogaert, and Adalberto Giovannini (among others) have tried to trace the level of funds in Apollo's account from the hieropoic records,³³ but, as Jacques Tréheux has recently and definitely shown, the figures given by the *hieropoioi* fluctuated wildly from year to year for reasons that remain obscure.³⁴ Inference from these figures is very hazardous.

About the second category we are rather better informed.³⁵ The private foundations consisted of a sum of money which was lent out at the usual rate of interest of 10%. Interest income funded the dedication of *phialai* or the celebration of a festival, depending on the purpose of the foundation. Of eleven such foundations established between 314 and 250 B.C., we know the capital of six, amounting to 21,690 dr. Between 249 and 200 B.C. another eleven were established. The capital of the four for which it is known amounts to 22,930 dr.³⁶ Moreover, the amount dedicated to each fund

³²Bogaert 151–152, Vial 374, Brunet 60–61; cf. also the criticism of Claude Vial *apud* Roland Etienne, *Ténos 2. Ténos et les Cyclades du milieu du IV^e siècle avant J.-C. au milieu du III^e siècle après J.-C.* (Athens 1990, BEFAR 263bis) 111, n. 32.

Several scholars have argued that the sacred estates that appear first in the 280s B.C. had been seized from insolvent (or recalcitrant) debtors; see Kent 256–258; Tréheux 1016, n. 2 (cf. also *id.*, "Études d'épigraphie délienne. 2. Le Sens de l'expression ΤΟ ΉΡΑΝΑΒΑΗΘΕΝ dans les comptes déliens et la date de la Hiéra Syggraphè," *BCH* 68–69 [1944–45] 284–295); Brunet 62–64. If this view is right, then the action was both unprecedented and unique; Brunet has suggested that seizure was a response to the high estate rents for Apollo's sacred estates in the 290s B.C. I hope to show elsewhere that these seizures may actually have resulted from defaults by the renters of sacred estates, who were also required to put up real property as security for their rent, and seizures of whose goods exactly for failure to pay rent are attested.

³³Bogaert 157–161; Larsen 338–344; Adalberto Giovannini, *Rome et la circulation monétaire en Grèce au II^e siècle avant Jésus-Christ* (Basel 1978, Schweizerische Beiträge zur Altertumswissenschaft 15) 51–63.

³⁴Jacques Tréheux, "Les Hiéropes déliens de 171 avant J.-C.," *BCH* 109 (1985) 488–490.

³⁵I follow Bogaert 160–161 and especially Erich Ziebarth, "Delische Stiftungen," *Hermes* 32 (1917) 425–441.

³⁶Bogaert 160–161.

rose. The six funds started in 314–250 B.C. contained on average 3615 dr. against the four of 249–200 B.C. with an average of 5732 dr. 3 ob. Not only did the number of funds double, but probably the total amount available to lend far more than doubled.

Of the eleven new funds of 249–200 B.C. six were started between 240 and 220 B.C. This corresponds exactly to the first period of elevated lending levels first attested in 229 B.C. with at least ten loans. Four more foundations appeared between 214 and 209 B.C.; lending levels rose again in 209 B.C. and, more significantly, increased again after 200 B.C. and remained at that second high level until the end of independence.

At least part of the change in lending practices must be attributed to this increase in funds. Foundation money had a characteristic not shared by temple funds: it had to be lent if the purpose of the foundation was to be carried out. The *hieropoioi* had an important incentive, therefore, to encourage borrowing, for they would have been responsible had it become impossible to dedicate a *phiale* or hold a festival due to lack of funds. Under these conditions they would have had very little reason to marshal “draconian measures” against borrowers who, as we have seen, were not in arrears.

The rise in funding, however, only shows that money was available. It does not explain demand for loans, which must have kept pace with increasing supply. A possible explanation for expanded demand might be sought in changing sociology of the borrowers. Marie-Françoise Baslez has argued that the numbers of foreigners on Delos increased in the second century, and that many of the newcomers were awarded ἑκκλησις.³⁷ Their demand for loans might then account not only for the increase we have seen but also for the change in class of property hypothecated, assuming the newcomers found it easier to acquire a house than land.

