

Lake, Limmat and Alpine passes: trade routes before the Reformation — overview and summary

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Anyone who walks today from the Paradeplatz down to the Limmat, past the Fraumünster and along the Schipfe, crosses in a few hundred metres the whole geography that this chapter describes. The banks, asset managers and trust companies of the modern financial centre cluster on ground that was once a landing stage, a toll station and a warehouse district. The water still runs out of the lake, under the bridges and northwards towards the Aare and the Rhine. The medieval town lived from that water. It was the place where goods coming down from the Alpine passes, over the lake and along the Linth and the Walensee, were unloaded, weighed, taxed, stored, sold, financed and shipped on. Zurich was never a great manufacturing city in the Middle Ages, nor did it ever become a fair of European rank in the manner of Geneva or Frankfurt. Its advantage lay in its position and in the institutions that its citizens built to exploit that position.

This chapter follows those routes and institutions from the thirteenth century, when the opening of the Schöllenen gorge made the Gotthard a practical road and when Zurich silk first appears in the sources, to the eve of the Reformation in 1519. It asks where the goods came from and where they went, who carried them, who taxed them and who profited. It also asks a question that runs through the whole of this book: what did the transit and trade function contribute to the later emergence of Zurich as a financial centre? The connection between the medieval boatman and the modern private banker is indirect. It consists of a set of habits, legal techniques and reputational assets that were formed in this period and that later generations could use. Among them were the practice of handling other people's goods for a fee, the administration of tolls and warehouses by a disciplined civic authority, the use of standard weights and measures across a wide region and the network of contacts to Upper Germany and Lombardy. To these belonged a sharp awareness, learnt the hard way in the

Old Zurich War, that control of routes is worth less than peace with one's neighbours.

The chapter deliberately leaves two neighbouring subjects to other chapters. The constitution of Rudolf Brun of 1336 and the guild regime, which shaped who could trade and on what terms, are treated in Chapter A.II. Here they appear only where the organisation of the boatmen and merchants requires it. Money, coinage, the Lombard and Jewish lenders and the credit practices of the late medieval city are the subject of Chapter A.IV, and they are touched on here only where the trade routes themselves generated a demand for payment and exchange. What follows is therefore a history of roads, water, warehouses and markets, written with an eye to the institutions that outlasted them.

1 Conclusion

Zurich's medieval economy was shaped by water and mountains. The lake and the Limmat made the city a break of bulk between the Rhine and the south-east, while the Linth and the Walensee led to Chur and the Bündner passes. The opening of the Schöllenen around 1200 added the Gotthard, reached via Horgen and Zug. Around these routes the city built institutions: the boatmen's guild of 1336, the Kornhaus, the Helmhaus, the Susten, the tolls inherited from the Fraumünster's regalian rights, and the Zurich pound. For a century, from the late thirteenth to the late fourteenth century, it also produced a luxury export good, silk veils and ribbons, which gave its merchants a place in wider trade networks and its elite the means to commission the Codex Manesse.

The later fourteenth century and the Old Zurich War ended the silk trade and exposed the vulnerability of a city that depended on routes controlled by others. Zurich's attempt to secure the eastern corridor through the Toggenburg inheritance, a grain embargo and an alliance with the Habsburgs failed, and after 1450 the corridor became a Confederate route governed by shared arrangements. The city recovered within limits: it organised the Gotthard route via Horgen, participated in the Milanese capitulations, maintained its regional market and assembled a territory, but it did not produce large trading companies and its population stagnated.

No firm of the period survived into the age of banking. For the history of the financial centre, the importance of this period therefore lies in the habits and institutions it formed: the service of other people's goods, public custody under civic supervision, regional standard-setting, treaty-based market access, a guild order that restrained commercial capital, and the hard-won lesson that confidence is secured by alliance and arbitration.

These elements became part of the institutional inheritance on which the merchants of the early modern period, and eventually the bankers of the nineteenth century, would build.

2 In five sentences

1. Zurich owed its medieval commercial importance to its position at the outflow of the Limmat from Lake Zurich, on the waterway that led via the Linth and the Walensee to Chur and the Bündner passes, and, after the opening of the Schöllenen around 1200, on a route to the Gotthard via Horgen and Zug.
2. The city organised this transit function through institutions such as the boatmen's guild of 1336, the Kornhaus, the Susten, the tolls originally held by the Fraumünster and the Zurich pound, which spread as a commercial weight from the Rhine to Uri.
3. Between the late thirteenth and the late fourteenth century Zurich also exported silk veils and ribbons, an episode that coincided with the patrician culture of the Codex Manesse and ended in the crises of the later fourteenth and mid-fifteenth centuries.
4. The Old Zurich War of 1436–1450, rooted in the struggle for the Toggenburg inheritance and control of the Walensee corridor, ended with the corridor in the hands of Schwyz and Glarus and with Zurich firmly bound into the Confederation, whose treaties, including the Milanese capitulations, thereafter secured access to the passes.
5. The period formed habits and institutions, including service to other people's business, public custody, standard-setting and negotiated market access, that later became part of the foundations of Zurich as a financial centre.

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