

## Lender, Borrower and Banker in *P. Yale* I 65<sup>1</sup>

The opening of this document, described as a “repayment of loan,” caused the editors substantial difficulties. Lines 2-9,<sup>2</sup> as printed, read as follows:

Διονυσία Διδύμου μητ[ρὸς] Δημα-  
 ροῦτος ἀπ' Ὀξυρύγχω[ν πόλεω]ς με-  
 τὰ κυρίου Ἀθηναίου [......] τοῦ Ἀ-  
 θηναίου ἀπὸ τῆς αὐτῆς [πόλεως τῶ τού-  
 5 του ἀπελευθέρω Διον[υ]σί[φ τῶ]  
 καὶ Ἀμ[οιαμ]οίτος .... Σαραπίω-  
 νος τοῦ καὶ Διοσκόρου ἀπὸ τῆς αὐτῆς  
 πόλεως χαίρειν.

This is translated, “Dionysia daughter of Didymos, her mother being Demarous, from the city of Oxyrhynchos, with her kyrios, Athenaios, son of ....., son of Athenaios, from the same city, to the freedman of this man, Dionysios also called Amois.... Sarapion also called Dioskoros from the same city greeting.” The note to line 7 explains the basis of the translation:

<sup>1</sup> I am indebted to Klaas Worp and to members of the Columbia papyrological seminar for much discussion of this text

<sup>2</sup> Line 1 was read as A. by the editors, who point out that *P. Oxy.* I 98 has an apparently identical heading (read αλ( ) δ( ) by Grenfell and Hunt, a reading rejected without offer of a replacement by the Yale editors). The Yale piece appears to me to read α/ (ἔτους) δ/, and the reported traces of the Oxyrhynchos papyrus would be compatible with such an interpretation. The most natural resolution of α/ is ἀ(ντίγραφον), but whether that is right in this case I do not know. Attributing the Yale papyrus to year 4 of Antoninus would raise some difficulties, which are discussed below.

“Youtie suggested that there might be an erasure somewhere in the apparent dittography. Our examination of the papyrus shows dots of ink over the first *omicron* and the second *mu*. There may also be dots over the *iota* and *alpha* although the papyrus is in poor condition at this point. The interpretation here presented assumes then a dittography cancelled by the scribe and further a mistaken Ἀμόιτος for Ἀμόι or Ἀμόιι. There is, however, some mark of ink above the *omicron* in -τος. This may represent a correction; or it is possible that these letters go with what follows. Since a freedman cannot have a father, Youtie suggests that Sarapion alias Dioskoros is his agent in this transaction, but neither he nor we find δειῶ (=δειῶ) a possible reading of the uncertain letters. In any case the relationships among these four people remain obscure and dubious, but the delay in repaying without penalty and the fact that Athenaios is *kyrios* for the woman who has lent money to his freedman suggests that they were close. Perhaps the loan is an actual or fictional device used to purchase Dionysios alias Apion’s [sic] freedom.”

The speculations of the last two sentences are unnecessary. Although it is true that no penalty is mentioned, the document is not in fact a repayment of a loan but a new loan agreement providing a payment schedule for principal and accrued interest from an earlier loan—how much earlier, we do not know. The original loan dated to year 14 of Hadrian (129/130), the present contract to a year of Antoninus no longer preserved but probably between 141 and 144 (i.e., regnal years 5 and 9).<sup>3</sup> Assuming a special personal relationship is hardly necessary; in all likelihood

<sup>3</sup> See R. Bogaert, *ZPE* 109 (1995) 155 and n. 105, pointing out that the bank in question here is attested in the hands of other people from 137 to 141/2 and again from 144 to 153. Note that his citation there of *P.Oxy.* 1 96 (in which Herakleides is attested for 137-141/2) is a printing error for *P.Oxy.* 98. It is striking that the Yale papyrus and *P.Oxy.* 98 have an identical heading above the first line of actual text, cf. n. 1 above. If I am right in thinking that the L-shaped symbol means (ἔτους), however, difficulties arise, for the 4th year of Antoninus (140/1) is described as past in the Oxyrhynchos text, where Herakleides is still apparently in office. In the Oxyrhynchos text, filing a copy of the receipt with the papers of year 4 would be reasonable enough, as a partial repayment of the loan had occurred in that year. Nothing in the extant remains of the Yale papyrus indicates any transaction in year 4.

the lender saw no hope of recovering the original loan except by rescheduling it in this fashion.