In fact, however, a survey of borrowers whose names are preserved gives little support to this idea. Foreigners are almost entirely absent from the lists of borrowers, and entirely so from the new borrowers recorded from 250 B.C. on.³⁸ Each year, the preponderance of borrowers who can be identified came from prominent and wealthy Delian families,³⁹ and this pattern held true from the earliest days of independence to the end. For the eight

³⁷Baslez 351–352: “Ainsi peut-on isoler dans les décrets déliens de proxénie une série comportant nommément et exclusivement ces deux seuls privilèges nécessaires à une installation définitive, sans les clauses honorifiques (prohédrie) et commerciales; constituant au total 21% des décrets de proxénie, ils sont surtout fréquents au début du II^e siècle,” but without providing evidence. Cf. also Marasco (165–171) on Phoenicians at Delos.

³⁸Bogaert 152.

³⁹I follow Vial’s definition of such families (329) as those whose members served in public office (as *arkhon*, treasurer, *hieropoios*), acted as *prodaneistai* for public loans, underwrote public performances as *khoregoi*, held important posts in the *ekklesia*, or

loans of 250, 246, and 240 B.C., four of the six borrowers belonged to very wealthy families.⁴⁰ Five of six new borrowers known for 209 B.C. came from prominent, wealthy families.⁴¹ For 208 B.C. three of the six known borrowers can be assigned to wealthy families delineated by Vial,⁴² and a fourth, who also rented one of the sacred estates, may have been *hieropoios* in 232 B.C.⁴³ The names of six borrowers are preserved for 200 B.C.; four certainly belonged to important and wealthy families.⁴⁴ Seven loans were granted in 194 B.C. Again, four borrowers can be assigned to wealthy families,⁴⁵ and two others may also have belonged to prominent families, but circumstances prevent certainty.⁴⁶ Unfortunately, among the many loans of 192 B.C. names are attested for only five borrowers, of whom two are women who cannot be further traced; but one of the remaining three belonged to a wealthy family and another did business with such a family.⁴⁷ Finally, in 182 B.C., of the nine borrowers (including one person borrowing twice

rented sacred estates. Of those who owned land on which money was borrowed, about half had prominent political careers.

⁴⁰IG XI.2 287A125–131, *IDélos* 290.131–136, 298A188–195; Vial 301–304 (Autokles son of Teleson and Teleson son of Autokles), 290–291 (Diaktorides son of Theorylos), 218–219 (Satyros son of Aristothales). Menekrates son of Arkhedamas took over the rental of an estate from his father, who may have been *arkhon* in 263 B.C.; cf. *IDélos* 298A187–193, 290.19, IG XI.2 113.1 with comm. p. 5. The sixth borrower, Lysixenos son of Timesidemnos (*IDélos* 298A191–195), may belong to another family, not identified by Vial, in which these two names alternate; see LGPN 1, s.v. Τυψησιδημος (7) and (10).

⁴¹*IDélos* 362B3–17, cf. 363.45–47. Vial 299 (Kleitarkhos son of Kharilas), 218–219 (Lyso, who also borrowed money in 192 B.C., *IDélos* 399A112–114), 82–83 (Polybos son of Menyllos), 332–333 (Pythokles son of Pherekleides), 373 (Themistagoras son of Lampon, who was *bouleutes*).

⁴²Vial 33 (Kosmiades son of Semos), 45 (Timoxenos son of Amnos), 376–377 (Theaios son of Theaios).

⁴³Thymias son of Ekhekratides (?): *IDélos* 366A100, 316.3; Kent 328, no. 119.

⁴⁴*IDélos* 372A118–138; Vial 35 (Hierombrotos son of Amnos, who borrowed in conjunction with a Lysixenos whose patronym has been lost), 135 (Antilakos son of Simidos), 259, n. 13 (Arkileos son of Tlempolemos), 82–83 (Menyllos son of Polybos). The sixth borrower was a woman Menethale, who obtained a loan with the consent of her *kyrios*.

⁴⁵*IDélos* 396A38–62; Vial 70, 299 (Orthokles son of Orthokles), 379 (Nikomakhos son of Nikomakhos), 302–303 (Diogenes, but this assignment is not certain), 52 (Eukleides son of Pyrrhides); Leontides son of Tlesimenes was *hieropoios* in 185 B.C. (*IDélos* 396A52–55, cf. 442, comm. p. 171).

