

THE TEMPLE AND THE LODGE

*Michael Baigent
and
Richard Leigh*



JONATHAN CAPE
THIRTY-TWO BEDFORD SQUARE LONDON

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metal Templar crosses marked its houses and holdings in larger English towns and cities, warding off tax-collectors. Specimens of these crosses, from the Street of the Templars in Leeds, can be seen today in the museum of the Order of St John, Clerkenwell. Within such enclaves, the knights were a law unto themselves. They offered right of sanctuary, like any church. They convened their own courts to try cases of local crime. They ran their own markets and fairs. They were exempt from tolls on roads, bridges and rivers.

Templar possessions in England were extensive and spanned the length and breadth of the country. Some – though by no means all – of the Order's former lands are recognisable today by the prefix 'Temple', as in the London district of Temple Fortune just north of Golders Green. It is generally accepted that wherever this prefix occurs in the British Isles there was once some species of Templar installation. To compile a definitive list of the Order's holdings is today impossible, but even the most conservative estimates show a minimum of seventy-four major properties, including thirty full-scale preceptories and literally hundreds of smaller belongings – villages, hamlets, churches and farms. On occasion, the Order's commercial activities even led them to establish towns of their own. Baldock, for example, near Letchworth in Hertfordshire, was founded by the Templars around 1148. Its name derives from Baghdad.

A substantial section of modern Bristol was once Templar property. Indeed, Bristol was one of the major ports for the Order, and ships trafficked regularly between the city and the Templars' primary Atlantic base of La Rochelle in France. The Close Rolls of Henry III cite the names of two Templar ships – *La Templere* and *Le Buscard*.⁶ One of the knights' most lucrative privileges was that of exporting their own wool. This, like the transport of pilgrims, brought in very considerable revenues, as too, did the Order's lands. In Yorkshire alone, during 1308, Temple properties produced an income of £1130.⁷ (At that time, a modest castle could be built for £500. A knight and a squire could be employed for a year for £55, a crossbowman for £7. A horse cost £9, making it cheaper to ride a crossbowman.)

In Ireland, the Templars' network of holdings was equally widespread, though less well documented.⁸ There were at least six preceptories, one in Dublin, at least three on the south coast in Counties Waterford and Wexford. As in England, there were numerous manors, farms, churches and castles. The preceptory of Kilsaren in County Louth, for example, owned twelve churches and collected tithes from eight others. There was at least one manor,

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Temple House, at Sligo, on the west coast. As we shall see, the question of other Templar installations in the west of Ireland is of crucial importance.

For Scotland, records are particularly patchy and unreliable, partly because of the turmoil in the kingdom at the end of the thirteenth century, partly because much appears to have been deliberately concealed. There were at least two major preceptories.⁹ One, Maryculter, was near Aberdeen. The other, Balantrodach –Gaelic for ‘Stead of the Warriors’ – was larger and constituted the Order’s primary Scottish base. Situated near Edinburgh, it is now called Temple. The compilation of Templar properties in Scotland, however, is based on the testimony of one knight, William de Middleton, interrogated by the Inquisition. He mentioned Maryculter and Balantrodach as the two places in which he had personally served. This, of course, does not exclude the possibility, indeed the likelihood, of others at which he did *not* serve; and he had, in any case, every reason to be ‘economical with the truth’. In fact, chronicles refer to Templar holdings at Berwick (then part of Scotland) and at Liston, near Falkirk. Quite apart from Argyll, there is evidence of Templar possessions in, at the very least, another ten locations in Scotland; but there is no way of knowing if these were large or small – if they were preceptories, manors or merely farms.

The Financial Influence of the Templars

By virtue of its possessions, its manpower, its diplomatic skills and its martial expertise, the Temple wielded enormous political and military influence. But it was no less influential financially, and wrought profound changes in the economic foundations of the age. Historians generally ascribe the evolution and development of Western Europe’s economic institutions to Jewish money-lenders and to the great Italian merchant houses and consortiums. In fact, however, the role of Jewish money-lenders was minor compared to that of the Temple; and the Temple not only pre-dated the Italian houses, but established the machinery and procedures which those houses were later to emulate and adopt. In effect, the origins of modern banking can be attributed to the Order of the Temple. At the peak of their power, the Templars handled much, if not most, of the available capital in Western Europe. They pioneered the concept of credit facilities, as well as the allocation of credit for commercial development and expansion. They

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performed, in fact, virtually all the functions of a twentieth-century merchant bank.