The analysis of the remains also arouses suspicion. The papyrus, which I have studied both on a digital image supplied by the Beinecke Rare Book and Manuscript Library and in the original, is generally written in a rather clumsy and extremely irregular hand which does not suggest a practiced professional. Line 7, where the supposed signs of cancellation occur, is characterized by many stray ink marks and a general messiness. It is difficult to imagine that a writer of this sort would have used such discreet, rather academic, dots for cancellation rather than the fairly straightforward types of cancellation we find in documents, usually a line through the text to be deleted.<sup>4</sup> It will be better to proceed on the assumption that all of the text was intended and must be accounted for in an interpretation.

Substantively there are further problems. It would be quite exceptional for ἀπελεύθερος to precede the name of the freedman; in normal usage it follows the freedman's name and precedes that of the patron. Although the editors are correct that a freedman cannot have a patronymic,<sup>5</sup> this is not the only possible hypothesis.

There is another reason not to think that Dionysios alias Amois is a freedman. This combination of names appears in several documents, all from Oxyrhynchos, spread over a considerable period. The evidence is too scanty to connect them up into a coherent family tree, and I think it likely that the name was current in more than one branch of an extended family. The earliest, a son of Ptolemaios, appears in 22 B.C. (*P.Oxy.* VII 1061). Another appears in A.D. 79 in *P.Oxy.* II 243 borrowing money on a mortgage; his parents were Phantias alias Amois (son of Phantias) and Zenarion (daughter of Dionysios). Yet another is found in A.D. 98 as the patronymic of one Psammis, who is presenting his son Ploution for epikrisis as a member of the gymnasium (*P.Oxy.* X 1266). In this case we can trace the family back thanks to the

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<sup>4</sup> "Expunging dots above the errors" do occur in advanced school exercises, see R. Criboire, *Writing, Teachers, and Students in Graeco-Roman Egypt* (Am. Stud.Pap. 36, Atlanta 1996) 95, but I have not found a documentary example.

<sup>5</sup> See my remarks in *JJP* 21 (1991) 7-8.

detailed information given. Psammis underwent epikrisis himself in 74/5; his grandfather Psammis appears in the roster of year 34 of Augustus (4/5), and his patronymic was Ballaros.<sup>6</sup> Psammis was surely one of the three men of that name serving as agoranomoi in A.D. 91 (*P.Oxy.* IV 722). There are later holders of the name as well, all free citizens with property holdings. This was surely a family descended from military settlers and occupying an honorable place a little below the highest levels of Oxyrhynchite society. The combination Dionysios alias Amois is not the sort of name one should expect a freedman to have.

For a combination of reasons, then, the editors' attempt to see in Dionysios alias Amois the freedman referred to is not a plausible solution. The editors wound up supposing serious grammatical incoherence as a result of the supposed corrections. The form Ἀμοί gives us no help in itself, as we can deduce from *P.Oxy.* II 243.6-7, where we read Διονυσίῳ τῷ κα[ι] Ἀμοί Φανίου τοῦ καὶ Ἀμοί; the form is used as a short version of both genitive and dative. But the fact that the writer then uses Ἀμοίτιος makes it more likely that Ἀμοί is in fact a dative. If the dative for the name of Dionysios alias Amois, son of Amois, is to be taken seriously, he is the lender.