⁴⁶Aristoboulos son of Aristoboulos, whose name occurred in at least one important family; Agorallous was the name of an *hieropoios* for 177 B.C. (cf. *IDélos* 442A253 with comm. p. 171), but we do not have a patronymic for either him or the synonymous borrower.

⁴⁷*IDélos* 406B1–54; Vial 378–379 (Xenokrates son of Antigonos, who rented land on Rheneia with the wealthy and enterprising Nikomakhos son of Nikomakhos), 290–291 (Diaktorides). Perhaps the father of the third borrower, Euelthon son of Timesiergos, was a *khoregos* in 221 B.C.: IG XI.2 124.14.

and two brothers borrowing together) or consenting women attested, four belonged to important families, and at least one of the two brothers played a political role.⁴⁸

We now have a satisfactory explanation for the source of the funds that Apollo lent in increasing amounts from 250 B.C. on, but no account of the source of the demand for these loans or the reasons for the dramatic rise in hypothecation of houses and simultaneous decline in hypothecation of land. No fully satisfactory account can be given for these developments, but some possibilities emerge from consideration of the economic history of Delos in the later third and early second centuries B.C.

Delos served as an economic locus for its Cycladic neighbors, thanks especially to its temple, which pumped money into the local economy by purchasing goods, letting out contracts for construction and repair of temple property, and lending money. From about 240 B.C. on there is increasing evidence that this economic attraction was helping to turn Delos into something of a local Cycladic exchange center. Neighboring states and even representatives of Demetrios II of Makedon bought grain there, new bankers appeared, the docks were renovated. As a result of the Second Makedonian War Rhodos obtained control of the islands and drew them deeper into its economic orbit; this reinforced the growth that had already begun. It may be, then, that the rising demand for loans stemmed from this general increase in local economic activity.⁴⁹

These economic changes were accompanied by other important developments. First, the city itself grew. During the first half of the third century, the residential district was mostly co-terminous with the so-called Quartier du Théâtre, and the "commercial" district lay along the harbor near the

⁴⁸ *IDélos* 407.23–43; Vial 379 (Nikomakhos son of Nikomakhos), 51–54, 81–84 (Xenaino, who married into a wealthy family; but her exact situation remains obscure), 296–297 (borrower whose name is missing but whose father was Khoirylos). For Theodoros son of Sosibios' political activities, cf. *IG* XI.4 807.2; his brother may have been the Diophantos who was treasurer in 177 B.C., cf. *IDélos* 444B20.

⁴⁹ The picture I have outlined is not entirely the standard one; I hope to argue my views in detail elsewhere. For now, see G. Reger, "The Delian $\chi\omicron\mu\alpha$," *ZPE* 74 (1988) 29–30; G. Reger and M. Risser, "Coinage and Federation on Hellenistic Keos," in J. F. Cherry, J. L. Davis, and E. Mantzourani (eds.), *Landscape Archaeology as Long-Term History: Northern Keos in the Cycladic Islands* (Los Angeles 1991) 305–317; and my paper at the 88th General Meeting of the American Institute of Archaeology entitled "The Hellenistic Silver Coinage of Paros" (abstract in *AJA* 91 [1987] 272). For the standard views of the development of the economy of Delos, see Vial 339–341; Michael Rostovtzeff, *The Social and Economic History of the Hellenistic World* (Oxford 1941) 1.190–191, 230–236; Larsen 334–414. Best in my view is Lionel Casson's chapter on "The Grain Trade of the Hellenistic World" in his *Ancient Trade and Society* (Detroit 1984) 70–95 (slightly revised reprint of an article by the same title that appeared in *TAPA* 85 [1954] 168–187). Marasco (125–153) argues vigorously but to my mind unconvincingly that Delos was an "international" center of trade from the early third century on.

sanctuary. Sometime after mid-century new construction began north of the temple and continued into the second century. Excavation is far from complete, but it is becoming clear that the great expansion of the city under the new Athenian domination had already begun, on a more modest scale, during independence.⁵⁰

Some definite indicators of increased trade appear as well; for example, the docks were expanded over many years beginning in 217 B.C.⁵¹ More important for our purposes, land rents underwent important changes. Rents for many, though not all, of the sacred estates declined, while rents for the sacred houses rose. This change strongly suggests that land had become less attractive as against urban houses. There are many uncertainties here, not least that the purpose of many of the houses remains unidentified; but it is at least suggestive that the rise in rents for sacred houses occurred across the same time period as the rise in hypothecation of houses.⁵²