In theory, canon law forbade Christians to engage in usury, the collecting of interest on loans. One might expect this interdict to have been applied even more stringently to an institution as ostensibly pious as the Temple. Nevertheless, the Temple lent money, and collected interest, on a massive scale. In one proven case, the agreed rate of interest on late payment of debt was 60 per cent per year – 17 per cent more than Jewish money-lenders were allowed to claim. The strictures of canon law against usury were evaded by nothing more elaborate than semantics, euphemism and circumlocution.¹⁰ One can only speculate on the terms used by the Templars themselves in order to avoid speaking explicitly of 'interest', since few of their documents survive; but the recipients of Templar loans, in their repayment instructions, are not bound by any such reserve. In his repayment to the Temple, Edward I, to cite but one of many possible examples, speaks of the capital component and, quite specifically, the 'interest'.¹¹

In fact, the English crown was chronically in debt to the Temple. King John borrowed incessantly from the Order. So, too, did Henry III, who between 1260 and 1266, his treasury depleted by military expeditions, even pawned the English crown jewels to the Templars, Queen Eleanor personally taking them to the Order's Paris preceptory. In the years before Henry ascended the throne, the Templars also lent money to the future Edward I. During the first year of his reign, Edward repaid 2000 marks on a total debt to the Order of 28,189 pounds.¹²

One of the most important of the Temple's financial activities was arranging payments at a distance without the actual transfer of funds. In an age when travel was uncertain, when roads were unprotected and plunder a constant risk, men were understandably reluctant to travel with valuables on their persons. The Robin Hood legends bear eloquent testimony to the threat constantly looming over wealthy merchants, tradesmen, even nobles. In consequence, the Temple devised letters of credit. One would deposit a particular sum in, say, the London Temple and receive a species of chit. One could then travel freely to other parts of Britain, to most of the Continent, even to the Holy Land. At one's destination, one had only to present the chit and one would receive cash, in whatever the currency desired. Theft of such letters of credit, as well as fraud, was precluded by an elaborate system of codes to which the Templars alone were privy.

In addition to lending money and providing letters of credit, the

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Templars provided, through their network of preceptories, places of safe deposit. In France, the Paris Temple was also the most important royal treasury, housing the state's wealth as well as the Order's, and the knights' treasurer was also the king's. All the finances of the French crown were thus yoked to, and dependent upon, the Temple. In England, the Order's influence was not quite so great. As we have noted, however, the crown jewels, during the reign of King John, were kept at the London Temple – which, under Henry II, John, Henry III and Edward I, served as one of the four royal treasuries. In England, the Templars also acted as tax collectors. Not only did they collect papal taxes, tithes and donations; they collected taxes and revenues for the crown as well – and seem to have been even more fearsome in that capacity than today's Inland Revenue. In 1294, they organised the conversion from old to new money. They frequently acted as trustees of funds or property placed in their custody, as brokers and as debt collectors. They mediated in disputes involving ransom payments, dowries, pensions and a multitude of other transactions.

At the apex of their power, the Templars were accused of pride, arrogance, ruthlessness, and intemperate and dissolute behaviour. 'To drink like a Templar' was a frequent simile in medieval England; and despite their vow of chastity, the knights seem to have wrenched as zealously as they drank. But whatever their conduct in such respects as these, their reputation for accuracy, honesty and integrity in financial affairs remained untarnished. One might not like them, but one knew one could rely on them. And they were particularly harsh to any member of their own Order who proved unworthy. In one instance, the Prior of the Temple in Ireland was found guilty of embezzlement. He was imprisoned in the penitential cell of the Templar church in London – a room too small even to lie down in, which can still be seen today – and starved to death. He is said to have taken eight weeks to die.

Like the Swiss banks of today, the Temple maintained a number of long-term trust funds from the dead and/or dispossessed. Not surprisingly, monarchs or other potentates would occasionally try to lay hands on such resources. Thus, for example, Henry II, in one instance, demanded from the Templars the money deposited with them by a disgraced lord. He was told that 'money confided to them in trust they would deliver to no man without the permission of him who had intrusted it to be kept in the Temple'.¹³

'The Poor Knights' most lasting achievement . . . was economic.

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No medieval institution did more for the rise of capitalism.¹⁴ But the very wealth they managed so effectively was to render them an irresistible lure to a monarch whose temerity was equal to his greed.

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