But what then can the freedman be doing? The dative case is an embarrassment if Dionysia is the borrower and Dionysios alias Amois the lender. The only obvious possibility is that the freedman is the agent of the borrower, in which case ἀπελευθέρῳ is an error for ἀπελευθέρου and διὰ plus the start of the freedman's name should stand in line 5.<sup>7</sup> With this in mind I examined the original,

<sup>6</sup> The names are interesting. Psammis shows up in *IG II<sup>2</sup> 10* (*LGPN II* s.v., designated a foreigner). Pape-Benseler records it as the name given by Herodotos (2.159) to Psammetichos III and as an otherwise unknown companion of Xerxes in Aeschylus (*Pers.* 959). Ballaros is lacking in *LGPN* and Pape-Benseler, but an example turns up in *SEG 32.1400*. In the publication on which that entry is based (*ZPE 47* [1982] 53-70), Susan Sherwin-White argues on the basis of related names like Βάλλις and Βαλλᾶς that Ballaros (< βάλλος = φάλλος) originated probably in Ionia or Caria. It seems likely that these names were borne by Greek or Carian soldiers in Egypt before the time of Alexander the Great, in which case our Psammis may be the descendant of very early settlers indeed.

<sup>7</sup> We should dispose of one other theoretical possibility. The one situation in which the name of the owner normally precedes the word ἀπελευθέρω is where the owner is the emperor; the correct order, brought over from the Latin, is

on which it becomes clear that the parts of the papyrus above and below the crack running through this line are slightly misaligned, with the upper part slightly too far to the left. When this is borne in mind, it is possible to see that the trace immediately after rho is the top of an omicron, followed by an upsilon of which the upper left part is largely gone but the remainder preserved. The correct reading is therefore ἀπελευθέρου. In the previous line, a small trace of a vertical survives just about where we should have διὰ, and I would print [πόλεως δ]ι[ὰ ...].

The next question is what lies before Σαραπίωνος.<sup>8</sup> The editors, invoking Youtie in support, concluded that reading δειά was not possible. On the image, the reading does seem conceivable. The spelling is banal<sup>9</sup> but not used elsewhere in this text. On the original, however, it can be seen that the last character cannot be alpha. Rather, it is an ει ligature. The first letter is in fact a theta, making θέσει inescapable, although the sigma is badly damaged and it is hard to say exactly what happened there. Sarapion alias Dioskoros is thus the adoptive father of the lender.<sup>10</sup>

In summary, I propose to read lines 5-9 as follows:

[πόλεως δ]ι[ὰ ...-]  
του ἀπελευθέρου Διον[υ]σί[ω τῶ]  
καὶ Ἀμόι Ἀμόιτος θέσει Σαραπίω-  
νος τοῦ καὶ Διοσκόρου ἀπὸ τῆς αὐτῆς  
πόλεως,

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Σεβαστοῦ ἀπελευθέρου (see *P.Oxy.* LVIII 3415 for an example). But this is not a possible solution here, because either (a) ἀπελευθέρω is correct, in which case the freedman is the lender and we are left with no role for Dionysios alias Amois, or (b) it is wrong, in which case the freedman is the agent for the borrower. But the unlikelihood of an imperial freedman acting for the borrower here is palpable; it is a much more uneconomical hypothesis than supposing that -του is the end of a name, and there is no room in line 5 to have a name and Σεβασ-.

<sup>8</sup> The ω should be dotted.

<sup>9</sup> Gignac, *Grammar* I 190; I count 15 instances in a search of the DDBDP.

<sup>10</sup> A good parallel occurs in *PSI* VII 732.1-3 (Oxyrhynchus, 153/4): [Π]αρά Ὀρίωνος Σαραπίωνος [τοῦ] Πασιώνος θέσει τοῦ πρὸς [πα]τρὸς Διογ(ένου)ς Πασιώ(νος).

translating "... through NN freedman, to Dionysios alias Amois, son of Amois, (son) by adoption of Sarapion alias Dioskoros...."

Another problem in this text also poses difficulties, namely the immediately following clause concerning payment through the bank (lines 9-14):

ὁμολογῶ ἀπέ-

10 χεῖν παρὰ σοῦ διὰ τῆς ἐπὶ τοῦ  
πρὸς Ὁξυρύγχων πόλει Σαραπε[ι]-  
ου Ἀρτεμιδώρου καὶ τ.[  
αυ.....νω. [τραπέζης ἀρ]-  
γυρίου κτλ.