The full story about the hypothecation of land is difficult to unravel. Although the decline in borrowings on land from Apollo after 250 B.C. is real enough, a series of entries from two inscriptions of the second century shows a group of landowners obtaining loans through the *ekklesia*. The first, at *IDélos* 442A13–15, reads: ἄλλον στάμνον ἐπιγραφὴν ἔχοντα· ἀπὸ τῆς Νυμφοδόρου καὶ Ἑρακλείδου, ἐπὶ Νικίου (*arkhon* 185 B.C.) Ποσιδεῶνος, ἔθεσαν εἰς τὸ [ἐ]ρὸν ἱεροποιοὶ Δημήτριος καὶ Λ[ε]ιοντιάδης κατὰ τὸ ψήφισμα τοῦ δήμου [τ]ὰ δάνεια παρὰ τῶν γεωργῶν, ἐν ᾧ λοιπὸν 69 dr. 3⁵/₆ ob. A few lines later a similar entry appears (*IDélos* 442A23–24): ἄλλος στάμνος ἐπιγραφὴν ἔχων· ἀπὸ τῆς Ἑλληνος καὶ Μαντινέως, ἐπὶ Νικίου Ποσιδεῶνος, [ἐ]θεσαν εἰς τὸ ἱερὸν Λεοντιάδης καὶ Δημήτριος ἱεροποιοὶ κατὰ τὸ ψήφισμα τοῦ δήμο[υ], ὃ οὐκ ἔδανείσαντο οἱ ἐγκεκτημένοι ἐν Ῥηναίαι, ἐν ᾧ λοιπὸν 26 dr. 3 ob.⁵³ These accounts show deposits of money in two separate public banks for lending to “farmers.” The funds were approved by decree of the *demos*, and in the second case the full money voted was not used up; the same may be true of

⁵⁰The classic account by Philippe Bruneau, “Contribution à l’histoire urbaine de Délos à l’époque hellénistique et à l’époque impériale,” *BCH* 92 (1968) 633–709 must be supplemented by the excavation reports appearing in *BCH* 89 (1965) 981–991, 90 (1966) 988–997, 91 (1967) 870–882, 92 (1968) 1101–23, and 93 (1969) 1031–44. See also further work in the same quarter—but less important for my purposes—in Gérard Siebert, “Délos. Le Quartier de Skardhana,” *BCH* 99 (1975) 716–723 and 100 (1976) 799–821. The volume of *Exploration archéologique de Délos* on this area, assigned to E. Lévy, G. Siebert, M.-Th. Couilloud, et al. (cf. *BCH* 92 [1968] 1122; Philippe Bruneau et al., *L’Îlot de la maison des comédiens* [Paris 1970, *Délos* 27] vii, n. 3; and Bruneau, “Contribution . . .,” 670, n. 3), has not yet appeared.

⁵¹Reger (1988, above, n. 49).

⁵²I hope to address these issues in detail elsewhere. For now, on the estates see Kent 302–313; on the houses, Dieter Hennig, “Die ‘heiligen Häuser’ von Delos,” *Chiron* 13 (1983) 411–495, correcting and partly replacing the classic study by Sylvain Molinier, *Les ‘Maisons sacrées’ de Délos au temps de l’indépendance de l’île 315–166/5 av. J.-C.* (Paris 1914).

⁵³Same entry, but mutilated, at *IDélos* 461Aa51–53.

the first. These actions would not have come to our attention if the money had not been placed under temple oversight at some point, perhaps exactly because the funds voted were not all lent. In any case, these two examples suffice to warn against sweeping conclusions from the absence of loans on land in the temple accounts. Borrowers had other recourses for public money; we have no hint why these borrowers preferred to go through the *ekklesia* rather than the temple.⁵⁴ It may, however, be revealing that these borrowers did not take all of the money that had been allocated for them. At the same time that the demand for loans through Apollo on houses was strong, landowners did not have need for all of the money they had persuaded the *ekklesia* to grant them. Could this mean that landowners in general, facing declining income from their estates (as the falling rents for sacred estates suggest), had become less willing to borrow knowing they might have difficulties making repayment? Or that lenders, among whom I include the private bankers about whose activity outside the temple we know so little, were less willing to risk money on land, preferring instead houses whose value was rising? This could explain both the behavior of the *hieropoioi*, who, following the practice of the private bankers with whom they were increasingly involved, preferred houses too, and the necessity for the landowners on Rheneia to apply to the *ekklesia* for money.

In this context the results of Claude Vial's work assume increased interest. Her studies of borrowing patterns and the acquisition of wealth on Delos show that, beside a traditional agrarian elite, Delos' leading citizens resorted increasingly to non-traditional sources of wealth. Some of the loans taken out by wealthy aristocrats in the late third and second centuries were meant for productive ends; the activities of Nikomakhos son of Nikomakhos are the most prominent, but he had plenty of company.⁵⁵

These remarks are admittedly speculative, and I do not claim to have "solved" the problems I have raised. But the conjunction of economic factors and changes in borrowing practices is striking. The implications for private property-holding are rather more difficult to disentangle. Nothing seems to indicate that land-holding (as opposed to owning houses) became less common, though most of the evidence for the sale and purchase of land falls before 250 B.C. This, too, may have had an impact on hypothecation practices; if land-holding tended to "freeze" after mid-century, some of the motives for borrowing may have evaporated. But clearly, the real interest in real estate on Delos after 250 B.C. was located in houses, and it was with their owners that Apollo did most of his business.

⁵⁴Baslez (357–358) sees in these loans a collective loan to a privileged group; but Vial's objections (319, n. 19) seem stronger (except for her oversight in writing that the sanctuary had granted the loans).

⁵⁵Vial 357–383, esp. 373–380, for Nikomakhos 379; cf. also Claude Vial, "Les Sources de revenus des Déliens à l'époque hellénistique," in *L'Origine des richesses dépensées dans la ville antique* (Aix-en-Provence 1985) 47–53.

APPENDIX: HYPOTHECATED PROPERTY, 314–167 BC

Table 3 below unites two different types of information. For many loans after 251 B.C. (see above), the accounts indicate the exact year in which a loan was taken out. These are entered under the appropriate year. Sometimes loans are known not from the year they were taken out, but from the year they were repaid; in some cases, the *hieropoioi* have indicated the original lending date. This information is not always accurate, as the two examples discussed below under 209 B.C. show. In other cases the year of borrowing is not indicated. Sometimes, however, the repayment of interest in arrears permits an estimate of the first year of borrowing.

Naturally, the Delians who borrowed in one year did not all repay their loans at the same time; for years about whose loans we know only thanks to repayments, the figure for numbers of loans must be a minimum. I have indicated these years with an asterisk (*).

Before 250 B.C. only three loans can be dated precisely, always because of information provided at repayment. Thus, the data for 314-ca 251 B.C. must be regarded as essentially different from those for later years, and as necessarily incomplete. In Table 3, the columns do not always sum. This happens because more than one property may be hypothecated for a single loan (as in “b. 313,” where 5 properties are attested for 3 loans), or because the properties hypothecated for some loans are not known (as in “229,” where 9+ loans were granted but only 6 properties are known). In Table 3 “b.” stands for “before.”

Sources and commentary

Before 313 B.C.: *IG XI.2 135.16–27*. For the date, see Tréheux. Note that interest payments on loans are interspersed with other kinds of payments, like a rental payment on the sacred estate of Porthmos (lines 23–25). For the reading of line 17, cf. Maurice Lacroix, “Notes sur diverses inscriptions de Délos,” *BCH* 48 (1924) 399–410, at 400–401. There is a misprint at line 23, which should read τό[κ]ον HH· Λυσίξε-.

Before 305 B.C.: *IG XI.2 142.14–16*. Various dates have been proposed for this inscription. Tréheux put it in 306, 307, or 308 B.C.; in my view, 308 B.C. is impossible (see Reger [above, n. 22] 234). For other views see Kent 266 (305, 306, or 307 B.C.), and R. Vallois, “Les Strophes mutilées du péan de Philodamos,” *BCH* 55 (1931) 241–364, at 290–291 (305 B.C.).

Before 301 B.C.: *IG XI.2 146B14–27*, for the property cf. 287A183, 291f13. For the date, cf. Kent 260.