In the note, the editors comment "Youtie suggests καὶ τῶ[ν σὺν] | αὐτῶ τεμένων (= θεμένων) and translates 'Artemidorus and his co-founders.' The participle is used by Plato (*Laws*, 820E) to mean 'Mortgages.'" This was rejected by R. Bogaert,<sup>11</sup> who pointed out that there was no parallel for such an interpretation and instead suggested καὶ τ[ῶν σὺν] | αὐ[τῶ μετό]<χ>ω[ν]. On the image and original, however, it is clear that this reading is not possible.<sup>12</sup> It might be possible to read αὐτῶ but traces remain of the following letters, and the first is certainly not *mu*.

Of Youtie's reading, the *tau* of his τεμένων seems secure. The second *epsilon* at first seems a bit problematic, because a trace of ink descends from the horizontal middle stroke. On careful inspection, however, this appears to be the right end of the original bottom, curving a bit too far up. Preceding it, either *lambda* or *mu* would be possible (the writer often makes *mu* like two overlapping *lambdas*); the surface is damaged where the first half of *mu* would

<sup>11</sup> "Les banquiers affermées de l'Égypte romaine," *Studi in onore di Cesare Sanfilippo III* (Milan 1983) 48 = *Trapezitica Aegyptiaca* (Pap.Flor. 25, Florence 1994) 84 n. 46.

<sup>12</sup> Professor Bogaert, to whom I sent a print from the digital image, concurs (letter of 7 October 1998), pointing out also that the restoration of line 12 may also be a bit short.

be. Reading *lambda*, however, leads to no possible interpretation of the passage as far as I can see. The critical letter is then that following the *tau*. This I now believe is an *alpha* with a large and rounded body, like that in Ἀρτεμιδώρου in the previous line.

Reading ταμενω strongly suggests a middle form of ἵκτημι or one of its compounds. It is hard to avoid συνεσταμένων, the term for nominees or representatives used in (e.g.) P.Turner 17.8, where it forms part of a descriptive phrase for the bank (lines 7-9): διὰ τῆς Σαραπίωνος καὶ Ἀμμωνίου τῶν συνεσταμέν[ω]ν ὑπὸ Διονυσ[ί]ου ὡς δ' ἐπὶ τιν[ων] Φαύστου καὶ τῶν μ[ε]τόχων τρα[πέζ]ης.<sup>13</sup> The key to reading the word here is the recognition (which I owe to Klaas Worp) that the *alpha* at the start of the line is extended to the right farther than one would expect, and that there are traces leading into the *upsilon*. This can be a *sigma*. Reading *nu* after *upsilon* is not difficult. In all, then, I read the line as

α συν[ε]σταμενων [.

The *alpha* is undeniably awkward, but it may be taken as the second syllable of a διὰ beginning in the previous line. Precisely what the correct reading and restoration there is, I cannot say. There are traces of some letters after the point at which the editors' text places the bracket. It is possible that we should read κ[α] τῶν συν[ε]σταμέν[ω]ν, but in the absence of parallels it is impossible to be confident of the correct restoration. Nonetheless, it seems certain

<sup>13</sup> See the correction of the text in P.Oxy. XLIX 3487.8-9n., rendering it as "sometimes called 'of Faustus'." The term συνεστάμενος, in the singular, for a banker's representative also appears in this text, line 15, and in other papyri.

that the phrase contained a mention of nominees acting for the bankers.<sup>14</sup>

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<sup>14</sup> It should be noted that the restoration of lines 35-38 in the edition cannot be correct, as the lacuna at left is no more than 2 letters. I would restore as follows:

[...] ἐμοί τε κα[ὶ παντὶ τῶ ἐπιφέρων-]  
 τι. κυρία ἢ ἀπο[χή. (ἔτους) . Αὐτοκρά-]  
 [τ]ορος Καίσαρος Τί[του Αἰλίου]  
 [Ἀδ]ριανοῦ [Ἀν]των[ίνου Σεβαστοῦ]

The editors' ὑπὲρ ἐμοῦ in 35 is too long for the available space.