Before 283 B.C.: *IG XI.2 156A4–13, B1–6*. On the complicated loans of Khares and his family, see Vial 294–298; for Eurymantes, see Vial 326–328.

Table 3

	Date	b. 313	b. 305	b. 301	b. 283	281*	b. 262	262*	261*	b. 258	b. 251	b. 250	250
Property	Land	3		1	2					2	1	1	
	House	1			3		2			3	2	2	
	Garden		1										
	Other	1							1				
Total Loans		3	1	1	4	1	2	1	2	1	5	2	3

	Date	b. 246	246	240	229	226*	225 (?)	b. 224	220*	b. 219	b. 218	209	208	207*	b. 205*
Property	Land												1		
	House	1	1	3	6		3	1		2	2	11	6		
	Garden		1											1	
	Other			1				1				2	1		
Total Loans		1	2	4	9+	1	7+	2	3	2	2	14	7	1	2
											or 15				

	Date	202*	201 (?)	200	198*	197*	b. 194*	194	b. 192*	192	186*	b. 185*	185*	b. 183*	b. 182*
Property	Land			1	1									1	1
	House		2	7			1	6	1	16					
	Garden														
	Other	1						1		1					
Total Loans		2	3	8	2	1	1	7	1	17	2	3+	1	1	3

	Date	182	181*	180*	179	177*	b. 175*	175	b. 174*	174*	b. 173*	b. 171*	b. 167*	Total Properties
Property	Land				2									b. 313-b. 167
	House	13					1					1	1	17
	Garden	1												98
	Other													4
Total Loans		20	5	2	4	1	1	18	2	1	1	1	1	10

281 B.C.: *IDélos* 460t31.

Before 262 B.C.: *IG* XI.2 223Aa60; for the property, see *IDélos* 338Aa13 and *IG* XI.2 274.22.

262 B.C.: *IDélos* 290.9–11.

261 B.C.: *IG* XI.2 287A11–13, 290.11–13.

Before 258 B.C.: *IG* XI.2 274.19.

Before 251 B.C.: *IDélos* 287bis, II.12–25. Lines 11–13 have been restored to read: [ἐδανείσ]ατο τοῦτο Χαρίλας Ἀ[ρισ]τεῖ[δου ἐπὶ] τῇ οἰκίᾳ τῇ ἐλ λυμένι κ[αὶ] τῶ[ι] χωρίῳ ? τῶ[ι] Ἀριστοβούλου καὶ τῇ . . .ΙΗΣ? While χωρίῳ certainly fits the context and the space, other restorations are possible, including κῆποι;⁵⁶ most likely perhaps would be τόπωι, on the model of Lyso's loan at *IDélos* 399A113–114: ἐπὶ τῶι πιθῶνι καὶ τοῖς οἰκήμασιν καὶ τῶ[ι] τόπωι τῶι προσόντι τοῖς ἐν Κολωνῶι. For a possible restoration for line 20, see Kent 286, n. 149.

Before 250 B.C.: *IG* XI.2 287A180–196, D21–26.

250 B.C.: *IG* XI.2 287A125–131.

Before 246 B.C.: *IDélos* 290.42.

246 B.C.: *IDélos* 290.131–136. For possible restorations at line 132, cf. Lacroix (1926) 449.

240 B.C.: *IDélos* 298A184–195. I exclude the loan to the phratry of the Ikthypolidai (cf. Vial 23) lines 197–199.

229 B.C.: *IDélos* 320B80–97. A loan taken out in 229 B.C. was repaid in 192 B.C. (*IDélos* 399A116–118). It is not possible to know whether it fell in the part of 320B that is preserved, or after the break. Bogaert 142 does not include this year.

226 B.C.: *IDélos* 399A107–109.

225 B.C. (?): *IDélos* 342b1–19. This fragment belongs to one stele with *IDélos* 340.22 and 343, cf. comm. pp. 114, 113. The actual number of loans may well have been much higher than the seven that appear in 342. Bogaert 142 dates it to 224–222 B.C. without explanation.

Before 224 B.C.: *IDélos* 338Aa10–12.

220 B.C.: *IDélos* 460t21–39, 460u7–9.

Before 219 B.C.: *IDélos* 353B46–50. On this curious document, unique among the Delian accounts, see Vial 167–170.

⁵⁶Cf. e.g., *IG* XI.2 142.14–15; οἰκήματι and ναυπηγίῳ are probably too long.

Before 218 B.C.: *IDélos* 354.23–24, 42–43.

209 B.C.: *IDélos* 362B1–21, 363.36–48. Durrbach has restored houses for all nine loans in 362; they are certain in only six. Three houses are preserved in 363, the restored fourth is certain. Line 17 reads [ἐπὶ ὑποθήκει τοῖς οἰκή]μασιν τῷ τε ΠΟΠΛΑΣΙΩΙ. *IDélos* 399A112–114 shows an interesting error. The borrowers remember their loan as beginning in 208 B.C., when in fact it was granted this year at 362B11–13, where we must restore, lines 11–12: ἐπὶ ὑπο[θήκει τῷ πιθῶνι καὶ τοῖς οἰκήμασιν καὶ τῷ τόπωι οἷς γετονεύ]ει, etc. Likewise, Kharilas son of Kleitarkhos, who repaid his share (one-third) of his father's loan in 192 B.C. (399A109–111), claimed the loan began in 208 B.C. (Kharilas' repayment implies that Kleitarkhos was survived by three children.) Nikomakhos, who repays a loan of 209 B.C. at 399A100–101, appears at 363.38, but his role there (borrower? guarantor?) is obscure.

208 B.C.: *IDélos* 365.16–23.

207 B.C.: *IDélos* 396A29–30 (repayment in 194 B.C. of a loan contracted in 207 B.C.).

Before 205 B.C.: *IDélos* 370.39–47. For a possible restoration of line 45, cf. Lacroix (1926) 461.

202 B.C.: *IDélos* 399A101–105.

201 B.C. (?): *IDélos* 371A45–50. Durrbach (comm., p. 188) dates this inscription to 202 or 201 B.C., but neither of Nikomakhos' two loans of 202 B.C. (399A101–104) has left any trace here. As borrowers sometimes erred about the original date of the loan when they made repayments (two such cases under 209 B.C., above), some doubt about the date remains.

200 B.C.: *IDélos* 372A118–138. I have counted as sure the house restored for Antilakos son of Simides' loan at A128. On the problems with Bion's loans in *IDélos* 396A31–32, 34–35, see below under 194 B.C. On line 125, cf. Lacroix (1930) 373.

198 B.C.: *IDélos* 399A115–116 (repayment of loan taken out in 198 B.C. on land on Rheneia), 118–119.

197 B.C.: *IDélos* 399A104–105.

Before 194 B.C.: *IDélos* 396A31–32, 34–35.

194 B.C.: *IDélos* 396A37–62. Three separate loans taken out by "Εἴων" were repaid in 194 B.C. The first, for 500 dr. and hypothecated on a house in Potamos, was repaid in two 250 dr. payments by someone whose name is lost but who is likely to have been Phanos son of Diodotos and by Nikomakhos son of Nikomakhos, who could be either of two homonymous persons. The

same two people repaid the second loan of 100 dr., and Nikomakhos alone the third, also of 100 dr. No hypothecation is recorded for either of the second two loans.⁵⁷

As Vial recognized, the curious "Eion," whose name puzzled Durrbach,⁵⁸ is a mistake for Βίων. A Bion son of Phanos shared family connections with Phanos son of Diodotos and Nikomakhos (IG XI.4 1080-83), though the presence of other Biones in the accounts and the absence here of a patronym make certain identification impossible.⁵⁹ Of the three loans, we know the date at which only one was taken out. That was one of the loans for 100 dr., assumed under the *hieropoioi* Thymias and Aristoboulos, who served in 232 B.C. For the other 100 dr. loan, only the last three letters of the name of one *hieropoios* are preserved,]λου; Durrbach restored παρ' ἱε[ροποιῶν Ὀρθοκλέους, Πολυβού]λου, the *hieropoioi* of 197 B.C., on the ground that "pendant les quatorze années précédentes, il n'y a aucun hiérope, si ce n'est Πολύβουλος, dont le nom finisse en -λος."⁶⁰ In fact, however, for the forty preceding years (236-197) we do not know the names of the *hieropoioi* in twelve. It is therefore very hazardous to restore Polyboulos on the basis of three letters.

For the loan of 500 dr. on the house at Potamos more survives; we see that it was taken out under the *hieropoioi*]ου καὶ Ἀντιγόνου. Durrbach restored [Εὐξενίδ?]ου, yielding the administrators of 200 B.C.⁶¹ This Antigonos was, however, not the only one to serve as *hieropoios*. In 196 B.C. Apollodoros and Antigonos were *hieropoioi*; in 219 B.C. Antigonos son of Demonos and Hierombrotos son of Hierombrotos held the post.⁶² Moreover, the list of new borrowers for 200 B.C. is well enough preserved to show that no Bion was registered there. Therefore, Bion's loan was almost certainly not taken out in 200 B.C.; 219 seems perhaps more likely than 196, given that the evidence attesting to the activity of both Biones clusters in the third quarter of the third century, but the numerous years without attested *hieropoioi* cannot be eliminated.

Before 192 B.C.: *IDélos* 399A125-126 (repayment of loan taken out in unknown year).

192 B.C.: *IDélos* 406B1-54. For the date, Lacroix (1930) 379. The property hypothecated for the loan at B46-49 is unknown; the preserved letters at B48 ([- -]φι ΚΑΓΑΝΤCΙ), if correctly read, preclude a house (whether as οἰκίαι or οἰκήμασι). For line 25 (and see lines 49-50), cf. Vial 79, n. 132. The restoration at line 27 is wrong: space is needed for the name of a second

⁵⁷ *IDélos* 396A31-35. I do not understand why Vial (83) counts only two loans.

⁵⁸ Comm., p. 48; Vial 83.

⁵⁹ Cf. LGPN 1, s.v. Βίων.

⁶⁰ *IDélos* 396A32-33, comm. p. 48.

⁶¹ E.g., *IDélos* 442B60.

⁶² *IDélos* 354.2; *IDélos* 372A190 with comm. p. 15.

guarantor. At line 39, Philippe Bruneau, "Contribution . . ." (above, n. 50), 638 restores *παρά* from *IDélos* 1408A46.

186 B.C.: *IDélos* 455Ab21–24. On line 24, cf. Vial 77, n. 121.

Before 185 B.C.: *IDélos* 442A15; 461Aa31–35.

185 B.C.: *IDélos* 455Ab25–26.

Before 183 B.C.: *IDélos* 442A179–180 (repayment in 179 B.C. of loan made before 183 B.C.).

Before 182 B.C.: *IDélos* 442A39–40, A178–180; 461Aa22–23.

182 B.C.: *IDélos* 407.23–43. For the date, see Lacroix (1930) 379. At line 30 the text as printed, [– –]ς τ̃ει, is impossible. On line 38, cf. Claude Vial in Denis Knoepfler (ed.), *Comptes et inventaires dans la cité grecque. Actes du colloque international d'épigraphie à Neuchâtel du 23 au 26 septembre 1986 en l'honneur de Jacques Tréheux* (Neuchâtel-Geneva 1988) 55, n. 25.

181 B.C.: *IDélos* 442A29–31, A50–52, A160–161, A178–179; 460u9.

180 B.C.: *IDélos* 442A160, A161–162.

179 B.C.: *IDélos* 442A209–219. It is impossible to know whether the loan of 500 dr. repaid in 175 B.C. with four years' interest (*IDélos* 448A10) was taken out in 179 or before, since the borrower's name is not preserved in *IDélos* 448 and hardly any figures are preserved in *IDélos* 442.

178 B.C.: *IDélos* 443C23–27.

177 B.C. or before: *IDélos* 460b14–17.

Before 175 B.C.: *IDélos* 449B31–32.

175 B.C.: *IDélos* 449A27–47. The hypothecated property is not given. Several loans are granted from different funds to a single individual.

Before 174 B.C.: *IDélos* 461Aa25–26, Aa33.

174 B.C.: *IDélos* 460u5.

Before 173 B.C.: *IDélos* 461Aa31–33.

Before 171 B.C.: *IDélos* 460u3.

167 B.C. (?): *IDélos* 1408A, I.42.

TRINITY COLLEGE

HARTFORD, CONNECTICUT 06106–3100

I would like to thank the two anonymous readers for this journal for their comments. Responsibility for any remaining errors is of course mine.